
A GUIDE TO OWNING OR BUYING A LISTED BUILDING



Insider information, peace of mind
and financial savings

www.lpoc.co.uk

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INTRODUCTION

You may be thinking about buying a listed building, or you may already own one, and feel that you need to understand the obligations and responsibilities that come with it. This guide has been produced to clarify the issues that owners face. It covers the legal, financial and practical aspects of ownership but should you need further information or advice The Listed Property Owners' Club is here to help. Do feel free to call us on 01795 844939 or visit www.lpoc.co.uk

WHAT IS A LISTED BUILDING?

‘Listing’ refers to a building which is included on the statutory list of ‘buildings of special architectural or historic interest.’ It recognises that a building is special in a national context and brings with it controls over alteration, extension and demolition.

Contrary to popular belief, listing normally protects the entire building both inside and out and any structures which are either attached to the building (including modern extensions) or fall within its curtilage. It sometimes includes garden walls, outbuildings and even statuary within the garden.

The statutory list includes the address of the property, the date first listed, the grade of the listing, a map reference and a brief description of the property.

If you would like a copy of your home’s listing please get in touch with The Listed Property Owners’ Club.

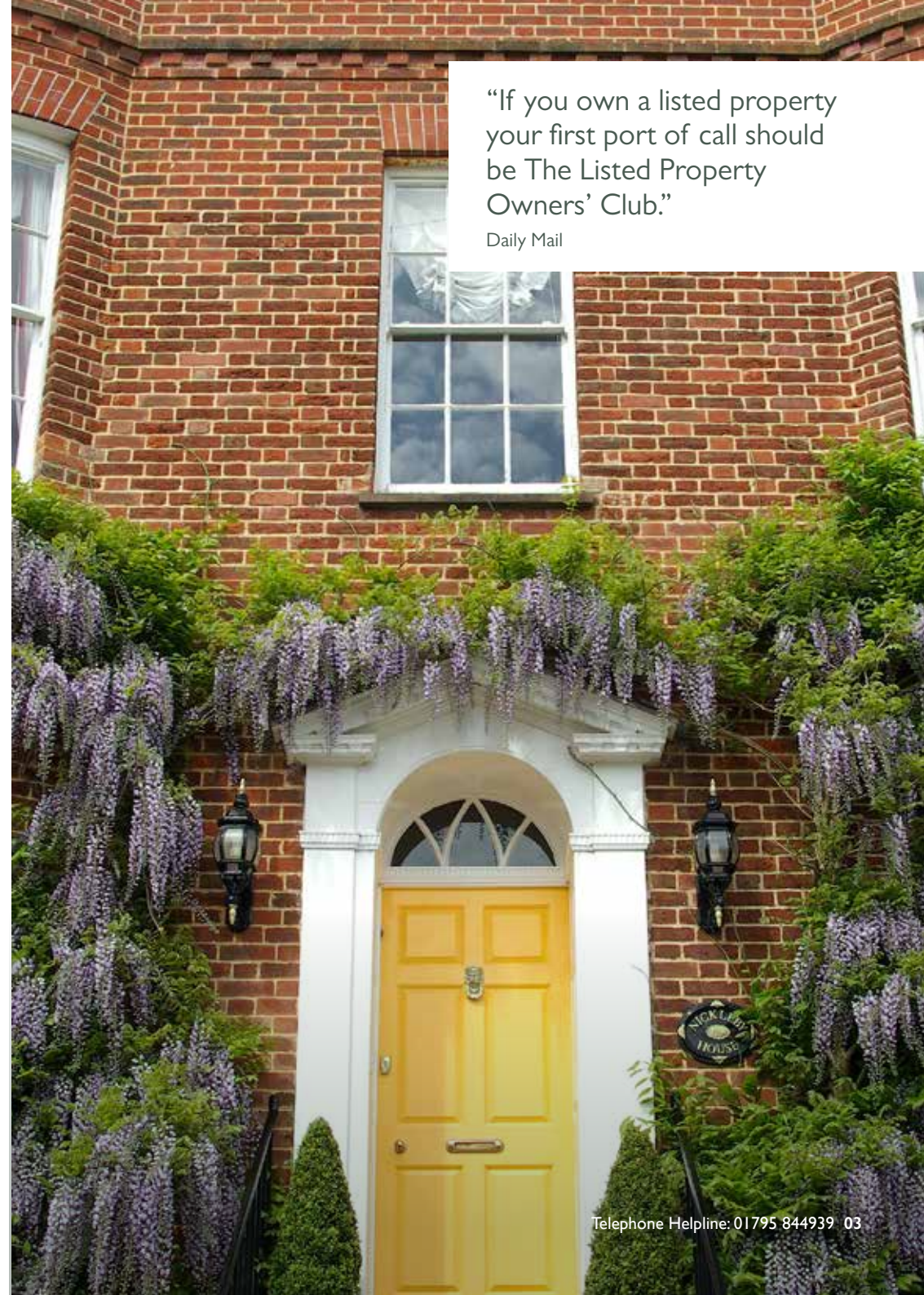
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www.lpoc.co.uk

“If you own a listed property your first port of call should be The Listed Property Owners’ Club.”

Daily Mail



HOW ARE LISTED BUILDINGS CHOSEN?

Buildings are selected for a range of qualities, the most significant being their age. The older a building is the more likely it is to be listed. Modern buildings are listed but they need to be particularly special in order to qualify. All buildings built before 1700 which have survived in anything like their original condition are listed. Most buildings dating from between 1700 and 1840 are listed, although some selectivity is applied, while buildings from 1840 to 1914 are selected on the basis of their demonstrating technological advances, being the work of particular architects, or possessing some notable feature. More recent post-war buildings are also now being considered for listing.

The very wide definition of 'building' in The Town and Country Planning Act (1990) – "Any structure or erection, and any part of a building, as so defined" – allows any man-made structure, from barns to bridges and telephone boxes to grave stones, to be included on the statutory list.



LISTED STATUS ENGLAND AND WALES

GRADE I

Buildings are of exceptional interest; only 2.5% of listed buildings are Grade I.

GRADE II*

Buildings are particularly important, being of more than special interest; 5.5% of listed buildings are Grade II*.

GRADE II

Buildings of special architectural or historic interest; 92% of listed buildings are Grade II.

In England there are approximately 376,000 listed building entries amounting to over 500,000 listed buildings. It is hard to be precise as one listing for example can cover a row of terraced houses.

LISTED STATUS SCOTLAND

CATEGORY A

Buildings of national or international importance, either architectural or historic, or fine little-altered examples of some particular period, style or building type.

CATEGORY B

Buildings of regional or more than local importance, or major examples of some particular period, style or building type which may have been altered.

CATEGORY C

Buildings of local importance, lesser examples of any periods, style or building type, as originally constructed or altered; and simple, traditional buildings which group well with others in categories A and B or are part of a planned group such as an estate or an industrial complex.

Northern Ireland uses a similar system to Scotland with grades A, B+, B1 and B2.

The LPOC list of dos and don'ts for owners of traditionally constructed listed property

DO

- Get to know the history of your building.
- Carry out periodic inspections and maintenance.
- Get the right professional advice and always use reputable tradesmen and craftspeople.
- Always obtain consent when it is required.
- Where possible repair rather than replace and avoid unnecessary work.
- Consider reversing poor alterations and repairs from the past.
- Only use tried and tested materials and techniques.
- Understand the cause of defects before carrying out repairs.
- Retain historic fabric and finishes wherever possible.
- Use breathable building materials and decorative finishes.

DON'T

- Rely on salesmen or contractors to provide independent advice.
- Ignore structural or damp problems.
- Alter historic or original features of the building.
- Make alterations without getting consent.
- Skimp on insurance.
- Use cement, uPVC or other incompatible modern building materials.

“LPOC has built up very good knowledge of the issues facing the owners of listed buildings”

Historic England



“4 out of 4 applications approved! I can’t begin to thank you enough; we simply could not have done this without you”

Mr C Williams, Chelmsford



IMPORTANT INFORMATION

THE CONSERVATION OFFICER

The Conservation Officer will be one of your most important points of contact. Generally they are employees of the local council and their role is to ensure the character of the building is preserved. They are the officer who will grant or refuse consent to make changes to your home. They may even indicate the materials and techniques that you should use to make these changes; these controls are referred to as “Listed Building Consent”. This is similar to Planning Permission although no fees are involved, however there is no time limit for enforcement and it is vital that all work other than simple repair and maintenance has been granted consent. Planning Permission and Building Regulations may also be required for some work.

UNAUTHORISED WORK

It is a criminal offence to alter a listed building without consent so caution is advisable. If you are about to purchase a listed building it is vital to ensure that any alterations by the previous owners have been granted Listed Building Consent. It doesn't matter who did the work, or how long ago, it will become the new owners' responsibility. If you go ahead with the purchase you may be liable to reverse any additions or alterations that do not have Listed Building Consent or comply with conditions of a consent. When it comes to insurance for your new property, it is possible to take out a policy that includes cover for unauthorised

alterations to listed buildings by previous owners providing you were not already aware of them and suitable checks have been done. If you would like to know more and wish to speak with a specialist, call the Club and we will pass you onto the insurance team.

EXTENDING OR ALTERING A LISTED BUILDING

If you are planning to extend or alter a listed building it is vital that you involve your Conservation Officer at the earliest stage possible. The role of the Conservation Officer is to ensure that the special character of the house is preserved, but they do understand that owners will need to adapt their properties to modern day living with up-to-date bathrooms, kitchens etc.

In some situations they will approve extensions and major changes, but each case will be considered individually. In some situations the officer may require an extension to match the original building; in other situations they may require that you extend with modern materials so that the new is clearly discernible from the old.

At LPOC we have our own independent Conservation Advisor, available to members for advice and guidance. Through experience we understand what conservation and planning officers expect and what is most likely to succeed. If you would like to know more please call 01795 844939.

DAMP

Damp is one of the most common problems encountered in historic buildings but be assured it is rarely a problem that can't be remedied. Check the obvious causes such as overflows, blocked or broken gutters and downpipes etc. Also check that external ground levels are not too high or sloping towards the building.

It is important to understand how historic buildings were constructed to appreciate why inexperienced surveyors often detect what they consider as "rising damp". Modern buildings are constructed with a waterproof membrane over the complete site and use cement mortar and two skins of brickwork to create a cavity across which water cannot pass. Most older buildings are built of solid walls and lime mortar. Unlike modern building materials which are hard and impervious traditional building materials are soft and porous; they allow moisture to enter which then evaporates into the atmosphere. This is referred to as 'breathing' or 'breathable construction'.

In the majority of cases 'perceived damp' has been caused by the introduction of cement or other non-breathable materials, which prevent moisture escaping through evaporation.

Inexperienced surveyors frequently suggest that artificial materials are injected into

the walls to 'cure' damp, but generally speaking this is an unnecessary expense and the removal of inappropriate cement or Gypsum plaster is all that is needed to encourage the building to breathe naturally.

DOUBLE GLAZING

It is unusual to be able to introduce double glazing into the narrow glazing bars of period windows, and for this reason double glazing is problematic in significant windows. However, there is often no restriction on using secondary glazing and this is the method normally recommended by Historic England. The use of 'slim' double-glazing units set within the original glazing bars may be acceptable in some situations.

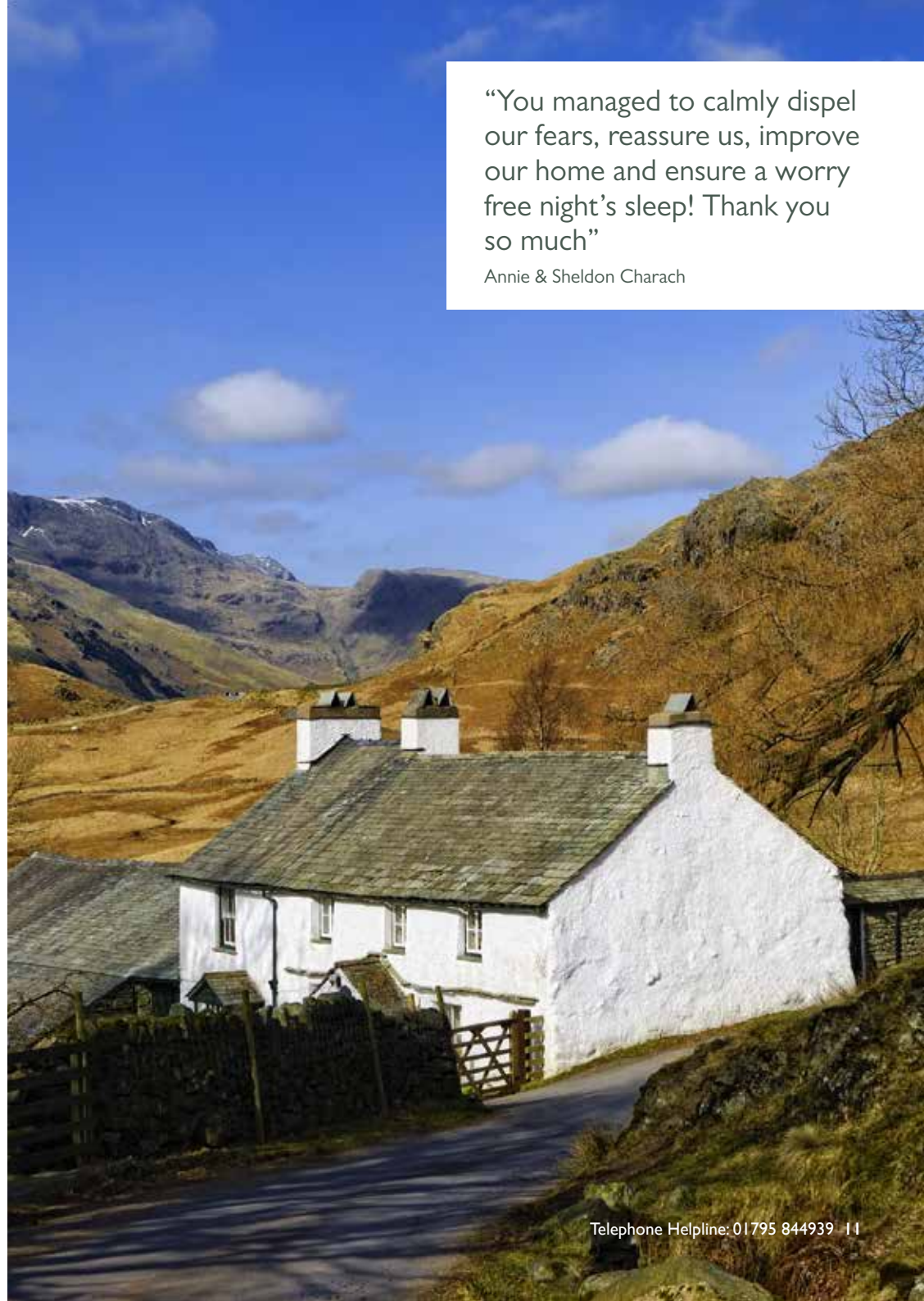
GRANTS

Unfortunately grants are very few and far between for listed property owners. Some local authorities provide small discretionary grants and it is best to contact them directly about availability. The Heritage Lottery Fund and Historic England also provide grants in very particular circumstances.

Members of LPOC receive a personalised Logbook full of information sheets and briefings, plus a copy of your home's own listing. The logbook covers topics such as listed building law, VAT, listed building consent, damp and technical information.

"You managed to calmly dispel our fears, reassure us, improve our home and ensure a worry free night's sleep! Thank you so much"

Annie & Sheldon Charach



BUYING A LISTED PROPERTY

Buying any house can be a challenging process but there are particular issues to look out for when buying a listed building. In our experience using the right solicitor and surveyor with expertise in listed buildings can save a lot of heartache and wasted time. Conversely, professionals who are not familiar with those issues which commonly arise with listed buildings can prove very costly and ineffective. Be particularly cautious about unauthorised alterations which have been carried out by previous owners and ask your solicitor and surveyor to report on any possible areas of concern.

SOLICITORS

A solicitor experienced in listed buildings will make the right enquires to ensure you are aware of any potential liabilities caused by previous owners; they will also be aware of the delays and pitfalls that these special buildings incur. They will be able to advise on any plans that you may have for the building particularly due to its listed status.

SURVEYORS

For the same reasons it is important that you use an experienced 'conservation' surveyor when purchasing a listed building. He will know of the special considerations and implications for the repair and renovation of the building, he will be aware of the perceived "damp problems" and will understand period house structures.

MORTGAGES

Many owners have been asked by their lenders to make alterations to their listed building before funds can be released including damp-proof courses, underpinning etc. It is very important that you do not proceed on the recommendation of your mortgage company before seeking specialist advice.

Do feel free to utilise the LPOC Suppliers Directory to find contacts for the above services and many other specialists. This can be accessed free of charge online at www.lpoc.co.uk, and members also received a printed version bi-monthly.

BUYING A LISTED PROPERTY (Continued)

INSURANCE

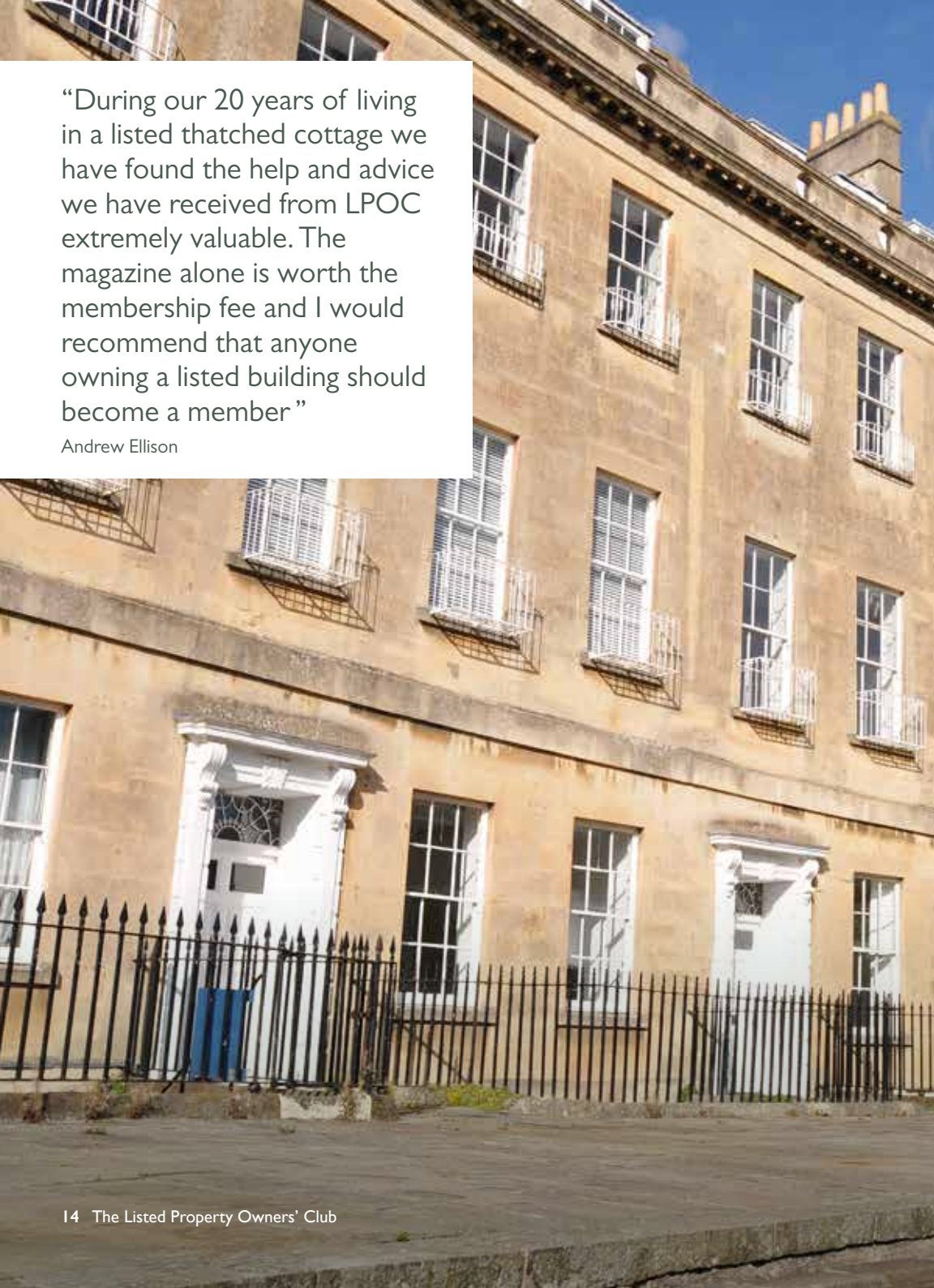
As far as insurance goes there is one vital fact that makes listed buildings unique. With a non-listed building in the eventuality of say, a fire, there will be an insurance claim which would involve the owner and the insurer, probably a loss adjuster, who between them will agree how the building will be re-instated, how much it will cost etc.

With a listed building in the above situation it will be an entirely different scenario. It is the local council's Conservation Officer (or in the case of Grade I or Grade II*, Historic England, Historic Environment Scotland or Cadw) who may well decide if it is to be rebuilt, how it is to be rebuilt, which materials and which methods are used. He has no interest in how much it is going to cost or who pays but he has the backing of law to ensure the building is re-instated to its previous condition. Without the correct insurance in place, your provider may not be willing to cover the full cost – can you imagine the consequences?

It is therefore vital that appropriate cover is provided. Remember work on these buildings using traditional materials and skills will often be more expensive. For some, home insurance is something to be bought as quickly and cheaply as possible without giving much thought to the realities of the cover or to what happens if you need to make a claim. Insurance of listed buildings is very specialised and has to incorporate considerations way beyond the requirements of an "ordinary" home. Unauthorised work by previous owners, the demands of your conservation officer, specialist planning needs, cover for building works – they all figure in the selection of a suitable policy.

LPOC has created a useful '**Guide to Insuring Your Listed Property**' – if you would like to receive a free copy please call 01795 844939. In addition, if you would like to speak with an insurance specialist please call the Club and we can pass you onto the insurance team.





“During our 20 years of living in a listed thatched cottage we have found the help and advice we have received from LPOC extremely valuable. The magazine alone is worth the membership fee and I would recommend that anyone owning a listed building should become a member”

Andrew Ellison

THE LISTED PROPERTY OWNERS' CLUB

How can we help?

For all those who own or are considering purchasing a listed building The Listed Property Owners' Club can make the experience all the more rewarding and enjoyable. It can be very reassuring and comforting to know that there is a team of experts available to help at the end of the telephone or email. Here are just a few of the services that the Club provides for members:

FREE TELEPHONE HELPLINE

Call on our expertise on the responsibilities of owning a listed property including buying, surveyance, VAT, maintenance, energy efficiency, insurance and legal issues.

FREE CONSERVATION & PLANNING ADVICE

Our in-house Conservation Advisor is here to help with all aspects of building conservation, repair, maintenance, alteration and planning, and to advise on unauthorised work by previous owners.

SUPPLIERS DIRECTORY

Hundreds of nationwide specialist companies which members can approach with confidence, from architects to lime plastering, and surveyors to window restorers.

LISTED HERITAGE MAGAZINE

Our exclusive 150 page bi-monthly publication

providing practical information, news, ideas and guidance on listed property ownership.

OWNER'S LOGBOOK

Full of information and briefings on all aspects of listed property ownership to keep your knowledge up to date. Includes a copy of your own home's listing.

CAMPAIGN FOR OWNERS

Our political campaign for the reduction of VAT to 5% on repairs and approved alterations to listed buildings and the simplification of the planning process.

SPECIALIST INSURANCE

Particularly personal service, specialist advice and access to dedicated cover for listed buildings including those undergoing renovation or conversion.

THE LISTED PROPERTY SHOW

Free invites to the UK's only show dedicated to listed property owners. Held every February at Olympia London.

DISCOUNTED LEAD PLAQUE

Celebrate your justifiable pride of ownership with our unique solid lead plaque, created by LPOC exclusively for owners. Members can purchase the plaque at a discounted price of £120, non-member price is £150.

NOT A MEMBER OF LPOC YET? Join The Listed Property Owners' Club for vital insider information, financial savings, advice and peace of mind. Membership starts from as little as £4 a month. For more information and to become a member please speak to us today on 01795 844939, visit www.lpoc.co.uk or email membership@lpoc.co.uk

“You have been most helpful
throughout which has been
much appreciated”

Member

CONTACT US

THE LISTED PROPERTY OWNERS' CLUB

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