

# Material Information

36 Howarth Road

Date Completed

June 5, 2024

## Disclaimer

The Consumer Protection from Unfair Trading Regulations 2008 (CPRs) necessitate estate and letting agents to provide 'Material Information' so that consumers can make an informed decision when they buy or let a property.

This form has been completed by the seller. The seller may be the owner or owners, or a representative with the necessary authority to sell the property (e.g. executor or attorney) or be selling in some other capacity. The form should be read as though the questions were being answered by the seller.

Under the Consumer Protection Regulations 2008 both the seller and agent must disclose anything, within their knowledge, that could affect the transactional decision of the average consumer. This form runs in line with the Consumer Protection Regulations 2008 and as such it has been completed as wholly, truthfully and accurately as possible and in good faith and to the best of the sellers knowledge. It does not form part of any offer or contract.

If there are any changes which alter the information provided, we will update this form as soon as possible. You should verify all information by inspection or with your solicitor prior to exchanging contracts. Nothing within the material information constitutes a survey or legal advice and it should not be assumed that the property has all necessary planning, building regulation or other consents and we have not tested any services, equipment or facilities.

## Selling Situation

Reason for selling? Relocating

Is the sale of the property subject to a grant of probate? No

Is the property subject to a tenancy? No

Is the property being sold chain free? No

Are you going be buying a new home? Yes

Have you found a property to buy? No

## Tenure

Council tax band C

Is the title to your property registered at HM Land Registry? Yes

What tenure is the property? Freehold

Are there any managed common areas such as car parks, gardens, staircases, lobby, reception etc where fees are payable? No

**Is your Property affected by Flying or Creeping Freeholds?** No

## Shared Ownership

**Is your current property shared ownership?** No

## Property Details

**What type of property are you selling?** House - Terraced

**Is any part of the property located above or below a commercial premises?** No

**When was the property built?** 1910 (approx)

**When did you purchase the property?** 2017

**Does the property contain anything that could impact the ability to get a mortgage/insurance on the property?** No - there are no known concerns

**Are there any shared or communal areas or facilities?** No

**Does the property have double glazed windows?** Full

**Do you have a loft?** Yes

**Where is the loft access?** Landing (door)

**Is your loft boarded?** Part Boarded

**Is your loft insulated?** Insulated

**Is there a ladder fixed into the loft?** No Ladder

**Looking away from the rear of the property, which fences belong to this property?** Right

## Utilities

**How is Electricity supplied to the property?** Mains supply

**When was the property last rewired?** Not known

**Where is the fuse board located?** Under stairs cupboard

**How is Water supplied to the property?** Mains supply

**Is the Water supply metered?** Yes

**How is sewerage dealt with at the property?** Public Sewer

<b>What is the PRIMARY source of ROOM heating?</b>	Gas central heating - mains
<b>When was the central heating system installed?</b>	New boiler + radiators 2018
<b>What type of boiler does the property have?</b>	Combi boiler
<b>Where is the boiler located?</b>	Kitchen
<b>When was the heating system last serviced / maintained?</b>	August 2023 (still under 10 year warranty)
<b>What is the PRIMARY source of WATER heating?</b>	Gas - mains
<b>Are there any communal heating or cooling systems at the property?</b>	No

## Broadband

For an indication of specific speeds, supply and coverage at the property, we recommend visiting the online Ofcom checker.

<b>What type of Broadband connection does the property have?</b>	FTTP - Fibre to the property directly
<b>Does the property have a single dedicated broadband supplier where the owner is unable to change their broadband provider?</b>	No

## Mobile Coverage

For an indication of specific speeds, supply and coverage at the property, we recommend visiting the online Ofcom checker.

<b>Are there any restrictions related to mobile phone signal or coverage at the property?</b>	None known
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## Parking

<b>Is there parking available at the property?</b>	Yes
<b>What are the parking arrangements for the property</b>	Street parking - Permit required
<b>Where is the parking located in relation to the property?</b>	Street parking (permit)
<b>Is there any dedicated disabled parking available?</b>	No
<b>Does the property have an Electric Vehicle (EV) charging point installed?</b>	No
<b>Are there any costs associated with the parking (e.g permits, service charge)?</b>	Yes
<b>How much is the cost and how often is this paid?</b>	£62.40 (annual, approximately, via Greenwich Council)

# Known Building Safety Issues

If there are any known reported issues, there may potentially be considerable costs of repair or remediation, which can sometimes be in the thousand or tens of thousands of pounds.

**Is the property affected by a potentially flammable external wall system (including cladding)** No

**Is the property affected by the integrity of building materials used in construction (e.g. asbestos)** No

**Is the property affected by risk of collapse (e.g. damaged roof or structural failures)** No

**Is there wooden decking present at the property? This could be, but not limited to, garden decking, raised areas, balconies, steps.** No

**Is the property affected by lack of Emergency lighting where required?** No

**Is the property affected by Insufficient fire/smoke alarm systems** No

**Has spray foam insulation been installed at the property?** No

**Has the property ever been subject to subsidence or structural faults?** No

**Is the property of standard construction?** Standard Construction

**Are there any other known building safety issues?** No

**Have there been any structural alterations, extensions, significant repairs or renewals to the property? (e.g loft or garage conversions, removal of internal walls/chimneys, installation of rolled steel joists (RSJ) or change of use).** Yes

**Please provide further details including the nature of the work carried out, whether it is finished, when it was done, whether a building regulations completion certificate was obtained and whether planning permission or a lawful development certificate was obtained.** Removal of internal wall (kitchen/dining room) - 2020. Building regulations certificate obtained (inspection completed by Greenwich Council)

## Restrictions

We recommend instructing your solicitor to check the title register to provide you guidance on any restrictive covenants, easements and rights.

**Is the property on a private road?** No

<b>Is the property in a conservation area?</b>	No
<b>Is the property a listed building?</b>	No
<b>Is the property affected by a tree preservation order?</b>	No
<b>Is the property subject to any restrictions on permitted development such as Article 4 restrictions on change of use?</b>	Yes
<b>Please provide details on these restrictions</b>	Article 4 Designated Area
<b>Is the Property subject to any Restrictive Covenants or lease restrictions?</b>	No

## Rights and Easements

We recommend instructing your solicitor to check the title register to provide you guidance on any restrictive covenants, easements and rights.

<b>Is your Property subject to any of the following Public rights of way – Footpaths?</b>	No
<b>Is your Property subject to any of the following Public rights of way – Restricted byways ?</b>	No
<b>Is your Property subject to any of the following Public rights of way – Bridleways</b>	No
<b>Is your Property subject to any of the following Public rights of way – Byways open to all traffic</b>	No
<b>Is the Property subject to any rights or easements that could impact a buyer's general use of the property/land?</b>	No
<b>Is your Property subject to any Easements (Rights) in favour of someone else. Examples would be rights of way; access for maintenance/repairs etc.</b>	No

## Flood Risk

<b>Are there any flooding or sea defences at the Property?</b>	No
<b>Are there any known issues with obtaining insurance products for the Property due to Flood risks?</b>	No
<b>Has the property been flooded within the past five years?</b>	No

## Coastal Erosion Risk

<b>Is there a known risk of coastal erosion affecting the Property or its boundary?</b>	No
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**Is the Property subject to any costs for maintenance or repair of any sea defences?** No

## Planning Permission or proposal for development

We recommend visiting the relevant local authority website for updates on planning applications and larger developments.

**Are you aware of any planning permission or proposal for development, construction or change of use that will affect the Property or its immediate locality including any obstructions to views?** No

## Property accessibility/adaptations

**Have there been any adaptations to the Property to provide easier access to and within the Property?** No

## Coalfield and Mining areas

**Is the Property known to be on a coalfield or directly impacted by the effect of any other mining activity?** No

**Are there any other issues related to the local environment that a potential buyer should be aware of, including issues related to radon gas, quarrying or fracking, that affect the property?** No

## Other

**Are you aware of anything else that could impact the enjoyment, entail unexpected charges, or affect the general use of the property?** No

## Reservation Agreements

- A reservation agreement is signed to show commitment and to protect both buyer and seller while proceeding to exchange of contracts through the normal conveyancing process.
- This prevents the seller from later accepting another offer (Gazumping) and the buyer reducing their offer later on (Gazundering).
- Timescales are agreed upfront so you know when your move is happening.
- The agreement takes in to account matters outside of your control. These include a chain breaking down, a mortgage not being offered and a down valuation by a surveyor amongst others.
- There is no large cash deposit to pay and only a small reservation fee of £300 inc VAT for both buyer and seller.
- If the reservation agreement is broken, the offending party will pay a penalty fine to the other side of £2000 helping with their legal costs etc.

**Reservation agreement required** Yes