

# Northern Ireland Residential Known Risks



## Residential

Absent Landlord	Listed Building Consent
Absent Tenant	Local Authority Search
Access	Maisonette Indemnity
Adverse Possession	Management Company
Bankruptcy	Missing Deed / Lease
Building Over a Sewer (Mortgage Lender Only)	NHBC & Architects Certificate (Mortgage Lender Only)
Building Regulations	Planning Permission
Defective Lease	Possessory Title
Error in Deed	Qualified Title
Flying or Creeping Freehold	Reserved Rights Access
Freehold Flat (Mortgage Lender Only)	Reserved Rights Service Media
Lack of Rights of Drainage/Services /Water Supply	Restrictive Covenant
Limited or No Title Guarantee	Unknown Restrictive Covenants