

## Professional Opinion

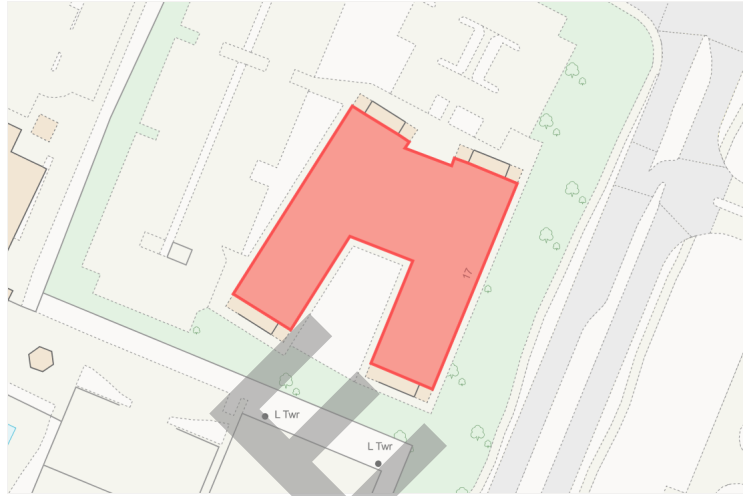
### Overall Result

**Pass**

There are no Key Risks further actions that should hinder the completion of this transaction



## Site Plan



## Key Risks



**Environmental**

**Pass**



**Flood**

**Pass**



Air Quality Index: Some Polluted Areas  
(See 1.25)

## Other Considerations



**Ground Stability**

**Identified**

**Consideration(s):**

3.05 Consult Surveyor



## Report Details

Address:

**Sample, Sample**

Requested by:

**Sample**

Grid Reference:

**E: 123456 | N: 123456**

Date:

**16/12/2021**

Report Reference:

**Sample**

Report ID:

**73161**

## Assessed by:

[www.futureclimateinfo.com/team](http://www.futureclimateinfo.com/team)



## 1. ENVIRONMENTAL (INC. CONTAMINATED LAND)

### 1.02 Remediation Warranty

**YES**

Unless Contaminated Land Insurance has been requested at the time of purchase, this report has the benefit of a warranty from FCI 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. <https://futureclimateinfo.com/wp-content/uploads/2021/09/FCI-terms-and-conditions-v050821a.pdf>

If the client and/or the lender requires cover in the form of 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). To purchase Contaminated Land Insurance, please visit CLS at [www.cls.co.uk](http://www.cls.co.uk), call 01732 753 910 or purchase via your reseller. More details on this policy are available at <http://futureclimateinfo.com/how-we-can-help/residential/contaminated-land-insurances/>

### 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<sup>-3</sup>), 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 (NO<sub>2</sub>) and Particulate Matter (PM<sub>2.5</sub>) 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 Warranty                                   | Official Contaminated Land   Register Entries & Notices    |
| Artificial Ground                                      | Potentially Contaminative Current Land Uses                |
| Electricity Infrastructure   Electricity Pylons        | Electricity Infrastructure   Overhead Power Lines          |
| Electricity Infrastructure   Power Cables and Lines    | Electricity Infrastructure   Substations                   |
| Environmental Permits   Closed Mining Waste Facilities | Environmental Permits   End of Life Vehicles               |
| Environmental Permits   Industrial Sites               | Environmental Permits   Waste Sites                        |
| Fuel / Petrol Stations                                 | Landfill   Current   |
| Landfill   Historic                                    | OFCOM Mast Site Clearance Locations                        |
| Past Industrial Land Uses                              | Pollution Incidents  |
| Potentially Infilled Land                              | Radon Gas  |
| Surface Dangers or Hazards   COMAH Sites               | Surface Dangers or Hazards   Hazardous Waste Registrations |

## 2. FLOOD (INC. JBA FLOODABILITY RATING)

### 2.01 River and Sea Flood Risk

**PASS**

Data provided by the Environment Agency indicates that there is a Negligible risk of flooding from River or Sea within 25 metres of the property.

### 2.02 Surface Water Flood Risk

**PASS**

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.

Data provided by JBA Risk Management Ltd (JBA) indicates that there is a negligible risk of Surface Water flooding within 5 metres of the property.

The result of the flood risk assessment in this report is based on the best available national flood models using the best available data sources, from the leading authorities. To avoid contributing to an unforeseen flood event, any drainage on the property should be kept free of blockages to ensure they are functioning to their design capacity so that they do not become overwhelmed.

### 2.03 Groundwater Flooding

**PASS**

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

### 2.04 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.

### 2.05 JBA 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 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 JBA 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](http://www.homeprotect.co.uk/floodcover).

### 2.06 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.

## 2.07 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).

## 2.08 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, although not all dams were modelled.

This property is not located in an area modelled by JBA as being in the potential path of water if a reservoir dam or embankment was to fail.

## 2.09 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.

## 2.10 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   |
| JBA Floodability Rating  | Historic Flooding        |
| Flood Storage            | Dam Break                |

SAMPLE

### 3. GROUND STABILITY

#### 3.01 Professional Advice

For professional advice and guidance relating to the impact of any ground stability issues on your property please contact a Chartered Building Surveyor. For help on any specialist services that may be needed please go to [www.subsidence-support.co.uk](http://www.subsidence-support.co.uk)

#### 3.02 Property Subsidence Assessment - Clay Shrink-Swell

**PASS**

Shrink-swell refers to a change in soil volume as its moisture content changes. Clay-rich soils can absorb lots of water causing them to swell, the ground to rise and overlying structures to lift. This is known as heave. Heave can occur in wetter weather, or where excess water is introduced into the ground by damaged sewer or water pipes. In prolonged dryer weather, or where nearby trees and shrubs have high water demands, clay soils can become very dry. As a result, the ground shrinks, leading to subsidence. Shrink/swell-prone soils are found extensively across England and Wales, with soil shrinkage accounting for approximately 75% of all instances of subsidence.

The British Geological Survey (BGS) Property Subsidence Assessment dataset is a national assessment of Shrink-Swell susceptibility. As well as soil-type, it factors key environmental drivers such as the proximity of trees and the resilience of the property itself to cope with any movement (e.g. age, foundation depth). This provides a more property-specific assessment of susceptibility to shrink-swell related subsidence than considering geology alone.

The Property Subsidence Assessment data provided by the BGS indicates that the property is classified as having a **Non-Plastic** hazards score. This indicates the underlying geology is non-plastic and therefore cannot undergo any change in volume and therefore cannot have shrink-swell related subsidence.

#### 3.05 Geohazards | Running Sand

**PASS (WITH CONSIDERATIONS)**

The British Geological Survey indicates that the property is within 50 metres of an area where there is the possibility for sand to be fluidised by water and 'run', with the potential to remove support from overlying buildings and cause subsidence damage.

**CONSIDERATIONS:** Normal maintenance to avoid leakage of water-bearing services or water bodies (ponds, swimming pools) should prevent any problems related to running sands.

Certain constraints may apply to land uses involving excavation or the addition or removal of water.

#### 3.11 Mining | Hazards (Non-Coal)

**PASS**

The British Geological Survey indicates that the property is located within 50 metres of an area where sporadic underground mining of restricted extent may have occurred. Potential for difficult ground conditions are unlikely and localised and are at a level where they need not be considered.

The presence of past underground mining is not known to have occurred. Areas are categorized on the basis that the rock type present are known to have been worked in other areas. Areas therefore have the potential for underground mining but there is little or no evidence of mining activity. It should be noted, however, that there is always the possibility of the existence of other sub-surface excavations, such as wells, cess pits, follies, air raid shelters/bunkers and other military structures etc. that could affect surface ground stability but which are outside the scope of this dataset.

#### 3.15 Checked Datasets

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

Property Subsidence Assessment - Clay Shrink-Swell

Geohazards | Collapsible Deposits

Geohazards | Compressible Ground

Geohazards | Running Sand

Mapped Landslides

Landslips/slides | Slope Instability

Mining | Cheshire Brine Compensation Area

Mining | Coal Mining



# Standard

## Environmental | Flood | Ground Stability

Mining | Mining Cavities (Non-Coal)  
Modified Ground | Artificial Deposits  
Natural Cavities & Soluble Rocks

Mining | Hazards (Non-Coal)  
Modified Ground | Historical Analysis

SAMPLE

## 4. NOTES & GUIDANCE

### 4.01 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.

The cover page of this report 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 FCI-Admin@dyledurham.com, or call us on 01732 755 180.

### 4.02 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.

### 4.03 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 'JBA 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. Over 85% of insurers use JBA data when assessing flood risk. The JBA 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 JBA 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.

### 4.04 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 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.

#### 4.05 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:

English Government: <https://www.gov.uk/prepare-for-a-flood/find-out-if-youre-at-risk>  
 Natural Resources Wales: <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](http://www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding)

#### 4.06 Standard

##### T&Cs, QUERIES & COMPLAINTS

This report is supplied by Future Climate Info Limited subject to Terms and Conditions of Business, available at <https://futureclimateinfo.com/wp-content/uploads/2021/09/FCI-terms-and-conditions-v050821a.pdf>. In the event of product and content queries please contact FCI-Admin@dyedurham.com. Our formal complaints procedure can be found at <http://www.futureclimateinfo.com/complaints>.

#### 4.07 Search Code

##### CONSUMER INFORMATION

##### IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Future Climate Info Ltd, Office 119, 26 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4AE, Telephone 01732 755 180, Email: FCI-Admin@dyedurham.com, 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

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 compensation of 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.

### 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](mailto:admin@tpos.co.uk), Web: <https://www.tpos.co.uk/>  
You can get more information about the PCCB from [www.propertycodes.org.uk](http://www.propertycodes.org.uk)

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

## 4.08 Report Licensing

## METHODOLOGY

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## 5. 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](http://www.environment-agency.gov.uk)  
Email: [enquiries@environment-agency.gov.uk](mailto:enquiries@environment-agency.gov.uk)

Natural Resources Wales  
Tel: 0300 065 3000  
Visit: <http://naturalresources.wales/>  
Email: [enquiries@naturalresourceswales.gov.uk](mailto:enquiries@naturalresourceswales.gov.uk)

JBA Risk Management Ltd | 1 Broughton Park, Old Lane North, Broughton, Skipton, North Yorkshire. BD23 3FD  
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](mailto:enquiries@phe.gov.uk)

Public Health Wales | 2 Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ  
Tel: 029 2022 7744  
Visit: <http://phw.nhs.wales/>

The Coal Authority Property Search Services | 200 Lichfield Lane, Berry Hill, Mansfield, Nottinghamshire. NG18 4RG  
Tel: 0845 762 6848  
Visit: [www.groundstability.com](http://www.groundstability.com)  
Email: [groundstability@coal.gov.uk](mailto: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](mailto:enquiries@bgs.ac.uk)

Ordnance Survey | Customer Services Ordnance Survey Adanac Drive Southampton SO16 0AS  
Tel: 08456 05 05 05  
Visit: [www.ordnancesurvey.co.uk/](http://www.ordnancesurvey.co.uk/)

Department for Business, Energy & Industrial Strategy | 1 Victoria Street London SW1H 0ET  
Tel: 020 7215 5000  
Email: [enquiries@beis.gov.uk](mailto:enquiries@beis.gov.uk)

HomeProtect | HomeProtect, PO Box 1124, Kingston upon Thames, KT1 1XT  
Tel: 0330 660 3600  
Visit: [www.homeprotect.co.uk/floodcover](http://www.homeprotect.co.uk/floodcover)  
Email: [floodcover@homeprotect.co.uk](mailto:floodcover@homeprotect.co.uk)

SAMPLE