

SEARCHES DE-MYSTIFIED
A NOTE FOR CLIENTS
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SOLICITORS & COMMISSIONERS FOR OATHS
ESTABLISHED 1950

“ARE ALL THESE SEARCHES REALLY NEEDED?”

You won't be surprised that this is one of the most often asked questions we get. "They cost a whole load of money and most of the time they don't show up anything to worry about. Surely we can get by without them."

Well, we're afraid not.

We tend to regard certain searches as Essential, and others as Recommended, or at least worth considering. This Guide aims to show why.

WHAT ARE SEARCHES ANYWAY?

Briefly put, they are requests for information relating to the property you are hoping to purchase which are held by official bodies, or in some cases, private companies.

Asking for such information has two purposes.

1. To find out about things which might affect your property;
2. To ensure that if you do ask, and you get an answer which is wrong, you have some redress.

ESSENTIAL SEARCHES

Local Searches

These are sent to the appropriate local council.

These will find out whether the local council has any "issues" with the property. The result will show:

1. Planning Consents for that property only and sometime Building Regulations entries as well.
2. Whether any Notices have been served by the Council on the property.
3. Whether the road is adopted.
4. Whether the property is a listed building or is in a conservation area or is subject to any other planning related restriction.
5. Whether there are any specific local plan policies, or road or rail proposals which affect the property.
6. Whether the property may be affected by Radon seepage.

We do not recommend personal searches. We are not convinced that they are carried out by qualified persons, and although they are normally backed by insurance, not all mortgage companies accept them; and please bear in mind that they are looking to protect themselves against risk; and the error rate is high. An official search is essentially absolutely guaranteed against error. If a mistake is made by a council, they will indemnify you.

IMPORTANT: Local Searches do not tell you what the neighbours are up to.

Water and Drainage Searches

These are sent to the appropriate water company.

The result will show:

1. Maps showing the routes of water and drainage pipes. This is particularly important if any are under the property or you are thinking of extending it.
2. Confirmation of the existence of water and drainage services.
3. Water quality and pressure concerns.

Environmental Searches

These are done by private companies who have access to a large number of official datasets and who compile their results in a form which is reasonably easy to understand.

The result will show:

1. Known sources of contamination. Note that the search is not a site survey. If there have been old industrial uses on the site which might have caused contamination, then this will be flagged up.
2. Local industrial operations. If there is a haddock curing factory next door, this will mean you should find out about it.
3. Soil stability issues. **Please note that this is NOT a substitute for a survey. It will only say if there are known soil stability issues in the general area.**
4. Flood risk information.
 - (i) These link into data held by insurance companies dealing with flood risk. There are of course different types of flood risks:
 - (a) Flooding from the sea and tidal flows
 - (b) Flooding from rivers and streams, some of which are underground
 - (c) Flooding as a result of rainfall collection.
 - (ii) Flood searches will not show the likelihood of flooding from internal or external water or sewage pipes.
 - (iii) Quite a lot of flood information is also available from this link:
<https://www.gov.uk/check-flood-risk>
5. Nearby large ground-based transport projects.
6. Proposed fracking or mining or energy proposals.

Coal Mining Search

This is made to the Coal Authority

It only needs doing in mining areas, but will reveal mines under or near the property as well as whether it is within any land scheduled for mining operations.

OTHER RECOMMENDED SEARCHES

Planning Search

This is sent to a private company which accesses local authority planning records.

The results will show:

1. Current and past planning permissions for the property and neighbouring ones.
2. Some pending applications.

It is of course no guarantee that an application will not be made at any time after the search is made.

The same information can be obtained without charge quite often by using the planning section of the local council website.

HEALTH WARNING

All of these Searches are “snapshots” of existing data and information and if proposals are not in the datasets they will not be revealed. They don’t amount to any sort of guarantee of what will happen in the future, which as we all know, can be unexpected!

WHAT WE HOPE YOU WILL TAKE FROM THIS LEAFLET

As you can see, Searches can throw up quite a lot of information. If you decide you don’t want them, you may not know. We think the Essential Searches are essential! Mortgage companies normally require them to be carried out.

MORE QUESTIONS?

Just contact us.