

Do your homework before you move!

Buying a house is the biggest single investment most people are likely to make in their lifetime and yet many homebuyers fail to realise how important it is to ensure they obtain as much information as they can about their chosen property before committing themselves to purchase. The house may look perfect and be in an ideal position but it may be that it is affected by restrictions and conditions that will only be revealed by carrying out an '**Official Local Authority Search**'.

Whilst most people will rely on a Licensed Conveyancer/Solicitor to complete all the formalities, most will not ask them what type of search has been carried out as part of their service and, many years later could find that vital information was not made available to them at the time. This could have a serious detrimental effect on the enjoyment and use of a new home many years later when something happens that you had no knowledge of.

A conscientious Conveyancer/Solicitor will purchase an '**Official Local Authority Search**' on behalf of the potential home-buyer by submitting an LLC1 and Con29R form to the relevant Local Authority. Some conveyancers/solicitors prefer an Agent to carry out a personal search of the Local Land Charges Register.

Ultimately it is the choice of the potential home-buyer who provides the search and a prudent buyer will want to ask where the search information came from, how up to date is the data, have all the relevant issues been covered and who is responsible for answering any queries. Always make a note of the search provider and contact details as problems have a habit of coming up at a much later date.

To produce an '**Official Local Authority Search**' a large amount of data is gathered from records held internally by the Local Authority. This will reveal both existing '*charges*', which, upon completion of the sale, will be binding and enforceable against the new owner, and any '*pending matters*', such as prospective new road schemes, parking restrictions or road humps on the road outside your intended new property.

The aim of any search is to provide you with information about any potential restrictions, benefits and conditions which may affect the property and ultimately your use and enjoyment. Make sure you ask the right questions before you sign up to a mortgage for many years.