

# SERVICES

Homebuyers deserve no surprises in the most significant purchase of their lives and so Finnells was founded, based on our experience and knowledge of the market place, to provide searches to solicitors and licenced conveyancers involved in property transactions. Detailed below are the core searches we produce that will protect your clients from any unpleasant eventualities. We also have access to reports from all the major suppliers to the industry so if your requirement is not detailed here please let us know, we will provide you with a quotation.



# SERVICES

## LOCAL AUTHORITY SEARCHES

---

The main purpose of a Local Authority Search is to protect property buyers from unpleasant eventualities that would affect their use and enjoyment of their new property or which may have an effect upon its value for the purchaser and potential lender. Therefore a Local Authority Search is a key element in the conveyancing process. The local authority search will provide information that is designed to reveal any potential problems or issues with the property and enables the buyer to make an informed decision on the current state of the property.

There are 2 types of Local Authority Searches; (Regulated) Personal and (Council) Official which are made up of two parts the LLC1 - the Official Certificate of Search Form and the CON29 - the Enquiries of the Local Authority Form, the Law Society's approved method for carrying out a Land Charge Search. The appropriate Local Authority's records concerning a specific property are examined to produce a report that includes:

- The Local Land Charges
- Conservation Areas
- Tree Protection Orders
- Planning and Building Regulations
- Roads, footways, pathways and road schemes
- Railway schemes
- Nearby road schemes and motorways
- Planning Acts – notices, orders, directions and proceedings
- Compulsory Purchase Orders
- Radon

The key difference is that the Regulated Personal Local Authority Search is carried out by Finnells and we examine the records carefully to ensure all pertinent information is captured. Whereas the Council Official Local Authority Search is a search of the Local Authority records but carried out by a member of staff employed by the Council.

## DRAINAGE & WATER

---

The official Drainage and Water Enquiry, the CON29DW, is an essential part of the conveyancing process. It provides deal breaking information regarding water and sewerage services for prospective property owners, protecting buyers and their advisors from unnecessary risk.

The 10 Water and Sewerage companies of England and Wales are the only producers of the official CON29DW. The search consists of 23 standard questions answered by all water companies, so whether you purchase a CON29DW in Birmingham or Brighton, your search will contain the same important property information. Supported by robust and underwritten guarantees, there is always a clear trail of responsibility back to the water companies.

Both CON29 Drainage and Water Enquiry for residential properties and the Commercial Drainage and Water Enquiry for commercial property and land transactions identify potential risks which might have a direct impact on the value, title and maintenance costs of the property, enabling residential and commercial purchasers to make informed decisions regarding the property purchase.

- services for which the property is connected
- charging basis for services
- contact details for sewerage and water billing company
- meter location (if applicable)
- adoption agreements
- building over consents
- sewers within the boundary and within 100 feet
- low water pressure
- internal flooding from overloaded public sewers
- nearest public sewage treatment works
- water quality
- a copy of the public sewer and water records



Leave your searches to us

# SERVICES (cont.)

## ENVIRONMENTAL

---

GroundSure works to help Solicitors, Licensed conveyancers, homebuyers and lenders make more informed property-transaction decisions. They offer you and your clients' precise, up-to-date environmental reports through access to the UK's most comprehensive contemporary and historic land-use datasets, many of them exclusive to GroundSure with maps dating as far back as 1842.

Expert insight and opinion – through the interpretive skills of their IEMA-qualified in-house environmental consultants all based under one roof in Brighton. GroundSure's Consultants love what they do and will happily discuss their findings in detail, with your clients.

Certainty ahead of exchange – through providing the search data that informs buying decisions; and through providing lenders with clear assessments of a property's suitability as lending security.

Save your client time, money and worry and give them peace of mind with the GroundSure Homebuyers Report; GroundSure's flagship residential environmental search uniquely combines a full assessment on Contaminated Land, Ground Stability and a full Flood Risk Assessment. This report gives you the information you need to answer The Law Society's requirements on contaminated land for residential property, and considers the risk of the property being identified under Part IIA of the Environmental Protection Act 1990. The report also meets the latest Law Society and Search Code guidance to obtain flood risk information that includes groundwater susceptibility.

Based on the highest quality database available, GroundSure HomeBuyers conveyancing search produces the lowest 'further assessment' rate in the market and meets the latest standards for better risk management.

In addition to this unique report other products in GroundSure's residential portfolio include:

- Flood risk assessment
- Large site searches
- HS2 searches
- Utilities searches
- Complete site-plan searches
- Unique Energy Report highlighting existing or planned energy installations, such as wind turbines
- Local knowledge for estate agents

Reliance: £10M Professional Indemnity Insurance (any one claim). Can be relied upon by all professional parties within a property transaction, first purchasers / tenants and their advisers. See section 4 and 7 of the GroundSure terms & conditions.

## MINING

---

Subsidence can be a major issue for homeowners, their lenders and insurers. Our online property search service enables you to check if coal mining or brine pumping activity affects your property. The Council of Mortgage Lenders and the Law Society advise that mining searches should be commissioned by homebuyers and site developers within principal areas of past mining activity.

You can order a mining search as a standalone search or as part of a search bundle.



Leave your searches to us

Helen: 07764 182104 | [searches@finnells.co.uk](mailto:searches@finnells.co.uk)

# SERVICES (cont.)

## PLANNING

---

To be sure your client's dream home or investment does not become a nightmare, you need the most comprehensive insight into likely local developments and their possible impact on property values – something standard local searches do not provide.

A GroundSure Planning report accesses planning history data from Glenigan Constructing Insight – recognised as the most comprehensive data of its kind and used by the Ordnance Survey Change Intelligence Unit covering:

- Residential and commercial planning applications within 250m, from house extensions to larger projects
- Detailed planning project descriptions and application status information
- Points of local interest including transport, recreation, retail and entertainment
- Telecommunication masts and mobile transmitters – data unique to GroundSure
- League tables for primary and secondary schools up to 2km from the property
- High-detail colour aerial photography
- Large location maps with accurate data overlays
- Crime statistics including burglaries, theft from vehicles and violent crime
- Local authority information including tax banding, costs and contact details
- Electricity pylons and overhead transmission lines
- Radon and radon protective measures
- Designated Environmentally Sensitive Sites

You can order a Planning Report as a standalone search or as part of a search bundle.

The landmark Homecheck professional environmental report provides information in the five key areas that are not covered by Standard Enquiries of Local Authorities. Every report includes a clear assessment on contaminated land liability from Europe's largest environmental consultancy.

Homecheck reports contain information including:

- Complete coverage of England and Wales
- Historical Energy Facility Data
- Landmark's Historical Land Use Data
- Property specific flood data

## CHANCEL LIABILITY

---

Chancel repair liability is a legal obligation on some property owners in England and Wales to pay for certain repairs to the local parish church. Where people own property within land that was once rectorial (part of a rectory or glebe), they may have unwittingly inherited a responsibility to fund repairs to the chancel of their local medieval-founded Church of England parish church or Church in Wales church. This can still be invoked by the church council of some parishes.

It is currently common practice for purchasers of land to check whether the local parish includes a church where such a liability may apply, and if so to take out chancel liability insurance.

Chancel Repair Liability has existed for several centuries and the Government has no plans to abolish it or to introduce a scheme for its redemption. The Government has, however, acted to make the existence of the liability much simpler to discover. From October 2013, chancel repair liability will only bind buyers of registered land if it is referred to on the land register. By that time, virtually all freehold land in England and Wales will be registered. The Government believes that this approach strikes a fair balance between the landowners subject to the liability and its owners who are, in England, generally Parochial Church Councils and, in Wales, the Representative Body of the Church in Wales.

You can order a Chancel Search as a standalone search or as part of a search bundle.



Leave your searches to us