

48, Jade Gardens, Colchester, CO4 5FG

Professional opinion

Addresses the Law Society practice notes on Contaminated Land and Flood risk.



Contaminated Land Liability
Passed



Flood Risk
Negligible

Further guidance



Ground Stability
Identified

page 3

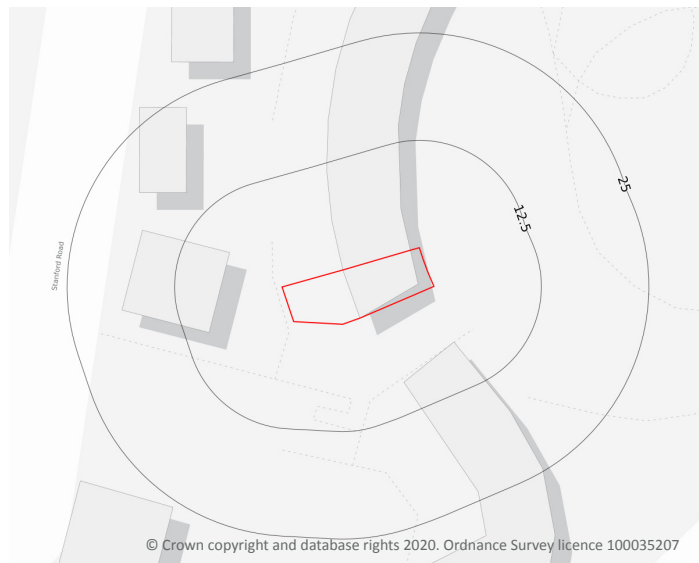


Radon
Passed



Planning Constraints
Not identified

Site plan



Screenings



Energy
Identified

page 5



Transportation
Not identified



Planning Applications
Identified

page 7

Full assessments of the above screenings are available in our Avista report.
Please contact Groundsure or your search provider for further details.

Useful contacts

Colchester Borough Council:
<http://www.colchester.gov.uk/>
customer.services@colchester.gov.uk
01206 282 222

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 8**.



Ground stability

The property is indicated to lie within an area that could be affected by natural ground subsidence. You should consider the following:

- carry out a visual inspection of the property looking out for cracks and other signs of ground instability. This inspection should be carried out by a suitably qualified and experienced person
- if signs of instability are evident from the visual inspection, it would be prudent to carry out a Level 3 Building Survey to further clarify the extent to which the property is affected by the identified risk
- contact the relevant Local Authority departments (e.g Planning department, Building Regulations) to ask for records of the property and local area relating to subsidence
- check whether your property benefits from an NHBC guarantee or other environmental warranty that often covers structural issues
- remember that professional advice should be sought before altering the ground in any way at the property, including the planting of trees.

Other considerations

No additional factors that Groundsure believe require further action have been identified in relation to the property.



Environmental summary



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

Please see **page 2** for further advice.



Contaminated Land

No significant concerns have been identified as a result of the contaminated land searches.

Contaminated Land Liability	Passed
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Past Land Use	Passed
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Waste and Landfill	Passed
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Current and Recent Industrial	Passed
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Flood Risk

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 11**.

River and Coastal Flooding	Very Low
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Groundwater Flooding	Negligible
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Surface Water Flooding	Negligible
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Past Flooding	Not identified
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Flood Storage Areas	Not identified
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FloodScore™ insurance rating	Very Low	The rating is compiled by Ambiental, a leading flood risk analysis company. Please see page 11
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Ground stability

The property is assessed to have potential for natural or non-natural ground subsidence.

Please see **page 4** for details of the identified issues.

Natural Ground Stability	Moderate-High
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Non-Natural Ground Stability	Not identified
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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%.

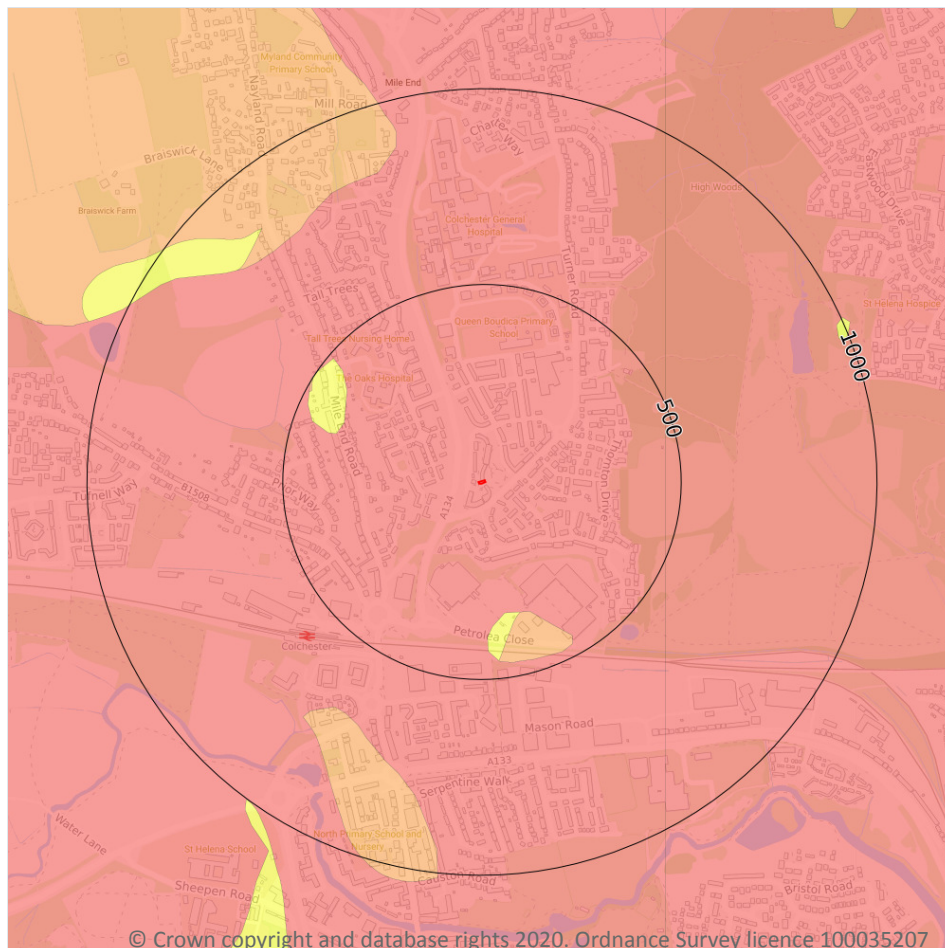
Not in a radon affected area



Ground stability



Natural ground subsidence



- Site Outline
- Search buffers in metres (m)
- Moderate - high
 - Low
 - Negligible - very low

Natural ground subsidence

The property, or an area within 50m of the property, has a moderate to high potential for natural ground subsidence. This rating is derived from the British Geological Survey's GeoSure database, and is based upon the natural qualities of the geology at the site rather than any historical subsidence claims or events. Additionally, this data does not take into account whether buildings on site have been designed to withstand any degree of subsidence hazard.

Please see **page 2** for further advice.

Surveyors are normally aware of local problem areas in relation to subsidence, however, this data provided by the British Geological Survey (BGS) can highlight areas where a significant potential for natural ground subsidence exists and whether it may need particular consideration. The term "Subsidence" refers to ground movement that could cause damage to foundations in domestic or other properties.

Energy summary



The property has been identified to lie within 5km of one or more energy features. The Homebuyers report summarises these on this page.

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



Oil and Gas

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.

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 Infrastructure

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

Power stations

Not identified

Energy Infrastructure Projects

Not identified
Not identified



Transportation summary



The property has not been identified to lie within the specified distance of one or more of the transportation features detailed below.

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



HS2

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.

HS2 Route	Not identified
HS2 Safeguarding	Not identified
HS2 Stations	Not identified
HS2 Depots	Not identified
HS2 Noise	Not assessed
HS2 Visual impact	Not assessed



Crossrail

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

Crossrail 1 Route	Not identified
Crossrail 1 Stations	Not identified
Crossrail 1 Worksites	Not identified
Crossrail 2 Route	Not identified
Crossrail 2 Stations	Not identified
Crossrail 2 Worksites	Not identified
Crossrail 2 Safeguarding	Not identified
Crossrail 2 Headhouse	Not identified



Other Railways

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

Active Railways and Tunnels	Not identified
Historical Railways and Tunnels	Not identified
Railway and Tube Stations	Not identified
Underground	Not identified



Planning summary



Planning Applications

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

11 Total applications

This total includes large developments within 500 m, small developments within 125 m and house extensions within 50 m. If required, full details on these applications including a detailed location plan relative to the property are available when you purchase a Groundsure Planning Report via your preferred searches provider.



Planning constraints

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

Environmental Protected Areas Not identified
Visual and Cultural Protected Areas Not identified



Telecoms

There are no mobile masts, mobile phone base stations or planning applications for mobile masts identified within 250 metres of the property.

Mobile phone masts Not identified



Datasets searched

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

Contaminated Land

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

Contaminated Land

Dangerous industrial substances (D.S.I. List 2)	Not identified
Pollution incidents	Not identified

Flood Risk

Risk of flooding from rivers and the sea	Not identified
Flood storage areas: part of floodplain	Not identified
Historical flood areas	Not identified
Areas benefiting from flood defences	Not identified
Flood defences	Not identified
Proposed flood defences	Not identified
Surface water flood risk	Not identified
Groundwater flooding	Not identified

Ground stability

Natural ground subsidence	Identified
Natural geological cavities	Not identified
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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Energy Infrastructure

Electricity transmission lines and pylons	Not identified
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Planning constraints

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

Mobile phone masts	Not identified
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Mobile phone masts planning records	Not identified
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Contaminated land liability assessment methodology

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

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

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

Method Statement

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

Limitations of the Study

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

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 Ambiantal Risk Analytics. In Scotland the river and coastal flood models are also provided by Ambiantal 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 Environment Agency. It shows the chance of flooding from rivers or the sea presented in categories taking account of flood defences and the condition those defences are in. The model uses local water level and flood defence data to model flood risk.

Historic flood events

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

Surface water flooding

Ambiantal 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. 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.

Ambiental FloodScore™ insurance rating

The property has been rated as **Very Low** risk.

Ambiental's FloodScore™ risk rating gives an indicative assessment of the potential insurance risk classification from flooding, which can provide an indication of how likely it is that a property's policy will be ceded to Flood Re. The assessment is based on Ambiental's river, tidal and surface water flood data and other factors which some insurers may use in their assessment are not included.

Flood Re is a re-insurance scheme that makes flood cover more widely available and affordable as part of your residential property home insurance. Properties at higher risk of flooding may have the flood part of their policy ceded to Flood Re by their insurer. It is important to understand that Flood Re does not apply to all situations. Exclusions from Flood Re includes properties constructed after 1 January 2009; properties not within domestic Council Tax bands A to H (or equivalent); commercial properties, certain buy to let scenarios and buildings comprising four or more residential units. A full list of the exemptions can be found on the Flood Re website (<https://www.floodre.co.uk/can-flood-re-help-me/eligibility-criteria/>).

The Ambiental FloodScore™ insurance rating is classified into six different bandings:

Very High indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a very high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

High indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

Moderate-High indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a moderate possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

Moderate indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a low possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.

Low indicates a level of risk that is likely to mean standard cover and premiums are available for flood cover. There is a low possibility the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.



Very Low indicates a level of flood risk that should not have any impact on the provision of flood cover for the property.

Conservation Area data limitations

Please note the Conservation Area data is provided by Historic England and may be incomplete. We recommend reviewing your local search for confirmation.

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. This is then represented within Groundsure reports as either Negligible-Very Low (A&B ratings), Low (C ratings) or Moderate-High (D&E ratings). 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>



Conveyancing Information Executive and our terms & conditions

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- 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

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Operations Director, Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email:

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 We will co-operate fully with the Ombudsman during an investigation and comply with their final decision.

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