



Property Insight

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## FCI Premium Residential <0.25Ha

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SAMPLE

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# Premium Residential <0.25Ha

Environmental | Flood | Ground Stability | Energy & Infrastructure

FUTURE  
CLIMATE INFO

## Report Details

**Address:**

Sample, Sample

**Requested by:**

Sample

**Grid Reference:**

E: 123456 | N: 123456

**Date:**

27/04/2018

**Report Reference:**

Sample

**Report ID:**

1000085407

## Professional Opinion

### 1. ENVIRONMENTAL

PASS

No further recommendations

### 2. FLOOD

PASS

No further recommendations

### 3. GROUND STABILITY

PASS

No further recommendations

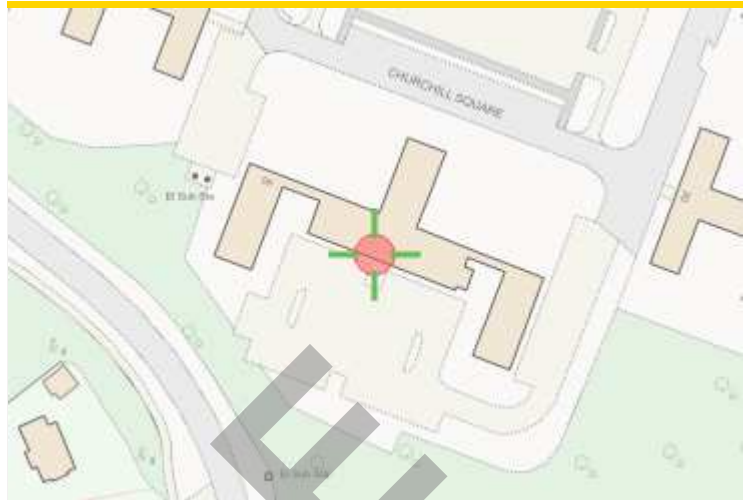
### 4. ENERGY & INFRASTRUCTURE

PASS

**Consideration(s):**

4.20 Power Stations

## 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](mailto:info@futureclimateinfo.com), or call us on 01732 755 180.



Assessed by:

*FCI Risk Team*

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



Regulated by RICS

### 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](http://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](http://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 property being determined Contaminated Land under 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 (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. The accuracy has been assessed to have approximately 90% of locations within one band of the measured concentration.

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                                  | 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. FLOODABILITY RATING)

### 2.01 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.

### 2.02 Surface Water Flood Risk

**PASS**

Data provided by JBA Risk Management indicates that there is no risk of Surface Water flooding within 25 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.

### 2.03 Groundwater Flooding

**PASS**

Data provided by JBA Risk Management 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 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](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.

This property is not located in the potential path which water would follow 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  
Groundwater Flooding  
Floodability Rating  
Flood Storage

Surface Water Flood Risk  
Surface Water Features  
Historic Flooding  
Dam Break

### 3. GROUND STABILITY

#### 3.02 Subsidence Risk Rating

**PASS**

The Subsidence Risk Rating produced by Property Assure based on subsidence damage insurance claims is **Low**, with a risk exposure equal to or below the insurance subsidence incidence rate for England and Wales. This correlates to a rate of 1 or fewer incidents in every 1000 residencies.

The Subsidence Risk Rating assesses the risk of subsidence caused by soil shrinkage. Soil Shrinkage accounts for over 75% of all insurance subsidence incidents in England and Wales and the two main causes are clay shrinkage triggered by vegetation (60% of cases) or leaking drainage (15% of cases) washing away fine particles in the soil or softening the soil.

#### 3.05 Geohazards | Running Sand

**PASS**

The British Geological Survey indicates that the property is within 50 metres of an area where there is a very low potential for running sand problems if water table rises or if sandy strata are exposed to water. No special actions required to avoid problems due to running sand.

#### 3.12 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 not 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.

#### 3.16 Checked Datasets

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

Professional Advice	Subsidence Risk Rating
Geohazards   Collapsible Deposits	Geohazards   Compressible Ground
Geohazards   Running Sand	Geohazards   Shrink-Swell
Mapped Landslides	Landslips/slides   Slope Instability
Mining   Cheshire Brine Compensation Area	Mining   Coal Mining
Mining   Mining Cavities (Non-Coal)	Mining   Hazards (Non-Coal)
Modified Ground   Artificial Deposits	Modified Ground   Historical Analysis
Natural Cavities & Soluble Rocks	

### 4. ENERGY & INFRASTRUCTURE

#### 4.15 Oil and Gas | Invitation Area (inc. Shale Gas)

**PASS**

Data provided by the Department for Business, Energy & Industrial Strategy (BEIS) indicates that the property is within an area for which Petroleum Exploration and Development Licence (PEDL) applications have been invited in the 14th Landward

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Licensing Round. Please bear in mind that these areas are quite large, almost half of the country was included in the 14th round.

The main reason for the 14th Round was to facilitate exploration for shale gas. Shale gas (methane) is trapped in impermeable shale rock. Hydraulic fracturing (or 'fracking') of the shale rock enables the shale gas to flow. Fracking has been used in the UK for many years but recent improvements in technology have made the exploitation of shale gas reservoirs more economical.

A PEDL is the first step to starting drilling, but it does not imply prior consent to actual activities. An operator wishing to drill an exploratory well must first negotiate access with landowners, as well as obtain consents from a number of bodies, including planning permission and environmental permits. BEIS will only give consent to drill once the planning authority has granted permission to drill, and if the relevant planning conditions have been discharged. An operator wishing to start production from a development site must start again with the permissions process.

If a PEDL licence is granted, it will appear below, under 'Oil and Gas | Current and Historic Sites'.

## 4.20 Power Stations

**PASS (WITH CONSIDERATIONS)**

Data provided by the Department for Business, Energy & Industrial Strategy (BEIS), indicates that the property is within 3000 metres of an active power station.

Any infrastructure project has the potential to create blight caused by the uncertainty as to the project outcomes and this can affect the ability to buy and sell property in the affected areas. If any related data is available it will appear below.

Site Name	Company	Address	Technology	Distance	Source
Blaise Farm (Farm AD)	New Earth Solutions	Blaise Farm Quarry Kings Hill West Malling Kent ME19 4PN	Anaerobic Digestion	1407 m	BEIS

**CONSIDERATIONS:** Electrical Infrastructure can emit Electric and Magnetic Fields (EMFs). National Grid operate an EMF Unit for those concerned about nearby electricity equipment. They can provide relevant information, and if necessary will undertake field measurements. For further information, contact the EMF Unit on 0845 702 3270 or by email at [emfhelp@nationalgrid.com](mailto:emfhelp@nationalgrid.com). However, you can also measure EMFs yourself with the use of a gaussmeter, which can be purchased online.

## 4.25 Checked Datasets

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

Carbon Capture & Storage	Electrical Infrastructure   Electricity Pylons
Electrical Infrastructure   Overhead Power Lines	Electrical Infrastructure   Power Cables and Lines
Electrical Infrastructure   Substations	Hydropower   Existing
Hydropower   Potential	Major Energy Infrastructure   Gas Pipe
Major Energy Infrastructure   Gas Site	Major Infrastructure Projects   Crossrail
Major Infrastructure Projects   HS2	Major Infrastructure Projects   Thames Tideway Tunnel
Oil and Gas   Invitation Area (inc. Shale Gas)	Oil and Gas   Offered Blocks (inc. Shale Gas)
Oil and Gas   Licensed Areas (inc. Shale Gas)	Oil and Gas   Current and Historic Sites
Oil and Gas   Underground Coal Gasification	Power Stations
Power Stations   Nuclear Power	Railways
Solar Farms	Wind Farms

## 5. NOTES & GUIDANCE

### 5.01 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.

### 5.02 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.

### 5.03 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>.

### 5.04 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.

### 5.05 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](http://www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding)

### 5.06 Standard

### T&Cs, QUERIES & COMPLAINTS

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### 5.07 Searchcode

### T&Cs

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- 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.

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- 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
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**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

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## 6. 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)

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](mailto: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](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: Please contact our helpline on 08456 05 05 05  
between 8:30am and 5:30pm, Monday to Friday.

Visit: If you are calling from outside the UK, please call us on +44 8456 05 05 05  
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[www.ordnancesurvey.co.uk/](http://www.ordnancesurvey.co.uk/)

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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)