

Thank you for ordering your environmental report from Groundsure. Before you read your search results as normal we wanted to explain some recent improvements that have been made to your report. We want to let you know what **ClimateIndex™** is and what it is designed to do, so we've provided some explanation below as to why we have added climate data and the **ClimateIndex™** assessment into our reports.

## What have we updated in ClimateIndex™

**£525 billion** worth of property could be written off due to climate change in the long term\*. This is due to an **801%** increase in the number of properties affected by subsidence, an **881%** increase in coastal erosion and a **195%** increase in flooding by 2070.\*\*

The Bank of England/Prudential Regulation Authority has set out their detailed plan to address climate risks in a financial context and climate change is now a mainstream risk that all UK banks are implementing into their credit risk management policies and procedures.

In September 2022, one of the UK's leading environmental law practitioners, Stephen Tromans KC, released his legal opinion on a firm's duty of care to advise residential and commercial property clients on climate risk. Based on this opinion, Groundsure have updated the guidance in our **ClimateIndex™** forward climate analysis to follow best practice advice. You can access the opinion [here](#)

The Law Society's Planning and Environment Committee is now actively reviewing the development of a climate risk practice note alongside existing environmental notes. The inclusion of **ClimateIndex™** in this report enables solicitors to become compliance-ready for these future changes now.

\* XD Analysis Report 2021

\*\* Groundsure **ClimateIndex™** modelling 2022

## About ClimateIndex™

In this report we've added our brand new **ClimateIndex™** to the cover page (**page 2**), which includes two calculations:

1. A rating of the future climate risk of the property, for 1 year, 5 years and 30 years.
2. An explanation of the variance between these ratings, to show the change between time periods.

On **page 28** you'll find a more detailed review of these calculations, including a breakdown of the different physical risks and their relative impact on the property. The physical risks used in the calculation are flooding, natural ground instability and coastal erosion.

As a result of these changes, the site plan has been moved to the second page.

## Feedback

If you have any feedback, questions or concerns, about the addition of **ClimateIndex™** into Groundsure's reports, please get in touch with us, we'd love to hear from you. We have a survey that you can fill out about the **ClimateIndex™** feature [here](#).

We are currently recruiting for our Groundsure Customer Advisory Board. Members of the board get a unique opportunity to input into Groundsure's product direction, as well as exclusive insight into our product roadmap and work in progress.

If you'd like to take part, please let us know at [feedback@groundsure.com](mailto:feedback@groundsure.com).

Sample site, Sample Street, Anytown, UK

## Professional opinion



**Contaminated Land**  
**Low-Moderate: Acceptable Risk**

page 5



**Flooding**  
**Negligible**

page 7

Consultant's guidance and recommendations inside.



**Operational Environmental Risk**  
**Low-Moderate**

page 5



**Ground Stability**  
**Not identified**



**Radon**  
**Passed**



**Energy**  
**Identified**

page 8



**Transportation**  
**Not identified**



**Planning Constraints**  
**Identified**

page 10



**Planning Applications**  
**Not selected**

## ClimateIndex™

Our ClimateIndex™ provides a climate score for your property, and projects changes in physical and transition risks from flooding, natural ground instability and coastal erosion. Please refer to **page 28** for more detailed analysis and guidance.

**1 year**



No change

**5 years**



No change

**30 years**



No change

**A** No risk predicted

**B** Minor risk

**C** Minor to moderate risk

**D** Moderate risk

**E** Significant risk

**F** Severe or existential risk predicted

## Contaminated land liability

### Banking security

Is it likely that the property will represent acceptable banking security from a contaminated land perspective?

**Yes**

### Statutory or 3rd party action

Is there a risk of statutory (e.g. Part 2A EPA 1990) or third party action being taken against the site?

**Unlikely**

### Environmental liability

Is there a risk that the property value may be impacted due to contaminated land liability issues?

**Unlikely**

**Written by:** F Brocklehurst BSc AIEMA  
**Reviewed by:** C Butler, MSc PIEMA

## Useful contacts



Luton Borough Council:  
<http://www.luton.gov.uk/>  
feedback@luton.gov.uk  
01582 546 000

Environment Agency National Customer  
Contact Centre (NCCC):  
enquiries@environment-agency.gov.uk  
03708 506 506

## Overview of findings and recommendations

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 31**.



### Contaminated Land

Groundsure considers there to be an acceptable level of risk at the site from contaminated land liabilities.

If you require further advice with regards to this, please contact our customer services team on 08444 159 000 or e-mail at [info@groundsure.com](mailto:info@groundsure.com)



### Flooding

#### National Planning Policy Framework (NPPF)

A full flood risk assessment will be required at the site in the event that it will be developed/redeveloped. The NPPF states that the flood risk assessment should identify and assess the risks of all forms of flooding to and from the development and demonstrate how these flood risks will be managed so that the development remains safe throughout its lifetime, taking climate change into account. Those proposing developments should take advice from the emergency services when producing an evacuation plan for the development as part of the flood risk assessment.

## Other considerations

These are next steps associated with non-environmental search returns on matters of energy and transport infrastructure and planning constraints.

### **Energy**

#### Wind

Existing or proposed wind installations have been identified within 5km.

##### Next steps for consideration:

- use the details given in the report to find out more about the potential impacts on the property
- contact the operating company and the relevant Local Authority for further information
- visit the area in order to more accurately assess the impact this wind development would have on the property

#### Solar

Existing or proposed solar installations have been identified within 5km of the property.

##### Next steps for consideration:

- use the details given in the report to find out more about the potential impacts on the property by contacting the operating company and/or Local Authority
- visit the area in order to more accurately assess the impact this solar farm would have on the property

## Consultant's assessment



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 3** for further advice.



### Contaminated Land

The Contaminated Land assessment has been completed by a qualified environmental consultant and includes a manual review of our extensive collection of high detailed Ordnance Survey maps and environmental data. Please see **page 14** for details of the identified issues.

**Past Land Use**

**Waste and Landfill**

**Current and Recent Industrial**

**Operational environmental  
risk**

**Low-Moderate**

**Low**

**Low-Moderate**

**Low-Moderate**

## Current and proposed land use

### Current land use

Groundsure has not been advised by the client (or their advisers) of the current use of the property.

Groundsure has therefore assumed that the property is likely to be used for mixed commercial and residential purposes.

The site has been identified to comprise a C-shaped multi-storey building in the west, two-storey community centre and church buildings in the north and a two-storey elongated building along the eastern boundary. A further two-storey public house building and associated ancillary unit are located in the south and a row of residential lock-up garages are in the centre east. Soft landscaping is interspersed between areas of hardstanding across the remainder of the site, with the hardstanding providing access and parking to the plot.

### Proposed land use

Groundsure has assumed that the property will remain in its current use.

### Site location

The site lies within a residential area of Luton.

### Surrounding area

**North:** Hancock Drive and residential dwellings with gardens beyond.

**South:** Hancock Drive and residential dwellings with gardens and an electricity substation beyond.

**East:** Hancock Drive, Gleneagles Drive and residential dwellings with gardens beyond.

**West:** Hancock Drive and residential dwellings with gardens beyond.



## Historical land use

### On-site

The site history, based on a review of Groundsure's high detailed historical mapping, is as follows:

- **1880** - The site comprised a plot of open land.
- **1899 - 1989** - A review of historical mapping revealed no significant changes to the site during this time.
- **1991** - The site had been developed and comprised buildings in the north and south as well as an elongated building along the eastern boundary. A row of residential lock-up garages had also been erected in the centre east.
- **1993 - 1995** - No significant changes were identified.
- **2002** - (Aerial photography) - A C-shaped building was under construction in the west.
- **2003** - (Aerial photography) - The construction had been completed, bringing the property to resemble its current format.

### Surrounding area

No potentially contaminative land uses have been identified in proximity to the study site.

## Environmental permits and register entries

- A historical Part A(2)/B Authorisation of minor concern has been identified on site for dry cleaning processes.
- No entries on the Local Authority's Contaminated Land Register have been identified within 250m of the site.

## Site setting and overall environmental sensitivity

The site is situated on the underlying geology comprising undifferentiated bedrock layers of the Holywell Nodular Chalk and New Pit Chalk Formations. Groundwater mapping indicates the bedrock layers to be classified as a Principal aquifer.

Potentially vulnerable receptors have been identified including site users, residents of nearby dwellings with gardens and the underlying aquifer, identified to lie within a Source Protection Zone 2. Groundsure considers that the property has a high environmental sensitivity.

## Operational environmental risk

Using recent mapping, aerial photography and the data in this report we consider the site to have a Low-Moderate ongoing operational environmental risk.

As the site does not appear to be in current industrial use, there is unlikely to be a significant risk of Environmental Damage at the property. However, if you require an assessment of operational risk at the property, please contact Groundsure for further advice.

## Conclusion

Groundsure has not identified a potential contaminant-pathway-receptor relationship that is likely to give rise to significant environmental liability. The study site is considered unlikely to be subject to individual statutory investigation, and Groundsure therefore concludes that the site represents an Acceptable Environmental Risk. Please refer to the Groundsure Risk Assessment Methodology contained within this report.

## Environmental summary



### Flooding

No significant concerns have been identified as a result of the flood risk searches. No action required.

Further explanation of flood risk assessment can be seen in the Flood information on **page 36**.

River and Coastal Flooding	Very Low
Groundwater Flooding	Low
Surface Water Flooding	Negligible
FloodScore™ insurance rating	Very Low
Past Flooding	Not identified
Flood Storage Areas	Not identified
NPPF Flood Risk Assessment required if site redeveloped?	Yes



### 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



### Radon

Local levels of radon are considered normal. The percentage of homes estimated to be affected by radon in your local area is less than 1%.

Not in a radon affected area



## Energy summary



### Oil and gas

No historical, active or planned wells or extraction areas have been identified near the property.

**Oil and gas areas**  
**Oil and gas wells**

**Not identified**  
**Not identified**



### Wind and Solar

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

Please see **page 3** for further advice. Additionally, see **page 23** for details of the identified issues.

**Planned Multiple Wind Turbines**

**Not identified**

**Planned Single Wind Turbines**

**Identified**

**Existing Wind Turbines**

**Not identified**

**Proposed Solar Farms**

**Identified**

**Existing Solar Farms**

**Identified**



### Energy

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

**Power stations**

**Not identified**

**Energy Infrastructure**

**Not identified**

**Projects**

**Not identified**





## Transportation summary



### HS2

No results for Phase 1 or Phase 2 of the HS2 project (including the 2016 amendments) have been identified within 5km of the property. However, HS2 routes are still under consultation and exact alignments may change in the future.

Visual assessments are only provided by Groundsure if the property is within 2km of Phase 1 and 2a. Other assessments may be available from HS2.

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



### Crossrail

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

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



### Other Railways

The property is not within 250 metres of any active or former railways, subway lines, DLR lines, subway stations or railway stations.

<b>Active Railways and Tunnels</b>	<b>Not identified</b>
<b>Historical Railways and Tunnels</b>	<b>Not identified</b>
<b>Railway and Tube Stations</b>	<b>Not identified</b>
<b>Underground</b>	<b>Not identified</b>



## Planning summary



### Planning constraints

Protected areas have been identified within 250 metres of the property.

Please see **page 26** for details of the identified issues.

**Environmental Protected Areas** **Identified**

**Visual and Cultural Protected Areas** **Not identified**



## Other environmental considerations



The following additional risks or issues are outside the scope of the opinion provided by this report. However, further consideration of these may be appropriate for the subject property.

### Asbestos

The Control of Asbestos Regulations 2012 require an Asbestos Management Plan to be maintained for all commercial property constructed prior to 2000 i.e. where asbestos may be contained within the building fabric. Refurbishment or demolition of site structures may require further Refurbishment and Demolition Asbestos Surveys.

### Site-specific features

This report has considered additional site specific information, where provided by the client, however it has not included a site inspection. Additional issues may exist at the property that cannot be reasonably identified by a desk based report like this one. Examples might include operational issues such as those linked to oil storage, waste management, materials handling and site drainage. Additional surveys and assessments may be required if these issues are considered to be a concern.

### Unexploded ordnance (UXO)

The UK has a history of military activity, including extensive military training sites, bombing during the First World War and sustained strategic bombing during the Second World War. A legacy of this military activity is the incidence of UXO across Britain. Construction increases the risk from UXO. If intrusive works are planned on site, an assessment of the likelihood of UXO risk should be carried out in compliance with the Construction (Design and Management) Regulations 2015.

### Environmental insurance

The ownership or possession of land and property is one of the most valuable assets an individual or organisation can have. In cases where we are unable to provide a low risk assessment with regards to contaminated land, environmental insurance should be considered. Environmental insurance can protect against regulatory and third party action, potential losses and additional costs in dealing with contamination. Independent, specialist brokers are able to access the entire environmental insurance market, providing bespoke environmental policies to address risk and transactional issues.

### Phase 1 environmental risk assessment

A Phase 1 environmental risk assessment (Contaminated Land) aims to clarify any identified environmental risks further or could support a planning application. It includes a site inspection, regulatory consultation and additional details of site context. Our expert analysis provides a detailed breakdown of each potential exposure pathway and suggested mitigation measures. For further information or to request a quote please e-mail us at [projects@groundsure.com](mailto:projects@groundsure.com). The reports start from £1245+VAT, which includes a discount for current reporting.

### Made ground and infilled land

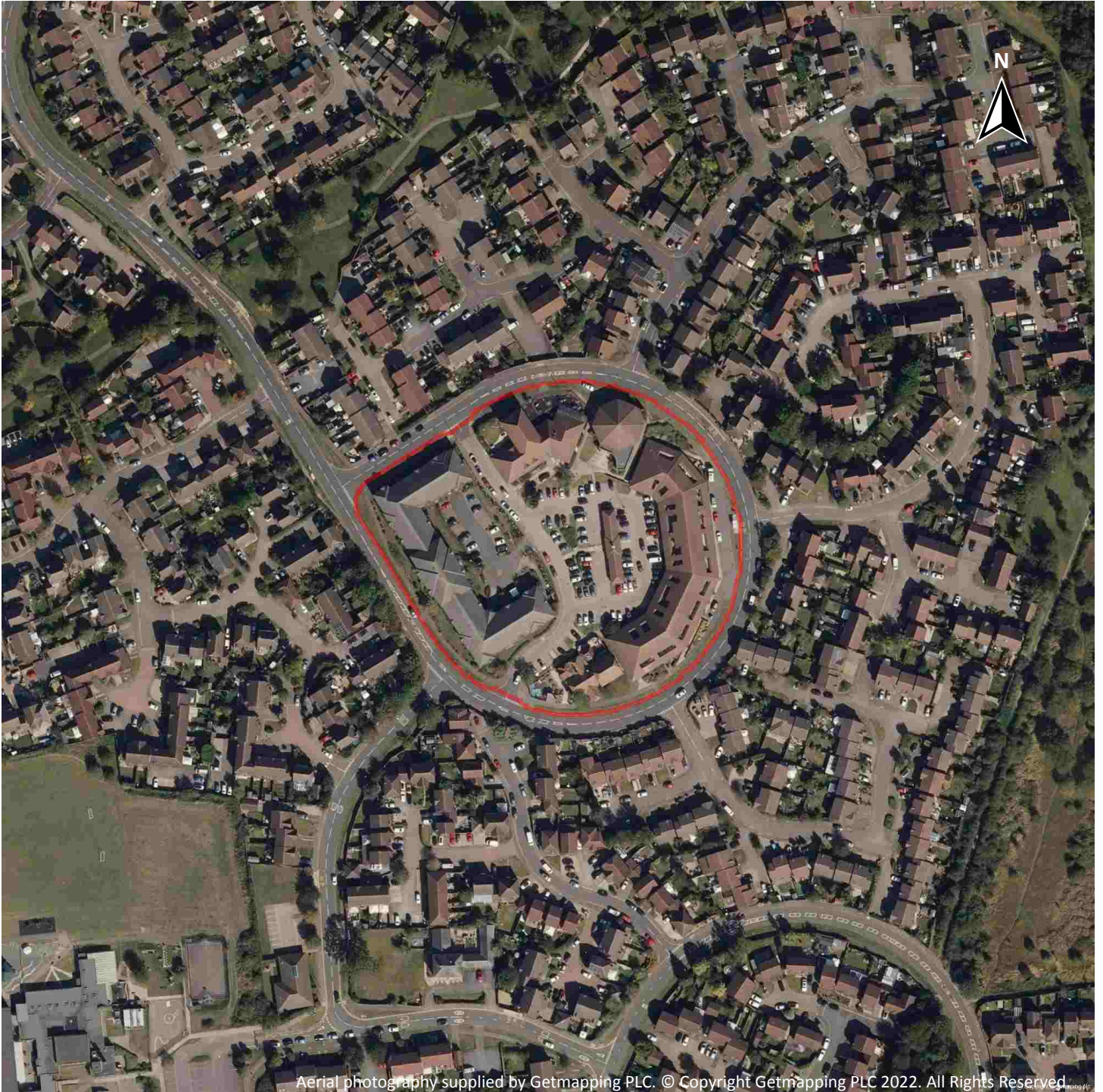
Areas of made ground and infilled land can settle over time and could potentially cause subsidence. If the property is known to be located on made or infilled ground it would be prudent to contact a RICS accredited surveyor and/or geotechnical engineer to clarify any structural/subsidence risks and determine if possible what materials were used during the infilling process.

# Review

Sample site, Sample Street,  
Anytown, UK

Ref: Sample\_Review  
Your ref: Sample  
Grid ref: 123456 123456

## Recent aerial photograph



Capture Date: 14/09/2019

Site Area: 1.66ha

## Contaminated Land summary



Past land use	On-Site	0-50m	50-250m
Former industrial land use (1:10,560 and 1:10,000 scale)	0	0	0
Former tanks	0	0	0
Former energy features	0	6	8
Former petrol stations	0	0	0
Former garages	0	0	0
Former military land	0	0	0
Waste and landfill	On-Site	0-50m	50-250m
Active or recent landfill	0	0	0
Former landfill (from Environment Agency Records)	0	0	0
Former landfill (from Local Authority and historical mapping records)	0	0	0
Waste site no longer in use	0	0	0
Active or recent licensed waste sites	0	0	0
Current and recent industrial	On-Site	0-50m	50-250m
Recent industrial land uses	0	2	4
Current or recent petrol stations	0	0	0
Historical licensed industrial activities	0	0	0
Current or recent licensed industrial activities	0	0	0
Local Authority licensed pollutant release	1	0	0
Pollutant release to surface waters	0	0	0
Pollutant release to public sewer	0	0	0
Dangerous industrial substances (D.S.I. List 1)	0	0	0
Dangerous industrial substances (D.S.I. List 2)	0	0	0
Dangerous or explosive sites	0	0	0
Hazardous substance storage/usage	0	0	0
Sites designated as Contaminated Land	0	0	0
Pollution incidents	0	0	0

## Contaminated land / Past land use



- Site Outline
- Search buffers in metres (m)
- Former energy features

### Former energy features

Energy features such as substations, transformers or power stations have been identified from high detailed historical Ordnance Survey maps dating from the mid to late 1800s to recent times. Structures like this can sometimes cause soil or groundwater contamination.

Please see **page 3** for further advice.

Distance	Direction	Use	Date
11 m	SW	Electricity Substation	1993
11 m	SW	Electricity Substation	1994
12 m	SW	Electricity Substation	1991
44 m	SW	Electricity Substation	1993
44 m	SW	Electricity Substation	1994

# Review

Sample site, Sample Street,  
Anytown, UK

Ref: Sample\_Review  
Your ref: Sample  
Grid ref: 123456 123456

Distance	Direction	Use	Date
45 m	SW	Electricity Substation	1991
84 m	N	Electricity Substation	1993
84 m	N	Electricity Substation	1994
84 m	N	Electricity Substation	1994
84 m	N	Electricity Substation	1995
84 m	N	Electricity Substation	1995
84 m	N	Electricity Substation	1996
84 m	N	Electricity Substation	1996
178 m	SE	Electricity Substation	1991

This data is sourced from Ordnance Survey/Groundsure.

## Contaminated land / Current and recent industrial



**— Site Outline**

Search buffers in metres (m)

- Recent industrial land uses
- Local Authority licensed pollutant release

### Recent industrial land uses

These records show details of businesses that have recently operated, or are currently operating in the area. Depending on the type of activities taking place, some of these businesses could present a risk of contamination.

Please see **page 3** for further advice.

ID	Distance	Direction	Company / Address	Activity	Category
2	12 m	SW	Electricity Sub Station - Bedfordshire, LU2	Electrical Features	Infrastructure and Facilities
3	44 m	SW	Electricity Sub Station - Bedfordshire, LU2	Electrical Features	Infrastructure and Facilities
4	93 m	N	Electricity Sub Station - Bedfordshire, LU2	Electrical Features	Infrastructure and Facilities



ID	Distance	Direction	Company / Address	Activity	Category
5	96 m	SW	Bedfordshire Clearances - 6, Edkins Close, Luton, Bedfordshire, LU2 7SS	Waste Storage, Processing and Disposal	Infrastructure and Facilities
6	134 m	SW	Autotune - 35, Kidner Close, Luton, Bedfordshire, LU2 7SX	Vehicle Repair, Testing and Servicing	Repair and Servicing
7	175 m	SE	Electricity Sub Station - Bedfordshire, LU2	Electrical Features	Infrastructure and Facilities

This data is sourced from Ordnance Survey.

## Local Authority licensed pollutant release

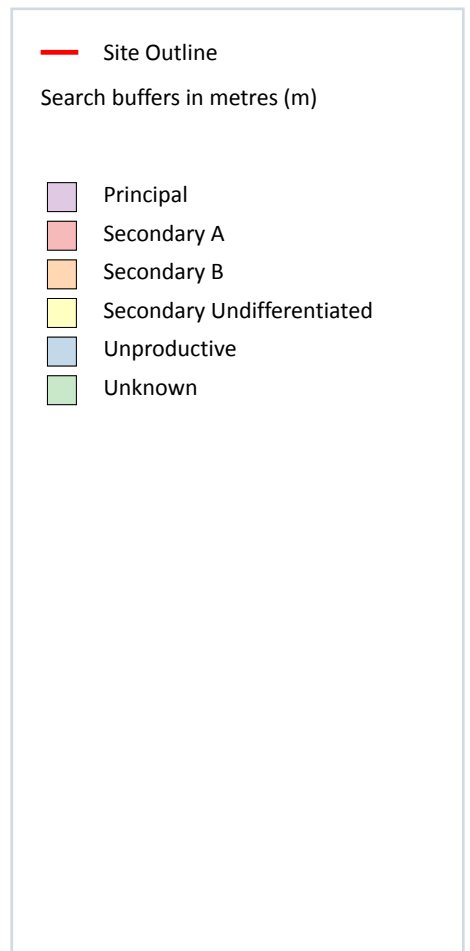
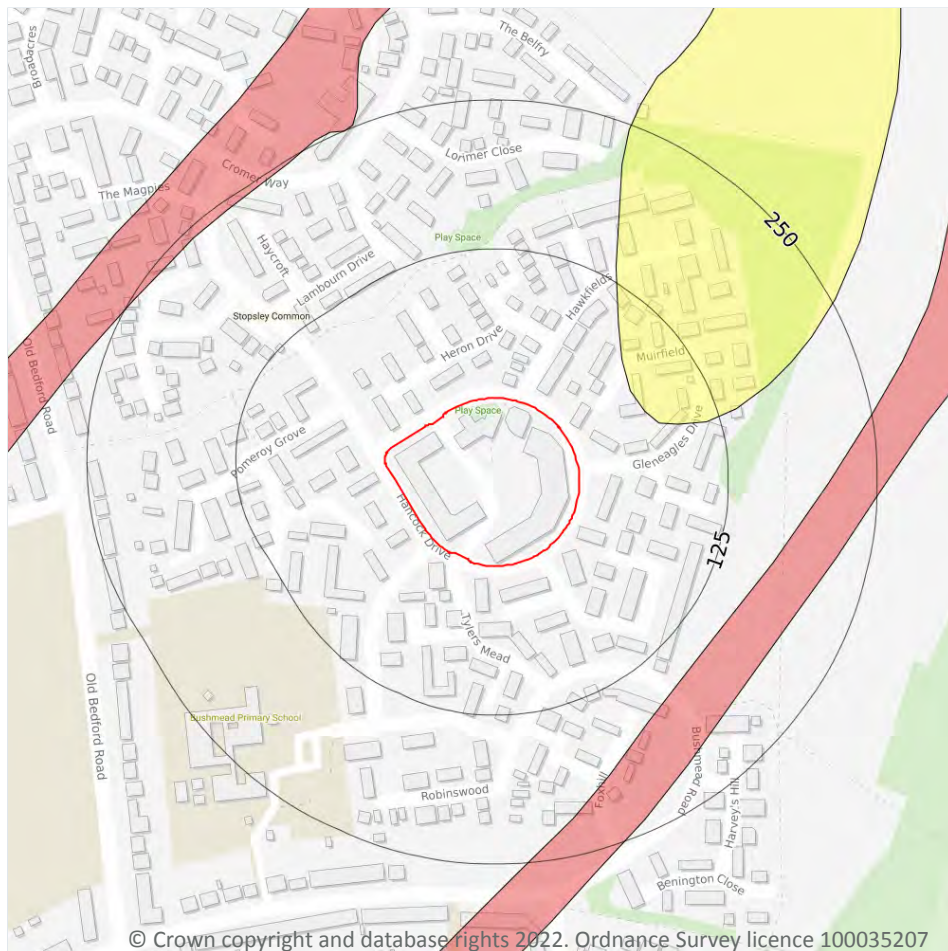
Industrial facilities that release pollutants to the environment (air, land or water) may be regulated by the Local Authority and hold a Part A(2) or Part B process authorisation or licence. These processes could include the burning of waste oils, paint spraying and petrol vapour recovery. There could be a risk of ground contamination if harmful materials associated with these processes are not stored and handled correctly.

Please see **page 3** for further advice.

ID	Distance	Direction	Address	Local Authority	Processes Undertaken	Permit Type	Details of Enforcement
1	0	on site	Clean and Klick, Hancock Drive, LU2 7SF	Luton Borough Council	Dry Cleaning	Part B	Enforcement: No Enforcement Notices Date of Enforcement: No Enforcement Notices Comment: No Enforcement Notices

This data is sourced from Local Authorities.

## Superficial hydrogeology



### Aquifers within superficial geology

The Environment Agency/Natural Resources Wales and the British Geological Survey have assigned designations or types to the aquifers that exist within superficial geology. These designations reflect the importance of aquifers in terms of groundwater as a resource (eg drinking water supply) but also their role in supporting surface water flows and wetland ecosystems.

**Principal** - These are layers of rock or superficial deposits that usually provide a high level of water storage.

**Secondary A** - Permeable layers capable of supporting water supplies at a local rather than strategic scale.

**Secondary B** - Predominantly lower permeability layers which may store and yield limited amounts of groundwater.

**Secondary Undifferentiated** - Has been assigned in cases where it has not been possible to attribute either category A or B to a rock type.

**Unproductive** - These are rock layers with low permeability that have negligible significance for water supply.

**Unknown** - These are rock layers where it has not been possible to classify the water storage potential.

# Review

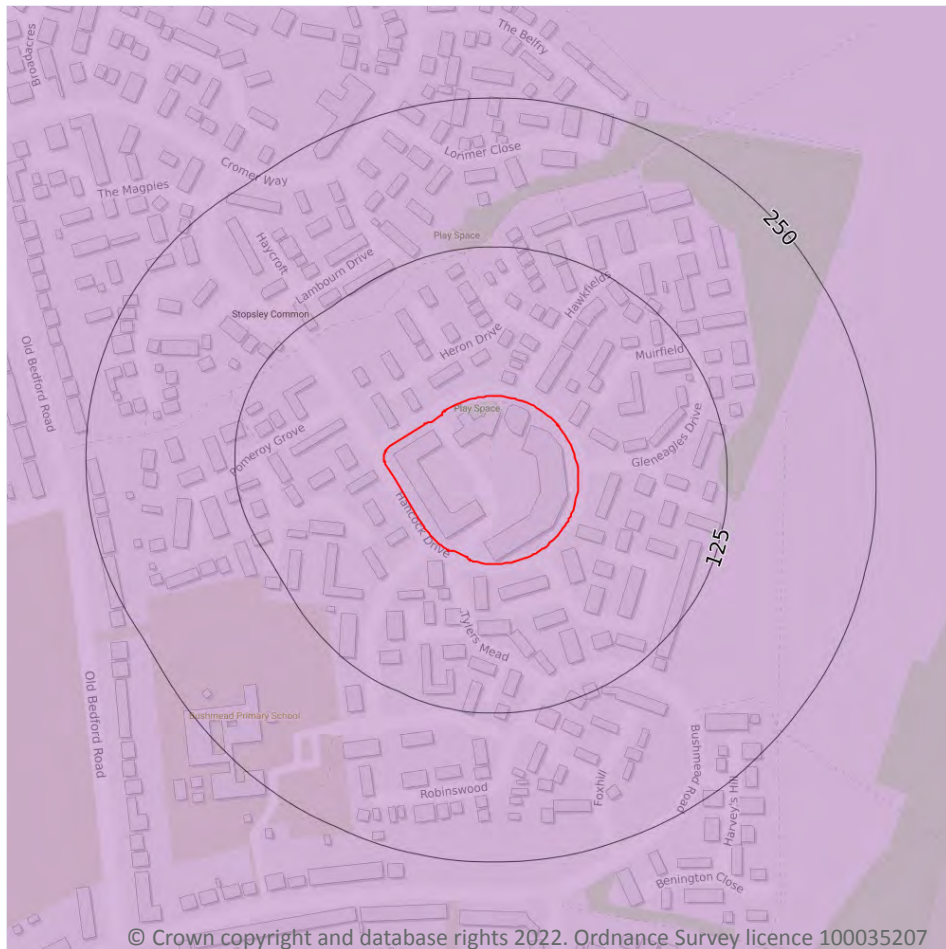
Sample site, Sample Street,  
Anytown, UK

Ref: Sample\_Review  
Your ref: Sample  
Grid ref: 123456 123456

Distance	Direction	Designation
67 m	NE	Secondary Undifferentiated
154 m	SE	Secondary A

This data is sourced from the Environment Agency/Natural Resources Wales and the British Geological Survey.

## Bedrock hydrogeology



### Aquifers within bedrock geology

The Environment Agency/Natural Resources Wales and the British Geological Survey have assigned designations or types to the aquifers that exist within bedrock geology. These designations reflect the importance of aquifers in terms of groundwater as a resource (eg drinking water supply) but also their role in supporting surface water flows and wetland ecosystems.

**Principal** - These are layers of rock or superficial deposits that usually provide a high level of water storage.

**Secondary A** - Permeable layers capable of supporting water supplies at a local rather than strategic scale.

**Secondary B** - Predominantly lower permeability layers which may store and yield limited amounts of groundwater.

**Secondary Undifferentiated** - Has been assigned in cases where it has not been possible to attribute either category A or B to a rock type.

**Unproductive** - These are rock layers with low permeability that have negligible significance for water supply.

# Review

Sample site, Sample Street,  
Anytown, UK

Ref: Sample\_Review  
Your ref: Sample  
Grid ref: 123456 123456

Distance	Direction	Designation
0	on site	Principal

This data is sourced from the Environment Agency/Natural Resources Wales and the British Geological Survey.

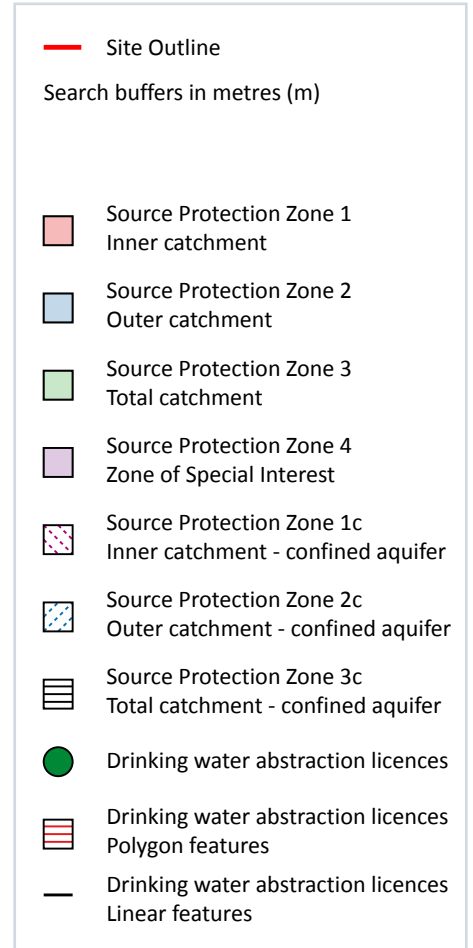
## Bedrock geology

Bedrock geology is a term used for the main mass of rocks forming the Earth and is present everywhere, whether exposed at the surface in outcrops or concealed beneath superficial deposits or water. This information comes from the BGS 1:50,000 Digital Geological Map of Great Britain, where available.

Description	BGS LEX Code	Rock Type
HOLYWELL NODULAR CHALK FORMATION AND NEW PIT CHALK FORMATION (UNDIFFERENTIATED)	HNCK-CHLK	CHALK

This data is sourced from British Geological Survey.

## Source Protection Zones and drinking water abstractions



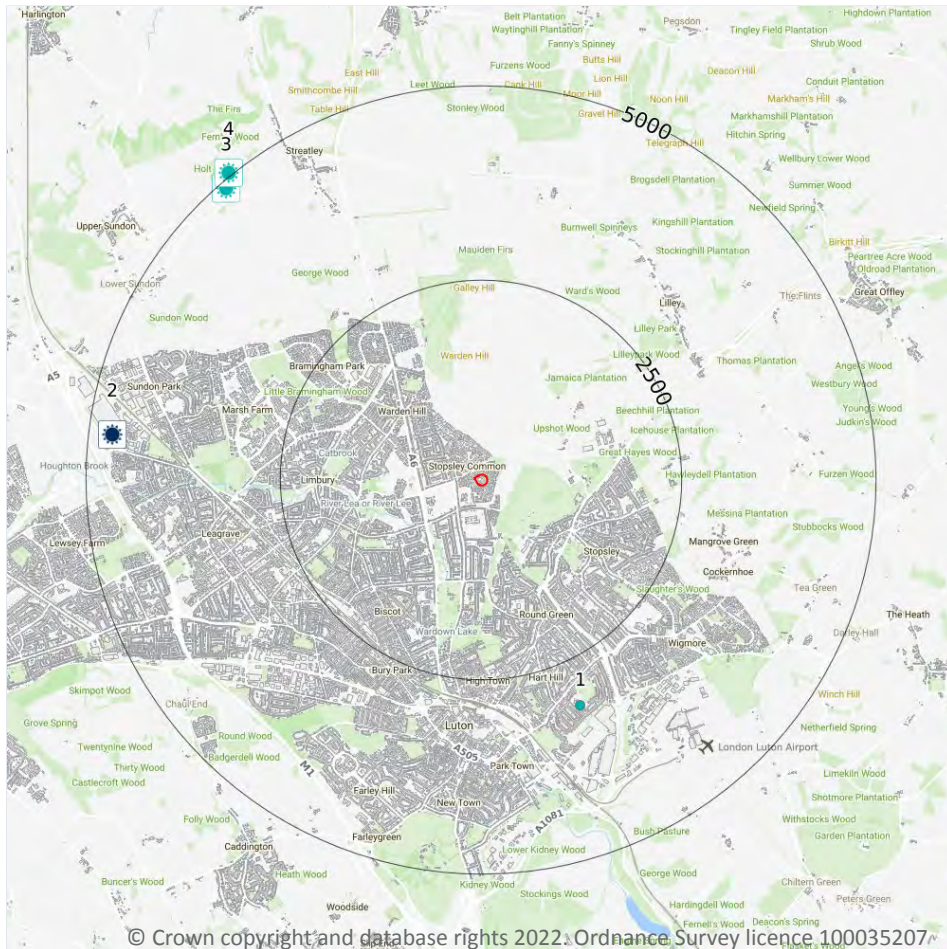
### Source Protection Zones

The Environment Agency / Natural Resources Wales has defined Source Protection Zones (SPZs) for groundwater sources such as wells, boreholes and springs used for public drinking water supply. These zones show the risk of contamination from any activities that might cause pollution in the area. The closer the activity, the greater the risk. There are three main zones (inner (SPZ 1), outer (SPZ 2) and total catchment (SPZ 3)) and a fourth zone of special interest.

Distance	Direction	Details
0	on site	Zone: 2 Description: Outer catchment

This data is sourced from the Environment Agency/Natural Resources Wales.

## Energy / Wind and solar



### Proposed wind turbines

Planning applications for individual wind turbines have been proposed within 5,000m of the property. See below for details of the operating company, number of turbines, project and turbine capacity.

Please note some planning applications identified as having been refused may have subsequently been granted on appeal without appearing as such within this report. Additionally, please be aware that as the identified records are taken from a planning record archive, the proposals identified may have already been undertaken.

ID	Distance	Direction	Details	
1	3-4 km	SE	Site Name: 47 Beaconsfield, Luton, Luton, Bedfordshire, LU2 0RW Planning Application Reference: 07/01827/FUL Type of Project: Wind Turbine	Application Date: 2007-11-27 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises construction of 1 wind turbine mounted on a 15m high mast, with associated works and 1 solar array. Approximate Grid Reference: 510592, 221607

This information is derived from planning data supplied by Glenigan, in some cases with further accuracy applied by Groundsure's experts. This search includes planning applications for single wind turbines only, within 5,000m of the property. This data is updated on a quarterly basis. If the existence of a planning application, passed or refused, may have a material impact with regard to the decision to purchase the property, Groundsure recommends independent, thorough enquiries are made with the Local Authority. If any applications have been identified within this report, Groundsure have included the planning reference to enable further enquiries to be made.

## Existing and agreed solar installations

There is an operational or planned solar photovoltaic farm or smaller installation located near the property. Please note this will not include small domestic solar installations. See below for details on installed capacity, operating company and the status of the project on a given date.

ID	Distance	Direction	Address	Details	
2	4-5 km	W	Vauxhall Motors, Vauxhall Motors, Luton Road, Chalton, Luton, LU4 9TT	Contractor: Perpetum Sun LPA Name: Central Bedfordshire Council Capacity (MW): 5	Application Date: 21/09/2015 Pre Consent Status: Abandoned Post Consent Status: Abandoned Date Commenced: -

The solar installation data is supplied by the Department for Business, Energy & Industrial Strategy and is updated on a monthly basis.

## Proposed solar installations

There is a planning permission application relating to a solar farm or smaller installation near to the property. Please note this will not include small domestic solar installations and that one site may have multiple applications for different aspects of their design and operation. Also note that the presence of an application for planning permission is not an indication of permission having been granted. Please be aware that as the identified records are taken from a planning record archive, the proposals identified may have already been undertaken. See below for details of the proposals.



# Review

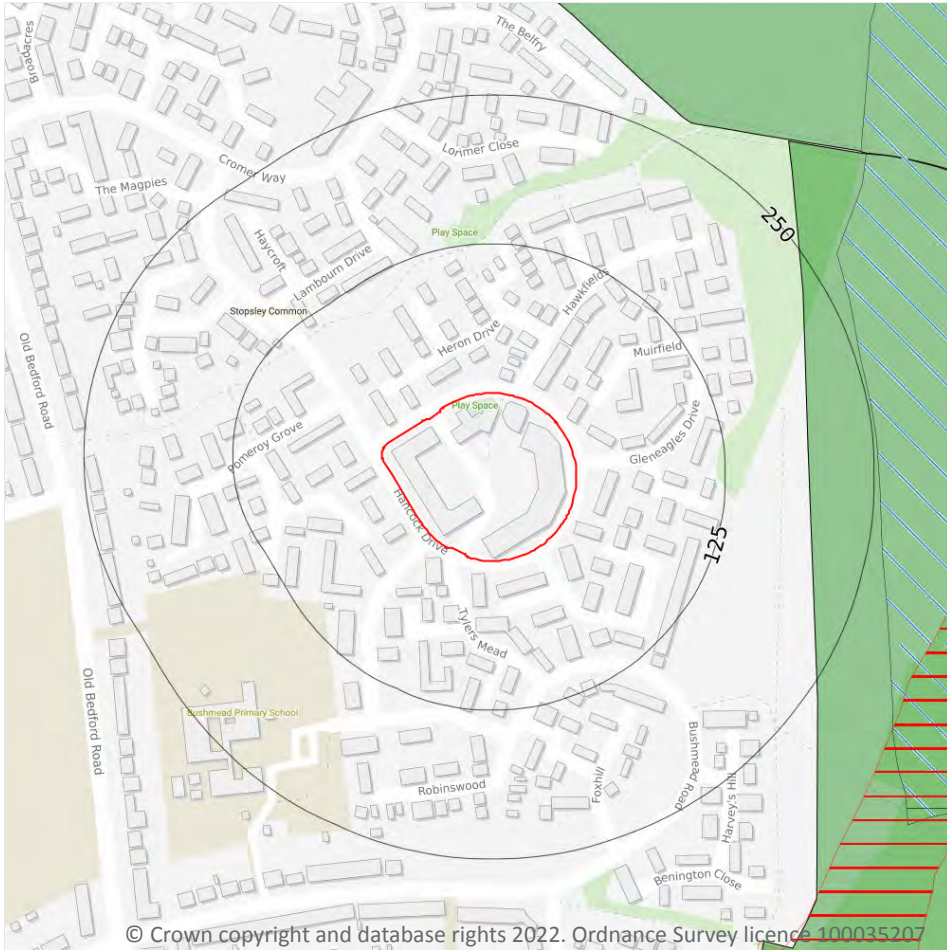
Sample site, Sample Street,  
Anytown, UK

Ref: Sample\_Review  
Your ref: Sample  
Grid ref: 123456 123456

ID	Distance	Direction	Address	Details
3	4-5 km	NW	Sundon Reservoir, Streatley Road, Sundon	Applicant name: No Details Application Status: Registered Application Date: 09/11/2021 Application Number: CB/21/04277/FULL
4	4-5 km	NW	Sundon Reservoir, Streatley Road, Sundon	Applicant name: No Details Application Status: Discharge of Condition Application Date: 22/07/2022 Application Number: CB/22/02980/DOC

The data is sourced from public registers of planning information and is updated every two weeks.

## Planning constraints



### Green Belt

Green Belts are intended to prevent inappropriate development by keeping certain areas of land open. The fundamental purpose of Green Belt is to prevent continued growth and merging of urban areas, hence the majority of Green Belt land being located on the fringe of large towns and cities, extending into the countryside. Whilst development can happen in the Green Belt, it should be subject to greater controls on the type and size of the development. However, the presence of a Green Belt designation is not in itself a complete barrier to development and the Local Plan should be consulted if a purchaser is concerned about any potential development in these areas.

Distance	Direction	Green Belt Name	Data Source
195 m	E	London	Luton

# Review

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Anytown, UK

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Your ref: Sample  
Grid ref: 123456 123456

This data is sourced from Local Authorities (Green Belt data contains Ordnance Survey data © Crown copyright and database right 2022). For more information please see <https://www.gov.uk/guidance/national-planning-policy-framework/9-protecting-green-belt-land>

## ClimateIndex™ physical and transition risks - Breakdown



Our ClimateIndex™ provides a climate score for your property, and projects changes in physical and transition risks from flooding, natural ground instability and coastal erosion. Climate change could have a significant medium to longer term impact on your property, which may be increasingly considered by your lender if you are arranging a mortgage. ClimateIndex™ provides ratings that indicate potential **physical risks** (loss and damage to property) and how these give rise to **transition risks** such as having a material impact on the ability to insure or mortgage the property in the medium to long term. In turn, this could affect the future resale value of the property.

You can see how these relate to the individual calculated risks in the breakdown below. The letter ratings should be used in conjunction with the change variance over the three time periods. Where an increase has been recorded we recommend following the additional advice below.

**Properties rated as A or B** - no further action required;

**Properties rated as C or D or a minor increase** - compared to today you should be aware there is an increase in risk due to climate change. We recommend taking this into account and discussing with your insurer if the property is likely to be insurable in the next 5 to 30 years. You may wish to raise this at the time of valuation;

**Properties rated as E or F or a major increase** - you should be aware there are physical risks affecting the property either now or in the future which could significantly impact upon the availability of insurance or a mortgage which in turn can impact upon the properties resale value;

**Properties with a significant increase** in their ClimateIndex rating over time may experience issues in obtaining insurance and mortgage lending on the property in the coming years. Projections may show that the property could also become uninhabitable in a worse case scenario.

Overall rating	1 year	5 years	30 years
Surface water flooding	No change	No change	No change
River flooding	No change	No change	No change
Coastal flooding	No change	No change	No change
Ground instability	No change	No change	No change
Coastal erosion - defended	No change	No change	No change
Coastal erosion - undefended	No change	No change	No change
Coastal erosion - complex cliffs	No change	No change	No change

No risk predicted  
 Minor risk  
 Minor to moderate risk

Moderate risk  
 Significant risk  
 Severe or existential risk predicted

## Climate change / Flood risk (1, 5 and 30 Years)

Ambiental's FloodScore™ Climate data provides flood risk information from river, tidal and surface water flooding for a range of future time periods and emissions scenarios (Low emissions - RCP 2.6, medium and most likely emissions - RCP 4.5, and high emission - RCP 8.5). The temperature increases shown for each scenario are predicted increases by 2081-2100. The models are based on the UK Climate Projections 2018 (UKCP18). It is plausible that climate change will increase the severity and frequency of flood events in the future. FloodScore™ Climate has been designed to provide banks, building societies and insurers with future flood risk information for their long-term assets. The data within this report is based on the highest risk found within a buffer zone around the buildings. The 'Year' in the table represents the median of the date range used for each modelled timeframe.

Temp increase range	Year	Combined flood risk	River flooding	Coastal flooding	Surface water flooding
RCP 2.6 0.9-2.3°C	2023	No change	No change	No change	No change
RCP 2.6 0.9-2.3°C	2027	No change	No change	No change	No change
RCP 2.6 0.9-2.3°C	2055	No change	No change	No change	No change

Temp increase range	Year	Combined flood risk	River flooding	Coastal flooding	Surface water flooding
RCP 4.5 1.7-3.2°C	2023	No change	No change	No change	No change
RCP 4.5 1.7-3.2°C	2027	No change	No change	No change	No change
RCP 4.5 1.7-3.2°C	2055	No change	No change	No change	No change

Temp increase range	Year	Combined flood risk	River flooding	Coastal flooding	Surface water flooding
RCP 8.5 3.2-5.4°C	2023	No change	No change	No change	No change
RCP 8.5 3.2-5.4°C	2027	No change	No change	No change	No change
RCP 8.5 3.2-5.4°C	2055	No change	No change	No change	No change

This data is sourced from Ambiental Risk Analytics.

## Climate change / Natural ground instability (1, 5 and 30 Years)

This data shows the increase in shrink swell subsidence hazards as a result of climate change. When certain soils take in water they can swell, causing heave. Conversely, when these soils dry out they can shrink and cause subsidence. Climate change will result in higher temperature and therefore likely cause periods of drought and an increase in shrink swell subsidence. This data has been produced using the Met Office local projections to accurately model predicted rainfall, it is only available for RCP8.5 (the 'worst case' climate scenario).

# Review

Sample site, Sample Street,  
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Temp increase range	Year	Wet scenario	Average rainfall	Dry scenario
RCP 8.5 3.2-5.4°C	2023s	No change	No change	No change
RCP 8.5 3.2-5.4°C	2030s	Highly unlikely	Highly unlikely	Highly unlikely
RCP 8.5 3.2-5.4°C	2050s	Highly unlikely	Highly unlikely	Highly unlikely

This data is sourced from the British Geological Survey.

## 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.

<b>Contaminated Land</b>		<b>Contaminated Land</b>	
Former industrial land use (1:10,560 and 1:10,000 scale)	Not identified	Dangerous industrial substances (D.S.I. List 1)	Not identified
Former tanks	Not identified	Dangerous industrial substances (D.S.I. List 2)	Not identified
<b>Former energy features</b>	<b>Identified</b>	Pollution incidents	Not identified
Former petrol stations	Not identified	<b>Superficial hydrogeology</b>	
Former garages	Not identified	<b>Aquifers within superficial geology</b>	<b>Identified</b>
Former military land	Not identified	Superficial geology	Not identified
Former landfill (from Local Authority and historical mapping records)	Not identified	<b>Bedrock hydrogeology</b>	
Waste site no longer in use	Not identified	<b>Aquifers within bedrock geology</b>	<b>Identified</b>
Active or recent landfill	Not identified	Groundwater abstraction licences	Not identified
Former landfill (from Environment Agency Records)	Not identified	<b>Bedrock geology</b>	<b>Identified</b>
Active or recent licensed waste sites	Not identified	<b>Source Protection Zones and drinking water abstractions</b>	
<b>Recent industrial land uses</b>	<b>Identified</b>	<b>Source Protection Zones</b>	<b>Identified</b>
Current or recent petrol stations	Not identified	Source Protection Zones in confined aquifer	Not identified
Dangerous or explosive sites	Not identified	Drinking water abstraction licences	Not identified
Hazardous substance storage/usage	Not identified	<b>Hydrology</b>	
Sites designated as Contaminated Land	Not identified	Water courses from Ordnance Survey	Not identified
Historical licensed industrial activities	Not identified	Surface water abstractions	Not identified
Current or recent licensed industrial activities	Not identified	<b>Flooding</b>	
<b>Local Authority licensed pollutant release</b>	<b>Identified</b>	Risk of flooding from rivers and the sea	Not identified
Pollutant release to surface waters	Not identified		
Pollutant release to public sewer	Not identified		

# Review

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## Flooding

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	Not identified

## Natural ground subsidence

Natural ground subsidence	Not identified
Natural geological cavities	Not identified

## Non-natural ground subsidence

Coal mining	Not identified
Non-coal mining	Not identified
Mining cavities	Not identified
Infilled land	Not identified

## Radon

Radon	Not identified
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## Oil and gas

Oil or gas drilling well	Not identified
Proposed oil or gas drilling well	Not identified
Licensed blocks	Not identified
Potential future exploration areas	Not identified

## Wind and solar

Wind farms	Not identified
Proposed wind farms	Not identified
<b>Proposed wind turbines</b>	<b>Identified</b>

## Wind and solar

<b>Existing and agreed solar installations</b>	<b>Identified</b>
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<b>Proposed solar installations</b>	<b>Identified</b>
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## Energy

Electricity transmission lines and pylons	Not identified
National Grid energy infrastructure	Not identified
Power stations	Not identified
Nuclear installations	Not identified
Large Energy Projects	Not identified

## Transportation

HS2 route: nearest centre point of track	Not identified
HS2 route: nearest overground section	Not identified
HS2 surface safeguarding	Not identified
HS2 subsurface safeguarding	Not identified
HS2 Homeowner Payment Zone	Not identified
HS2 Extended Homeowner Protection Zone	Not identified
HS2 stations	Not identified
HS2 depots	Not identified
HS2 noise and visual assessment	Not identified
Crossrail 1 route	Not identified
Crossrail 1 stations	Not identified
Crossrail 2 route	Not identified
Crossrail 2 stations	Not identified
Crossrail 2 worksites	Not identified
Crossrail 2 headhouses	Not identified
Crossrail 2 safeguarding area	Not identified
Active railways	Not identified
Railway tunnels	Not identified



# Review

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## Transportation

Active railway stations	Not identified
Historical railway infrastructure	Not identified
Abandoned railways	Not identified
London Underground and DLR lines	Not identified
London Underground and DLR stations	Not identified
Underground	Not identified
Underground stations	Not identified

## 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 **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

## Coastal Erosion

Complex cliffs	Not identified
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## Coastal Erosion

Projections with intervention measures in place	Not identified
Projections with no active intervention	Not identified

## Climate change

**Flood risk (1, 5 and 30 Years)** **Identified**

**Natural ground instability (1, 5 and 30 Years)** **Identified**

## Contaminated Land assessment methodology

### Environmental risk framework

This report is designed to provide a basic environmental liability risk assessment for the purposes of transaction due diligence, financing arrangements and similar circumstances. The report comprises a basic risk assessment within the general principles of the contaminant-pathway-receptor pollutant linkage model and with due regard for relevant publications issued by the Department of Environment, Food and Rural Affairs (and predecessor government departments) the British Standards Institute and the European Union.

Explicit opinion is provided with regard to potential liability for the property to be identified as Contaminated Land in accordance with the meaning set out in Part 2A of the Environmental Protection Act 1990. Consideration and due regard is also made of associated legislation that may lead to related statutory or third party environmental liability, including but not limited to the Water Resources Act 1991, the Water Act 2014, the Contaminated Land Regulations 2006, Environmental Permitting Regulations 2010, the Environmental Damage (Prevention and Remediation) (England) (Amendment) Regulations 2015 in England and the Environmental Damage (Prevention and Remediation) (Amendment) (Wales) Regulations 2015 in Wales.

This report does not contain a detailed Conceptual Site Model as required in the National Planning Policy Framework, however, it may prove highly effective in determining whether such further assessment is appropriate.

The report is based upon the information contained in subsequent dataset sections. Some datasets have been generated by and are unique to Groundsure, whilst others are provided by recognised bodies including Environment Agency/Natural Resources Wales, British Geological Survey, Public Health England, Local Authorities, etc. Groundsure may also have been provided with further details regarding the site by the client and / or their advisers. In the absence of such, Groundsure has made a best estimation regarding current and proposed land use. This report and the risk assessment presented is based purely upon this information.

In undertaking this report Groundsure has not, unless explicitly stated to the contrary, undertaken a site inspection, site investigation, consulted directly with the Local Authority with specific regard to the subject property or reviewed existing environmental reports. Whilst every effort is made to consider likely environmental liabilities on the basis of the information assessed, certain issues may only be readily discernible from physical site inspection and / or investigation.

### Contaminant source - Pathway - Receptor definitions

Contaminant sources include (but are not limited to):

- Historical on-site and historical off-site sources (works, factories, oil tanks, landfill sites)
- Current on-site and current off-site sources (petrol stations, industrial facilities)

Pathways comprise:

- Any mechanisms facilitating 'receptor' exposure to contaminative 'sources'

Receptors include:

- Human health i.e. site users or occupiers, adjacent site users or occupiers
- Controlled Waters i.e. groundwater, surface water (rivers and streams etc)
- Habitats and biodiversity (in particular nature reserves or other designated sensitive habitats)
- Property, buildings and infrastructure

### Environmental risk assessment definitions

A risk rating will be provided on the front page of the report depending on the level of environmental liability that there has been assessed to be at the site. The ratings are defined as follows:

**Low:** There are unlikely to be significant environmental liabilities associated with the property.

**Low to Moderate:** There are unlikely to be significant environmental liabilities associated with the property with regard to the proposed use. However, minor issues may require further consideration and assessment under certain circumstances e.g. redevelopment.

**Moderate:** Some potential environmental liabilities are likely to reside with the property as a result of historical and / or current use.

Whilst unlikely to represent an immediate significant issue, if left unchecked this position may change with time. A prudent purchaser may wish to make further enquiries of the vendor / undertake limited further due diligence / seek environmental improvements. Redevelopment of the site will likely require further, more detailed assessment.

**Moderate to High:** Some potential significant environmental liability issues have been identified at the property requiring further assessment. Should further information be available it may be possible to re-assess the risk. In the absence of sufficient further information, further assessment might comprise consultation with the environmental regulators / review of existing environmental reports / commissioning new environmental reports / consideration of environmental insurance.

**High:** Significant potential environmental liabilities have been identified at the property. Further detailed environmental due diligence will likely be required and may include review of existing environmental reports / commissioning new environmental reports including site investigations / consideration of environmental insurance / transaction restructuring.

## Is there a risk of statutory (e.g. Part 2A EPA 1990) or third party action being taken against the site?

This response considers the risk of legal liability arising through ownership or occupation and use of the property through statutory or other third party claims.

## Does the property represent Acceptable Banking Security from an environmental risk perspective?

Consideration is given to the suitability of the property as robust financial security for the purposes of secured lending facilities. An assumption is made here that the subject property is being considered in isolation and that normal commercial lending loan to value ratios are being considered.

Groundsure may in certain circumstances be able to make a specific lender liability assessment based on a full view of financial arrangements and hence the commercial context of the environmental risks.

## Is there a risk that the property value may be impacted due to environmental liability issues?

This response sets out to advise whether environmental liabilities are likely to materially impact upon a standard Royal Institution of Chartered Surveyors valuation of the property necessitating further assessment.

## Environmental Damage (Prevention and Remediation) Regulations 2015

The Environmental Damage (Prevention and Remediation) (England) (Amendment) Regulations 2015, the Environmental Damage (Prevention and Remediation) (Amendment) (Wales) Regulations 2015 and the Environmental Liability (Scotland) Amendment Regulations 2015 came into force on 19th July 2015, and amend the Environmental Damage (Prevention and Remediation) Regulations 2009, which came into force in England on 1st March 2009, in Wales on 6th May 2009 and in Scotland on 24th June 2009. These regulations implement the European Directive on Environmental Liability (2004/35/EC) and are aimed at ensuring responsible parties prevent and remedy environmental damage to the following receptors:

- Sites of Special Scientific Interest (SSSIs), other protected habitats and protected species
- Surface waters
- Groundwater
- Land, if contamination of the land results in significant risk of adverse effects on human health

The regulations are based on the 'polluter pays' principle and ensures that those responsible for causing environmental damage are those responsible for paying to prevent and remedy such damage. 'Environmental Damage' has a specific meaning within the Regulations, and covers only the most serious cases. For damage to SSSIs, EU protected species and habitats and damage to water, primary remediation, complementary remediation and compensatory remediation may be required by the enforcing authorities (Environment Agency/Natural Resources Wales, Scottish Environment Protection Agency (SEPA), Local Authorities, the Marine Fisheries Agency, Marine Scotland, Welsh Ministers and Natural England/Natural Resources Wales/Scottish Natural Heritage).

The regulations apply on land in England, Wales and Scotland, 1 nautical mile seaward from the baseline (in relation to water damage), on the seabed around the UK up to the limits set out in the Continental Shelf Act 1964, and to waters in the Renewable Energy Zone, which extends approximately 200 miles out to sea (in relation to protected species and natural habitats). These regulations are designed to work in tandem with Part 2A of the Environmental Protection Act, and only apply to environmental damage caused after the Regulations came into force. Groundsure's assessment of the site is not an assessment of the potential for Environmental Damage to occur at the site, but is an assessment of the sensitivity of the site in relation to relevant receptors.

## 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 and coastal data, historic flood events and areas benefiting from flood defences provided by the Environment Agency/Natural Resources Wales (in England and Wales) and surface water (pluvial) and groundwater flooding provided by Ambient Risk Analytics. In Scotland the river and coastal flood models are also provided by Ambient Risk Analytics.

### 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 the Environment Agency (RoFRaS model) and Natural Resources Wales (FRAW model). 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.

The categories associated with the Environment Agency and Natural Resources Wales models are as follows:

RoFRaS (rivers and sea) and FRAW (rivers):

**Very Low** - The chance of flooding from rivers or the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

**Low** - The chance of flooding from rivers or the sea is considered to be less than 1 in 100 (1%) but greater than or equal to 1 in 1000 (0.1%) in any given year.

**Medium** - The chance of flooding from rivers or the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 100 (1%) in any given year.

**High** - The chance of flooding from rivers or the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

FRAW (sea):

**Very Low** - The chance of flooding from the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

**Low** - The chance of flooding from the sea is considered to be less than 1 in 200 (0.5%) but greater than or equal to 1 in 1000 (0.1%) in any given year.

**Medium** - The chance of flooding from the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 200 (0.5%) in any given year.

**High** - The chance of flooding from the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

### 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

Ambient Risk Analytics 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 30 year, 1 in 100 year, 1 in 250 year and 1 in 1000 year rainfall events. The flood risks for these rainfall events are reported where the depth would be greater than the threshold for a standard property to modern building standards. 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.

## 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 1 in 100 year and 1 in 250 year return periods.

## Conservation Area data limitations

Please note the Conservation Area data is provided by Historic England and individual Local Authorities. Due to different methodologies used by different Local Authorities the data may be incomplete. We recommend reviewing your local search for confirmation.

## Underground data limitations

This database was created by Groundsure using publicly available open data and data from OpenStreetMap. The data is not provided by or endorsed by Transport for London (TfL) and minor differences between TfL's official data and Groundsure's data may occur in relation to the London Underground. Please note that the London Underground, Merseyrail, and Tyne and Wear Metro operate both underground and above ground.

## Subsidence data limitations

The natural ground subsidence assessment is based on the British Geological Survey's GeoSure data. GeoSure is a natural ground stability hazard susceptibility dataset, based on the characteristics of the underlying geology, rather than an assessment of risk. A hazard is defined as a potentially damaging event or phenomenon, whereas a risk is defined as the likelihood of the hazard impacting people, property or capital. The GeoSure dataset consists of six data layers for each type of natural ground subsidence hazard. These are shrink-swell clay, landslide, compressible ground, collapsible ground, dissolution of soluble rock and running sand. Each hazard is then provided with a rating on its potential to cause natural ground subsidence. This rating goes from A-E, with A being the lowest hazard, E being the highest. Groundsure represent full GeoSure data as either Negligible (ratings of A), Very Low (ratings of B), Low (C), Moderate (D) or High (E). Where GeoSure Basic is instead used, ratings are displayed as Negligible-Very Low (A or B ratings), Low (C) or Moderate-High (D or E). The GeoSure data only takes into account the geological characteristics at a site. It does not take into account any additional factors such as the characteristics of buildings, local vegetation including trees or seasonal changes in the soil moisture content which can be related to local factors such as rainfall and local drainage. These factors should be considered as part of a structural survey of the property carried out by a competent structural surveyor. For more information on the "typical safe distance" trees should be from a property please see this guide:

<https://www.abi.org.uk/globalassets/sitecore/files/documents/publications/public/migrated/home/protecting-your-home-from-subsidence-damage.pdf>

## ClimateIndex™ data and limitations

Groundsure's ClimateIndex™ is an assessment of the physical risk to the property from hazards which may be exacerbated by climate change. It considers the following hazards only:

- River flooding
- Flooding from the sea and tidal waters
- Surface water flooding
- Shrink swell subsidence
- Coastal erosion

These hazards are assessed using a weighted sum model, which allows for the consistent comparison of hazards between different time periods, emissions scenarios and the relative severity of predicted impacts. All flood and subsidence impacts have been produced using the latest UKCP18 climate prediction models. Assessments are provided for the near -present day (c.1 year), short term (c.5 years) and medium term (c.30 years) only. A range of [Representative Concentration Pathways \(RCPs\)](#) have been used depending on the source dataset and its derivation. For example, flood data has been provided for RCP2.6, 4.5 and 8.5, whereas subsidence data has been derived using local projections only available for RCP8.5. Each RCP variance has been assigned an appropriate weighting in the calculator to reflect the relative likelihood of that scenario and where a full range of RCP scenarios is not available Groundsure have extrapolated to give equivalent values.

The banding applied to a property reflects its current and future risk from the hazards identified above. If a property's banding does not change from the present day to the medium term, the property's risk profile is not considered likely to be affected by climate change, though risks may still be present. Any increase in the banding of a property indicates that the property has the potential to be affected by climate change.

Band	Description	1 year	Short term (c.5 year)	Medium term (c.30 year)
A	No or very minor risk e.g. minor increase in subsidence potential	86.52%	75.80%	75.01%
B	Minor risks e.g. low level surface water flooding	6.44%	14.83%	15.15%
C	Moderate risks e.g. river flood event above property threshold	4.59%	4.16%	4.03%
D	Moderate-high risks e.g. above threshold flood events and significant increase in subsidence potential	0.78%	2.29%	2.65%
E	High risks e.g. multiple flood risks above property threshold	0.90%	1.50%	1.61%
F	Significant or existential risks to property e.g. coastal erosion risk	0.77%	1.42%	1.56%

Percentage of properties falling into each band

## Conveyancing Information Executive and our terms & 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: [info@groundsure.com](mailto:info@groundsure.com). Groundsure adheres to the Conveyancing Information Executive Standards.

#### The Standards

- Conveyancing Information Executive Members shall act in a professional and honest manner at all times in line with the Conveyancing Information Executive Standards and carry out the delivery of the Search with integrity and due care and skill.
- Compliance with the Conveyancing Information Executive Standards will be a condition within the Conveyancing Information Executive Member's Terms and Conditions.
- Conveyancing Information Executive Members will promote the benefits of and deliver the Search to the agreed standards and in the best interests of the customer and associated parties.

#### 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 Standards.

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

#### 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
- 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: [info@groundsure.com](mailto:info@groundsure.com) 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: [admin@tpos.co.uk](mailto:admin@tpos.co.uk) 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: <https://www.groundsure.com/terms-and-conditions-jan-2020/>

## Important consumer protection information

All of the advice and reports that Groundsure produces are covered by a comprehensive Remediation Contribution policy to ensure customers are protected, see <https://www.groundsure.com/remediation> for full details.

## Data providers

Groundsure works with respected data providers to bring you the most relevant and accurate information in your Review report. To find out who they are and their areas of expertise see <https://www.groundsure.com/sources-reference>.