

SEARCHLIGHT

Essential information for property professionals

Issue 27, Nov 2015

Welcome to the winter edition of Searchlight. In this issue, we give you a sneak preview of our new search, the CON29DW Flood+, outline Severn Trent's latest venture, and introduce you to another member of our team. There's also our traditional Christmas competition, giving you the chance to win a food hamper worth £250.

Introducing the CON29DW FLOOD+

Severn Trent Searches are working with Landmark to bring you the most complete drainage and water search available. As well as the comprehensive information from the CON29DW, we're now adding exclusive flood information from Landmark.

At Severn Trent Searches, we've always aimed to provide customers with the most thorough, accurate information available. To date however, the information in the CON29DW has been limited to those areas where water companies are responsible, namely fresh water supply and sewage disposal. Whilst this information is essential, there is one major water-related area that has not been covered by the search.

Flooding, other than that from overloaded sewers, has never been included in the CON29DW. Potential hazards such as coastal and river flooding have been dealt with in environmental reports or specialist flood searches provided by companies such as Landmark and Groundsure.

Now, working alongside Landmark Information Group, Severn Trent Searches is pleased to be able to offer this flooding information in the CON29DW Flood+. This unique search, which includes all the current 23 questions from the CON29DW, now also includes an additional five questions on a variety of flooding issues, utilising Landmark's comprehensive environmental data. The search, which at £53.00 (£63.60 inc. VAT) is just £10 more than the CON29DW, and is therefore significantly cheaper than buying the CON29DW and flood searches separately.



CON29DW FLOOD+

DRAINAGE AND WATER ENQUIRY

"We are the only company to offer this unique search" says Mark Jarvis, Operations Director of Severn Trent Searches. "We've worked alongside Landmark for many years, and this joint venture between our two companies is an exciting new product which we believe will be an indispensable resource for conveyancers and homebuyers alike."

Continued overleaf

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CON29DW FLOOD+ CONTINUED

The CON29DW is currently divided into four sections, covering areas such as water supply and drainage. The CON29DW Flood+ adds a fifth section to this, containing information on various types of flood risk.

Three of the new questions relate to various types of flooding and state whether the property is located in an area deemed at risk. The two most high profile types of flooding, from rivers and the sea are included, as is surface water and groundwater.

The final two questions relate to flood defences close to the property, and to insurance claims for flooding in the vicinity. Between them, these five questions help build up an accurate picture of flood risk.

Whilst the CON29DW Flood+ does not contain the same detailed level of flooding information contained in a specialist flood report, it nonetheless provides an effective initial screening method. "Our report isn't designed to replace dedicated flood searches" continues Mark. "The information it contains is comparable to environmental reports, and likewise is designed to flag up whether flooding might be an issue at a property. This alerts conveyancers as to whether they need to make further investigations."

In addition to the new flooding questions, the search has had a complete redesign, giving it a more modern feel, and making it easier to find and interpret important information.



The search utilises flood data from sources such as The Environment Agency and The British Geological Survey – the same trusted resources used for Landmark's established range of flood searches.

Anthony Rollason, Regional Manager at Landmark explains why this information is vital for prospective homeowners: "It's a common misconception that the only properties at risk from flooding are those adjacent to rivers or in coastal areas. As a number of high profile incidents have shown in recent years, river or coastal flooding can easily affect properties hundreds of metres away. In addition, groundwater flooding bears no relation to the property's proximity to rivers or the sea.

"Alongside the devastating effects of flooding, owners of a property at risk will need flood insurance. For properties prone to flooding, this can be prohibitively expensive. Although rare, it's not unknown for premiums to cost thousands of pounds a year."

There's also two other important new additions which distinguish the search from the standard CON29DW. Firstly, the front page contains a summary of the report, indicating whether there are any problems with either the CON29DW or flood elements of the search.

Secondly, extra information for homebuyers, in the form of client care letters are included where necessary. This information covers a variety of issues such as sewer adoptions, public assets within property boundaries and unconnected properties.

"Severn Trent Searches and Landmark are two of the most trusted search providers in the market" says Mark. "By combining CON29DW and flood information into one search, we're convinced this unique collaboration will greatly assist conveyancers in assessing risk."

The CON29DW Flood+ is coming soon, exclusively from Severn Trent Searches priced at £53.00 (£63.60 inc. VAT).

For further information, please visit www.severntrentsearches.com or call us on 0115 971 3550.

ASK THE EXPERTS



We know drainage and water searches can be complicated. That's why we have a dedicated team of experts on hand to answer any questions you may have. Here's a selection of the latest questions our customers have sent us:

Q: I have noticed recently that completed searches for properties in my particular postcode area have all suddenly started reporting water quality test failures in Question 3.5. These failed tests seem to relate to failures recorded over twelve months ago and were not previously mentioned in searches. Why are these failures only being reported now?

A: This question in the CON29DW relates to any failures recorded in the water quality zone in which a property is located. Typically, water quality zones cover a sizeable area containing several thousand properties, meaning any search on a property within the same water quality zone will record the same findings.

Although Severn Trent Water continually undertake quality tests, this information is not made available until a few months into the following calendar year. As a result, the data reported can be almost two years old. As the information in this question isn't always current or property specific, water companies are currently working with the Law Society to review its usefulness in drainage and water searches.

Q: Why aren't all public sewers shown on the sewer plan?

A: Unfortunately, due to these assets being located underground, and therefore out of sight, it can be hard to know the location of all sewers. When a sewer is laid either by a water company or on their behalf, it is easy to record its location. Unfortunately, many sewers have been laid by private individuals and organisations and, particularly with older sewers, their location has not

always been recorded. Through two mass transfer of private sewers into public ownership, in 1937 and 2011, the majority of these sewers are now owned by water companies, whether they are aware of their exact location (or even existence) or not. Severn Trent along with other water companies are actively attempting to locate and plot public sewers, both through examination of historic records, and plotting those discovered in the course of normal operations. Unfortunately, due to the haphazard nature of historical record keeping, and the sheer number of sewers involved, this will remain an ongoing process for some time to come.

Q: Recently the completion of my search was delayed because you needed to undertake a site inspection of the sewers in the vicinity of the property. Why was this inspection necessary and what exactly are you inspecting?

A: For the reasons stated in the previous question, the sewer plans are known to contain some inaccuracies and cannot always be relied on. Our technicians examine the plans for each search we produce, and have been trained to spot possible errors. From time to time, where we find a sewer plan that would appear to be incorrect, for example one showing a major public sewer running directly under a property, we may request verification of the route of the sewer. This enables the purchasers of the property to better assess any potential risk early on in the conveyancing process, rather than the issue coming to light weeks after the search was completed. It also means we can feed our results back to Severn

Trent Water so they can update their records, which in turn aids ourselves when completing future searches.

Q: I have noticed that sometimes the water meter location details provided in searches contains what appears to be abbreviated text. Why is this?

A: The text provided in this section of the search (Q3.7) is supplied directly from Severn Trent Water's own internal records relating to the water meter details. This is entered on site by the meter readers themselves. Due to the technology used, only a limited amount of text can be entered into this field. Information is therefore often entered in an abbreviated format, as it was originally intended for use by the company's meter readers only, so we apologise if it is sometimes indecipherable! For example, most meters are located in a boundary box on the footpath just outside the property curtilage. This is usually abbreviated to BB in the comments. We will shortly be adding a glossary of meter location abbreviations and their full meanings to our website, and searches will contain a link to this page. In the meantime, if you are unable to decipher the location details or do not know where your meter is located, please contact us and we will be happy to help.

Got a question you'd like to ask our experts? Email your queries to us at: enquiries@severntrentsearches.com or write to us at:

Ask the Experts, Severn Trent Searches, PO Box 10155, Nottingham, NG1 9HQ

HIDDEN DANGERS

The 2011 Private Sewer Transfer saw the majority of private sewers and drains in England and Wales transferred into public ownership. Whilst this was undoubtedly good news for homeowners, it has created somewhat of a legal grey area when these sewers have been built over by their former owners.

Building over or close to a public sewer requires approval from Severn Trent Water. Historically this was granted through build over agreements, but is now generally done via the planning process. Furthermore, all water companies have statutory rights to access public sewers that lie within private land, including those beneath or close to a property. When consent to build over a sewer has been granted, Severn Trent Water will always attempt to access the sewer without disturbing the property. When this is unavoidable, they will repair any damage caused, within reason. Where a sewer has been built over without consent, Severn Trent are within their rights to access and protect the sewer by whatever means they deem appropriate. In extreme circumstances, this can include demanding that any buildings affecting a public sewer are altered or removed, at the homeowner's expense.

Following the transfer however, we now have sewers which were constructed without any consultation with Severn Trent Water. Obviously this is causing concern for homeowners, who are not guaranteed what would happen in the event of any problem with these sewers.



Fortunately for homeowners, Severn Trent Water extend the same general policy to transferred sewers. Providing normal Building Regulations were followed, and adequate steps were taken to protect any pipes, Severn Trent Water will treat them the same as any other sewer, meaning they will take all reasonable steps to protect the property.

The transfer of private sewers was, by and large, beneficial for both the public and water companies alike. It relieved the public of responsibility for sewers, and placed it solely in the hands of water companies, who are far better equipped for maintaining the sewerage network. Whilst confusion regarding such issues as building over sewers persists, there's no doubt that ultimately, homeowners are better protected than prior to the transfer.

SEVERN TRENT CONNECT

Severn Trent has a new venture, which has a potential impact for conveyancers.

As a general rule, water companies operate within a well-defined geographical area. Whilst there are ten major water and sewerage undertakers within England and Wales, alongside several smaller ones, they all generally have a set area in which they operate. For example, if you live in the Midlands, it's highly likely that your sewers will be owned by Severn Trent, and that you'll get your water supply from either them or South Staffordshire Water.



However this isn't always the case. There are a growing number of instances where water companies are taking on responsibility for properties outside their normal geographical area. Formerly known as inset agreements, 'New Appointments and Variations' (NAV for short) is a process whereby OFWAT grants new or varies existing water company licences, and it's not always to the established water company in that region.

A major NAV currently being developed by Severn Trent Connect – a new division of Severn Trent – is located in Aldershot. Severn Trent has managed the sewerage systems for several Ministry Of Defence sites for a number of years now, and in Aldershot a new housing development is being built on land which was formerly owned by the MoD. Despite Aldershot being located in Thames Water's region, Severn Trent has been awarded the contract to provide sewerage services to the 4,000 new houses being built, which will use the same treatment works Severn Trent currently manage for the MoD.

Mark Jarvis, Operations Director of Severn Trent Searches, who is also managing the Aldershot project, says: "Whilst NAVs are an exciting opportunity for water companies, they have obvious implications for conveyancers, with it not always being immediately apparent which company is responsible for providing drainage and water searches. It is also important for conveyancers to note if a different water company than usual provides services, and to inform their clients accordingly."

TRY OUR WINTER WORDSEARCH

It's getting near to Christmas, so why not try our seasonal Wordsearch and be in with a chance of winning a hamper worth £250.

Below are 12 Christmas related words. Simply identify them all and send us your entries by Friday 18th December. The lucky winner will receive a seasonal Fortnum and Mason hamper worth £250.

CHRISTMAS
YULE
TURKEY
SANTA
REINDEER
MANGER

FRANKINCENSE
GOLD
MYRRH
PRESENTS
CRACKERS
NATIVITY

Send your completed Wordsearch to us at:

Searchlight 27 competition
Severn Trent Searches
PO BOX 10155, Nottingham,
NG1 9HQ
DX723860, Nottingham 43

Alternatively, you can email your entries to business@severntrentsearches.com. Competition closes Friday 18th December 2015. Please include your name, firm, contact telephone number and email address.



E	J	O	N	A	T	I	V	I	T	Y	D
S	R	E	K	C	A	R	C	H	M	U	L
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N	P	K	N	G	Z	Q	M	N	E	A	N
A	S	E	T	O	I	A	S	A	N	T	A
R	U	D	S	L	L	F	M	L	S	I	M
F	R	E	E	D	N	I	E	R	C	E	T

Your Name

Firm Name

Telephone Number

Email Address

The winner will be notified and the prize delivered shortly after the closing date of the competition. Terms and conditions apply – these can be found on the 'News' page of our website: www.severntrentsearches.com/category/news

LAND REGISTRY UPDATE

The Land Registry's proposed changes to local authority searches took a big step forward this year. Here's the latest:

A few years ago, the Land Registry revealed plans to create an electronic database of local land charges information and take over completion of the LLC1 section of the search process. Many Local Authorities - who undertake this process at present - are ill-equipped to do so effectively, and consequently their searches are often by far the most inefficient part of the procedure. The Land Registry's proposed digitisation should centralise this information, and make searches available almost instantly.

To do so however requires a change in the law, and the proposals were therefore included as part of the Infrastructure Bill, which received Royal Assent earlier this year. The Land Registry is now actively engaging with authorities, and examining their existing data sets. As there are over 350 councils throughout England and Wales, with

no set procedure for collecting and storing LLC information, this will be a time-consuming process, and is expected to take a couple of years. Work is also beginning on creating an electronic system for hosting the national database.

Over the next couple of years, secondary legislation will be drafted, detailing how the Land Registry will manage this process. Following this, from 2017 onwards, there will be a phased migration of land charges information from authorities to the new database. The Land Registry will then be in a position to directly start providing data to customers.

It's an ambitious schedule and, considering both the number and abilities of local authorities involved, it's entirely possible the project will run into delays. There's also the fact that the proposals do not, at least presently, include CON29 information, meaning at least part of the search will still have to be completed by authorities. But once completed, the project should, finally, see a significant improvement in what is currently one of the most long-winded, frustrating parts of the conveyancing process.



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GETTING HISTORIC IN WARWICK

This year's seminar was held at Warwick Castle, where customers gathered to hear the latest industry news from our knights in shining armour.

On an unseasonably warm October day, around 60 legal professionals gathered in Warwick Castle's Georgian Coach House to hear updates from our range of experts.

Opening proceedings was the Land Registry's Sam Heath, who updated customers on their plans for local authority searches (see previous page for details). The current local authority process is (appropriately, considering the setting) slightly medieval, and by far the least efficient area of the searches process. Because of this, Severn Trent Searches has been keen to support the Land Registry's initiative.

Sam was followed by Landmark's regional manager, Anthony Rollason. Anthony guided delegates through the various reports on offer from Landmark's range of environmental, planning and flood searches.



Finally, Severn Trent Searches' Owen Davies presented on the latest developments regarding the CON29DW. If you've ever seen Owen's presentation, you'll know that most of his jokes are ancient, so he felt right at home. His talk included a look at areas such as sustainable drainage systems, as well as a preview of our new product, the CON29DW Flood+.

Following the presentations, delegates were treated to complimentary admission to Warwick Castle.

If you'd like to attend one of our future CPD events, or would like us to deliver a presentation at your offices, please visit the CPD page of our website

www.severntrentsearches.com/category/cpd-events/ or email business@severntrentsearches.com

MEET JANE

Meet another invaluable member of the Severn Trent Searches team.

If you've ever called or emailed us, chances are Jane's been on the other end of your query. She runs our Customer Service Team and, as such, is the first port of call for all the customers who get in touch with us about searches and assorted other matters.



Jane joined Severn Trent Water in 2001, and worked for a year in their Customer Services department before joining Severn Trent Searches.

As a lot of our customers talk to Jane regularly, we thought we'd give you a chance to get to know her a little better:

What does your job involve?

It's my responsibility to make sure customers are well looked after, and there is always a friendly voice on the other end of the phone.

What's the most interesting part of your job?

I love looking after people so the job's perfect for me. The most interesting part is talking to and helping customers, as you never know what you are going to be asked.

You've been with Severn Trent Searches for a number of years. How has the company changed since you started?

The biggest change that I can see over the years has been the introduction of online ordering. It's made such a difference for us as a company, and for customers as well.

What do you like doing in your spare time?

My favourite pastimes are gardening and walking Poppy, my little Westie.

What's your most embarrassing moment at work?

I've got too many of them, I'm not sure where to start!

Severn Trent Searches has a dedicated, knowledgeable Customer Service Team. For any queries you may have, please get in touch with Jane or one of her team. Call us on 0115 971 3550 or email enquiries@severntrentsearches.com

Merry Christmas

from Severn Trent Searches

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