

Essential Residential >0.25Ha

Environmental | Flood

FUTURE
CLIMATE INFO

Report Details

Address:

Sample, Sample

Requested by:

Sample

Grid Reference:

E: 123456 | N: 123456

Date:

15/11/2018

Report Reference:

Sample

Report ID:

73176

Professional Opinion

1. ENVIRONMENTAL

PASS

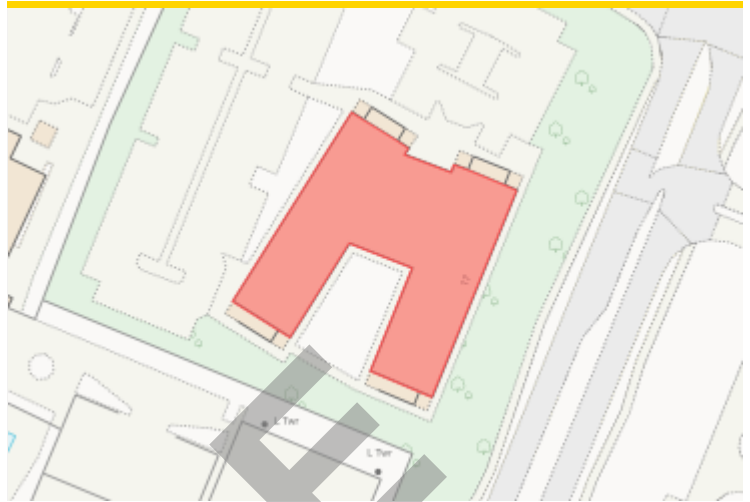
▶ No further recommendations

2. FLOOD

PASS

▶ No further recommendations

Subject Site



Air Quality Index: **Some Polluted Areas**
(See 1.25)

This page should always be read in conjunction with the full report. The Professional Opinion indicates the potential risks and any other potential issues associated with the property. The results should be disclosed to client and/or lender and/or insurer as appropriate.

- A **'Pass'** is given if no potential property specific risk has been identified.
- A **'Pass with Considerations'** is given where there are potential hazards in the locality to bear in mind, or if there are features nearby which some clients might consider could affect them.
- A **'Further Action'** is given if there is a potential property specific risk and a further action is advised.

In the event of a request to review the Professional Opinion based on additional information, or if there are any technical queries, the professional advisor who ordered the report should contact us at info@futureclimateinfo.com, or call us on 01732 755 180.



Assessed by:

FCI Risk Team

www.futureclimateinfo.com/team



Regulated by RICS

If you require assistance, please contact your Search Provider or alternatively contact FCI directly with your Report ID.
Tel: 01732 755 180 | Email: info@futureclimateinfo.com | Web: www.futureclimateinfo.com

1. ENVIRONMENTAL (INC. CONTAMINATED LAND)

1.02 Remediation Insurance

YES

Unless additional contaminated land insurance has been requested at the time of purchase, this report includes contaminated land remediation insurance providing cover of up to £100,000 for 6 years from the date of purchase in the event that the Local Authority serves a Part 2A Remediation Notice and remediation costs have to be borne by the property owner. Terms and conditions apply; please visit www.futureclimateinfo.com/terms-and-conditions.html.

If the client and/or the lender requires enhanced contaminated land insurance, a successor policy offering enhanced protection of up to £1,000,000 for a term of 25 years is available for £50 inclusive of Insurance Premium Tax (for properties up to 0.4 ha). Any quoted prices are for online policies only. To purchase Contaminated Land Insurance, please visit CLS at www.cls.co.uk, call 01732 753 910 or purchase via your reseller. More details on this policy are available at <http://www.futureclimateinfo.com/Residential/ContaminatedLand>

1.03 Official Contaminated Land | Register Entries & Notices

PASS

Tonbridge and Malling District (B) Council data indicates that the property is not within 25 metres of an area of land that has been designated Contaminated Land under Part 2A of the Environmental Protection Act 1990.

1.18 Past Industrial Land Uses

PASS

In the Professional Opinion of the FCI Risk Team the property is not on or within 25 metres of any former industrial land uses depicted on historic Ordnance Survey maps from which the level of environmental risk is likely to result in the land beneath the property being determined Contaminated Land within the meaning of Part 2A of the Environmental Protection Act 1990.

1.21 Radon Gas

PASS

Data provided by the British Geological Survey (BGS) indicates that the property is not in a Radon Affected Area.

This is because the property is in a Lower probability radon area (less than 1% of homes are estimated to be at or above the Action Level of 200 Bq m⁻³), therefore no protective measures are required.

1.24 Air Quality Management Area

NOTE

Although information on air quality is not included within the Environmental risk assessment in this report we are able to provide information from DEFRA.

Data provided by DEFRA indicates that the property is not in or within 100 metres of an Air Quality Management Area (AQMA). An AQMA is declared where the air pollutants occur above EU and Government targets, and where the council is required to create and follow an Air Quality Action Plan (AQAP) to improve air quality.

Please note that though this property is not within an Air Quality Management Area, this does not necessarily guarantee good air quality. For more information on air quality please visit <https://uk-air.defra.gov.uk/air-pollution/>.

1.25 Air Quality Index

NOTE

The MappAir® air quality dataset provided by Earthsense includes information on Nitrogen Dioxide (NO2) and Particulate Matter (PM2.5) from vehicle emissions and indications from other sources. The model gives an indication of annual mean pollution for 2016 at a resolution of 100 metres.



Some Polluted Area

The data indicates that the property is in an area with a rating of 2 or Some Polluted Areas. A rating of 2 means there is a moderate chance of pollution levels exceeding healthy levels, particularly in poor weather conditions. There is a fair chance of higher pollutant concentrations around major roads.

For further information on air quality go to <https://uk-air.defra.gov.uk/>

1.27 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

- Remediation Insurance
- Artificial Ground
- Electricity Infrastructure | Electricity Pylons
- Electricity Infrastructure | Power Cables and Lines
- Environmental Permits | Closed Mining Waste Facilities
- Environmental Permits | Industrial Sites
- Fuel / Petrol Stations
- Landfill | Historic
- Past Industrial Land Uses
- Potentially Infilled Land
- Surface Dangers or Hazards | COMAH Sites
- Official Contaminated Land | Register Entries & Notices
- Potentially Contaminative Current Land Uses
- Electricity Infrastructure | Overhead Power Lines
- Electricity Infrastructure | Substations
- Environmental Permits | End of Life Vehicles
- Environmental Permits | Waste Sites
- Landfill | Current
- OFCOM Mast Site Clearance Locations
- Pollution Incidents
- Radon Gas
- Surface Dangers or Hazards | Hazardous Waste Registrations

2. FLOOD (INC. FLOODABILITY RATING)

2.01 Flood Risk Map



2.02 River and Sea Flood Risk

PASS

Data provided by the Environment Agency indicates no risk of flooding from River or Sea within 25 metres of the property.

2.03 Surface Water Flood Risk

PASS

Data provided by JBA Risk Management indicates that there is no risk of Surface Water flooding within 5 metres of the property. Surface water flooding occurs when heavy rainfall overwhelms the drainage capacity of an area. In these instances, the rainwater does not drain away through the normal drainage systems or soak into the ground, but lies on or flows over the ground instead.

2.04 Groundwater Flooding

PASS

Data provided by JBA Risk Management indicates that the property has negligible risk from groundwater flooding.

2.05 Surface Water Features

PASS

The Ordnance Survey Map indicates that the property is not located within 250 metres of a body of surface water, such as a stream, river, canal, reservoir, lake or pond.

2.06 Floodability Rating

PASS

The JBA Floodability Rating at this location is Clear. Clear indicates that the likelihood of flooding is Very Low.

JBA Floodability data is derived from their high resolution UK flood hazard maps which are used by most insurers when assessing flood risk. Where a higher Floodability Rating is indicated further investigation into flood risk is usually advisable. For locations rating Black 1 (High) and Black 2 (Very High) there is more likely to be a correlation between Floodability and a residential property being included within Flood Re by a participating insurer. However, please note that not all residential

properties are eligible to benefit from Flood Re, see <http://www.floodre.co.uk/industry/how-it-works/eligibility/>. Further information about Flood Re is given within "Notes and Guidance – Insurance" at the end of this report.

Please always check that your Buildings Insurance policy covers Flood Damage, as the terms of any mortgage (if required) may require all risks to be covered to meet the lender's requirements.

Future Climate Info has partnered with HomeProtect to deliver home insurance for residential properties in areas considered to be at risk of flooding. HomeProtect policies are underwritten by AXA Insurance plc. Get an immediate, online quote at www.homeprotect.co.uk/floodcover.

2.08 Historic Flooding

PASS

Data provided by the Environment Agency indicates that the property is not in or within 250 metres of an area that has flooded in the past. This includes all types of flooding, including Groundwater. However, we would always recommend asking the vendor to confirm whether or not they are aware of any previous flooding at the property.

Please see the previous sections for the Flood Risk as of the date of this report.

2.09 Flood Storage

PASS

Data provided by the Environment Agency indicates that the property is not located within 25 metres of a Flood Storage Area (land designed and operated to store flood water).

2.10 Dam Break

PASS

Data provided by JBA identifies areas of England and Wales that are most likely to suffer damage to property following the sudden and catastrophic failure of a large reservoir embankment or dam. This is a worst case scenario, it's unlikely that any actual flood would be this large. The flooding is predicted using advanced modelling techniques to ascertain if a property or site is potentially at risk in such an event.

This property is not located in the potential path which water would follow if a reservoir dam or embankment was to fail.

2.11 Sewer Flooding

NOTE

Please note that information on Sewer Flooding is not included in the flood risk assessment in this report. This information is held by the water company responsible for the public sewer network. Sewer flooding happens for a number of reasons but is most likely to occur during storms, when large volumes of rainwater enter the sewers and sewage escapes from a manhole or a drain, or by backing up through toilets, baths and sinks. Sewer flooding can also occur when pipes become blocked.

2.12 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

River and Sea Flood Risk	Surface Water Flood Risk
Groundwater Flooding	Surface Water Features
Floodability Rating	Historic Flooding
Flood Storage	Dam Break

3. NOTES & GUIDANCE

3.01 Report Notes

METHODOLOGY

This report is a desk study risk assessment, and no site or ground inspection or physical investigation has been carried out. The impacts of the risks addressed in this report are normally measured in terms of quiet enjoyment, saleability, mortgageability, and the value of the property; the risk assessment in this report is provided by FCI who are regulated by RICS.

3.02 Contaminated Land

METHODOLOGY

The contaminated land risk assessment used in this report takes account of statutory Contaminated Land as well as information on the various land uses or processes which may have the potential to create Contaminated Land. These include, for example, relevant former industrial land uses shown on historical maps, current industrial land uses, and relevant industrial processes. Risks such as waste sites, licensed discharge consents, radioactive substances, pollution prevention and control licences, explosives, and dangerous substance inventory, Control of Major Accidents and Hazards (COMAH), and Notification of Installations Handling Hazardous Substances (NIHHS), and Planning Hazardous Substance sites are all very highly regulated and as such are excluded from the Contaminated Land risk assessment. Such features at or nearby the property are features that may be considered in the survey or valuation.

3.03 Flood Insurance

METHODOLOGY

The answers given on the availability of flood insurance reflect the flood re - insurance scheme, known as Flood Re, which was launched 1st April 2016. Flood Re has been set up to help those households who live in a flood risk area find affordable home insurance. Flood Re should make no difference to purchasing home insurance, whether that's through a price comparison site, directly from an insurer or through a broker. There is no need to contact Flood Re directly. Flood Re is intended to give peace of mind that, even after a flood claim, flood insurance should still be available with affordable premiums and excesses. Not every residential property is eligible to benefit from Flood Re, for full information about the scheme, including eligibility, see <http://www.floodre.co.uk/>.

An overall 'Floodability Rating' is given in this report based solely on JBA Floodability data. This shows the combined flood hazard, in 5 metre grid cells, from multiple sources i.e. river, sea and surface water flooding (certain groundwater flood data is also included). Over 85% of insurers use this data when assessing flood risk. The Floodability Rating is represented by colour indicators (black, red, amber, green or clear). For locations rating Black 1 (High) and Black 2 (Very High) there is more likely to be a correlation between Floodability and a residential property being included within Flood Re by a participating insurer. These indicators however provide no assurance or guarantee that insurance / insurance covering flood risk will or will not be available, no reliance should be placed upon the colour indicators, and appropriate additional enquiries should be made as to the actual availability (or not) of insurance / insurance covering flood risk. Every insurance application is unique, so other perils, risks or a previous claims history may mean that insurance is not available in any event.

Future Climate Info has partnered with HomeProtect to deliver home insurance for residential properties in areas considered to be at risk of flooding. HomeProtect policies are underwritten by AXA Insurance plc. Get an immediate, online quote at <http://www.homeprotect.co.uk/floodcover>.

3.04 Flood Risk and Impact on Value

METHODOLOGY

The flood risk assessment in this report is based on the best available historic, river, sea, and surface water flooding data. This includes data supplied by the Environment Agency and Jeremy Benn Associates (JBA). A flood risk assessment using these data sources, however, should not be regarded as definitive. Because the flood risk assessment is based on theoretical risk models, there is always the possibility that exceptional weather conditions and/or failure of flood defences can cause flooding that was not anticipated. No site visit has taken place.

The Professional Opinion on flood risk given in this report is based on a flood risk assessment of River, Sea and Surface Water flooding, using Environment Agency and JBA data. If there is a history of flooding it is reported but it is not included in the flood risk assessment because circumstances can change, for example the provision of flood defences, causing the flood conditions to be different today. Susceptibility to groundwater flooding is reported but is also not included in the flood risk assessment; this is because the data identifies geological conditions which could enable groundwater flooding to occur, but does not model the risk of such an occurrence.

RICS advises that flood risk does reduce the value of a property, compared with a similar property without such a risk. This depends on the particular circumstances of the property, any history of flooding, and the provision of flood defences. For some 'at risk' property, for example, the reduction in value may be offset by an increase due to the property's amenity value close to a river, stream or coast.

3.05 Flood Planning, Flood Warning and Reporting, and Flood

Resistance and Resilience Measures

METHODOLOGY

Detailed advice on flooding and resistance and resilience measures, flood risk planning and costs, and flood warning and reporting systems, is available from the following websites:

Government: <https://www.gov.uk/prepare-for-a-flood/find-out-if-youre-at-risk>
Insurance Industry: <https://www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding>
RICS: www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding

3.06 Standard

T&Cs, QUERIES & COMPLAINTS

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3.07 Searchcode

T&Cs

IMPORTANT CONSUMER PROTECTION INFORMATION

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TPOs Contact Details:

The Property Ombudsman scheme, Milford House, 43-55 Milford Street, Salisbury, Wiltshire SP1 2BP
Tel: 01722 333306, Fax: 01722 332296, Email: admin@tpos.co.uk, Web: <https://www.tpos.co.uk/>
You can get more information about the PCCB from www.propertycodes.org.uk

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

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4. USEFUL CONTACTS

Local Authority : Tonbridge and Malling Borough Council

Tel: 01732 844 522

Visit: <http://www.tmbc.gov.uk/>

Environment Agency | North Lutra House, Dodd Way, Off Seedlee Road, Bamber Bridge, Preston. PR5 8BX

Tel: 08708 506 506

Visit: www.environment-agency.gov.uk

Email: enquiries@environment-agency.gov.uk

JBA Consulting | South Barn, Broughton Hall, Skipton. BD23 3AE

Tel: 01756 799919

Public Health England | Wellington House, 133-155 Waterloo Road, London. SE1 8UG

Tel: 020 7654 8000

Visit: <https://www.gov.uk/government/organisations/public-health-england>

Email: enquiries@phe.gov.uk

The Coal Authority Property Search Services | 200 Lichfield Lane, Berry Hill, Mansfield, Nottinghamshire. NG18 4RG

Tel: 0845 762 6848

Visit: www.groundstability.com

Email: groundstability@coal.gov.uk

The British Geological Survey | Environmental Research Centre, Keyworth, Nottingham, NG12 5GG

Tel: 0115 936 3143

Visit: <http://www.bgs.ac.uk/>

Email: enquiries@bgs.ac.uk

Ordnance Survey | Customer Services Ordnance Survey Adanac Drive Southampton SO16 0AS

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