



Residential search report

# **Professional findings**



**Coal Mining** 

Identified

Page 5



Contaminated Land Liability

Action Required



**Flood Risk** 

**Low-Moderate** 

Page 12

Page 4

Addresses the Law Society guidance on Coal mining risks, Contaminated Land and Flood risk.

# Site plan



# **Further guidance**



Other Ground Stability
Not identified



Radon

**Passed** 



**Planning Constraints** 

Not identified

## **Screenings**



Energy

Identified

page 13



Transportation

**Identified** 

page 14



Planning Applications Identified

page 15

Full assessments for these risks are available in other Groundsure searches including the Groundsure Avista 7 in 1 report. Contact Groundsure or your search provider for further details.





For coal mining related issues please contact:

groundstability@coal.gov.uk 0345 762 6848 For all other issues and assistance please contact:

info@groundsure.com 0844 415 9000 Coal Authority ref: 81002646113001 Reference: 71003800616004

Your reference: -

**Grid reference**: 360107 398332 **Date**: 10 April 2019

**Coal Authority ref**: 81002646113001 **Reference**: 71003800616004

Your reference: -

**Grid reference**: 360107 398332

**Date**: 10 April 2019

## Overview of findings and recommendations



## **Coal mining**

According to the records held by the Coal Authority at the time the report was produced, the search report has identified evidence, or the potential of, coal mining related risks. For detailed findings please read from page 5.

## **Environmental Findings**

To save you time when assessing the report, we only provide maps and data tables of features within the search radius that we have identified to be of note. These relate to environmental risks that may have liability implications, affect insurance premiums, property values and/or a lender's willingness to lend.

You can view the fully comprehensive library of information we have searched on page 17.



### **Contaminated Land**

Key recommended next steps:

- if the property was built after 1999, you can find out if its NHBC Buildmark Certificate includes contaminated land cover by emailing a copy of the NHBC certificate to **info@groundsure.com**, quoting your report reference. If so, our experts will review your report free of charge and, if appropriate, revise to a pass free of charge
- investigate the insurance on offer for the property to ensure any implications on premiums are fully understood before completion
- if the property was built after 1985, consider contacting the planning department of the relevant Local Authority to clarify any conditions placed in the original planning consent documentation regarding investigation/remediation (cleaning) of contamination on the site. Evidence that these conditions were complied with will also need to be obtained. Our experts will review any such conditions identified and if appropriate revise to a pass free of charge
- consider contacting the Contaminated Land Officer within the Environmental Health Department of the
  relevant Local Authority to ask about the previous land use of the area (as specified above), written details
  confirming whether the land has been designated 'Contaminated Land' (as defined under Part 2A of EPA
  1990), and if the Local Authority plans to take any further action. If the Local Authority are considering
  further action the level of priority assigned to this site and timescale of potential investigation will also be
  required.
- if speed is a priority, or other methods have failed, insurance might be the best option. However, at this stage it may be expensive, and it is not always possible to get suitable insurance. Numerous companies offer environmental insurance. If you are considering this option you can get in touch with Groundsure who will be happy to provide further details

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info@groundsure.com

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#### Groundwater

The property is assessed to have a groundwater flood risk of moderate or higher. Key recommended next steps:

- if the property has a basement or other section below ground, investigate whether tanking is possible. This is a process where basement areas are sealed with a watertight material to prevent groundwater seeping in
- look at the search result in the context of its locality. Discuss with the seller (and potentially their neighbours) to see if groundwater flooding is common there and what measures are in place to combat it
- consider conducting a visual check at the property looking for water staining, damp patches or mould growth. Be aware of any damp smells. It is also worth checking the survey to see if any of these things have been reported
- further advice on groundwater flooding has been produced by Environment Agency and the Local Government Association and can be found at <a href="https://www.gov.uk/government/uploads/system/uploads/attachment\_data/file/297421/flho0911bugi-e-e.pdf">https://www.gov.uk/government/uploads/system/uploads/attachment\_data/file/297421/flho0911bugi-e-e.pdf</a>

## Other considerations

These are potential actions associated with non-environmental search returns such as mobile masts and planning constraints.



## **Planning**

#### Mobile phone masts

The property lies within 250m of an existing or planned mobile phone mast. Key recommended next steps:

 ensure the presence of a mobile phone mast near the property is considered before the transaction completes



For all other issues and assistance please

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Your reference: -

**Grid reference**: 360107 398332

**Date**: 10 April 2019

## **Environmental summary**



Environmental searches are designed to ensure that significant hazards and risks associated with this property are identified and considered alongside the investment in or purchase of a property.

Please see page 2 for further advice.



## **Contaminated Land**

Our Contaminated Land searches have found some potentially significant contamination risks. These could include risks relating to industrial processes, petrol stations, or landfill.

Please see **page 10** for details of the identified issues and **page 19** for our assessment methodology.

Contaminated Land Liability	Action Required
Past Land Use	Identified
Waste and Landfill	Passed
<b>Current and Recent Industrial</b>	Passed



### **Flood Risk**

Property's overall risk assessment for river, coastal, surface water and groundwater flooding is low-moderate.

Further explanation of flood risk assessment can be seen here groundsure.com/understanding-flood-risk

River and Coastal Flooding

Groundwater Flooding

ModerateHigh

Surface Water Flooding Negligible
Past Flooding Not identi

Past Flooding Not identified Flood Storage Areas Not identified

## **Floodability Rating**

Green

The rating is compiled by JBA, the UK's leading flood expert. Please see page 20



## **Other Ground Stability**

No significant concerns have been identified as a result of the ground stability searches. No action required.

**Natural Ground Stability** 

Negligible-Very low

**Non-Natural Ground Stability** 

Not identified



Local levels of radon are considered normal. Percentage of affected homes in your local area is: Less than 1%. Not in a radon affected area

**Coal Authority ref**: 81002646113001 **Reference**: 71003800616004

Your reference: -

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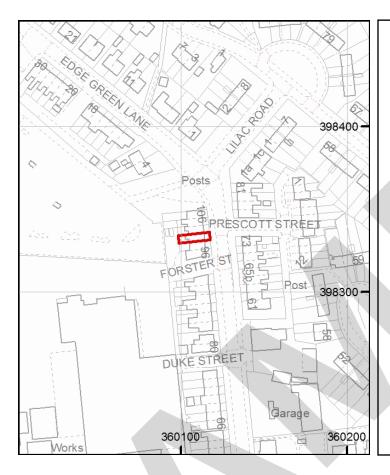
**Date**: 10 April 2019

# **Coal Mining**



This report is based on, and limited to, the records held by the Coal Authority, at the time we answer the search.

Key



Approximate position of enquiry boundary shown





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**Coal Authority ref**: 81002646113001 **Reference**: 71003800616004

Your reference: -

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**Date**: 10 April 2019

# **Detailed findings**

#### 1. Past underground coal mining

The property is in a surface area that could be affected by underground mining in 1 seam of coal at 360m to 530m depth, and last worked in 1894.

Any movement in the ground due to coal mining activity associated with these workings should have stopped by now.

#### 2. Present underground coal mining

The property is not within a surface area that could be affected by present underground mining.

#### 3. Future underground coal mining

The property is not in an area where the Coal Authority has received an application for, and is currently considering whether to grant a licence to remove or work coal by underground methods.

The property is not in an area where a licence has been granted to remove or otherwise work coal using underground methods.

The property is not in an area likely to be affected from any planned future underground coal mining.

However, reserves of coal exist in the local area which could be worked at some time in the future.

No notices have been given, under section 46 of the Coal Mining Subsidence Act 1991, stating that the land is at risk of subsidence.

#### 4. Mine entries

There are no recorded coal mine entries known to the Coal Authority within, or within 20 metres, of the boundary of the property.

#### 5. Coal mining geology

The Coal Authority is not aware of any damage due to geological faults or other lines of weakness that have been affected by coal mining.

#### 6. Past opencast coal mining

The property is not within the boundary of an opencast site from which coal has been removed by opencast methods.

#### 7. Present opencast coal mining

The property does not lie within 200 metres of the boundary of an opencast site from which coal is being removed by opencast methods.

For all other issues and assistance please

contact Groundsure:

Coal Authority ref: 81002646113001 Reference: 71003800616004

Your reference: -

**Grid reference**: 360107 398332

**Date**: 10 April 2019

#### 8. Future opencast coal mining

There are no licence requests outstanding to remove coal by opencast methods within 800 metres of the boundary.

The property is not within 800 metres of the boundary of an opencast site for which a licence to remove coal by opencast methods has been granted.

#### 9. Coal mining subsidence

The Coal Authority has not received a damage notice or claim for the subject property, or any property within 50 metres of the enquiry boundary, since 31 October 1994.

There is no current Stop Notice delaying the start of remedial works or repairs to the property.

The Coal Authority is not aware of any request having been made to carry out preventive works before coal is worked under section 33 of the Coal Mining Subsidence Act 1991.

#### 10. Mine gas

The Coal Authority has no record of a mine gas emission requiring action.

#### 11. Hazards related to coal mining

The property has not been subject to remedial works, by or on behalf of the Coal Authority, under its Emergency Surface Hazard Call Out procedures.



0345 762 6848

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For all other issues and assistance please

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Your reference: -

**Grid reference**: 360107 398332

**Date**: 10 April 2019

#### Additional remarks

Information provided by the Coal Authority in this report is compiled in response to the Law Society's CON29M Coal Mining enquiries. The said enquiries are protected by copyright owned by the Law Society of 113 Chancery Lane, London WC2A 1PL. This report is prepared in accordance with the Law Society's Guidance Notes 2018, the User Guide 2018 and the Coal Authority's Terms and Conditions applicable at the time the report was produced.

Insurance is included as part of this residential report to cover loss in property value arising from any changes in the information contained in this report. Please refer to the attached Certificate of Insurance for the terms and conditions of this insurance. The insurance does not cover non-residential property or further recommended reports.

#### **Disclaimer**

The Coal Authority owns the copyright in this report and the information used to produce this report is protected by our database rights. All rights are reserved and unauthorised use is prohibited. If we provide a report for you, this does not mean that copyright and any other rights will pass to you. However, you can use the report for your own purposes.

### **Alternative formats**

If you would like the coal mining section of this report in an alternative format, please contact the Coal Authority's communications team on 0345 762 6848 or email <a href="mailto:communications@coal.gov.uk">communications@coal.gov.uk</a>.



contact the Coal Authority:

For any coal mining related issues please

0844 415 9000

Coal Authority ref: 81002646113001 Reference: 71003800616004

Your reference: -

**Grid reference**: 360107 398332

Date: 10 April 2019

## **Coal Mining Report Insurance Policy**



On behalf of the insurer

#### Schedule

Policy number:

The insurer: Liberty Legal Indemnities – underwritten by Liberty Mutual Insurance Europe SE

Binding Authority contract number:

Property:

Reference: 81002646113001

Limit of cover: £50,000 Dated: 10 April 2019

This policy and schedule shall be read together and any word or expression to which a specific meaning has been attached in either shall bear such meaning wherever it may appear.

Where a Coal Mining Report has been obtained in connection with a sale of the property, cover is provided for the benefit of a purchaser and their lender; in the case of a re-mortgage or where the existing owner chooses to obtain a Coal Mining Report, cover is provided for the benefit of the owner and their lender.

The policy offers protection against loss sustained by the owner of the property if any new problems or adverse entries are revealed in a subsequent Coal Mining Report which were not revealed by the original report to which the policy was attached.

For all other issues and assistance please

contact Groundsure:

The insured shall at all times comply with the requirements of the Conditions of this Policy.

Coal Mining Report Terms and Conditions can be viewed online at this link:

https://www2.groundstability.com/coal-authority-insurance-terms/

Coal Authority ref: 81002646113001 Reference: 71003800616004

Your reference: -

**Grid reference**: 360107 398332

**Date**: 10 April 2019

## **Contaminated Land**



## Past land use



### Former industrial land use (1:10,560 and 1:10,000 scale)

These historical land uses have been identified from 1:10,560 and 1:10,000 scale Ordnance Survey maps dated from the mid to late 1800s to recent times. They have the potential to have caused ground contamination. Please see the Environmental Summary to find out how these could impact the site.

Please see page 2 for further advice.

Distance	Direction	Use	Date
5 m	W	Unspecified Works	1965
5 m	N	Iron Works	1947

For all other issues and assistance please



contact Groundsure:

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**Coal Authority ref**: 81002646113001 **Reference**: 71003800616004

Your reference: -

**Grid reference**: 360107 398332

**Date**: 10 April 2019

This data is sourced from Ordnance Survey/Groundsure.



For all other issues and assistance please

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Your reference: -

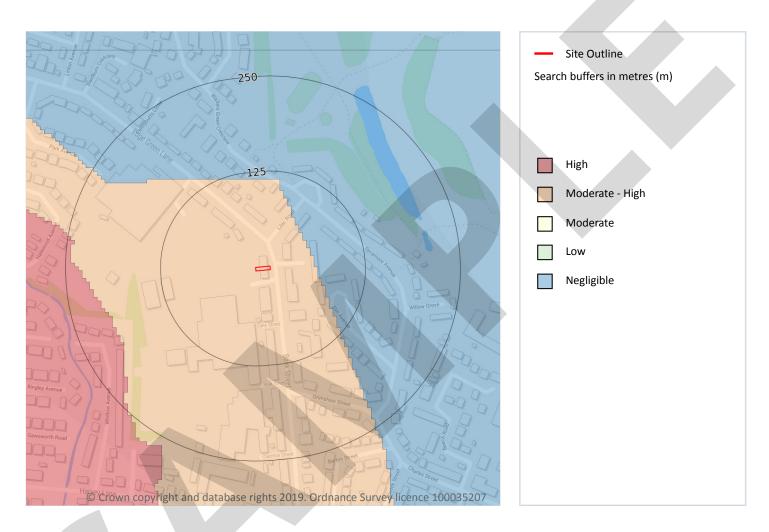
**Grid reference**: 360107 398332

**Date**: 10 April 2019

## **Flood Risk**



## **Groundwater flooding**



JBA data indicates that the property is in an area with a moderate to high risk of groundwater flooding. Should a 1 in 100-year (1%) design groundwater flood occur, groundwater levels could reach within 0.5m of ground surface, giving a risk of groundwater flooding to surface and subsurface assets. There is also a possibility of groundwater emerging at the surface locally.

Some of the responses contained in this report are based on data and information provided by the Natural Environment Research Council (NERC) or its component body British Geological Survey (BGS). Your use of any information contained in this report which is derived from or based upon such data and information is at your own risk. Neither NERC nor BGS gives any warranty, condition or representation as to the quality, accuracy or completeness of such information and all liability (including for negligence) arising from its use is excluded to the fullest extent permitted by law. Your use of the data/report/assessment constitutes your agreement to bring no claim against NERC or BGS in connection with it.

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Your reference: -

**Grid reference**: 360107 398332

**Date**: 10 April 2019

## **Energy summary**



The property has been identified to lie within 5km of one or more energy features. The Enviro-All-in-One report summarises these on this page.

If required, full details on these energy features including a detailed location plan relative to the property are available when you purchase a Groundsure Energy and Transportation Report via your preferred searches provider.



## Oil and Gas

Active or planned wells or extraction areas (such as fracking sites) have been identified near the property.

Oil and Gas Areas Identified
Oil and Gas Wells Identified



## Wind and Solar

Our search of existing and planned renewable wind and solar infrastructure has identified results.

Planned Multiple Wind Turbines Identified
Planned Single Wind Turbines Identified
Existing Wind Turbines Not identified
Proposed Solar Farms Identified
Existing Solar Farms Identified



## **Energy Infrastructure**

Our search of major energy transmission or generation infrastructure and nationally significant infrastructure projects has not identified results.

Power stations
Energy Infrastructure
Projects

Not identified Not identified



0844 415 9000

**Coal Authority ref**: 81002646113001 **Reference**: 71003800616004

Your reference: -

**Grid reference**: 360107 398332

**Date**: 10 April 2019

## **Transportation summary**



The property has been identified to lie within the search radius of one or more transportation features detailed below.

If required, full details on these transportation features including a detailed location plan relative to the property are available when you purchase a Groundsure Energy and Transportation Report via your preferred searches provider.



## HS2

Results for Phase 1 or Phase 2 of the HS2 project have been identified within 5km of the property. However, HS2 routes are still under consultation and exact alignments may change in the future.

HS2 Route	Identified
HS2 Safeguarding	Not identified
<b>HS2 Stations</b>	Not identified
HS2 Depots	Identified
HS2 Noise	Not assessed
<b>HS2 Visual impact</b>	Not assessed



## **Crossrail**

The property is not within 250 metres of either the Crossrail 1 or Crossrail 2 project.

Crossrail 1 Route	Not identified
<b>Crossrail 1 Stations</b>	Not identified
Crossrail 1 Worksites	Not identified
Crossrail 2 Route	Not identified
<b>Crossrail 2 Stations</b>	Not identified
Crossrail 2 Worksites	Not identified
Crossrail 2 Safeguarding	Not identified
Crossrail 2 Headhouse	Not identified



# **Other Railways**

Our search indicates the property is within 250 metres of railways or railway stations, subway or DLR lines, active railways, historical railways or tunnels. The Underground assessment includes London Underground, DLR, Tyne and Wear Metro, Merseyrail and Glasgow Subway.

Active Railways and Tunnels
Historical Railways and Tunnels
Railway and Tube Stations
Underground

Not identified

Identified

Not identified

Not identified

**Coal Authority ref**: 81002646113001 **Reference**: 71003800616004

Your reference: -

**Grid reference**: 360107 398332

**Date**: 10 April 2019

## **Planning summary**





# **Planning Applications**

Using Local Authority planning information supplied and processed by Glenigan dating back 10 years, this information is designed to help you understand possible changes to the area around the property. Please note that even successful applications may not have been constructed and new applications for a site can be made if a previous one has failed. We advise that you use this information in conjunction with a visit to the property and seek further expert advice if you are concerned or considering development yourself.



## **Total applications**

This total includes large developments within 250 m, small developments within 75 m and house extensions within 50 m. If required, full details on these applications including a detailed location plan relative to the property are available when you purchase a Groundsure Planning Report via your preferred searches provider.



## **Planning constraints**

No protected areas have been identified within 50 metres of the property. Protected areas include nature reserves and other conservation areas.

Environmental Protected Areas
Visual and Cultural Protected
Areas

Not identified Not identified



## **Telecoms**

There are mobile masts, mobile phone base stations or planning applications for mobile masts identified within 250 metres of the property.

Mobile phone masts

**Identified** 

If required, full details on these Telecoms results are available when you purchase a Groundsure Planning Report via your preferred searches provider.



For all other issues and assistance please

**Coal Authority ref**: 81002646113001 **Reference**: 71003800616004

Your reference: -

**Grid reference**: 360107 398332

**Date**: 10 April 2019

## Mobile phone masts



#### Mobile phone masts

There is a mobile phone mast within 152m of the property. See below for details of the mast and its location. Please note that this data may be incomplete or out of date and Groundsure recommends checking for any entries in the Mobile Phone Mast Planned section, as masts added since 2012 may appear there instead.

ID	Distance	Direction	Operator	Туре	Antenna	Band	Power(dBW)
Α	152 m	S	Orange	GSM	15	1800	26.6
Α	152 m	S	Orange	UMTS	15	2100	27.3

This database is taken from Ofcom's Sitefinder database, the Government's database of mobile phone base stations. The last update to this database was applied in May 2012, although some operators ceased providing updates some years before then. Neither Ofcom nor Groundsure can accept any liability for any inaccuracies or omissions in the data provided within Sitefinder. The most recent update is based on the following datasets received at the specified times by Ofcom: O2 (May 2012), Network Rail (April 2012), Hutchison (February 2012), Vodafone (October 2011), Airwave (February 2010), Orange (February 2010) and T-Mobile (August 2005). Sites added since these dates will not appear in the database.



contact Groundsure:

For all other issues and assistance please

0345 762 6848

**Coal Authority ref**: 81002646113001 **Reference**: 71003800616004

Your reference: -

**Grid reference**: 360107 398332

**Date**: 10 April 2019

## **Datasets searched**

This is a full list of the data searched in this report. If we have found results of note we will state "Identified". If no results of note are found, we will state "Not identified". Our intelligent filtering will hide "Not identified" sections to speed up your workflow.

Contaminated Land	
Former industrial land use (1:10,560 and 1:10,000 scale)	Identified
Former tanks	Not identified
Former energy features	Not identified
Former petrol stations	Not identified
Former garages	Not identified
Former military land	Not identified
Former landfill (from Local Authority and historical mapping records)	Not identified
Waste site no longer in use	Not identified
Active or recent landfill	Not identified
Former landfill (from Environment Agency Records)	Not identified
Active or recent licensed waste sites	Not identified
Recent industrial land uses	Not identified
Current or recent petrol stations	Not identified
Hazardous substance storage/usage	Not identified
Sites designated as Contaminated Land	Not identified
Historical licensed industrial activities	Not identified
Current or recent licensed industrial activities	Not identified
Local Authority licensed pollutant release	Not identified
Pollutant release to surface waters	Not identified
Pollutant release to public sewer	Not identified
Dangerous industrial substances (D.S.I. List 1)	Not identified

Contaminated Land	
Dangerous industrial substances (D.S.I. List 2)	Not identified
Pollution incidents	Not identified
Flood Risk	
Risk of flooding from rivers and the sea	Not identified
Flood storage areas: part of floodplain	Not identified
Historical flood areas	Not identified
Areas benefiting from flood defences	Not identified
Flood defences	Not identified
Proposed flood defences	Not identified
Surface water flood risk	Not identified
Groundwater flooding	Identified
Groundwater flooding  Ground stability	Identified
	Identified  Not identified
Ground stability	
Ground stability  Natural ground subsidence	Not identified
Ground stability  Natural ground subsidence  Natural geological cavities	Not identified Not identified
Ground stability  Natural ground subsidence  Natural geological cavities  Non-coal mining	Not identified  Not identified  Not identified
Ground stability  Natural ground subsidence  Natural geological cavities  Non-coal mining  Mining cavities	Not identified  Not identified  Not identified  Not identified
Ground stability  Natural ground subsidence  Natural geological cavities  Non-coal mining  Mining cavities  Infilled land	Not identified  Not identified  Not identified  Not identified
Ground stability  Natural ground subsidence  Natural geological cavities  Non-coal mining  Mining cavities  Infilled land  Radon	Not identified  Not identified  Not identified  Not identified  Not identified

**Coal Authority ref**: 81002646113001 **Reference**: 71003800616004

Your reference: -

**Grid reference**: 360107 398332

**Date**: 10 April 2019

Planning constraints	
Sites of Special Scientific Interest	Not identified
Internationally important wetland sites (Ramsar Sites)	Not identified
Special Areas of Conservation	Not identified
Special Protection Areas (for birds)	Not identified
National Nature Reserves	Not identified
Local Nature Reserves	Not identified
Designated Ancient Woodland	Not identified
Green Belt	Not identified
World Heritage Sites	Not identified
Areas of Outstanding Natural Beauty	Not identified
National Parks	Not identified
Conservation Areas	Not identified
Listed Buildings	Not identified
Certificates of Immunity from Listing	Not identified
Scheduled Monuments	Not identified
Registered Parks and Gardens	Not identified

Planning	

Mobile phone masts	Identified
Mobile phone masts p	anning records Not identified





Coal Authority ref: 81002646113001 Reference: 71003800616004

Your reference: -

Grid reference: 360107 398332

Date: 10 April 2019

## Contaminated land liability assessment methodology

As part of this report Groundsure provide a professional assessment of the risks posed by key environmental information which could lead to the property being designated as 'Contaminated Land' as defined under Part 2A of the Environmental Protection Act 1990. This assessment is based on the following data:

- historical land use (compiled from 1:10,000 and 1:10,560 maps)
- petrol stations, garages, energy features and tanks (compiled from 1:1,250 and 1:2,500 maps) for selected areas.
- historic military / ordnance sites
- landfill and waste transfer/treatment or disposal sites (including scrap yards)
- current and recent industrial uses (as defined by PointX data)
- Catalist petrol station
- Part A(1), Part A(2) and Part B Authorisations
- sites determined as Contaminated Land under Part 2A EPA 1990
- **Planning Hazardous Substance Consents**
- **Environment Agency Recorded Pollution Incidents**
- Dangerous Substances Inventory Releases (DSI)
- Red List Discharge Consent

The level of risk associated with the property is either Passed or Action Required. If the report result is Action Required it does not necessarily mean that the site is unsuitable for purchase, but only that further assessment of the risk associated with the site is required.

#### **Method Statement**

In assessing specific site risk, Groundsure follows principles used extensively throughout the environmental consultancy sector. Our system looks at the potential for specific industries to have generated residual contamination and for this contamination to remain at a site, or to have migrated to neighbouring sites. Sites are scored based on this system and if a site scores highly it indicates a high level of risk.

#### Limitations of the Study

This report has been prepared with the assumption that the site is in residential use and that no significant (re)development is planned. The screening process reviews historical mapping and a range of current databases. The historical land use database reviewed for this study does NOT include 1:2,500 or 1:1,250 scale maps except for Groundsure's additional information database of selected features namely tanks, energy features, petrol filling stations and garages. This additional information database covers the majority of the UK, but not all. Where 1:2500 or 1:1250 scale maps are utilised all relevant and available map epochs to Groundsure are used. Additionally, this review does NOT include specific enquiries to the Local Authority who may hold additional information and it does NOT include a site visit/inspection. Your attention is drawn to the Terms and Conditions of Groundsure Limited under which this service is provided.



For all other issues and assistance please

info@groundsure.com

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Date: 10 April 2019

### Flood information

The Flood Risk Assessment section is based on datasets covering a variety of different flooding types. No inspection of the property or of the surrounding area has been undertaken by Groundsure or the data providers. The modelling of flood hazards is extremely complex and in creating a national dataset certain assumptions have been made and all such datasets will have limitations. These datasets should be used to give an indication of relative flood risk rather than a definitive answer. Local actions and minor variations, such as blocked drains or streams etc. can greatly alter the effect of flooding. A low or negligible modelled flood risk does not guarantee that flooding will not occur. Nor will a high risk mean that flooding definitely will occur. Groundsure's overall flood risk assessment takes account of the cumulative risk of river, coastal, surface water (pluvial), and groundwater flooding and historic flood events.

#### Risk of flooding from rivers and the sea

This is an assessment of flood risk for England and Wales produced using local data and expertise, provided by Environment Agency. It shows the chance of flooding from rivers or the sea presented in categories taking account of flood defences and the condition those defences are in. The model uses local water level and flood defence data to model flood risk.

#### Historic flood events

Over 86,000 events are recorded within this database. This data is used to understand where flooding has occurred in the past and provides details as available. Absence of a historic flood event for an area does not mean that the area has never flooded, but only that Environment Agency/Natural Resources Wales do not currently have records of flooding within the area. Equally, a record of a flood footprint in previous years does not mean that an area will flood again, and this information does not take account of flood management schemes and improved flood defences.

#### Surface water flooding

JBA Risk Management surface water flood map identifies areas likely to flood following extreme rainfall events, i.e. land naturally vulnerable to surface water or "pluvial" flooding. This data set was produced by simulating 1 in 75 year, 1 in 200 year and 1 in 1000 year rainfall events. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though older ones may even flood in a 1 in 5 year rainstorm event.

#### **Proposed flood defences**

The data includes all Environment Agency/Natural Resources Wales's projects over £100K that will change or sustain the standards of flood defence in England and Wales over the next 5 years. It also includes the equivalent schemes for all Local Authority and Internal Drainage Boards.

### Flood storage areas

Flood Storage Areas may also act as flood defences. A flood storage area may also be referred to as a balancing reservoir, storage basin or balancing pond. Its purpose is to attenuate an incoming flood peak to a flow level that can be accepted by the downstream channel. It may also delay the timing of a flood peak so that its volume is discharged over a longer time interval. These areas are also referred to as Zone 3b or 'the functional floodplain' and has a 5% or greater chance of flooding in any given year, or is designed to flood in the event of an extreme (0.1%) flood or another probability which may be agreed between the Local Planning Authority and Environment Agency/Natural Resources Wales, including water conveyance routes. Development within Flood Storage Areas is severely restricted.

For all other issues and assistance please

contact Groundsure:



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Date: 10 April 2019

#### **Groundwater flooding**

Groundwater flooding is flooding caused by unusually high groundwater levels. It occurs as excess water emerging at the ground surface or within underground structures such as basements. Groundwater flooding tends to be more persistent than surface water flooding, in some cases lasting for weeks or months, and it can result in significant damage to property. This risk assessment is based on a 5m Digital Terrain Model (DTM) and a 1 in 100 year return period.

#### JBA Floodability

The property has been rated as **Green**.

Flood Re is a joint initiative between the Government and insurers. It was set up to help UK residents who are at risk of flooding to obtain flood cover as part of their household insurance. There are several exemptions from the Flood Re scheme including new properties built after 1 January 2009, commercial property, buy to let properties and blocks of flats with four or more units. A full list of exemptions is available on the Flood Re website (<a href="https://www.floodre.co.uk/can-flood-re-help-me/eligibility-criteria/">https://www.floodre.co.uk/can-flood-re-help-me/eligibility-criteria/</a>).

JBA's Floodability rating provides an indication of the likelihood of a property being ceded into the Flood Re scheme from river, coastal and surface water flood only. It does not consider the many other factors needed for ceding into the Flood Re scheme, nor does it consider the other requirements for obtaining insurance.

The JBA Floodability Index is categorised on a fivefold scale:

Black 2 indicates a level of flood hazard such that standard priced insurance covering flood risk is likely to be subject to increased premiums and non-standard and/or additional terms. There is a very high possibility of insurance companies ceding the property into the Flood Re scheme, especially if the property has flooded in the past.

**Black 1** indicates a level of flood hazard such that standard priced insurance covering flood risk is likely to be subject to increased premiums and non-standard and/or additional terms. There is a high possibility of insurance companies ceding the property into the Flood Re scheme, especially if the property has flooded in

Red indicates a level of flood hazard such that standard priced insurance covering flood risk is likely to be subject to increased premiums and non-standard and/or additional terms. There is a moderate possibility of insurance companies ceding the property into the Flood Re scheme particularly if the property has flooded in the past.

Amber indicates a level of flood hazard such that insurance covering flood risk may be available but may be subject to increased premiums and non-standard and/or additional terms. There is a low possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.

Green indicates a level of flood hazard such that insurance covering flood risk may be obtainable relatively easily as part of a standard household insurance contract. There is a very low possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.

N/A indicates that a Floodability rating has not been provided for the property. This is either because the property is a new build and doesn't contain an OS Address Point or the nearest Floodability rating is outside of the 10m search radius. Please contact Groundsure for further assistance.

For all other issues and assistance please

0345 762 6848

Coal Authority ref: 81002646113001 Reference: 71003800616004

Your reference: -

**Grid reference**: 360107 398332

**Date**: 10 April 2019

### Search Code and Groundsure terms and conditions

#### IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email: <a href="mailto:info@groundsure.com">info@groundsure.com</a> which is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered search firms maintain compliance with the Code.

#### The Search Code

- provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in property search reports undertaken by subscribers on residential and commercial property within the United Kingdom
- sets out minimum standards which firms compiling and selling search reports have to meet
- promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals
- enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services

By giving you this information, the search firm is confirming that they keep to the principles of the Code. This provides important protection for you.

#### The Code's core principles

Firms which subscribe to the Search Code will:

- display the Search Code logo prominently on their search reports
- act with integrity and carry out work with due skill, care and diligence
- at all times maintain adequate and appropriate insurance to protect consumers
- conduct business in an honest, fair and professional manner
- handle complaints speedily and fairly
- ensure that products and services comply with industry registration rules and standards and relevant laws
- monitor their compliance with the Code

#### **Complaints Advice**

If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for any complaint to be considered under their formal internal complaints procedure. If you remain dissatisfied with the firm's final response, after your complaint has been formally considered, or if the firm has exceeded the response timescales, you may refer your complaint for consideration under The Property Ombudsman scheme (TPOs). The Ombudsman can award up to £5,000 to you if the Ombudsman finds that you have suffered actual financial loss and/or aggravation, distress or inconvenience as a result of your search provider failing to keep to the Code.

Please note that all queries or complaints regarding your search should be directed to your search provider in the first instance, not to TPOs or to the PCCB.

#### **TPO's Contact Details:**

The Property Ombudsman scheme, Milford House, 43-55 Milford Street, Salisbury, Wiltshire SP1 2BP. Tel: 01722 333306 Fax: 01722 332296 Email: <a href="mailto:admin@tpos.co.uk">admin@tpos.co.uk</a> Web: <a href="mailto:https://www.tpos.co.uk/">https://www.tpos.co.uk/</a>

For all other issues and assistance please

You can get more information about the PCCB from <a href="https://pccb.org.uk/">https://pccb.org.uk/</a>.

PLEASE ASK YOUR SEARCH PROVIDER IF YOU WOULD LIKE A COPY OF THE SEARCH CODE

**Coal Authority ref**: 81002646113001 **Reference**: 71003800616004

Your reference: -

**Grid reference**: 360107 398332

**Date**: 10 April 2019

#### COMPLAINTS PROCEDURE: If you want to make a complaint, we will:

- acknowledge it within 5 working days of receipt
- normally deal with it fully and provide a final response, in writing, within 20 working days of receipt
- keep you informed by letter, telephone or e-mail, as you prefer, if we need more time
- provide a final response, in writing, at the latest within 40 working days of receipt
- liaise, at your request, with anyone acting formally on your behalf

#### Complaints should be sent to:

Operations Director, Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email: <a href="mailto:info@groundsure.com">info@groundsure.com</a> If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to The Property Ombudsman scheme (TPOs): Tel: 01722 333306, E-mail: <a href="mailto:admin@tpos.co.uk">admin@tpos.co.uk</a> We will co-operate fully with the Ombudsman during an investigation and comply with their final decision.

Groundsure's Terms and Conditions can be viewed online at this link: <a href="https://www.groundsure.com/terms-and-conditions-feb11-2019">https://www.groundsure.com/terms-and-conditions-feb11-2019</a>

## Important consumer protection information

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# **Data providers**

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