



Office of the  
Deputy Prime Minister  
Creating sustainable communities

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Department for  
Constitutional Affairs  
Justice, rights and democracy



## Personal Searches

Guidance for  
local authorities  
and personal  
searchers

# housing



Office of the  
Deputy Prime Minister  

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Creating sustainable communities

# Personal searches of the local land charges register

and

# Inspection of other records open for public inspection held by local authorities

Guidance for local authorities  
and personal searchers

February 2005

Office of the Deputy Prime Minister: London

The Office of the Deputy Prime Minister  
Eland House  
Bressenden Place  
London SW1E 5DU  
Telephone 020 7944 4400  
Web site [www.odpm.gov.uk](http://www.odpm.gov.uk)

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This document is also available on the ODPM website.

Published by the Office of the Deputy Prime Minister. Printed in the UK, on material containing 75% post-consumer waste and 25% ECF pulp.

February 2005

Product code: 04HC02900

## Foreword by the Rt Hon Keith Hill MP, Minister of State for Housing and Planning

The local searches are a vital part of the home buying and selling process. They contain important information that potential home buyers need to know before deciding whether to complete their purchase. In most cases, this information is provided by local authorities themselves, either directly or via electronic gateways such as the National Land Information Service (NLIS).

However, much of the information is held on records that are open to the public and many people choose to inspect these records themselves, or employ a specialist company to carry out a “personal search” on their behalf, as an alternative to asking the local authority to provide the answers.

The volume of personal searches has increased over recent years and this has sometimes resulted in strained relationships between personal search companies and local authorities.

I am delighted to endorse these guidelines, which attempt to define recommended good practice for local authorities and personal search companies and provide the basis for a constructive working relationship between the parties. Although the guidelines have no legal force they have been prepared with the involvement of the Local Government Association, the Institute of Local Land Charge Officers (LLCO) and the major players in the personal search industry. I hope that all parties will observe their recommendations.

A handwritten signature in black ink, appearing to read 'Keith Hill'.

Keith Hill  
ODPM



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# 1 What this guidance is about

- 1.1 This guidance seeks to illustrate and promote good practice for local authority staff and personal searchers on the conduct of personal searches of the Local Land Charges Register and other records open for public inspection held by local authorities.
- 1.2 In particular, the guidance is intended to:
  - help foster a better understanding of the respective roles of personal search businesses and local authority local land charges staff;
  - assist local authorities to accommodate personal searches in a way which provides access to the Local Land Charges Register and other records open for public inspection while avoiding unnecessary disruption of the work of staff managing those records;
  - promote good practice and good working relations among local authority staff and personal searchers.
- 1.3 The guidance builds on and supplements the advice on personal searches contained in the Local Land Searches Code of Practice published by the Local Government Association in April 1998.
- 1.4 The guidance does not seek to regulate personal searches. The rights of any person to inspect records open for public inspection are described in section 3 below.

## 2 Introduction

- 2.1 Recent years have witnessed a significant growth in the number of personal searches of the Local Land Charges Register and other records open for public inspection held by local authorities. Most of this growth has been in searches conducted by personal search businesses on behalf of solicitors, conveyancers and their clients as part of the home buying process.
- 2.2 Searches undertaken by private personal search businesses have been used more widely by solicitors, conveyancers and some lenders as an alternative to an 'official' search carried out by local authority local land charges staff.
- 2.3 The growth in the number of personal search requests has resulted in frequent periods of heavy demand for access to records open for public inspection. This has presented problems for some local authorities. Personal searchers often want to carry out a number of searches per visit. Some local authorities have found it increasingly difficult to accommodate the dual pressures of rising demand from personal searchers and their other mainstream work – maintaining the Local Land Charges Register and other records open for public inspection, and providing an efficient official search service. This, together with the general increase in demand and pressure on all local authority services, means that systems and staffing levels may be unable to cope.

- 2.4 As a consequence of these increasing pressures, some local authorities have found it necessary to restrict access to records open for public inspection by personal searchers. This has included applying limits on access times, restrictions on the number of searches that can be carried out at any one visit or by a particular personal searcher, and the introduction of strict appointment systems. Working relations between personal searchers and local authority staff have suffered as a consequence.
- 2.5 The guidance that follows is intended to illustrate good practice which, if adopted by local authority staff and personal searchers, can go a long way towards achieving a fair and reasonable balance between the needs of personal searchers and the capacity of local authorities to manage competing demands for access to records open for public inspection in accordance with their statutory duties.
- 2.6 This guidance has been prepared by a working group comprising representatives of local government, personal search businesses, lenders and central government. It is based on existing good practice operated by some local authorities and personal search businesses.

### **3 Rights to inspect records open for public inspection**

- 3.1. Local authorities are required by section 8 of the Local Land Charges Act 1975 to allow any person to search in the Local Land Charges Register on payment of the prescribed fee, currently £11.00 per parcel of land.
- 3.2. In addition, any person is entitled by law to inspect free of charge any records open for public inspection held by local authorities. Such records include the planning register and the register of enforcement notices, stop notices and breach of condition notices (sections 69 and 188 of Town and Country Planning Act 1990).

The following list, which is not meant to be exhaustive, describes other matters of potential interest to purchasers of land, and that are covered by records open for public inspection:

- maps of public sewers (sections 199 and 200 of Water Industry Act 1991);
- publicly adopted highways (section 36(7) of the Highways Act 1980);
- conservation areas (Town and Country Amenities Act 1974);
- local common land and town and village greens (section 3(1) and (2) of Commons Registration Act 1965);
- hazardous substances consents (section 28 of Planning (Hazardous Substances) Act 1990);
- litter control areas and street litter control notices (section 95 of Environmental Protection Act 1990);

- noise abatement zones (Control of Pollution Act 1974; The Control of Noise (Measurement and Registers) Regulations 1976, SI No 37);
- public rights of way (section 57(5) of Wildlife and Countryside Act 1981);
- tree preservation orders (Article 4(2) of the Model Order in the Town and Country Planning (Tree Preservation Order) Regulations 1969; section 214 of Town and Country Planning Act 1990; DOE Circular 36/78 “Trees and Forestry” and Welsh Office Circular 64/78); and
- contaminated land (section 78 of Environmental Protection Act 1990).

3.3 Local authorities may choose to make other information immediately available even if there is no explicit right of inspection set out in statute. This is currently a matter that each local authority decides on. In taking these decisions, however, local authorities should take into account the Government’s wider objectives of improving public access to information.

3.4 A local authority must act reasonably in fulfilling its duty to allow access to records open for public inspection. It must not act in a way that inhibits or prevents reasonable access. In some cases the legislation contains specific requirements. In the case of the planning register, for example, the requirement is for authorities to make the register available for inspection by the public at all reasonable hours. This means that, subject to any reasonable management system put in place by the authority, members of the public at large, including personal search businesses, have the right to inspect these records during the authority’s normal working hours.

3.5 Local authorities will also be bound by the Freedom of Information Act 2000. The Act will come fully into force on 1 January 2005. The Local Government (Access to Information) Act 1984 (amending the Local Government Act 1972) is also relevant.

## 4 What is a personal search?

4.1 A personal search is a search of the Local Land Charges Register, carried out in accordance with the Local Land Charges Act 1975 and the Local Land Charges Rules 1977 (as amended).

4.2 Any person may make a personal search of the Local Land Charges Register on payment of the prescribed fee. The person making the search must comply with Rule 11 of the Local Land Charges Rules 1977 by giving, where required by the local authority, their name and address. They should also be prepared to identify the parcel of land against which they wish to search.

4.3 Where an authority uses Rule 7 of the LLC Rules and particulars of a planning or other charges are entered in another record open for public inspection, a reference may be made in or on the LLC register to that effect. The reference will include details of where that other record can be readily traced.

## 5 What does a personal search involve?

- 5.1 Upon submission of the relevant fee, details of the land concerned and, if required, the name and address of the personal searcher, the personal searcher will be allowed to search against the land/property address initially specified in the Local Land Charges Register.
- 5.2 Local Land Charges staff are not always available to assist those wishing to conduct a personal search. Some knowledge of Local Land Charges and/or the governing legislation is therefore necessary.
- 5.3 Neither a Local Land Charges Register nor an index need be kept in documentary form. The Local Land Charges Act 1975 Section 8(1A) states that
- “if a local land charges register is kept otherwise than in documentary form (e.g. a computerised register) the entitlement of a person to search in it is satisfied if the registering authority makes the portion of it which he wishes to examine available to inspection in visible and legible form”.
- 5.4 In practice therefore, a person wishing to conduct a personal search may have to obtain Local Land Charge information from any of the following sources:
- by examining an index to the Register (kept in books, on cards or plans);
  - by examining a manual written Register;
  - by examining related manual registers or inspecting plans as allowed for by Rule 7 of the Local Land Charges Rules 1977 which provide that an entry in the Register may consist of a reference to an entry in any existing record required to be maintained by statute which contains the necessary particulars and is open to public inspection;
  - by examining details of the Register contained in an electronic format via a computer terminal;
  - by examining a pre-printed extract from the Register.
- 5.5 In addition to searching in the Local Land Charges Register many personal searchers will also wish to inspect other records open for public inspection, although it should be noted that this does not form part of a personal search as defined by the Local Land Charges Act 1975.

### OTHER INFORMATION

#### Form LLC1

- 5.6 Form LLC1 is published by HMSO and is used to requisition an “official” search of the local land charges register from the relevant local authority. Members of the public also have the right to inspect the registers themselves on payment of a fee. This is usually referred to as a “personal” search. The Lord Chancellor currently sets the fees for both “official” and “personal” searches of the local land charges register. Any member of the public can submit form LLC1 to the local authority for completion on payment of the prescribed fee. The relevant legislation empowers only a ‘registering authority’ (the relevant local authority) to sign form LLC1.

## Form CON 29

- 5.7 CON 29 contains supplementary enquiries on planning, highways, building regulations, drainage and other matters of interest to home buyers. The form is in two parts. CON 29 Part I contains the standard enquiries that are usually referred to the local authority in *all* cases. CON 29 Part II contains some additional optional enquiries that may be referred to the local authority in *particular* cases. The current system for dealing with these enquiries is outside statutory control and rests on voluntary arrangements agreed between local authorities and the Law Society. Any member of the public can submit a CON 29 form to the local authority for completion on payment of the required fee. The Law Society holds the copyright to form CON 29, which should only be obtained from authorised suppliers.

The Local Land Charges Act 1975 does not govern the process under which local authorities provide answers to the questions on form CON 29. Some of the questions in this form can be answered by inspecting other records open for public inspection (see Paragraph 3.2 above and Appendix B).

## 6 Good practice

- 6.1 Co-operation between local authority staff and personal searchers is key to securing smooth working relations. Good working arrangements are important to achieving a satisfactory balance between the needs of personal searchers to have access to records open for public inspection and the need for Local Land Charges staff to organise this efficiently and fairly alongside work on maintaining the records and meeting demand for official searches.
- 6.2 Good working relations depend on mutually beneficial working practices. Set out in appendices A and B below is guidance on good practice by local authorities and personal searchers. This guidance is not exhaustive. Effective working practices in each authority will need to take account of local circumstances. However, since personal search businesses often cover a number of local authority areas, it is desirable that common arrangements should be adopted so far as possible. The working group believes that the good practice guidance in appendices A, B and C below can help achieve this. The guidance is commended as a solid foundation upon which mutually satisfactory working arrangements should be based.

# Appendix A

## Good practice guidance for local authorities

### ADVICE AND INFORMATION

Local authority Local Land Charges sections should have available for personal searchers an information note setting out the authority's arrangements for accommodating personal searches. This should include information about:

- the authority's normal opening hours;
- any requirements for advance notice, including providing address details and plans;
- any appointment requirements (including a specific officer and telephone number);
- address(es) of office(s) at which the authority holds relevant records open for public inspection;
- what information is obtainable by means of a personal search of the authority's registers and other records open for public inspection held by the local authority or elsewhere;
- charges for personal searches, supplementary search information and copies of documents, together with information about methods of payment;
- the name and address of an officer of the authority to whom comments, suggestions and complaints about the service provided to personal searchers should be made;
- which CON 29 enquiries are answered by the authority using information sources other than records open for public inspection, and which are therefore not capable of being answered by an inspection of those records. These are indicated on the list of questions used in the standard enquiry form from 1st July, 2002 at Appendix B\*;
- CON 29 enquiries which are not answered by the authority and for which a personal searcher should direct their enquiries to another organisation, together with an address and contact telephone number for that organisation\*.

NOTE: Where possible, and when requested to do so, a local authority will provide the personal searcher with sight of the register entry (i.e. the actual entry on the register).

***\* The information in the last two items above will need to be kept under review by the local authority and updated when necessary.***

Copies of this information note should be supplied to personal search businesses known to use the authority's facilities, and copies made available more generally to personal searchers on request.

## APPOINTMENTS

Where an appointment system is operated for personal searches:

- appointments should generally be available on a 'first come, first served' basis. All personal search requests should receive fair and equal treatment;
- appointment systems should be operated as flexibly as possible and the need for them reviewed on a regular basis. For example, temporary restrictions should not be placed unreasonably on the timing and number of personal searches conducted during a visit, or on the duration of the search. Where it is felt necessary to impose such temporary restrictions, the personal searcher should be informed of the reason in writing;
- where records open for public inspection are located in more than one department of the authority, those departments should operate common hours of access for public inspection;
- wherever possible, appointments should allow personal searchers, where they so wish, access to records open for public inspection not later than the next working day. Where this is not possible, the personal searcher should be provided with a written explanation of the reason on request.

## COMPUTERISED RECORDS

Where the Local Land Charges Register is held electronically on a computer, there is a statutory requirement to make the relevant portion of the register available for inspection 'in visible and legible form'. In such cases, and in relation to other records open for public inspection held on computer:

- personal searchers should be shown how to operate the computer or be provided with simple operating instructions or have the computer operated for them by a member of staff. No charge should be levied for this;
- the personal searcher should not be expected to search a manual record, which is not, and does not form part of, the formal Register or public record.

## COPIES OF RECORD ENTRIES

### *LLC Register*

On the written request of any person and on payment of the prescribed fee (see below), the personal searcher shall be supplied with an office copy of any registration or any document, map or plan deposited with or filed by that authority in connection with a registration. A statutory fee applies for Light Obstruction Notice documents and office copies of entries in the LLC Register (see below).

## CHARGES FOR INSPECTION OF DOCUMENTS

Schedule 3: <b>The Local Land Charges (Amendment) Rules 2003 (£)</b>		
1.	Inspection of documents filed under Rule 10 in respect of each parcel of land (Light Obstruction Notices only)	2.50
2.	Office copy of any entry in the register (not including a copy or extract of any plan or document filed pursuant to the LLC Rules)	1.50
3.	Office copy of any plan or other document filed pursuant to those Rules	Such fee as may be reasonable according to the time and work involved

### *Other departments of the local authority*

Copies of original documents, plans, maps or other items deposited with the local authority may be obtained on payment of the required fee. The fee will cover the authority's reasonable costs in providing the service, including staff, equipment, power and materials. Where records are computerised, the copy may take the form of a printout. Where copies are not available at the time of the visit, they are to be supplied as soon as is reasonably practicable.

# Appendix B

## Official search information available from public records and registers

The information contained in records and registers which the public has a specific right to inspect in statute and which is available under the standard enquiry form (CON29, Part I, 2002 edition) is in **bold underlined italics**.

### 1 PLANNING AND BUILDING REGULATIONS

#### 1.1 Planning and Building Regulation Decisions and Pending Applications

What applications for any of the following (if applicable) have been granted, refused or are now pending?:

(a) **planning permissions**

(b) **listed building consents**

(c) **conservation area consents**

(d) **certificates of lawfulness of use or development**

(e) building regulation approvals

(f) building regulation completion certificates

(g) certificate of compliance of a replacement window, rooflight, roof window or glazed door.

How can copies of any of the above be obtained?

#### 1.2 Planning Designations and Proposals

What designations of land use for the property or the area, and what specific proposals for the property, are contained in any current **adopted** or proposed **development plan?**

### 2 ROADS

Which of the roads, footways and footpaths mentioned in boxes B and C are:

(a) **highways maintainable at public expense;**

(b) subject to a current legal agreement for adoption and, if so, is the agreement supported by a bond or other financial security;

(c) to be made up at the cost of the frontagers under a current Council resolution;

(d) to be adopted without cost to the frontagers under a current Council resolution.

### **3 OTHER MATTERS**

Apart from matters entered on the registers of local land charges, do any of the following matters apply to the property? How can copies of relevant documents be obtained?

#### **3.1 Land required for Public Purposes**

Inclusion of the property in a category of land required for public purposes within Schedule 13 paras 5 & 6 of the Town & Country Planning Act 1990.

#### **3.2 Land to be acquired for Road Works**

Inclusion of the property in land to be acquired for an approved scheme of Highway construction or improvement.

#### **3.3 Drainage Agreements and Consents**

- (a) An agreement under the Building Act 1984, s.22 for drainage of any part of the property in combination with another building through a private sewer?
- (b) Statutory agreement or consent for a building or extension to a building on the property to be constructed over or in the vicinity of a drain, sewer or disposal main.

#### **3.4 Nearby Road Schemes**

Location of any part of the property within 200 metres of:

- (a) the centre line of a new trunk road or special road specified in an order, draft order or scheme notified to the Council by the appropriate Secretary of State; or
- (b) the centre line of a proposed alteration or improvement to an existing road, notified to the Council by the appropriate Secretary of State, involving the construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway (whether or not within existing highway limits); or
- (c) the limits of construction of a proposed alteration or improvement to an existing road, notified to the Council by the appropriate Secretary of State, involving the construction of a roundabout (other than a mini roundabout) or widening by the construction of one or more additional traffic lanes; or
- (d) the limits of construction of an approved new road to be constructed by the Council or an approved alteration or improvement by the Council to an existing road involving the construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway (whether or not within existing highway limits) or the construction a roundabout (other than a mini roundabout) or widening by the construction of one or more additional traffic lanes; or
- (e) the centre line of the possible route of a new road under proposals published for public consultation by the Council or by the appropriate Secretary of State; or

- (f) the limits of construction of a possible alteration or improvement to an existing road involving the construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway (whether or not within existing highway limits) or the construction a roundabout (other than a mini roundabout) or widening by the construction of one or more additional traffic lanes, under proposals published for public consultation by the Council or by the appropriate Secretary of State.

### 3.5 Nearby Railway Schemes

**Location of any part of the property within 200 metres of the centre line of a proposed railway, tramway, light railway or monorail.**

### 3.6 Traffic Schemes

Approval by the Council of any of the following, not yet implemented, in respect of such of the roads, footways and footpaths mentioned in Box B (and, if applicable, Box C) which abut the boundaries of the property:

- (a) permanent stopping up or diversion;
- (b) waiting or loading restrictions;
- (c) one way driving;
- (d) prohibition of driving;
- (e) pedestrianisation;
- (f) vehicle width or weight restriction;
- (g) traffic calming works e.g. road humps;
- (h) residents parking controls;
- (i) minor road widening or improvement;
- (j) pedestrian crossings;
- (k) cycle tracks;
- (l) bridge construction.

### 3.7 Outstanding Notices

Current statutory notices relating to the property under legislation relating to building works, environment, health and safety at work, housing, highways or public health, other than those falling elsewhere within 3.1 to 3.13.

### 3.8 Infringement of Building Regulations

Proceedings authorised by the Council for infringement of the Building Regulations in respect of the property.

### 3.9 Notices, Orders, Directions and Proceedings under Planning Acts

Subsisting notices, orders, directions, or proceedings, or those which the Council has decided to issue, serve, make or commence in the following categories (other than those which are shown in the Official Certificate of Search or which have been withdrawn or quashed) relating to the property:

(a) ***enforcement notice;***

(b) ***stop notice;***

(c) listed building enforcement notice;

(d) ***breach of condition notice;***

(e) ***planning contravention notice;***

(f) other notice relating to breach of planning control;

(g) listed building repairs notice;

(h) order for compulsory acquisition of a listed building with a minimum compensation provision;

(i) building preservation notice;

(j) direction restricting permitted development;

(k) order revoking or modifying a planning permission or discontinuing an existing planning use;

(l) ***tree preservation order;***

(m) proceedings for breach of a statutory planning agreement.

NOTE: ONLY REFERENCES TO EXISTING NOTICES OR ORDERS CAN BE FOUND ON PUBLIC REGISTERS.

### 3.10 Conservation Area

**Creation of the area before 31st August 1974 as a Conservation Area** or a subsisting resolution to designate the area as a Conservation Area.

### 3.11 Compulsory Purchase

Inclusion of the property in land which is subject to an enforceable order or resolution for compulsory purchase.

### 3.12 Contaminated Land

**(a) Entry relating to the property in the register maintained under s.78R (1) of the Environmental Protection Act 1990.**

- (b) Notice relating to the property served or resolved to be served under s.78B (3).
- (c) Consultation with the owner or occupier of the property having taken place, or being resolved to take place under s.78G (3) in relation to anything to be done on the property as a result of adjoining or adjacent land being contaminated land.
- (d) Entry in the register, or notice served or resolved to be served under s.78B (3) in relation to any adjoining or adjacent land, which has been identified as contaminated land because it is in such a condition that harm or pollution of controlled waters might be caused on the property.

### 3.13 Radon Gas

Location of the property in a Radon Affected Area.<sup>1</sup>

<sup>1</sup> The NRPB declares radon Affected Areas and publishes maps of them on behalf of the Government. Copies of these maps have been sent to Building Control and Environmental Health Departments of local authorities.

# Appendix C

## Good practice guidance for personal searchers

### Advance notice

Personal searchers should, where required, notify the authority's Local Land Charges Section as soon as possible in advance of a proposed visit, and provide:

- the name of the person or company who will be carrying out the personal search;
- the address and any other details (including a plan where necessary) to enable accurate identification of the land/property to be searched.

### Appointments

Where the authority operates an appointments system, personal searchers should:

- be prepared to make an appointment;
- recognise that while every reasonable effort will be made to comply with a request for early access to records open for public inspection held by the local authority (normally not later than the next working day), there may be occasions where, due to high levels of demand or other reasons, this is not practicable. In these cases the personal searcher will be advised of the reason in writing;
- having made an appointment, endeavour to keep it, and notify the authority as soon as possible in the event that an appointment cannot be kept;
- where a time restriction is attached to the appointment, seek to observe that restriction.

### Payment

Personal searchers should pay the required fee(s), in a manner acceptable to the authority, at the time the personal search is carried out.

### Assistance from local authority staff

Personal searchers should be prepared to carry out a personal search without assistance from local authority staff.

While authority staff will provide access to the relevant records open to public inspection kept in the form required by legislation, it is the responsibility of the person carrying out the personal search to identify relevant information from those records and make any notes. Local authority staff may offer factual clarification of what is in the record open to public inspection but are under no obligation to answer any supplementary or additional enquiries when a personal search is made. Personal searchers should therefore have at least a basic knowledge of the search process.

## Attribution

Where a personal searcher carries out a personal search on behalf of a third party, for example a solicitor, conveyancer or his or her client:

- the results should be presented to the third party in a way which makes it clear that the search information has been compiled by the personal searcher and not by the local authority. This is necessary to ensure that any queries about the reported results are properly directed to the personal searcher and not to the authority;
- similarly, where the personal searcher obtains an official LLC1 search from the local authority and supplies this to a third party client together with the results of a personal search based on enquiries on the CON 29 form, it should be indicated to the client that only the LLC1 form comprises an official search carried out by the authority;
- The official LLC1 search form is prescribed by statute, and must not be altered in any way. Only registering authorities (local authorities) are authorised to sign form LLC1;
- not all the information required to answer enquiries on the CON 29 form is available from records open for public inspection held by a local authority. Where an answer given to a CON 29 question is based on information obtained from a source other than a record made available to the personal searcher by the local authority, this should be indicated in the answer and the source identified.

## Appendix D

### Terms of reference of the Personal Searches Working Group

To prepare good practice guidance for local authority staff and personal searchers on the conduct of personal searches of the Local Land Charges Register and other records open for public inspection held by local authorities, which guidance should pay regard to, in particular:

- Legal requirements governing reasonable access to records open for public inspection held by local authorities.
- Providing good service for the consumer.
- Fostering a better understanding of the respective roles of personal searchers and local authority land charges staff.
- Accommodating personal searches in a way which allows reasonable access to records while avoiding unnecessary disruption of the other work of local authority local land charges, or other departments.
- Generally fostering smooth working relations between local land charges staff and personal searchers.

# Appendix E

## Membership of the Personal Searches Working Group

**Andrew Pearson** (Chair)

Director of Administration and Leisure, Runnymede Borough Council

**Jan Boothroyd**

Improvement and Development Agency/National Land Information Service

**Suzanne Hart**

York Place Company Services Ltd

**Julie Hester**

Property Search Group

**Fiona Hoyle**

Council of Property Search Organisations

**Paul Hughes<sup>2</sup>**

Department for Constitutional Affairs

**Margaret Ingram<sup>3</sup>**

Association of Council Secretaries and Solicitors  
Congleton District Council

**Denis Purshouse**

Office of the Deputy Prime Minister

**John Rees<sup>4</sup>**

Local Government Association

**Amanda Renshaw**

Local Land Charges Institute  
Royal Borough of Kingston upon Thames

**Alex Solomon**

Council of Mortgage Lenders

**David Woodward**

Office of the Deputy Prime Minister

<sup>2</sup> Meetings attended by Sheila Ramsamy, Paul Jones and Jo Taylor

<sup>3</sup> Received meeting papers

<sup>4</sup> Received meeting papers

