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# Newsletter

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Summer 2004

[www.sdsd.co.uk](http://www.sdsd.co.uk)

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## ***And The Living Is Easy***

Summer has arrived, bringing with it this second issue of our Newsletter.

We had good feedback after our first issue, so we hope you find this equally enjoyable and informative.

This is something of a Landmark issue for us, as we highlight some of the environmental products we have available. In the first of our *Focus on...* series, we take an in-depth look at Plansearch Residential, whilst on page 4 we provide an overview of our new range of Sitescope environmental reports.

So don your sunglasses, grab a cold drink, sit back and enjoy this slice of summer goodness.

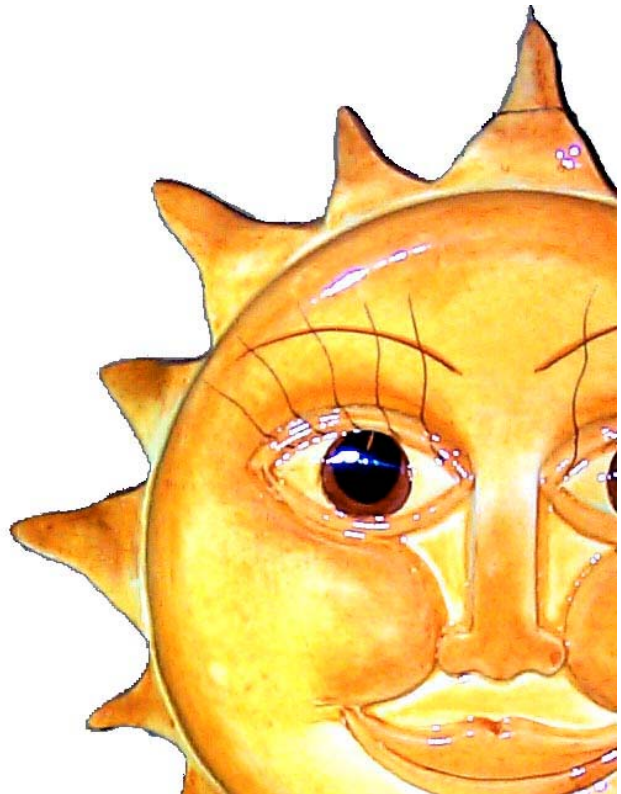


Image: budgetstockphoto.com

***Has the bubble burst in the housing market?  
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## In the first of a regular series spotlighting our services and products, we take a look at Plansearch Residential.

### Does this scenario sound familiar?

*You've received your client's local authority report. The searches are clear, you have gone through them with your client and everybody is happy to proceed. Then your client discovers a new, noisy pub is about to open in the street and the sale falls through.*

When you carry out searches on a client's property, you may not be getting the complete picture. Standard local authority searches reveal planning applications for road and rail within 200 metres, but any further planning information is restricted to applications on the property itself.

### Preventing the Planning Problem

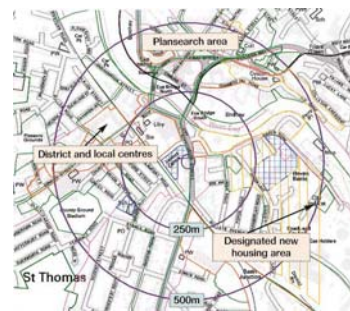
Search Direct South Wales offers Plansearch Residential, which was developed by Landmark Information Group (producers of Envirosearch) as a means of overcoming the planning information problem. Covering planning applications for a radius of 250 metres from the centre of the property, with land use policies for a radius of 500 metres, the report reveals information that could have a major impact on the enjoyment and value of a home. If, for example, a new nightclub or takeaway is being proposed, or a potential development that might obscure the view from your client's property, then your client can be informed before the event.

The report provides detailed information in a clearly presented format, with a section dedicated to each of three main areas: Planning Applications, Land Use Policies and Flooding. For consistency and ease of use, the Applications and Land Use sections utilise standardised categories nationwide, prepared from disparate designations of hundreds of local authorities.

### Planning Applications

The first section of the report contains details of applications made for planning permission since 1997, covering both large and small commercial and residential applications. For

each application the direction and distance is provided, as well as the development type, category, stage, application reference and date, positional accuracy and project size – the type of information required to help reveal any potential surprises around the corner.



### Land Use Policies

This section of the report provides a summary of the local authority's policies for future development and land use within the area. This is vital because not only will the client be informed about applications already filed, but will also have a good idea of the sorts of developments that could be allowed in the future. Details of the Unitary Development Plans from which the information was derived are provided (including title, status and date published). Therefore, if there are any concerns, further information can be obtained very easily.

### Flooding

Plansearch utilises Environment Agency data to identify whether the property or its surrounds up to 500 metres are within either an Indicative Natural River or an Indicative Coastal Floodplain.

## The Benefits of Plansearch Residential

| To the homebuyer:  | To the practitioner:   |
|--|--|
| <b>Peace of mind</b> – greater knowledge of an area.                   | <b>Total service</b> – help clients make the right decision.   |
| <b>Revealing</b> – potential surprises around the corner.              | <b>Time-saving</b> – current and historical planning information at your fingertips in a user friendly and illustrated report. |
| <b>Value for money</b> – quality information for an informed decision. | <b>Promote best practice</b> – provide as much information to the client as possible to support an informed purchase.          |

In addition to Plansearch Residential, we also offer Plansearch Commercial.

Our thanks to Andy Watson of Landmark Information Group for his assistance in the compilation of this feature.

## ***Housing Market Slowdown?***

Various reports have been recently published which suggest that the much-predicted slowdown in the housing market is now underway.

According to Nationwide Building Society, house prices rose by only 0.9% in June, compared with 1.7% the previous month; similarly, property website, Hometrack, recorded a fall from 0.6% to 0.4%. Meanwhile, Rightmove, another leading property website, reported that the first price decrease of 2004 occurred during the second week of June, citing the occurrence as "clear evidence" of the expected slowdown.

Figures released in separate reports by Nationwide and Principality showed a reduced annual increase. Nationwide reported an increase of 19.1% in June compared with 19.5% in May; Principality reported a slowdown in Welsh house prices to 32% in June from 32.2% in March.

Shortly before publication of the above statistics, survey results announced by assertahome.com indicated that rising interest rates were finally starting to affect the market. According to the survey, a growing number of respondents believed that rising interest rates would cause a downturn in the housing market. Jim Buckle, Managing Director of assertahome.com said, "our survey shows that housebuyers and sellers have clearly taken note that interest rates are on the up and this has begun to dent confidence in the housing market." Mervyn King, Governor of the Bank of England, has recently made strong suggestions that there will be further interest rate rises in the near future.

A number of institutions and economists predict a sharp fall in house prices, maybe as high as 20-40%. Nationwide, however, believes that a repeat of the late 1980s slump is unlikely. This is corroborated by the Centre for Economics and Business Research, which indicates that the UK housing market is close to its peak but will not crash. Rather, it predicts that house price inflation will drop from 22.4% last year to 15.2% this year, then sharply to 3.5% in 2005. It is believed the market will pick up again in 2008. The CEBR believes that prices will fall in Scotland, Wales and the North East of England, though only 10% by 2008. According to Principality Chief Executive, Peter Griffiths, the slowing of price inflation will be beneficial for the housing market: "A more sustainable if less dramatic rate of increase will underpin consumer confidence, which is one of the most important factors affecting house purchases."

Forecasts of a property market slowdown have been contrasted by comments by housebuilder Persimmon. The company has revealed that it has a record order book for 2004 and expects record profits for the first half of the year.

Sources: BBC News, TheMoveChannel.com

## ***HIPS 'n' Dips***

Search Direct South Wales recently participated in a seminar on the contentious subject of Home Information Packs. The current proposed date of implementation is January 2007, though much development is still required. In particular, the proposed Home Condition Report remains controversial, not least because it requires the recruitment and training of thousands of Home Inspectors.

The latest controversy, though, is a suggestion by the Law Society that the Home Condition Report could reveal sensitive information to thieves and stalkers. Responding, Housing Minister Keith Hill points out that homeowners could refuse to reveal information to those believed to be non-genuine buyers.

We plan to implement a HIP Forum on the Search Direct website. This will act as a source of information for our customers and will provide the opportunity of discussing Home Information Packs with colleagues around the country. We would welcome your thoughts on this proposal.

## ***Con29DW News***

We now offer Commercial Con29DW Drainage & Water Searches in two additional water regions. The report can be purchased for £80+VAT (£94) in both the United Utilities region (covering North West England) and Southern Water region. An expedited service is available in the United Utilities region for £100+VAT (£117.50).

Please note that the cost for the Residential CON29DW Drainage & Water Search in both the above regions has risen slightly. The Southern Water Standard Service has risen to £38+VAT (£44.65) and the Expedited Service to £48.80+VAT (£57.34). For United Utilities, the cost is £33.60+VAT (£39.48) and £52.00+VAT (£61.10).

For all our latest Drainage & Water services and prices, please visit [www.sds.co.uk/pricemenu.htm](http://www.sds.co.uk/pricemenu.htm)

## Helping Hands

In each issue, we provide you with tips to ensure you get the most out of our services.



## Urgent Searches

If you need your results quickly, then send your search requests by fax rather than by post or DX. This may sound obvious, but you'd be surprised how many "urgent" requests we receive in an envelope! Sending a fax allows us to process orders at least a day earlier. If you are ordering a Local Authority Search, then a timely fax helps in meeting Authorities' booking deadlines, which are often missed when requests are posted.

It is also a good idea to let us know exactly the urgency of the search request. If you're using one of our order forms, you can fill in the "Date Required" space, just under the "Property Address" lines.

Finally, if you are sending a fax request, there is no need to send a second DX/postal copy, which can occasionally cause unnecessary duplication. If you do send a copy – perhaps to accompany a cheque – please indicate this accordingly.

Image: budgetstockphoto.com

## Did You Know...?

Place names ending in *by* or *thorpe*, such as Grimsby or Scunthorpe, were originally Viking settlements.

## Sitescope Environmental Reports



As you may be aware, Landmark Information Group, market-leading producers of environmental reports such as Envirosearch and Sitecheck, recently acquired Sitescope Limited. This means that Search Direct South Wales, the longest established Landmark appointed Agent in Wales, is now able to offer an expanded range of environmental reports to suit the needs of you and your client.

### Homecheck Professional

This report for residential properties includes an Environmental Certificate from RPS, Europe's largest firm of environmental consultants, which indicates the likelihood of the property being contaminated, as defined by Section 78(A)2 of Part IIA of the Environmental Protection Act 1990. The Report includes information from statutory registers held by the Environment Agency, Local Authorities and the Health and Safety Executive; it identifies past and present industrial land use; and it highlights land instability issues. Homecheck also includes other factors that may affect the property, such as flooding, river quality, radon, environmental setting and air quality.

### Land Insurance

Your client's property may be subject to unrecorded risk, such as illegal dumping or industrial use pre-dating records. If the polluter cannot be found or cannot pay, then the liability for remediation rests with the current owner. Land Insurance provides £1 million cover, protecting your client against unrecorded risk, which will not show up in an environmental report. Land Insurance can be bought either with Homecheck or at any other time.

### Sitescope Environmental Report

This commercial property report provides a cost effective overview for commercial property transactions. Providing environmental information as for Homecheck, the commercial report covers a search radius of 1000 metres. Information is presented in a non-technical question and answer format; a concise summary in a yes/no format allows quick identification of risks whilst a separate section provides the more detailed information.

### RPS Risk Assessment

The Sitescope Environmental Report is available with an additional RPS Risk Assessment. This is particularly useful for the non-specialist who doesn't have the technical expertise to fully interpret the information. The Risk Assessment is a manual review of the report by a qualified environmental consultant. It takes into account not only the past and present use of the site, but also the buyer's proposed use, providing a more accurate guide to the risks. The Risk Assessment is presented in the context of whether the user is a buyer or seller, with appropriate recommendations on risk.



For more information on Sitescope products, including sample reports, visit [www.sds.co.uk/envirosearches.htm](http://www.sds.co.uk/envirosearches.htm).