

IN THE MATTER OF:

AN APPLICATION FOR
LAWFUL DEVELOPMENT CERTIFICATE FOR AN
EXISTING USE OR OPERATION

BY:

MS ALEXANDRA HARDING

Applicant

-in relation to-

BUILDING/DWELLING LOCATED AT

WILLOWBROOK STABLES

STATION ROAD

EARLS COLNE

COLCHESTER

CO6 2ER

Property

EXHIBIT AH1

This is the Exhibit marked "AH1" referred to in the Statutory Declaration of MS ALEXANDRA HARDING sworn before me this day 2023.

A. S. Harding

L.F.

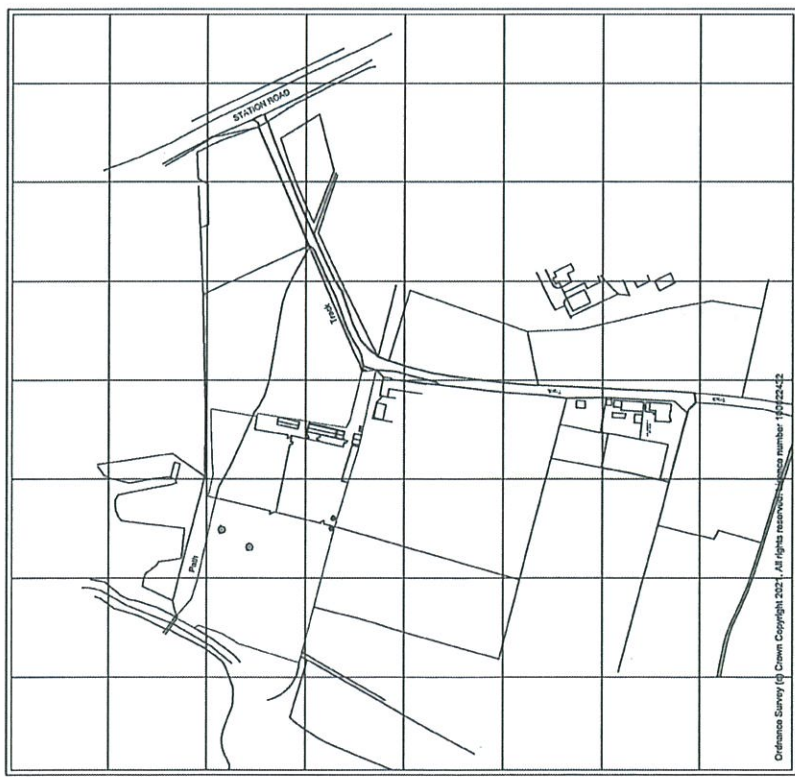
Name: *Laura Finnigan*)

Qualification: *Solicitor*)

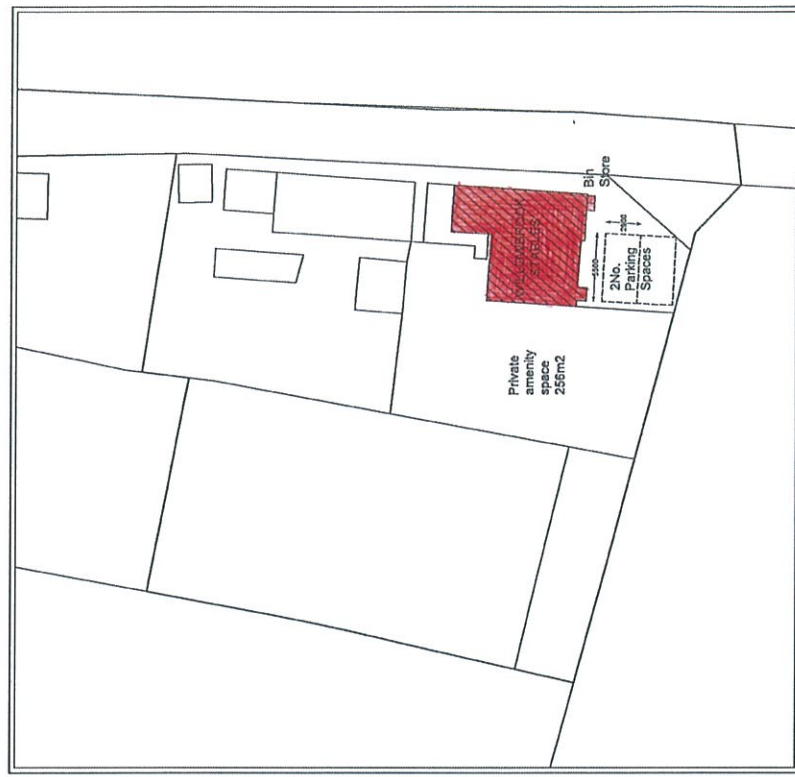
Address/Stamp:

BIRKETT LONG LLP
1 AMPHORA PLACE
SHEEPEN ROAD
COLCHESTER, ESSEX
CO3 3WG

<p>1:1000</p>	<p>1:2000</p>	<p>1:5000</p>	<p>1:10000</p>	<p>1:25000</p>	<p>1:50000</p>	<p>1:100000</p>	<p>1:250000</p>	<p>1:500000</p>	<p>1:1000000</p>
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EXISTING SITE LOCATION PLAN



EXISTING & PROPOSED SITE BLOCK PLAN

<p>OSWICKS LTD Head Office 577 Head Street, Halstead Essex, CO9 2AT</p>	<p>OSWICKS Architectural Services</p> <p>Tel: 01787 477559 Email: info@oswicks.co.uk Web: www.oswicks.co.uk</p>	<p>ORIENTATION: MRS HARDING SITE ADDRESS: WILLOWBROOK STABLES, STATION ROAD, EARLS COLNE, COLCHESTER, ESSEX, CO9 2ER</p>	<p>PLAN NAME: PP START DATE: 10-01-2022 DRAWN BY: DC</p>	<p>PROJECT: A1 REVISION: A</p>	<p>SCALE: 1:200-1:1250 UPDATED: 22-02-2022</p> <p>NOTE: RELEASE FROM PLAN SHALL BE VALID IN CONNECTION WITH THE GENERAL SPECIFICATION IF PROVIDED</p>	<p>PLAN NO: - SURVEYED AS EXISTING-PROPOSED CHANGE OF USE PROJECT NO: -PROPOSED CHANGE OF USE DETAIL DRAWING- SITE PLANS PLAN NO.: 22-000-AS-2</p>
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Official copy of register of title

Title number EX747170

Edition date 17.10.2012

- This official copy shows the entries on the register of title on 11 OCT 2022 at 10:20:11.
- This date must be quoted as the "search from date" in any official search application based on this copy.
- The date at the beginning of an entry is the date on which the entry was made in the register.
- Issued on 11 Oct 2022.
- Under s.67 of the Land Registration Act 2002, this copy is admissible in evidence to the same extent as the original.
- This title is dealt with by HM Land Registry, Peterborough Office.

A: Property Register

This register describes the land and estate comprised in the title.

ESSEX : BRAINTREE

- 1 (17.05.2005) The Freehold land shown edged with red on the plan of the above title filed at the Registry and being Land at Colne Green Farm Station Road, Earls Colne.
- 2 (17.05.2005) The land has the benefit of rights reserved by a Transfer of other land dated 1 September 1994 made between (1) W. G. Waters Limited and (2) Maurice Lake :-
NOTE: Copy filed.
- 3 (17.05.2005) The land has the benefit of the rights granted by but is subject to the rights reserved by the Transfer dated 8 April 2005 referred to in the Charges Register.
- 4 (17.05.2005) The Transfer dated 8 April 2005 referred to above contains a provision excluding the operation of Section 62 of the Law of Property Act 1925 as therein mentioned.

B: Proprietorship Register

This register specifies the class of title and identifies the owner. It contains any entries that affect the right of disposal.

Title absolute

- 1 (17.05.2005) PROPRIETOR: ALEXANDRA JANE HARDING of 45 Atlas Road, Earls Colne, Colchester, Essex CO6 2LX.
- 2 (17.05.2005) The price stated to have been paid on 8 April 2005 was £15,000.
- 3 (26.06.2008) RESTRICTION: No disposition of the registered estate by the proprietor of the registered estate is to be registered without a written consent signed by the proprietor for the time being of the Charge dated 24 June 2008 in favour of Lancashire Mortgage Corporation Limited referred to in the Charges Register.

Title number EX747170

C: Charges Register

This register contains any charges and other matters that affect the land.

- 1 (17.05.2005) A Transfer of the land in this title dated 8 April 2005 made between (1) W. G . Waters Limited and (2) Alexandra Jane Harding contains restrictive covenants.

NOTE: Copy filed.

- 2 (26.06.2008) REGISTERED CHARGE dated 24 June 2008 affecting also title EX804094.
- 3 (26.06.2008) Proprietor: LANCASHIRE MORTGAGE CORPORATION LIMITED (Co. Regn. No. 2058813) of Lake View, Lakeside, Cheadle, Cheshire SK8 3GW.

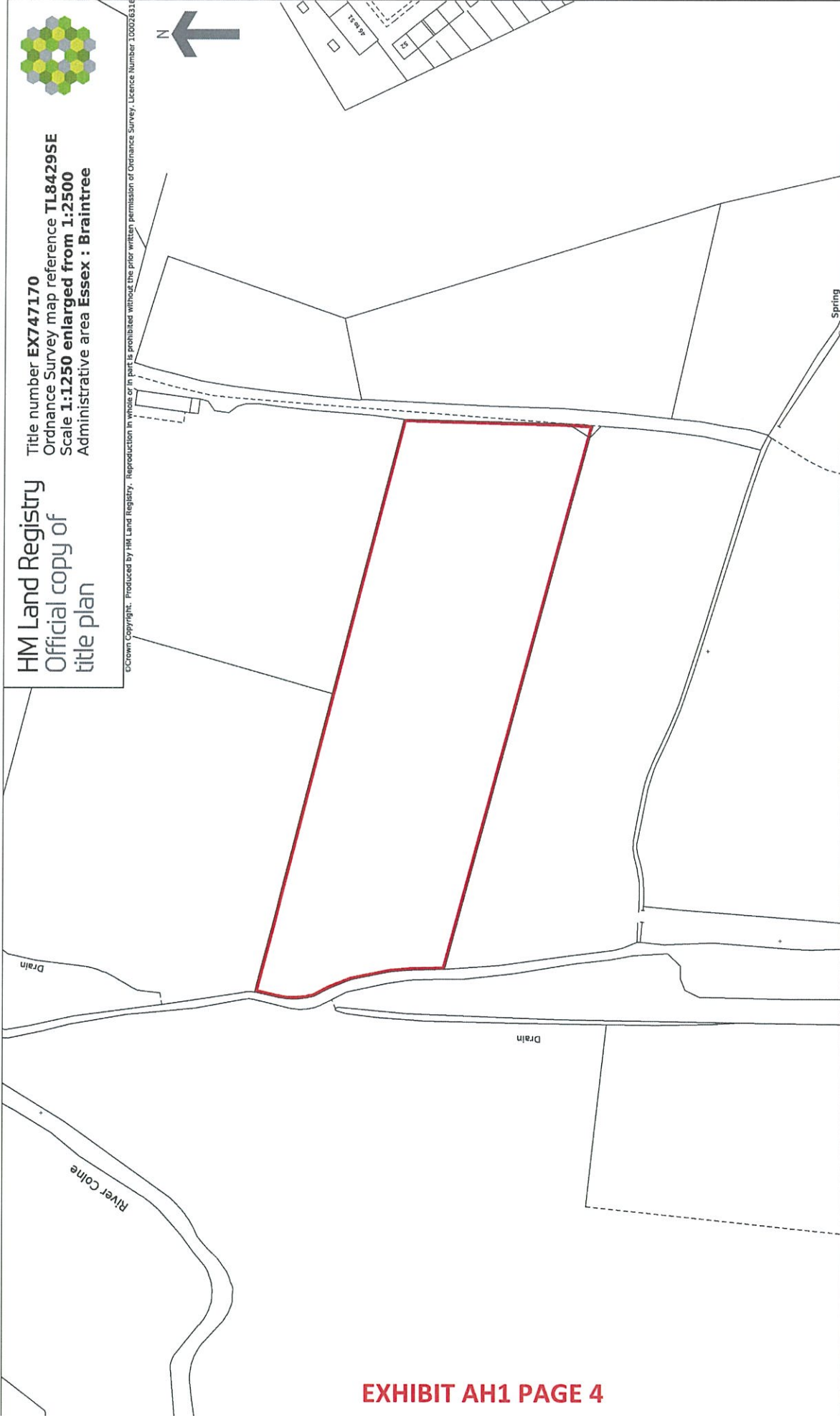
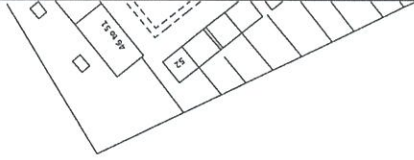
End of register



Title number **EX747170**
Ordnance Survey map reference **TL8429SE**
Scale **1:1250 enlarged from 1:2500**
Administrative area **Essex : Braintree**

HM Land Registry
Official copy of
title plan

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Development Management
Causeway House
Bocking End
Braintree
Essex CM7 9HB

T: 01376 552525
E: planning@braintree.gov.uk
W: www.braintree.gov.uk

Application for a Lawful Development Certificate for an Existing Use or Operation or Activity,
including those in breach of a planning condition

Town and Country Planning Act 1990 (as amended)

Publication of applications on planning authority websites

Please note that the information provided on this application form and in supporting documents may be published on the Authority's website. If you require any further clarification, please contact the Authority's planning department.

Site Location

Disclaimer: We can only make recommendations based on the answers given in the questions.

If you cannot provide a postcode, the description of site location must be completed. Please provide the most accurate site description you can, to help locate the site - for example "field to the North of the Post Office".

Number

Suffix

Property Name

Address Line 1

Address Line 2

Address Line 3

Town/city

Postcode

Description of site location must be completed if postcode is not known:

Easting (x)

Northing (y)

Description

Land to the south of Pudsies barn

Applicant Details

Name/Company

Title

Mrs

First name

A

Surname

Harding

Company Name

Address

Address line 1

Willowbrook, Station Road

Address line 2

Earls Colne

Address line 3

Town/City

Colchester

Country

Postcode

CO6 2ER

Are you an agent acting on behalf of the applicant?

Yes

No

Contact Details

Primary number

***** REDACTED *****

Secondary number

Fax number

Email address

Agent Details

Name/Company

Title

First name

Surname

Company Name

Address

Address line 1

Address line 2

Address line 3

Town/City

Country

Postcode

Contact Details

Primary number

Secondary number

Fax number

Email address

Reason for Lawful Development Certificate

Please indicate why you are applying for a lawful development certificate

- An existing use
- Existing building works
- An existing use, building work or activity in breach of a condition

Being a use, building works or activity which is still going on at the date of this application.

If Yes, to either 'an existing use' or 'an existing use in breach of a condition', please select the relevant Use Class.

Please note that following changes to Use Classes on 1 September 2020: The list includes the now revoked Use Classes A1-5, B1, and D1-2 that should not be used in most cases. Also, the list does not include the newly introduced Use Classes E and F1-2. To provide details in relation to these or any 'Sui Generis' use, select 'Other' and specify the use where prompted. [View more details on Use Classes.](#)

Description of Existing Use, Building Works or Activity

Please fully describe each existing use, building works or activity for which you want the lawful development certificate. Where appropriate, show to which part of the land each use, building works or activity relates

Grounds for application for a Lawful Development Certificate

Under what grounds is the certificate being sought

- The use began more than 10 years before the date of this application
- The use, building works or activity in breach of condition began more than 10 years before the date of this application
- The use began within the last 10 years, as a result of a change of use not requiring planning permission, and there has not been a change of use requiring planning permission in the last 10 years
- The building works (for instance, building or engineering works) were substantially completed more than four years before the date of this application.
- The use as a single dwelling house began more than four years before the date of this application
- Other - please specify (this might include claims that the change of use or building work was not development, or that it benefited from planning permission granted under the Act or by the General Permitted Development Order).

Is the certificate being sought for a use, operation, or activity in breach of a condition or limitation?

- Yes
- No

Please state why a Lawful Development Certificate should be granted

Information in support of a Lawful Development Certificate

When was the use or activity begun, or the building works substantially completed (date must be pre-application submission)?

01-03-2017

In the case of an existing use or activity in breach of conditions has there been any interruption?

- Yes
 No

In the case of an existing use of land, has there been any material change of use of the land since the start of the use for which a certificate is sought?

- Yes
 No

Residential Information

Does the application for a certificate relate to a residential use where the number of residential units has changed?

- Yes
 No

Proposed

Please select the housing categories that are relevant to the proposed units (i.e. the change you are seeking certification for)

- Market Housing
 Social, Affordable or Intermediate Rent
 Affordable Home Ownership
 Starter Homes
 Self-build and Custom Build

Market Housing

Please specify each type of housing and number of units proposed

Housing Type: Houses
1 Bedroom: 0
2 Bedroom: 1
3 Bedroom: 0
4+ Bedroom: 0
Unknown Bedroom: 0
Total: 1

Proposed Market Housing Category Totals	1 Bedroom Total	2 Bedroom Total	3 Bedroom Total	4 Bedroom Total	Unknown Bedroom Total	Bedroom Total
	0	1	0	0	0	1

Existing

Please select the housing categories for any existing units on the site (i.e. prior to the change you are seeking certification for)

- Market Housing
- Social, Affordable or Intermediate Rent
- Affordable Home Ownership
- Starter Homes
- Self-build and Custom Build

Totals

Total proposed residential units	<input type="text" value="1"/>
Total existing residential units	<input type="text" value="0"/>
Total net gain or loss of residential units	<input type="text" value="1"/>

Site Visit

Can the site be seen from a public road, public footpath, bridleway or other public land?

- Yes
- No

If the planning authority needs to make an appointment to carry out a site visit, whom should they contact?

- The agent
- The applicant
- Other person

Pre-application Advice

Has assistance or prior advice been sought from the local authority about this application?

- Yes
- No

Interest in the Land

Please state the applicant's interest in the land

- Owner
- Lessee
- Occupier
- Other

Authority Employee/Member

With respect to the Authority, is the applicant and/or agent one of the following:

- (a) a member of staff
- (b) an elected member
- (c) related to a member of staff
- (d) related to an elected member

It is an important principle of decision-making that the process is open and transparent.

For the purposes of this question, "related to" means related, by birth or otherwise, closely enough that a fair-minded and informed observer, having considered the facts, would conclude that there was bias on the part of the decision-maker in the Local Planning Authority.

Do any of the above statements apply?

- Yes
- No

Declaration

I / We hereby apply for Lawful development: Existing use as described in this form and accompanying plans/drawings and additional information. I / We confirm that, to the best of my/our knowledge, any facts stated are true and accurate and any opinions given are the genuine options of the persons giving them. I / We also accept that: Once submitted, this information will be transmitted to the Local Planning Authority and, once validated by them, be made available as part of a public register and on the authority's website; our system will automatically generate and send you emails in regard to the submission of this application.

I / We agree to the outlined declaration

Signed

Damian Lockley

Date

23/06/2022

Oswick Ltd (Head Office)
5/7 Head Street, Halstead
Essex, CO9 2AT



Tel: 01787 477559
Email: info@oswicks.co.uk
Web: www.oswicks.co.uk

WILLOWBROOK STABLES
STATION ROAD
EARLS COLNE
COLCHESTER
ESSEX
CO6 2ER

LAWFUL DEVELOPMENT STATEMENT

DATE: 16TH JUNE 2022

OUR REFERENCE: 22-003-AS



Oswick Ltd is a limited company trading as "Oswicks Property Professionals" registered in England and Wales. The Registered Office is Oswicks Property Professionals, 5-7, Head Street, Halstead, Essex, CO9 2AT. Company registered No. 08345914. VAT No. 154294308.



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1. INTRODUCTION

The following Lawful development Statement is for site known as Willowbrook Stables, Station Road, Earls Colne, Colchester, Essex, CO6 2ER and should accompany all submitted documents.

The site is currently used as a private residential dwelling and has been since March 2017, all of the documentation stated below can be provide upon request.

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2. STATEMENT

The site was previously used as storage and offices relating to the equestrian usage of the site. The same owner later moved into this building and created a small family home in March 2017 which is confirm by the supporting documentation listed below. Mr and Mrs Harding have not purposely hidden that they have lived on this site for this time period and the below evidence proves this

Primary evidence

East Light Homes have confirmed via email that the tenancy of Mrs Harding ended for the property known as 45 Atlas Road, Earls Colne, Colchester, CO6 2LX ended on the 19th March 2017 and that the current address of Willowbrook Stables, Station Road, Earls Colne, Colchester, CO6 2ER is on their records as the current address for Mrs Harding.

P60 documentation has been provided for both occupants of the dwelling dating back to April 2017 for Mrs Harding and April 2019 for Mr Harding, all of which have the address of Willowbrook stated on them. Mrs Harding has P60 documentation for the years 2017, 2018, 2019, 2020, 2021 and 2022 all with Willowbrook Stables as the address. Mr Harding has P60 documentation for the years 2019, 2020 and 2021.

The site is provided with a septic tank which has been emptied yearly by Paul Chinery of Weybridge Farm Bungalow, Stambourne Road, Great Yeldham, Halstead, Essex, CO9 4RA. Receipts of this service are dated September 2018, August 2019, October 2021 and April 2022.

EDF energy have been providing electric to the dwelling since February 2016 with electrical statements for the following periods: February 2016 to January 2017, January 2017 to February 2018, February 2018 to October 2018, August 2019 to October 2019, June 2019 to August 2019, April 2020 to October 2020, October 2020 to April 2021, April 2021 to October 2021 and October 2021 to April 2022.

Mr Harding has provided pay slips since April 2017 with the address of Willowbrook stables on them for the following dates: April 2017 to November 2017, March, August, September, October, November December of 2018, January 2019 to December 2019, January 2020 to December 2020 and January 2021 to October 2021.

The dwelling is provided with a TV which requires a TV licence to be paid, we have TV licence records for October 2019 and October 2020 and October 2021. We have contacted the customer services for the previous years and have a letter back stating that 'details of previous licences are not retained on our computer records'. This is due to the number of licences that are held on the system each year and the servers do no have the space to retain all this information.

Anglian water provide water for the site and we have been provided with water charges letters dating back to January 2016. We have water charges letters for the time periods of January 2016 to April 2016, November 2016 to April 2017, April 2017 to January 2018, May 2020 to November 2020, an account summary for November 2020 to April 2021 and a water charges letter for May 2021 to May 2022.

Mr Harding holds a Shotgun licence and therefore has a certificate to hold this licence provided by Essex Police with the address of Willowbrook Stables, Station Road, Earls Colne, Colchester, Essex, CO6 2ER and valid from May 2017 to May 2022 and with an early renewal dated from October 2021 to October 2026.

The dwelling is not on mains gas or oil but uses gas bottles and has been since the being converted to a dwelling, we have been provided with gas sales invoices for March 2017, June 2017, February 2018, October 2018, June 2020, December 2020, March 2021, September 2021 and November 2021 as well as gas safety records for October 2018 and July 2020.

We have been provided with an affidavit from a friend/local in the area stating that they have known Mrs Harding since 2012 and has known of her previous and current address and can confirm that they have been living at Willowbrook Stables for the past 5 years.

NFU Mutual have been providing commercial vehicle insurance for Mrs Harding which we have been given letters showing the direct debits for the year from September 2019 and September 2020 along with a commercial vehicle insurance letter dated May 2020 and May 2021.

Trinity Lane Car insurance provided the insurance for the vehicle that was situated at the site from March 2021 until March 2022.

AXA Motor Insurance provided the insurance for another vehicle that was situated at the site from October 2021 until September 2022.

From February 2022 electricity supply contract has been set up to the address of the site known as Willowbrook.

Secondary Evidence

We have been provided with documents that we would class as secondary evidence; these documents consist of the following:

- Natwest banking statements for November 2018, November 2019 and May 2020
- HR letters confirming work hours for Mrs Harding for January 2019, December 2019, July 2020, October 2020, July 2021 and November 2021
- Prudential pension statement for January 2019 and letters regarding the service from December 2020, March 2021 and July 2021
- NHS letter regarding vaccinations from December 2020
- DVLA records letter including tax and renewal of licence
- EE mobile letters including upgrade agreements dated October 2018
- Scottish widow letters stating changes to the plan dating back to December 2018
- Barclays bank statements from October 2019
- Hm Revenue letter regarding tax dated August 2018
- Sky tv set up confirmation letter from March 2017 and one regarding the contract from January 2019
- Llyods bank statements from April 2017 with the address of Willowbrook
- Receipt for plumbing service dated October 2017
- Braintree district council Tax letter dated March 2022

3. CONCLUSION

All of the above evidence proves that Mr and Mrs Harding have been living at the site known as Willowbrook Stables, Station Road, Earls Colne, Colchester, Essex, CO6 2ER since March of 2017. The above documents have been provided to us by Mr and Mrs Harding and can be scanned and shown as proof should it be required, proving that the site has been used as a private dwelling for this period of time and has not been hidden from the public and therefore a lawful certificate should be granted of the existing use.

All information can be provided via email in a PDF format with the address of Willowbrook Stables on them when Mr and Mrs Harding have resided since March 2017.

Oswick Ltd (Head Office)
5/7 Head Street, Halstead
Essex, CO9 2AT



Tel: 01787 477559
Email: info@oswicks.co.uk
Web: www.oswicks.co.uk

VERIFICATION
APPROVED FOR ISSUE:
GE
DATE
17-06-2022

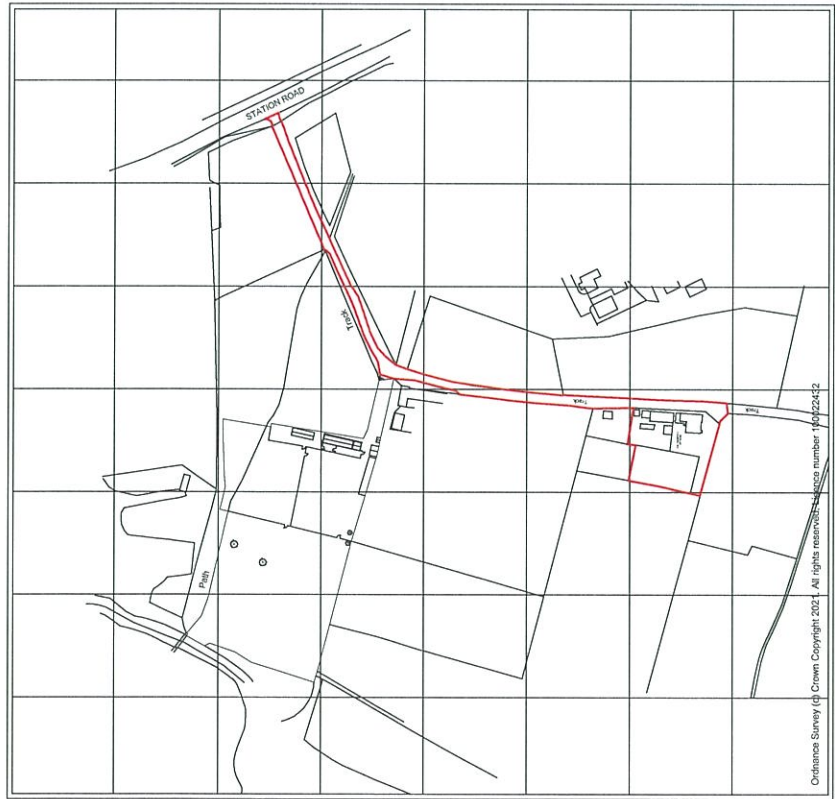
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Company registered No. 08345914. VAT No. 154294308.



RICS Regulated Firm
No. 1202737.

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EXISTING SITE LOCATION PLAN



EXISTING & PROPOSED SITE BLOCK PLAN

Oswicks Ltd (Head Office)
57 Head Street, Hildeshead
Essex, CO9 2AT



Tel: 01787 477550
Email: info@oswicks.co.uk
Web: www.oswicks.co.uk

CLIENT NAME - MRS HARDING
SITE ADDRESS - WILLOWBROOK STABLES, STATION ROAD, EARLS COLNE, COLCHESTER,
ESSEX, CO6 2ER

PLAN TYPE - PP
START DATE - 10-01-2022
DRAWN BY - DC

PAPER SIZE - A1
REVISION - A
NOTE - IN CONJUNCTION WITH THE GENERAL SPECIFICATION IF PROVIDED

SCALE - 1:200-1:1250
UPDATED - 22-02-2022

PLAN TYPE - SURVEYED AS EXISTING-PROPOSED CHANGED OF USE
PROJECT TYPE - PROPOSED CHANGE OF USE
DETAIL ROOM - SITE PLANS
PLAN No. - 22-003-AS-2

OSWICKS LTD (HEAD OFFICE)
57 HEALD STREET - HATFIELD
ESSEX, CO9 2AT

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Email: info@oswick.co.uk
Web: www.oswick.co.uk

OSWICKS
Architectural Services

CLIENT NAME - MRS HARDING
SITE ADDRESS - WILLOWBROOK STABLES, STATION ROAD, EARLS COLNE, COLCHESTER,
ESSEX, CO8 2ER

PLAN TYPE - PP
START DATE - 15-01-2022
DRAWN BY - DC

PAPER SIZE - A1
SCALE - 1:50
REVISION - A
UPDATED - 07-07-2022
NOTE - BUILDING REGULATION PLANS SHOULD BE READ
IN CONJUNCTION WITH THE GENERAL SPECIFICATION IF PROVIDED

PLAN TYPE - SURVEYED AS EXISTING-PROPOSED CHANGE OF USE
PROJECT TYPE - PROPOSED CHANGE OF USE
REF: HLB-SP/04-FLOOR PLAN-ELEVATIONS
PLAN No. - 22-003-AS-1

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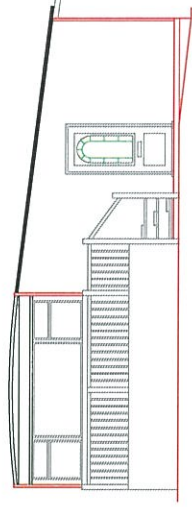
OSWICKS
Architectural Services

CLIENT NAME - MRS HARDING
SITE ADDRESS - WILLOWBROOK STABLES, STATION ROAD, EARLS COLNE, COLCHESTER,
ESSEX, CO8 2ER

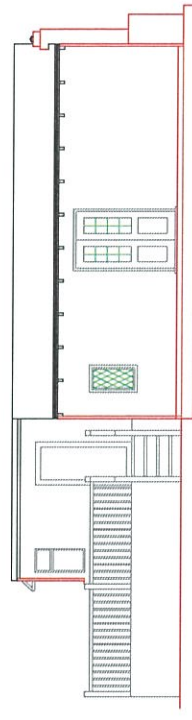
PLAN TYPE - PP
START DATE - 15-01-2022
DRAWN BY - DC

PAPER SIZE - A1
SCALE - 1:50
REVISION - A
UPDATED - 07-07-2022
NOTE - BUILDING REGULATION PLANS SHOULD BE READ
IN CONJUNCTION WITH THE GENERAL SPECIFICATION IF PROVIDED

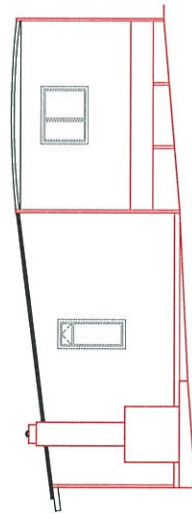
PLAN TYPE - SURVEYED AS EXISTING-PROPOSED CHANGE OF USE
PROJECT TYPE - PROPOSED CHANGE OF USE
REF: HLB-SP/04-FLOOR PLAN-ELEVATIONS
PLAN No. - 22-003-AS-1



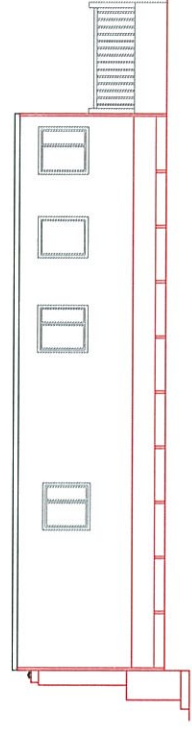
EXISTING NORTH ELEVATION



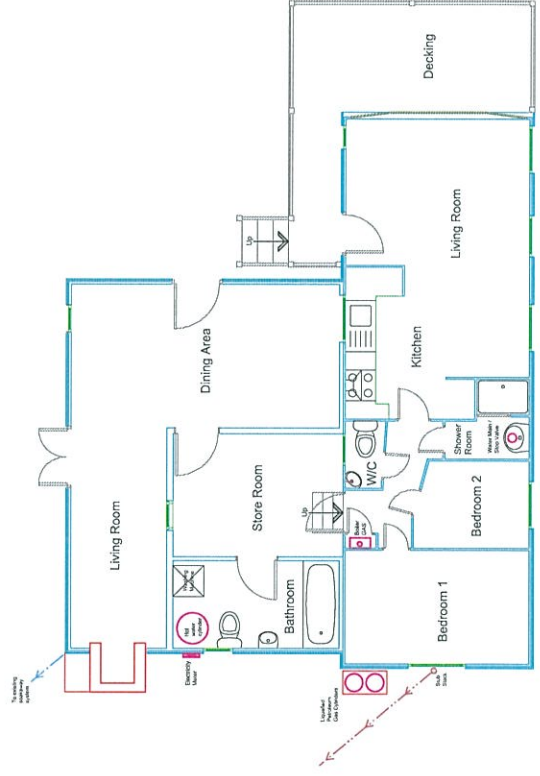
EXISTING WEST ELEVATION



EXISTING SOUTH ELEVATION



EXISTING EAST ELEVATION



EXISTING FLOOR PLAN

EARLS COLNE PARISH COUNCIL
Clerk – Mrs Deborah Hayns

Council Office, Village Hall, York Road, Earls Colne, Colchester, Essex CO6 2RN
Tel: 01787 224370 E-mail: clerk@earlscolne.org



Date: 21/07/2022

Development Services
Braintree District Council
Causeway House
Braintree
Essex CM7 9HB

Dear Sirs,

Planning Application 22/01695/ELD
Application for a Lawful Development Certificate for an Existing Use- Use of
site as a private residential dwelling
Willowbrook Stables Station Road Earls Colne Essex CO6 2ER

At the Parish Council meeting on 20th July 2022 it was agreed to raise objections to this application on the following basis

- The site is located in the countryside, outside any defined village envelope as identified in the adopted Local Plan Review and adopted Core Strategy.
- Residential development beyond the tree belt will be detrimental to protecting the character of the Bourne Brook/Colne Valley and the surrounding countryside. This tree belt forms an essential visual barrier shielding current development from the valley floor.
- This is an important wildlife corridor, identified as a Dark Valley, the status of which would be compromised by the proposed development.
- The site is disconnected from the village centre facilities with limited opportunities for safe and accessible walking or cycling and would place reliance on travel by car.

It is clear that a permanent dwelling on the site would be a case of backland development and would have a harmful impact upon the wider rural character and appearance of the locality.

In such circumstances, the adverse impacts of the development would significantly and demonstrably outweigh the limited benefit arising for a development for 1 dwelling.

Yours faithfully,

Parish Clerk

Essex Village of the Year 2005

EXHIBIT AH1 PAGE 20

Braintree District Council

Town and Country Planning Act 1990: S191
Town & Country Planning (Development Management Procedure)(England) Order 2010

Application No.: 22/01695/ELD

Date 23rd June 2022
Received:

APPLICANT:

Mrs A Harding
Willowbrook
Station Road
Earls Colne
Colchester
CO6 2ER

AGENT:

Oswick Ltd
Mr Damian Lockley
5/7 Head Street
Halstead
CO9 2AT

DESCRIPTION:

Application for a Lawful Development Certificate for an Existing Use - Use of site as a private residential dwelling.

LOCATION:

Willowbrook Stables Station Road Earls Colne Essex CO6 2ER

SUBMITTED PLAN(S):

Plan Description	Plan Ref	Plan Version
Location / Block Plan	22-003-AS-02	N/A
Existing Floor Plan	22-003-AS-1 rev.A	N/A

DECISION:

The Braintree District Council has considered your application for a Lawful Development Certificate for an existing use, operation or activity, as described above and hereby determine that on present evidence the use has not been proven to justify the issue of a Lawful Development Certificate for the following reason(s):

Reason 1

The evidence available to the Council is not sufficient to prove, on the balance of probability, that the site edged red, known as Willow Brook Stables, Wakes Colne Road, White Colne, has been in residential use for a period of more than 10 years prior to the submission of this application.

Accordingly, the use of the land is not lawful within the meaning of Section 191 of the Town and Country Planning Act 1990.

Dated: 1st September 2022

Signed: 

Christopher Paggi

Planning Development Manager
Causeway House, Bocking End, Braintree, Essex CM7 9HB

Planning Decision Notice

22/01695/ELD

Page 1 of 2

Appeals to the Secretary of State

- If you are aggrieved by the decision of your local planning authority to refuse permission for the proposed development or to grant it subject to conditions, then you can appeal to the Secretary of State under section 78 of the Town and Country Planning Act 1990.
- For householder and minor commercial applications you must appeal within **12 weeks** of the Council's decision. For other application types you must appeal within **6 months** of the Council's decision.
- If this is a decision on a planning application relating to the same or substantially the same land and development as is already the subject of an enforcement notice, if you want to appeal against your local planning authority's decision on your application, then you must do so within 28 days of the date of this notice.
- If an enforcement notice is served relating to the same or substantially the same land and development as in your application and if you want to appeal against your local planning authority's decision on your application, then you must do so within: 28 days of the date of service of the enforcement notice, or within 6 months [12 weeks in the case of a householder or minor commercial appeals] of the date of this notice, whichever period expires earlier.
- Appeals can be made online at: <https://www.gov.uk/planning-inspectorate>. If you are unable to access the online appeal form, please contact the Planning Inspectorate to obtain a paper copy of the appeal form on telephone no. 0303 444 5000.
- The Secretary of State can allow a longer period for giving notice of an appeal but will not normally be prepared to use this power unless there are special circumstances which excuse the delay in giving notice of appeal.
- The Secretary of State need not consider an appeal if it seems to the Secretary of State that the local planning authority could not have granted planning permission for the proposed development or could not have granted it without the conditions they imposed, having regard to the statutory requirements, to the provisions of any development order and to any directions given under a development order.
- If you intend to submit an appeal that you would like examined by inquiry then you must notify the Local Planning Authority and Planning Inspectorate (inquiryappeals@planninginspectorate.gov.uk) at least 10 days before submitting the appeal. [Further details are on GOV.UK.](#)

Land Purchase

If proposals are refused, whether by the Local Planning Authority or by the Secretary of State, and the owner of the land claims that the land has become incapable of reasonably beneficial use in its existing state and cannot be rendered capable of reasonably beneficial use by the carrying out of any development which has been or would be permitted, he may serve on the District Council for the area in which the land is situated a purchase notice requiring that Council to purchase his interest in the land in accordance with the provisions of Part VI of the Town and Country Planning Act 1990 as amended.

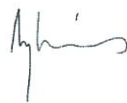
Compensation

In certain circumstances, a claim may be made against the Local Planning Authority for compensation where permission is refused by the Secretary of State on appeal or on a reference of an application to him. The circumstances in which such compensation is payable are set out in Section 114 of the Town and Country Planning Act 1990 as amended.

Planning Decision Notice

BRAINTREE DISTRICT COUNCIL
DEVELOPMENT MANAGEMENT
DECISION SHEET



Application Details	
Application No:	22/01695/ELD
Development Type:	26Q
Date Valid:	7th July 2022
8/13 Week Date:	1st September 2022
Extension Of Time (If Applicable):	N/A
Recommendation	
Officer Recommendation:	Refuse
Case Officer:	Fay Fisher
PD to be removed (Yes/No): (Condition Number & GPDO Class)	No
Temporary Permission (Yes/No): (If Yes, Specify Expiry Date)	No
S106 Legal Agreement (Yes/No):	No
Delegated Decision	
Delegated under Part C of the Scheme of Delegation?	YES
If Delegated under Part B of the Scheme of Delegation, has copy of the Member Agreement been uploaded to IDOX?	N/A Date of Chair's Briefing:
Authorised Delegated Officer Check	Signature / Date:
Development Type Delegated Report Decision Notice Extension Of Time (If Applicable)	 Date: 31.08.2022

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DELEGATED REPORT

APPLICATION DETAILS

Application No:	22/01695/ELD
Address:	Willowbrook Stables Station Road Earls Colne Essex CO6 2ER
Proposal:	Application for a Lawful Development Certificate for an Existing Use - Use of site as a private residential dwelling.

POLICY CONSIDERATIONS

- See Appendix 1

SITE HISTORY

- See Appendix 2

DESCRIPTION OF THE SITE AND SITE CONTEXT

Willowbrook Stables is a converted mobile home with a timber clad extension providing additional internal accommodation. There is an outside decked area and a defined garden with car parking.

The site sits just outside the Earls Colne village settlement boundary in a secluded location along a lane accessed via Station Road. This lane skirts the new housing development of Bourne Brook View which is located between the site and De Vere Road which is a 1970 style housing development. The wider setting comprises grazing paddocks for horses and the adjoining site is in a similar set up.

PROPOSAL

This application seeks a Lawful Development Certificate for use of the land as a private dwelling. The application form states that the site has been in use as a private dwelling since March 2017. It also states that the site has been used as a residential dwelling and this has not been purposely hidden.

SUMMARY OF CONSULTATION RESPONSES

None

PARISH / TOWN COUNCIL

Earls Colne Parish Council object to the application on grounds that it would be a new dwelling within the countryside

SUMMARY OF REPRESENTATIONS

None received

ASSESSMENT

Planning merits and material considerations are not relevant to the case, as they would be to an application for planning permission. The issue of a certificate depends entirely on factual evidence about the history and planning status of the building or other land and the interpretation of any relevant Planning law.

Sub-section (1) of Section 191 of the Town and Country Planning Act 1990 (as amended) provides for applications to be made to determine whether an existing use, operation, or failure to comply with a condition or limitation, which has already been carried out is lawful for planning purposes.

Paragraph 2 of Section 191 of the Town and Country Planning Act outlines that “uses and operations are lawful if no enforcement action can be taken in respect of them (whether because they did not involve development or require permission or because the time for enforcement action has expired or for any other reason)”.

Section 171B of the Town and Country Planning Act 1990 (as amended) states:

- (1) Where there has been a breach of planning control consisting in the carrying out without planning permission of building, engineering, mining or other operations in, on, over or under land, no enforcement action may be taken after the end of the period of four years beginning with the date on which the operations were substantially completed.
- (2) Where there has been a breach of planning control consisting in the change of use of any building to use as a single dwelling house, no enforcement action may be taken after the end of the period of four years beginning with the date of the breach.
- (3) In the case of any other breach of planning control, no enforcement action may be taken after the end of the period of ten years beginning with the date of the breach.

Subsection (4) of section 191 indicates that if the LPA are provided with information satisfying them of the lawfulness, at the time of the application, of the use, operations or other matter described in the application they shall issue a certificate to that effect; and, in any other case, they shall refuse the application.

In cases such as this where questions of fact are involved, the local authority will usually expect to see statements from persons who have a direct knowledge of those facts and there is a reasonable expectation that the applicant provide some

form of additional evidence to corroborate their declaration. As stated above, the onus is on the applicant to provide this information in support of the application.

In considering this application it is important to determine what type of a breach of planning control has taken place, i.e. whether paragraphs (1) (2) or (3) of Section 171B of the Town and Country Planning Act (1990) (as amended) have taken place in terms of the period of time the breach has occurred and whether it is subsequently immune from enforcement action.

In this case the site is described in the application form as 'Willowbrook Stables'. The site plan included with the application not only shows the positioning of the structure but also includes an area of land surrounding the structure as garden amenity. A site visit confirmed that the land has been used as domestic garden land and for the parking of vehicles.

In terms of the planning history of the site, in 2005 planning permission was granted for the change of use of the site from agricultural to paddock land with the erection of stables (Ref: 05/00447/COU). Google Earth images show that by 2006 the change of use appears to have been implemented with grazing paddocks laid out and a building on the site, albeit at a different orientation than was approved. In late 2006 permission was granted for a hay store and office with WC (Ref: 06/02266/FUL). This permission appears to have been implemented in some form, but again there is a question of the orientation of the buildings. Officers do not dispute the layout of the site as the approved plans are ambiguous and show the building orientations differing between plans. Implementation is confirmed via Google Earth images which show buildings on the site. It is also noted that domestic paraphernalia appears present on the land from April 2017

With regards to the above, officers consider that this is an application of two parts, the first being a request for confirmation of the operational development relating to the structure on site in forming a single residential unit for use of 4 years or more (Section 171b 1 and 2), and the second, being the change of use of the land associated with the structure as shown edged red on the supporting application site plan (Section 171b 3).

Definition of a 'structure' in relation the Caravan Sites Act 1968

The definition of a caravan is given in the "Caravan Sites and Control of Development Act 1960, as supplemented by sec.13 of the Caravan Sites Act 1968. The 1960 Act at section 29 states that a "caravan "means any structure designed or adapted for human habitation which is capable of being moved from one place to another (whether by being towed, or by being transported on a motor vehicle or trailer) and any other motor vehicle so designed or adapted, but does not include a) any railway rolling stock which is for the time being on rails forming part of a railway system, on b) any tent.

Any structure which falls outside the portability and dimensional criteria of the definition of a caravan in the Caravan Sites Acts or has a sufficient degree of permanence through physical attachment to the ground or to main services, will involve operational development.

The structure clearly originated as a static home which has been clad in timber and extended to the rear with an extension. There is also a raised deck.

It was evident during the officer site visit that whilst there was no evidence of its attachment to the ground the structure would not be capable of being moved in its entirety without causing substantial damage to the whole structure.

It is therefore officer opinion that the structure would require dismantling in order to be removed from the site and therefore is considered to be operational development for the purposes of this assessment.

Evidence of occupation

The applicant's claim that the structure has been used as a dwelling for more than 4 years is accompanied by a catalogue of documentation (also listed within the planning statement) which clearly shows that there has been an occupation of the 'site' for more than 4 years, however there appears to be no clear timeline for when the structure was occupied as a dwelling, nor evidence to confirm that a change of use of the surrounding land for residential purposes for a period longer than 10 years.

The earliest documentation provided is dated from 2016 from Anglian Water which shows that water was provided to the site albeit in small quantities. There is a later invoice and receipt from a plumber which shows that plumbing was connected to the 'caravan' in 2018.

The most substantial evidence of occupation submitted is wage slips dating back to 2017. As stated above it is unclear to officers when exactly the occupation of the structure occurred in the form of a residential use, however, it is likely from 2017, when the applicants housing tenancy ended in the same year.

The applicant states that whilst they have lived in the structure they have made no attempt to conceal the site from views from the general public and this statement is accepted. The site was open and accessible and no attempt had been made to hide the structure visually.

It should also be noted that no breaches of planning control have been identified by the Council's Planning Enforcement Team nor any Enforcement Notices issued to date.

Officers therefore consider that there is sufficient evidence to prove beyond reasonable doubt that the use of the structure as a dwelling for the past 4 years is lawful. The main body of documentation covers a period over the last 4 years and a site visit confirmed that the set up and the visual appearance of the structure and garden area show day to day occupancy has taken place for some time.

In terms of a timeline of events regarding the change of use of the area of land surrounding the structure, there has been no evidence provided by the applicant as to the use of this land prior to the residential occupation of the structure. It is

assumed that the change of use of the site from agricultural to equestrian took place immediately after permission was granted in 2006 and Google Earth images appear to confirm this. However, what is not clear is when the residential use of the land occurred.

It is said that if a local planning authority has no evidence itself, nor any from others, to contradict or otherwise make the applicant's version of events less than probable, there is no good reason to refuse the application, provided the applicant's evidence alone is sufficiently precise and unambiguous to justify the grant of a certificate on the balance of probability.

Subsection 3 of Section 171B of the Town and Country Planning Act 1990 (as amended) requires that enforcement action cannot be taken against the change of use of land if a period of 10 years has passed. The evidence provided with this application fails to show that the land has been in a residential use since 2012.

Google Earth images show a boundary surrounding the structure in 2012 but at this time the land remained devoid of domestic evidence of occupation. This does change by the time images were taken in 2016.

Officers therefore consider that the absence of evidence proving continual residential occupation of the site edged red for a period of 10 years is a significant factor.

It is clear from Google Earth imagery that there has been some kind of occupation alongside the stables, evidenced by the image of a towable caravan within the site edged red and there is also evidence of water and electricity provided to the stables since 2016 (which could have been used in conjunction with the stables on the land), however, there is not sufficient evidence to show that the land shown within the site edged in red, identified by the applicant as 'Willow Brook Stables', has been used in a continual residential occupation for a period of 10 years or more preceding the submission of this application and as such the lawful development certificate should fail.

RECOMMENDATION

Refuse

APPENDIX 2:

SITE HISTORY

Application No:	Description:	Decision:	Date:
94/00161/AGR	Alterations to access	Permission Required	16.03.94
94/00359/FUL	Hardened Agricultural Access Track	Granted	26.04.94
94/00701/FUL	Erection of stable block	Granted	06.07.94
05/00447/COU	Change of use of land from agricultural to paddock and erection of stables	Granted	11.05.05
06/02266/FUL	Erection of hay store to feed horses and office with wc	Granted	16.01.07
21/03629/COUPA	Change of use from hay store with office, kitchen, seating area and toilet with washing facilities. To residential accommodation with garden and no external changes	Application Returned	
22/00418/FUL	Change of use of existing stable building to a 1 x 2 bedroom dwelling	Withdrawn	29.04.22
89/01190/	Construction of an agricultural access	Granted	20.09.89
94/00359/FUL	Hardened Agricultural Access Track	Granted	26.04.94
94/00701/FUL	Erection of stable block	Granted	06.07.94
97/00662/COU	Change of use of existing agriculture, pasture and water meadow land to amenity and recreation	Withdrawn	22.05.97
05/00447/COU	Change of use of land from agricultural to paddock and erection of stables	Granted	11.05.05
06/02266/FUL	Erection of hay store to feed horses and office with wc	Granted	16.01.07
22/00910/FUL	Proposed 1 No. 3 bedroom bungalow.	Refused	25.07.22



This form is specifically designed to be printed and completed offline.
 Please complete this form in block capitals using black ink to facilitate scanning.
 You are advised to read the accompanying guidance notes and per-question help text.
 If you would rather make this application online, you can do so on our website:
<https://www.planningportal.co.uk/apply>

Application for Planning Permission

Town and Country Planning Act 1990 (as amended)

Privacy Notice

This form is provided by Planning Portal and based on the requirements provided by Government for the sole purpose of submitting information to the Local Planning Authority in accordance with the legislation detailed on this form and 'The Town and Country Planning (Development Management Procedure) (England) Order 2015 (as amended).

Please be aware that once you have downloaded this form, Planning Portal will have no access to the form or the data you enter into it. Any subsequent use of this form is solely at your discretion, including the choice to complete and submit it to the Local Planning Authority in agreement with the declaration section.

Upon receipt of this form and any supporting information, it is the responsibility of the Local Planning Authority to inform you of its obligations in regards to the processing of your application. Please refer to its website for further information on any legal, regulatory and commercial requirements relating to information security and data protection of the information you have provided.

Local Planning Authority details:



Development Management
 Causeway House
 Bocking End
 Braintree
 Essex CM7 9HB

T: 01376 552525
 E: planning@braintree.gov.uk
 W: www.braintree.gov.uk

Publication on Local Planning Authority websites

Information provided on this form and in supporting documents may be published on the authority's planning register and website. Please ensure that the information you submit is accurate and correct and does not include personal or sensitive information. If you require any further clarification, please contact the Local Planning Authority directly.

1. Applicant Name and Address				2. Agent Name and Address			
Title:	Mrs	First name:	A J	Title:		First name:	
Last name:	MARDINA			Last name:	HOLMES & MILLS LLP		
Company (optional):				Company (optional):	HOLMES & MILLS LLP		
Unit:		House number:		Unit:		House number:	
		House suffix:				House suffix:	
House name:	WILLOWBROOK			House name:			
Address 1:	STATION ROAD			Address 1:	AIR COMMERCIAL HUB		
Address 2:				Address 2:	86 LONDON ROAD		
Address 3:				Address 3:			
Town:	EARLS COLNE			Town:	MARIS TEY		
County:	ESSEX			County:	ESSEX		
Country:	ENGLAND			Country:	ENGLAND		
Postcode:	CO6 2ER			Postcode:	CO6 1ED		

3. Description of the Proposal

Please describe the proposed development, including any change of use:

CHANGE OF USE (RETROSPECTIVE) FOR MIXED USE OF RESIDENTIAL DWELLINGHOUSE (USE CLASS C3) WITH ANCILLARY GARDEN/AMENITY LAND AND PADDOCKS AND STABLES.

Has the building, work or change of use already started?

Yes No

If Yes, please state the date when building, work or use were started (DD/MM/YYYY):

01/03/2017 (date must be pre-application submission)

Has the building, work or change of use been completed?

Yes No

If Yes, please state the date when the building, work or change of use was completed (DD/MM/YYYY):

01/03/2017 (date must be pre-application submission)

Reference number of permission in principle being relied on (technical details consent applications only):

Is the proposal for public service infrastructure development (within the meaning of article 2 of S.I. 2015/595 as amended by article 3 of S.I. 746/2021)?

Yes No

4. Site Address Details

Please provide the full postal address of the application site.

Unit: House number: House suffix:

House name:

Address 1:

Address 2:

Address 3:

Town:

County:

Postcode (optional):

Description of location or a grid reference. (must be completed if postcode is not known):

Easting: Northing:

Description:

5. Pre-application Advice

Has assistance or prior advice been sought from the local authority about this application?

Yes No

If Yes, please complete the following information about the advice you were given. (This will help the authority to deal with this application more efficiently).

Please tick if the full contact details are not known, and then complete as much as possible:

Officer name:

Reference:

Date (DD/MM/YYYY): (must be pre-application submission)

Details of pre-application advice received?

APPLY FOR FORMAL (RETROSPECTIVE) PLANNING PERMISSION

6. Pedestrian and Vehicle Access, Roads and Rights of Way

Is a new or altered vehicle access proposed to or from the public highway? Yes No

Is a new or altered pedestrian access proposed to or from the public highway? Yes No

Are there any new public roads to be provided within the site? Yes No

Are there any new public rights of way to be provided within or adjacent to the site? Yes No

Do the proposals require any diversions /extinguishments and/or creation of rights of way? Yes No

If you answered Yes to any of the above questions, please show details on your plans/drawings and state the reference of the plan (s)/drawings(s)

7. Waste Storage and Collection

Do the plans incorporate areas to store and aid the collection of waste? Yes No

If Yes, please provide details:

Have arrangements been made for the separate storage and collection of recyclable waste? Yes No

If Yes, please provide details:

8. Authority Employee / Member

It is an important principle of decision-making that the process is open and transparent. For the purposes of this question, "related to" means related, by birth or otherwise, closely enough that a fair-minded and informed observer, having considered the facts, would conclude that there was bias on the part of the decision-maker in the local planning authority.

Do any of the following statements apply to you and/or agent? Yes No

With respect to the authority, I am:
(a) a member of staff
(b) an elected member
(c) related to a member of staff
(d) related to an elected member

If Yes, please provide details of their name, role and how you are related to them.

9. Materials

If applicable, please state what materials are to be used externally. Include type, colour and name for each material:

	Existing (where applicable)	Proposed	Not applicable	Don't Know
Walls			<input type="checkbox"/>	<input type="checkbox"/>
Roof			<input type="checkbox"/>	<input type="checkbox"/>
Windows			<input type="checkbox"/>	<input type="checkbox"/>
Doors			<input type="checkbox"/>	<input type="checkbox"/>
Boundary treatments (e.g. fences, walls)			<input type="checkbox"/>	<input type="checkbox"/>
Vehicle access and hard-standing			<input type="checkbox"/>	<input type="checkbox"/>
Lighting			<input type="checkbox"/>	<input type="checkbox"/>
Others (please specify)			<input type="checkbox"/>	<input type="checkbox"/>

Are you supplying additional information on submitted plan(s)/drawing(s)/design and access statement? Yes No

If Yes, please state references for the plan(s)/drawing(s)/design and access statement:

10. Vehicle Parking

Please provide information on the existing and proposed number of on-site parking spaces:

Type of Vehicle	Total Existing	Total proposed (including spaces retained)	Difference in spaces
Cars	2	2	0
Light goods vehicles/ public carrier vehicles			
Motorcycles			
Disability spaces			
Cycle spaces			
Other (e.g. Bus)			
Other (e.g. Bus)			

11. Foul Sewage

Please state how foul sewage is to be disposed of:

- Mains sewer Cess pit
 Septic tank Other
 Package treatment plant

Are you proposing to connect to the existing drainage system? Yes No

If Yes, please include the details of the existing system on the application drawings and state references for the plan(s)/drawing(s):

12. Assessment of Flood Risk

Is the site within an area at risk of flooding? (Refer to the Environment Agency's Flood Map showing flood zones 2 and 3 and consult Environment Agency standing advice and your local planning authority requirements for information as necessary.)

- Yes No

If Yes, you will need to submit a Flood Risk Assessment to consider the risk to the proposed site.

Is your proposal within 20 metres of a watercourse (e.g. river, stream or beck)? Yes No

Will the proposal increase the flood risk elsewhere? Yes No

How will surface water be disposed of?

- Sustainable drainage system Existing watercourse
 Soakaway Pond/lake
 Main sewer

14. Existing Use

Please describe the current use of the site:

(MIXED USE AS APPLIED FOR)

Is the site currently vacant? Yes No

If Yes, please describe the last use of the site:

When did this use end (if known)?
DD/MM/YYYY
(date where known may be approximate)

Does the proposal involve any of the following?
If yes, you will need to submit an appropriate contamination assessment with your application.

Land which is known to be contaminated? Yes No

Land where contamination is suspected for all or part of the site? Yes No

A proposed use that would be particularly vulnerable to the presence of contamination? Yes No

13. Biodiversity and Geological Conservation

To assist in answering the following questions refer to the guidance notes for further information on when there is a reasonable likelihood that any important biodiversity or geological conservation features may be present or nearby and whether they are likely to be affected by your proposals.

Having referred to the guidance notes, is there a reasonable likelihood of the following being affected adversely or conserved and enhanced within the application site, or on land adjacent to or near the application site?

a) Protected and priority species:

- Yes, on the development site
 Yes, on land adjacent to or near the proposed development
 No

b) Designated sites, important habitats or other biodiversity features:

- Yes, on the development site
 Yes, on land adjacent to or near the proposed development
 No

c) Features of geological conservation importance:

- Yes, on the development site
 Yes, on land adjacent to or near the proposed development
 No

15. Trees and Hedges

Are there trees or hedges on the proposed development site? Yes No

And/or: Are there trees or hedges on land adjacent to the proposed development site that could influence the development or might be important as part of the local landscape character? Yes No

If Yes to either or both of the above, you may need to provide a full Tree Survey, at the discretion of your local planning authority. If a Tree Survey is required, this and the accompanying plan should be submitted alongside your application. Your local planning authority should make clear on its website what the survey should contain, in accordance with the current 'BS5837: Trees in relation to design, demolition and construction - Recommendations'.

16. Trade Effluent

Does the proposal involve the need to dispose of trade effluents or waste? Yes No

If Yes, please describe the nature, volume and means of disposal of trade effluents or waste

17. Residential Units (Including Conversion)

Does your proposal include the gain, loss or change of use of residential units?
If Yes, please complete details of the changes in the tables below:

Yes

No

Proposed Housing							Existing Housing								
Market Housing	Not known	Number of Bedrooms					Total	Market Housing	Not known	Number of Bedrooms					Total
		1	2	3	4+	Unknown				1	2	3	4+	Unknown	
Houses	<input type="checkbox"/>		1				1	Houses	<input type="checkbox"/>		1				1
Flats/maisonettes	<input type="checkbox"/>							Flats/maisonettes	<input type="checkbox"/>						
Sheltered housing	<input type="checkbox"/>							Sheltered housing	<input type="checkbox"/>						
Bedsit/studios	<input type="checkbox"/>							Bedsit/studios	<input type="checkbox"/>						
Cluster flats	<input type="checkbox"/>							Cluster flats	<input type="checkbox"/>						
Other	<input type="checkbox"/>							Other	<input type="checkbox"/>						
Totals (a+b+c+d+e+f)=								Totals (a+b+c+d+e+f)=							
Social, Affordable or Intermediate Rent	Not known	Number of Bedrooms					Total	Social, Affordable or Intermediate Rent	Not known	Number of Bedrooms					Total
		1	2	3	4+	Unknown				1	2	3	4+	Unknown	
Houses	<input type="checkbox"/>							Houses	<input type="checkbox"/>						
Flats/maisonettes	<input type="checkbox"/>							Flats/maisonettes	<input type="checkbox"/>						
Sheltered housing	<input type="checkbox"/>							Sheltered housing	<input type="checkbox"/>						
Bedsit/studios	<input type="checkbox"/>							Bedsit/studios	<input type="checkbox"/>						
Cluster flats	<input type="checkbox"/>							Cluster flats	<input type="checkbox"/>						
Other	<input type="checkbox"/>							Other	<input type="checkbox"/>						
Totals (a+b+c+d+e+f)=								Totals (a+b+c+d+e+f)=							
Affordable Home Ownership	Not known	Number of Bedrooms					Total	Affordable Home Ownership	Not known	Number of Bedrooms					Total
		1	2	3	4+	Unknown				1	2	3	4+	Unknown	
Houses	<input type="checkbox"/>							Houses	<input type="checkbox"/>						
Flats/maisonettes	<input type="checkbox"/>							Flats/maisonettes	<input type="checkbox"/>						
Sheltered housing	<input type="checkbox"/>							Sheltered housing	<input type="checkbox"/>						
Bedsit/studios	<input type="checkbox"/>							Bedsit/studios	<input type="checkbox"/>						
Cluster flats	<input type="checkbox"/>							Cluster flats	<input type="checkbox"/>						
Other	<input type="checkbox"/>							Other	<input type="checkbox"/>						
Totals (a+b+c+d+e+f)=								Totals (a+b+c+d+e+f)=							
Starter Homes	Not known	Number of Bedrooms					Total	Starter Homes	Not known	Number of Bedrooms					Total
		1	2	3	4+	Unknown				1	2	3	4+	Unknown	
Houses	<input type="checkbox"/>							Houses	<input type="checkbox"/>						
Flats/maisonettes	<input type="checkbox"/>							Flats/maisonettes	<input type="checkbox"/>						
Bedsit/studios	<input type="checkbox"/>							Bedsit/studios	<input type="checkbox"/>						
Other	<input type="checkbox"/>							Other	<input type="checkbox"/>						
Totals (a+b+c+d)=								Totals (a+b+c+d)=							
Self Build and Custom Build	Not known	Number of Bedrooms					Total	Self Build and Custom Build	Not known	Number of Bedrooms					Total
		1	2	3	4+	Unknown				1	2	3	4+	Unknown	
Houses	<input type="checkbox"/>							Houses	<input type="checkbox"/>						
Flats/maisonettes	<input type="checkbox"/>							Flats/maisonettes	<input type="checkbox"/>						
Bedsit/studios	<input type="checkbox"/>							Bedsit/studios	<input type="checkbox"/>						
Other	<input type="checkbox"/>							Other	<input type="checkbox"/>						
Totals (a+b+c+d)=								Totals (a+b+c+d)=							
Total proposed residential units (A+B+C+D+E)=							1	Total existing residential units (F+G+H+I+J)=							1

TOTAL NET GAIN or LOSS of RESIDENTIAL UNITS (Proposed Housing Grand Total - Existing Housing Grand Total):

0

18. All Types of Development: Non-residential Floorspace

Does your proposal involve the loss, gain or change of use of non-residential floorspace? Yes No

If you have answered Yes to the question above please add details in the following table:

Use class/type of use	Not applicable	Existing gross internal floorspace (square metres)	Gross internal floorspace to be lost by change of use or demolition (square metres)	Total gross internal floorspace proposed (including change of use)(square metres)	Net additional gross internal floorspace following development (square metres)
A1	Shops	<input type="checkbox"/>			
	Net tradable area:	<input type="checkbox"/>			
A2	Financial and professional services	<input type="checkbox"/>			
A3	Restaurants and cafes	<input type="checkbox"/>			
A4	Drinking establishments	<input type="checkbox"/>			
A5	Hot food takeaways	<input type="checkbox"/>			
B1 (a)	Office (other than A2)	<input type="checkbox"/>			
B1 (b)	Research and development	<input type="checkbox"/>			
B1 (c)	Light industrial	<input type="checkbox"/>			
B2	General industrial	<input type="checkbox"/>			
B8	Storage or distribution	<input type="checkbox"/>			
C1	Hotels and halls of residence	<input type="checkbox"/>			
C2	Residential institutions	<input type="checkbox"/>			
D1	Non-residential institutions	<input type="checkbox"/>			
D2	Assembly and leisure	<input type="checkbox"/>			
OTHER		<input type="checkbox"/>			
Please Specify		<input type="checkbox"/>			
Total					

In addition, for hotels, residential institutions and hostels, please additionally indicate the loss or gain of rooms

Use class	Type of use	Not applicable	Existing rooms to be lost by change of use or demolition	Total rooms proposed (including changes of use)	Net additional rooms
C1	Hotels	<input type="checkbox"/>			
C2	Residential Institutions	<input type="checkbox"/>			
OTHER		<input type="checkbox"/>			
Please Specify		<input type="checkbox"/>			

19. Employment

Please complete the following information regarding employees:

	Full-time	Part-time	Total full-time equivalent
Existing employees			
Proposed employees			

20. Hours of Opening

If known, please state the hours of opening (e.g. 15:30) for each non-residential use proposed:

Use	Monday to Friday	Saturday	Sunday and Bank Holidays	Not known

21. Site Area

Please state the site area in hectares (ha)

22. Industrial or Commercial Processes and Machinery

Please describe the activities and processes which would be carried out on the site and the end products including plant, ventilation or air conditioning. Please include the type of machinery which may be installed on site:

Is the proposal a waste management development? Yes No

If the answer is Yes, please complete the following table:

	Not applicable	The total capacity of the void in cubic metres, including engineering surcharge and making no allowance for cover or restoration material (or tonnes if solid waste or litres if liquid waste)	Maximum annual operational throughput in tonnes (or litres if liquid waste)
Inert landfill	<input type="checkbox"/>		
Non-hazardous landfill	<input type="checkbox"/>		
Hazardous landfill	<input type="checkbox"/>		
Energy from waste incineration	<input type="checkbox"/>		
Other incineration	<input type="checkbox"/>		
Landfill gas generation plant	<input type="checkbox"/>		
Pyrolysis/gasification	<input type="checkbox"/>		
Metal recycling site	<input type="checkbox"/>		
Transfer stations	<input type="checkbox"/>		
Material recovery/recycling facilities (MRFs)	<input type="checkbox"/>		
Household civic amenity sites	<input type="checkbox"/>		
Open windrow composting	<input type="checkbox"/>		
In-vessel composting	<input type="checkbox"/>		
Anaerobic digestion	<input type="checkbox"/>		
Any combined mechanical, biological and/or thermal treatment (MBT)	<input type="checkbox"/>		
Sewage treatment works	<input type="checkbox"/>		
Other treatment	<input type="checkbox"/>		
Recycling facilities construction, demolition and excavation waste	<input type="checkbox"/>		
Storage of waste	<input type="checkbox"/>		
Other waste management	<input type="checkbox"/>		
Other developments	<input type="checkbox"/>		

Please provide the maximum annual operational throughput of the following waste streams:

Municipal	
Construction, demolition and excavation	
Commercial and industrial	
Hazardous	

If this is a landfill application you will need to provide further information before your application can be determined. Your waste planning authority should make clear what information it requires on its website.

23. Hazardous Substances

Does the proposal involve the use or storage of any of the following materials in the quantities stated below? Yes No Not applicable

If Yes, please provide the amount of each substance that is involved:

Acrylonitrile (tonnes) <input type="text"/>	Ethylene oxide (tonnes) <input type="text"/>	Phosgene (tonnes) <input type="text"/>
Ammonia (tonnes) <input type="text"/>	Hydrogen cyanide (tonnes) <input type="text"/>	Sulphur dioxide (tonnes) <input type="text"/>
Bromine (tonnes) <input type="text"/>	Liquid oxygen (tonnes) <input type="text"/>	Flour (tonnes) <input type="text"/>
Chlorine (tonnes) <input type="text"/>	Liquid petroleum gas (tonnes) <input type="text"/>	Refined white sugar (tonnes) <input type="text"/>

Other:

Other:

Amount (tonnes):

Amount (tonnes):

24. Ownership Certificates and Agricultural Land Declaration

One Certificate A, B, C, or D, must be completed with this application form

CERTIFICATE OF OWNERSHIP - CERTIFICATE A

Town and Country Planning (Development Management Procedure) (England) Order 2015 Certificate under Article 14

I certify/The applicant certifies that on the day 21 days before the date of this application nobody except myself/ the applicant was the owner* of any part of the land or building to which the application relates, and that none of the land to which the application relates is, or is part of, an agricultural holding**

NOTE: You should sign Certificate B, C or D, as appropriate, if you are the sole owner of the land or building to which the application relates but the land is, or is part of, an agricultural holding.

*"owner" is a person with a freehold interest or leasehold interest with at least 7 years left to run.

**"agricultural holding" has the meaning given by reference to the definition of "agricultural tenant" in section 65(8) of the Act.

Signed - Applicant:

Or signed - Agent:

Flowers & Hills

Date (DD/MM/YYYY):

12/10/2022

CERTIFICATE OF OWNERSHIP - CERTIFICATE B

Town and Country Planning (Development Management Procedure) (England) Order 2015 Certificate under Article 14

I certify/ The applicant certifies that I have/the applicant has given the requisite notice to everyone else (as listed below) who, on the day 21 days before the date of this application, was the owner* and/or agricultural tenant** of any part of the land or building to which this application relates.

*"owner" is a person with a freehold interest or leasehold interest with at least 7 years left to run.

**"agricultural tenant" has the meaning given in section 65(8) of the Town and Country Planning Act 1990

Name of Owner / Agricultural Tenant	Address	Date Notice Served

Signed - Applicant:

Or signed - Agent:

Date (DD/MM/YYYY):

24. Ownership Certificates and Agricultural Land Declaration (continued)

CERTIFICATE OF OWNERSHIP - CERTIFICATE C

Town and Country Planning (Development Management Procedure) (England) Order 2015 Certificate under Article 14

I certify/ The applicant certifies that:

- Neither Certificate A or B can be issued for this application
- All reasonable steps have been taken to find out the names and addresses of the other owners* and/or agricultural tenants** of the land or building, or of a part of it, but I have/ the applicant has been unable to do so.

* "owner" is a person with a freehold interest or leasehold interest with at least 7 years left to run.

** "agricultural tenant" has the meaning given in section 65(8) of the Town and Country Planning Act 1990

The steps taken were:

Name of Owner / Agricultural Tenant	Address	Date Notice Served

Notice of the application has been published in the following newspaper (circulating in the area where the land is situated):

On the following date (which must not be earlier than 21 days before the date of the application):

Signed - Applicant:

Or signed - Agent:

Date (DD/MM/YYYY):

CERTIFICATE OF OWNERSHIP - CERTIFICATE D

Town and Country Planning (Development Management Procedure) (England) Order 2015 Certificate under Article 14

I certify/ The applicant certifies that:

- Certificate A cannot be issued for this application
- All reasonable steps have been taken to find out the names and addresses of everyone else who, on the day 21 days before the date of this application, was the owner* and/or agricultural tenant** of any part of the land to which this application relates, but I have/ the applicant has been unable to do so.

* "owner" is a person with a freehold interest or leasehold interest with at least 7 years left to run.

** "agricultural tenant" has the meaning given in section 65(8) of the Town and Country Planning Act 1990

The steps taken were:

Notice of the application has been published in the following newspaper (circulating in the area where the land is situated):

On the following date (which must not be earlier than 21 days before the date of the application):

Signed - Applicant:

Or signed - Agent:

Date (DD/MM/YYYY):

25. Planning Application Requirements - Checklist

Please read the following checklist to make sure you have sent all the information in support of your proposal. Failure to submit all information required will result in your application being deemed invalid. It will not be considered valid until all information required by the Local Planning Authority (LPA) has been submitted.

- The original and 3 copies* of a completed and dated application form: The correct fee: - £462
- The original and 3 copies* of the plan which identifies the land to which the application relates drawn to an identified scale and showing the direction of North: The original and 3 copies* of a design and access statement, if required (see help text and guidance notes for details):
- The original and 3 copies* of other plans and drawings or information necessary to describe the subject of the application: The original and 3 copies* of a fire statement, if required (see help text and guidance notes for details):
- The original and 3 copies* of the completed, dated Ownership Certificate (A, B, C or D – as applicable) and Article 14 Certificate (Agricultural Holdings):

*National legislation specifies that the applicant must provide the original plus three copies of the form and supporting documents (a total of four copies), unless the application is submitted electronically or, the LPA indicate that a smaller number of copies is required. LPAs may also accept supporting documents in electronic format by post (for example, on a CD, DVD or USB memory stick). You can check your LPA's website for information or contact their planning department to discuss these options.

Plans can be bought from one of the Planning Portal's accredited suppliers: <https://www.planningportal.co.uk/buyaplanningmap>

26. Declaration

We hereby apply for planning permission/consent as described in this form and the accompanying plans/drawings and additional information. We confirm that, to the best of my/our knowledge, any facts stated are true and accurate and any opinions given are the genuine opinions of the person(s) giving them.

Signed - Applicant:

Or signed - Agent:

Date (DD/MM/YYYY):

 (date cannot be pre-application)

27. Applicant Contact Details

Telephone numbers

Country code: National number: Extension number:

Country code: Mobile number (optional):

Country code: Fax number (optional):

Email address (optional):

28. Agent Contact Details

Telephone numbers

Country code: National number: Extension number:

Country code: Mobile number (optional):

Country code: Fax number (optional):

Email address (optional):

29. Site Visit

Can the site be seen from a public road, public footpath, bridleway or other public land? Yes No

If the planning authority needs to make an appointment to carry out a site visit, whom should they contact? (Please select only one) Agent Applicant Other (if different from the agent/applicant's details)

If Other has been selected, please provide:

Contact name:

Telephone number:

Email address:

PLANNING STATEMENT

IN SUPPORT OF

AN APPLICATION FOR
PLANNING PERMISSION (RETROSPECTIVE) FOR

THE CHANGE OF USE OF LAND FOR USE FOR A MIXED USE OF
RESIDENTIAL DWELLINGHOUSE (USE CLASS C3) WITH ANCILLARY GARDEN LAND
AND PADDOCKS AND STABLES

AT

WILLOWBROOK STABLES
STATION ROAD, EARLS COLNE
ESSEX CO9 2ER ("the Application Site" / "the Site")

LOCAL PLANNING AUTHORITY: BRAINTREE DISTRICT COUNCIL ("The Council")
APPLICANT: Mrs ALEXANDRA JANE HARDING ("The Applicant")
APPLICANT'S AGENTS: Holmes & Hills LLP

1. Documents

The following documents are produced/provided referred to in this Statement:

- TAB 1: extract Enforcement case (ref: 22/00078/COU3)
- TAB 2: Location and Block Plans
- TAB 3: Elevation and Floor Plans
- TAB 4: Application for a Certificate of Lawfulness (ref: 22/01695/ELD) – Application form
- TAB 5: Application for a Certificate of Lawfulness (ref: 22/01695/ELD) – Supporting letter/statement
- TAB 6: Application for a Certificate of Lawfulness (ref: 22/01695/ELD) – Officer Report
- TAB 7: Application for a Certificate of Lawfulness (ref: 22/01695/ELD) – Decision Notice (refuse)
- TAB 8: Braintree District Council: 5-Year Housing Land Supply Statement (April 2022)

Supporting documentation was provided to support the application for a Certificate of Lawfulness (ref: 22/01695/ELD); these documents are categorised as "Primary Evidence" and "Secondary Evidence"; we understand that the Council has already seen the former [Primary Evidence].

Owing to size the "Primary Evidence" and "Secondary Evidence" is not produced here but it is available in pdf form and can be provided upon request – please can the Council let us know if this is required and it will be provided upon request.

Reference to "the Act" is to the Town and Country Planning Act 1990 (as amended).

2. Introduction

- 2.1. This Statement is written with the intention of outlining the factual, legal and planning policy considerations considered relevant to an application to regularise the current unauthorised residential use of land as dwellinghouse (Use Class C3) and garden.
- 2.2. The land in question is currently the subject of a Planning Enforcement file/investigation concerning the unauthorised change of use (TAB 1).
- 2.3. The land and building that is subject to the planning enforcement file/investigation is shown at TABs 2 and 3 respectively ("the Application Site" / "the Site"). The Application Site is part of a larger area of land solely owned by the Applicant and comprised within registered title number EX747170.
- 2.4. The Applicant has good/excellent evidence to support a case that the dwelling upon the Site is already immune from enforcement action and, as such, is lawful. This is discussed further below. However, copies of an application for a Certificate of Lawfulness (re: 22/01695/ELD), supporting statement to that application and Officer Report and Decision notice pertaining to that application are at TABs 4, 5, 6 and 7 respectively.
- 2.5. This application falls to be determined in accordance with the Development Plan and all material considerations. The National Planning Policy Framework ('NPPF') is a material consideration. The Council currently does not have a 5-year Housing Land Supply (see TAB 8) as prescribed by the NPPF; the relevance of which is also discussed below.
- 2.6. The Applicant, Mrs Harding, wishes to remain living in the dwelling/upon the Site. Permission is not sought to change the dwelling or to carry out any building operations etc or to change the extent of the garden. Mrs Harding simply seek planning permission to regularise the current use of the dwelling and the garden - the issues for determination in the application are considered in turn.

3. Factual Considerations - The Application Site, its location and its use

- 3.1. The Application Site is located to the north-west of the Key Service Village of Earls Colne. Upon part of the Site is a building (converted from a static caravan) – shown hatched red on the block plan (TAB 2) – with 256m² of garden/amenity land. Adjacent to both (i.e. the dwelling and garden) is an area which is used/set aside for parking of private motor vehicles.
- 3.2. The balance of the Site is in use as paddocks and stabling for horses and permitted by planning permission reference 05/00447/COU, with a hay store and office (with WC) subsequently permitted by planning permission reference 06/02266/FUL.
- 3.3. The access to the Site is off/via Station Road which also served other properties including a former stable/paddock complex for which planning permission has been obtained for a single-storey 3 bedroomed dwellinghouse (per planning permission 20/01664/FUL).
- 3.4. To the east and “within a stones throw” of the Site is a new housing development site/estate with permission for up to 90 dwellings (per planning permissions 18/00121/OUT and 19/00802/REM).
- 3.5. The Application Site/its access abuts the development boundary of Earls Colne; which, as a above, is a Key Service Village and recognised for its ability to meet day-to-day needs of residents *“through the availability of early years care and primary schools, primary health care facilities, convenience shopping, local employment opportunities and links by public transport and road to the larger towns”*. The built form development on the Site is constrained to the east and, due to its proximity to the town/development boundary, the impact of the built-form development on the Site is limited with open views to the countryside beyond.
- 3.6. Of note, the dwelling was created following the applicant losing her tenancy of 45 Atlas Road, Earls Colne. The Applicant’s landlord being Eastlight Community Homes (a registered social landlord and, in history, once part of the Council) and the Applicant having nowhere else to live she converted the structure/building on the Site into a dwelling. The dwelling on the Site does therefore meet the housing needs of the Applicant; if she is required to vacate the dwelling (or remove/demolish it) the Applicant will need to go back onto the housing register.

4. Legal Considerations – Lawful Use of the Application Site (and part thereof)

- 4.1. The Application Site is in the ownership and control of the Applicant but with a clear physical and functional distinction between the dwelling with its garden and the

remainder of the Site. In short, the Applicant may now have created a new planning unit by virtue of the residential use of part of the Site. The lawfulness of the current use is referable in turn.

4.2. However, this application is made on the basis that the current use (for which permission is sought) is a mixed use – this is to provide clarity for the applicant (i.e. she will clearly know, by reference to one permission that pertains to the whole of her registered/legal title, what she may lawfully do with her property/land) but it is of relevance to the conditions that may be imposed in respect of the Site/its use.

4.3. The use of the Site (or part) as paddocks/stables has been considered acceptable and has the benefit of planning permission. The issue is therefore whether planning permission should be forthcoming for the dwelling and its garden/amenity area. The contents of this Statement are narrowed in turn.

4.4. In terms of the dwelling the proper assessment is that this converted static caravan is a building and one which has been occupied for more than 4 years as at the date of this Statement. In consequence, the use of the structure as a dwelling is lawful (per s171B(2) of the Act. Indeed, the Council accept that this is the case (per TAB 6, page 5, penultimate paragraph).

4.5. In refusing an earlier application for a Certificate of Lawfulness the Council cited the lack of 10 years unauthorised use of the garden/amenity area as reason to refuse that application/not to issue a Certificate of Lawfulness. In respect of such:

4.5.1. It is accepted that the Council's refusal as to the garden/amenity area was correctly adjudged against s171B(3) of the Act and, as such, that decision was correct in law:

4.5.2. The Council, accepting that it is/was lawful, were empowered to issue a Certificate of Lawfulness in respect of the residential use of the structure alone; s191(4) and s193(4) of the Act refer:

4.5.3. If the Applicant pursued an appeal to the Planning Inspectorate in respect of the Council's decision not to issue a Certificate she is likely, if not certain, to succeed in respect of the dwelling and an Inspector could issue a certificate upon appeal pursuant to their powers under s195(2) and s195(4) of the Act.

4.6. More generally, once a use becomes lawful pursuant to s171B of the Act it becomes lawful by virtue of that breach no longer being capable of being subject to enforcement action – a Certificate of Lawfulness does not provide the lawfulness; if obtained a Certificate merely confirms lawfulness (per s191 of the Act). Further, given that the use of the structure as a dwelling is now lawful (by passage of time) the Council may not take enforcement action against that use.

4.7. The above gives rise to an important and material fall-back; namely, the use of the structure as a dwellinghouse is lawful and, as such, will not be the subject of enforcement action but, importantly, it need not be the subject of either an application for a Certificate of Lawfulness nor (retrospective) planning permission.

4.8. Given the lawfulness of the dwelling, the expediency of the Council taking enforcement action in respect of that dwelling's garden/amenity area is doubtful. In short, there is a query as to whether any decision to exercise its powers under s172 of the Act [to issue an enforcement notice] would be a rational/lawful use of those powers.

4.9. However, the Applicant acknowledges the clear value in confirming as lawful, or otherwise regularising, the planning status of the Site.

5. **Planning Policy Considerations**

5.1. This section has been prepared having regard to National and Local Planning Policies.

Policy Background

5.2. The Council adopted a new Local Plan in June 2022 and that sets out the relevant policies for the District. The Local Plan was tested against the National Planning Policy Framework ('NPPF') and its policies found to be compliant/in general conformity.

5.3. This application is to be determined in accordance with the Local Plan unless material considerations indicate otherwise.

5.4. As above, the Council cannot currently demonstrate a five-year housing land supply (see TAB 8); the consequence of this is that the "titled balance" is engaged (per paragraph 11 NPPF) and, further, limited, or lesser, weight should be given to the Council's housing supply policies.

5.5. In the case of *Hopkins Home v SSCLG* [2017] UKSC 37 the Supreme Court stated that the effect of the application of the tilted balance means that the decision-maker "*should... be disposed to grant the application unless the presumption [in favour of sustainable development] can be displaced*". Whilst not a statutory presumption, this presumption of sustainable development carries force as a presumption of policy.

5.6. That said, footnote 7 of the NPPF can sometimes be relevant; namely, whether the application of prescribed NPPF policies provides a clear reason for refusing the development proposed. Case law has confirmed that the list at footnote 7 is a closed list and, in this case, it is not engaged.

- 5.7. Paragraph 11(d) of the NPPF also provides that, in assessing the planning balance, the policies of the NPPF are to be considered as a whole but where adverse impacts “significantly and demonstrably outweigh the benefits” sufficient reason may arise to refuse the application – i.e. notwithstanding the “tilted balance”.
- 5.8. The NPPF also provides that isolated homes in the countryside may be permissible (paragraph 80 NPPF refers) but this “exemption”, at paragraph 80, is not considered to be engaged given that the Site is not considered to be “isolated” given its physical and functional proximity to neighbouring dwellings and Earls Colne more generally. If the Council take a different view as to the issue of “isolated” please would they contact the Applicant/her agent so we may further representations in this regard.

Relevant Local Plan Policies and their application

- 5.9. Policy SP1 provides for a presumption in favour of sustainable development, striving to “*secure development that improves the economic, social and environmental conditions in the area*”.
- 5.10. Policy LPP1 provides that development outside of development boundaries will be confined to uses appropriate to the countryside and protect the intrinsic character and beauty of the countryside.
- 5.11. Policy LPP35 prescribes that development is to be an appropriate type and density for its location which secures adequate access, sufficient standards of residential accommodation and on-suite/outdoor amenity space and [space] standards to be in accordance with national technical guidance/standards.
- 5.12. Policy LPP41 provides that extensions to gardens are permissible subject to 7 criterion being met.
- 5.13. Where engaged, parking provision is to be to a standard required by the Essex Vehicle Parking Standards (per policy LPP43).
- 5.14. In terms of the above, the Application Site has existing built-form and, as above, the dwelling/structure is an existing and established feature, in proximity to existing buildings/built-form development and toward the entrance/margin of the site. The Application Site is predominantly open with its use (by area/footprint) for the keeping and grazing of horses and entirely appropriate use for its location. The Site is characterised by an absence of built form development further to the west of the access road/track.
- 5.15. The Site can easily accommodate one dwelling and that density is appropriate having regard to other permitted dwellings further to the north (i.e. Pudsies Paddock,

ref: 20/01664/FUL). The dwelling and its garden/amenity space do not effect, or materially erode, the amenity of neighbouring properties and residential occupiers; there is no loss of light, overlooking, overshadowing or similar.

5.16. The dwelling is a two-bedroomed property and is more than double the nationally prescribed minimum gross internal area for single-storey dwellings of that nature. The outdoor garden/amenity area is well in excess of that recommended by the Essex Design Guide (supplementary planning guidance) and, owing to its location and existing boundary treatments, is not overlooked and looks out onto the countryside beyond.

5.17. As the Site is within the Zone of Influence for the Blackwater Estuary SPA/RAMSAR Site a financial contribution will/can be made to secure mitigation measures to prevent the development causing a likely significant effect upon the integrity of these sites if planning permission is granted. The Applicant intends to make an up-front payment as the Council's process require/facilitate.

5.18. As above, the fall-back position in respect of the dwelling is clear and, as such, may attract material weight in favour of granting planning permission to regularise matters.

5.19. For parking there is ample space for two vehicles to the required dimensions and, as such, the proposal is compliant with relevant planning policy and the Essex Vehicle Parking Standards.

5.20. In respect of the garden and policy LPP 41, the requirements are met as follows:

5.20.1. The size of the garden is appropriate and proportionate to the size of the [lawful] dwelling

5.20.2. There is no heritage or street scene impact and, in respect of the countryside, the area is open and predominantly in keeping with this location.

5.20.3. There is no adverse impact on the amenity of neighbouring properties nor does the garden interfere with a neighbouring use – noting that it is the Applicant's own land and previously used for grazing etc.

5.20.4. There is no loss of amenity open space not of protected natural features. Given its historic use, the garden land does not lead to a loss of high-value wildlife.

5.20.5. The garden does not enclose public rights or way, nor does it impact upon highway safety.

5.21. The above demonstrates that the application performs well against relevant Local Plan policy. It will enable the Council to secure housing growth but, at the same time, does not unduly (or at all) harm the countryside. The development is sustainable, more sustainable than the previous use and this is discussed further below.

5.22. Turning to the NPPF, the proposal will not give rise to the development of an isolated home in the countryside and hence there is no conflict with paragraph 80 NPPF. Hence, given that the Dwelling is not isolated, there is no need to rely upon any of the exemptions to the starting position prescribed at paragraph 80 NPPF.

The NPPF

5.23. In respect of the "tilted balance", given the lawfulness of the dwelling there are no adverse impacts of sufficient weight (or "meat") to disengage the titled balance. The benefits are the regularisation of an unauthorised (but now lawful) dwelling in the countryside which meets the housing need of its occupants.

5.24. In terms of sustainability, living on site enables the Applicant to attend to her horses etc without making "bespoke" visits to and from the Site from her residence elsewhere. In short, the development may reduce the number of vehicular movements/journeys to attend to horses – at worst the proposal will be neutral as the Appellant departs from the Site to do her "weekly shop" and so on. In any event, the Site is at the edge/margins of Earls Colne and enables the Applicant (and any future occupiers) reasonable access to the services and facilities therein other than by private motor car (i.e. Earls Colne can be reached by walking, cycling and public transport).

5.25. Allowing the Applicant to remain living on Site will have the societal benefit of not placing her (back) on the social housing register. There is no, no material, environmental impact and securing biological net gain via payment towards ecological enhancement/mitigation measures elsewhere is an advantage.

5.26. Thus, the use of the Application Site is potentially more sustainable than the previous use, makes effective use of land and there are no, or no material, disbenefits that significantly and demonstrably outweigh the benefits. There is nothing within the NPPF which provides a "clear reason" for refusal of this application and hence the titled balance remains engaged

5.27. Insofar as it would assist in a favourable determination of this Application, the Applicant would agree to the imposition of a condition limiting/restricting the exercise of permitted development rights. Such being on the basis that harm to the countryside by reason of, for example, additional residential outbuildings, can be controlled by a requirement for a formal application for planning permission for outbuildings otherwise Class E permitted development (see below also). The Council will note that there is no such condition restricting/limiting the exercise of permitted development rights currently, which is/would be material if a Certificate of Lawfulness was sought in respect of the dwelling only.

Other

- 5.28. There are two other considerations that are material and attract weight in the planning balance.
- 5.29. Firstly, and as above, there is a clear, if not compelling, "fall-back" position – namely that the dwelling in which the Applicant resides has now obtained lawfulness and, as such, if this application is refused she will carry on living there. Such would lead to the dwelling remaining but without the imposition of (new) conditions controlling the use of the Site or otherwise the exercise of permitted development rights.
- 5.30. Secondly, consistency in decision-making is also a material consideration. The Council has, relatively recently, granted planning permission for the residential use/occupation of a neighbouring property to the north (i.e. Pudsies Paddock, ref: 20/01664/FUL) in which the benefits of that proposal were adjudged to outweigh the adverse impacts, notwithstanding that the "titled balance" was not engaged in that case (and it is so engaged here).

6. Planning Conditions

- 6.1. Under s.70(1) of the Act the Council is empowered to impose "such conditions as it thinks fit"; however, when granting planning permission, this discretion is not unfettered. In *Pyx Granite Co Ltd v Ministry of Housing and Local Government* [1958] 1 Q.B. 554, Lord Denning stated:

"Although the planning authorities are given very wide powers to impose 'such conditions as they think fit,'; nevertheless the law says that those conditions, to be valid, must fairly and reasonably relate to the permitted development. The planning authority are not at liberty to use their power for an ulterior object, however desirable that object may seem to them to be in the public interest. If they mistake or misuse their powers, however bona fide, the court can interfere by declaration and injunction ..."

- 6.2. That formula was subsequently endorsed by the House of Lords in *Fawcett Properties Ltd v Buckinghamshire CC* [1961] A.C. 636 at 674, 679, 685; in *Mixnam's Properties Ltd v Chertsey Urban DC* [1965] A.C. 735 at 751, 761 and in *Newbury DC v Secretary of State for the Environment* [1981] A.C. 578.
- 6.3. The National Planning Policy Framework ('NPPF') makes it clear that planning conditions should be kept to a minimum, and only used where they satisfy the following tests (para 55 NPPF refers):

- 6.3.1. Necessary;
 - 6.3.2. Relevant to planning;
 - 6.3.3. Relevant to the development to be permitted;
 - 6.3.4. Enforceable;
 - 6.3.5. Precise;
 - 6.3.6. and reasonable in all other respects.
- 6.4. Further guidance is contained within Planning Practice Guidance "Use of planning conditions".
- 6.5. In this respect the Applicant does not believe that any conditions need to be imposed save for those confirming that, if planning permission is forthcoming, the permitted development is for the mixed use with the land/building that may be used as a dwelling shown hatched red on the plan and its garden/amenity area being 256m² and as also shown on the submitted plans.
- 6.6. That said, the Applicant acknowledges that the Council may wish to control or otherwise constrain by condition:
- 6.6.1. That only one dwellinghouse may exist on the Site;
 - 6.6.2. The necessity to provide details of car parking/its provision on the Site; and
 - 6.6.3. The exercise of permitted development rights afforded by the Town and Country Planning (General Permitted Development)(England) Order 2015 (as amended) that pertain/attach to [lawful] residential dwellinghouses.
- 6.7. The Applicant therefore invites the Council to engage with her/her agent as to proposed/draft planning conditions prior to determining this application.

7. Conclusion

- 7.1. Planning permission is sought to confirm as lawful the residential use and occupation of the Application Site.
- 7.2. The Application is made seeking permission of a mixed use. This is done on the basis that the Applicant wishes to have, for clarity/ease of understanding, one permission which concerns the whole of her land/legal title.

- 7.3. By land area, the predominant use is that for stabling/paddocks and this already has the benefit of planning permission. That element of the mixed use for which planning permission is sought is entirely uncontentious.
- 7.4. The more contentious element concerns the residential dwelling and garden/amenity land. However, the Council have already accepted that the residential dwelling is lawful and, in consequence, may remain.
- 7.5. The main issue therefore is whether planning permission should be forthcoming for the garden/amenity land. As above, the proposal performs well against LPP 41.
- 7.6. More widely, the Application performs well against Local Plan policies and the NPPF generally, demonstrating an acceptable, if not more effective and sustainable, use of land. Given that that "tilted balance" is engaged, there are no, or no material, disbenefits that significantly and demonstrably outweigh the benefits.
- 7.7. Moreover, by making this application, the Applicant is accepting that the Council may wish to impose conditions to secure, or otherwise prevent unacceptable erosion of, appropriate standards of amenity and the character of the locality/countryside more generally.
- 7.8. Indeed, the Applicant is amenable to the imposition of conditions seeking to secure unacceptable impact to neighbouring properties and the countryside by removing or otherwise restricting the exercise of permitted development rights.
- 7.9. Rather than apply for a Certificate of Lawfulness for the dwelling and make a case thereafter, the Applicant has chosen, quite fairly, to seek planning permission to regularise the current use of the Application Site. In the event that planning permission is not forthcoming however, the Applicant reserves her position as to a Certificate of Lawfulness application (or an appeal in respect of the Council's earlier decision to refuse to issue a Certificate) pertaining to her dwelling but also the expediency (or lack) of any enforcement action the Council may wish to take against the garden/amenity area that has been created.
- 7.10. The Application should therefore be granted in the form sought, but subject to the imposition of reasonable conditions and in respect of which we invite the Council to liaise/engage with the Applicant/her agent.

Holmes & Hills

Holmes & Hills LLP

For the Applicant

Dated: 12th October 2022

Five-Year Housing Land Supply Position Statement – April 2022

This Position Statement covers the five-year period 2022/23- - 2026/27. The housing target for Braintree District is set out in the Section 1 Braintree District Local Plan which was adopted in February 2021. That is a target of an average of 716 dwellings per year over the Plan Period 2013-2033. For the calculation of the five-year supply target, the cumulative shortfall since the 2013 base date is added to the base target of 716 dwellings per year; and then a 5% buffer is added to that total to ensure choice and competition in the housing market.

The Five-Year Supply Target 2022-2027

i)	Basic annual average target of 716 X 5	3,580
ii)	Cumulative shortfall at 2022	1,169
iii)	Basic target plus shortfall	4,749
iv)	Basic target plus shortfall plus 5% buffer = projected 5-year supply target 2022-2027	4,986
v)	Annual average target to identify 2022-2027	997

As set out in the Housing Site Schedule there is a supply of 4,848 dwellings projected to be completed in the five-year period 2022-2027. On the basis of the five-year supply target in Table 1 and the projected supply in the Housing Site Schedule, Braintree District Council can currently demonstrate a 4.86-year supply of deliverable sites.

The Section 2 Local Plan, including new housing site allocations, was adopted on 25 July 2022. Those allocations will add to the supply as they come forward.

Braintree District Council

Town and Country Planning Act 1990 (as amended)

Application No.: 22/02751/FUL **Date Received:** 17th October 2022

APPLICANT:

Mrs A Harding
Willowbrook Stables
Station Road
Earls Colne
Essex
CO6 2ER

AGENT:

Holmes & Hills LLP
A12 Commerical Hub
86 London Road
Marks Tey
Essex
CO6 1ED

DESCRIPTION:

Retention of conversion of stable to 1No. one-storey two bedroom dwelling, with associated garden land, paddock and stables.

LOCATION:

Willowbrook Stables Station Road Earls Colne Essex CO6 2ER

SUBMITTED PLAN(S):

Plan Description	Plan Ref	Plan Version
Existing Plans	22-003-AS-1	N/A
Location / Block Plan	22-003-AS-2	N/A

DECISION:

The Braintree District Council as local planning authority has considered your application and gives notice of its decision to **REFUSE** planning permission in accordance with the above plan(s) and for the following reasons:

Reason 1

The conversion of the mobile home and attached timber framed extension for use as a dwelling, along with the general residential use of the site and its associated domestic paraphernalia has resulted in the urbanisation of its rural location, harmful upon the character and appearance of the surrounding countryside setting. The resulting dwelling fails to achieve a good standard of layout and design, contrary to the National Planning Policy Framework and Policies SP7, LPP1, LPP40, LPP47, LPP52 and LPP67 of the Braintree District Local Plan 2013-2033.

Reason 2

The building is considered to provide a substandard level of internal floorspace which fails to meet Nationally Described Space Standards, particularly in relation to the bedroom sizes and as a result the amenity of future occupiers would be compromised by the quality of the accommodation contrary to the NPPF, Policies LPP35, LPP47 and LPP52 of the Adopted Local Plan.

Planning Decision Notice

Positive and Proactive Statement

The Local Planning Authority has acted positively and proactively in determining this application by identifying the areas of conflict with adopted Policy and National Planning Guidance and setting these out clearly in the reason(s) for refusal. However, as is clear from the reason(s) for refusal, the issues are so fundamental to the proposal that it would not be possible to negotiate a satisfactory way forward in this particular case.

Policies:

The Development Plan policies taken into account when deciding this application are listed below. The policies can be viewed in full at Causeway House or on the Council's website – www.braintree.gov.uk

Braintree District Local Plan 2013 - 2033

SP1	Presumption in Favour of Sustainable Development
SP2	Recreational disturbance Avoidance and Mitigation Strategy (RAMS)
SP3	Spatial Strategy for North Essex
SP4	Meeting Housing Needs
SP6	Infrastructure & Connectivity
SP7	Place Shaping Principles
LPP40	Residential Conversion of Buildings in the Countryside
LPP1	Development Boundaries
LPP16	Housing Provision and Delivery
LPP35	Housing Mix, Density and Accessibility
LPP42	Sustainable Transport
LPP64	Protected Sites
LPP43	Parking Provision
LPP47	Built and Historic Environment
LPP52	Layout and Design of Development
LPP66	Protection, Enhancement, Management and Monitoring of Biodiversity
LPP67	Landscape Character and Features

Dated: 6th April 2023

Signed: 

Christopher Paggi
Planning Development Manager
Causeway House, Bocking End, Braintree, Essex CM7 9HB

Planning Decision Notice

Appeals to the Secretary of State

- If you are aggrieved by the decision of your local planning authority to refuse permission for the proposed development or to grant it subject to conditions, then you can appeal to the Secretary of State under section 78 of the Town and Country Planning Act 1990.
- For householder and minor commercial applications you must appeal within **12 weeks** of the Council's decision. For other application types you must appeal within **6 months** of the Council's decision.
- If this is a decision on a planning application relating to the same or substantially the same land and development as is already the subject of an enforcement notice, if you want to appeal against your local planning authority's decision on your application, then you must do so within 28 days of the date of this notice.
- If an enforcement notice is served relating to the same or substantially the same land and development as in your application and if you want to appeal against your local planning authority's decision on your application, then you must do so within: 28 days of the date of service of the enforcement notice, or within 6 months [12 weeks in the case of a householder or minor commercial appeals] of the date of this notice, whichever period expires earlier.
- Appeals can be made online at: <https://www.gov.uk/planning-inspectorate>. If you are unable to access the online appeal form, please contact the Planning Inspectorate to obtain a paper copy of the appeal form on telephone no. 0303 444 5000.
- The Secretary of State can allow a longer period for giving notice of an appeal but will not normally be prepared to use this power unless there are special circumstances which excuse the delay in giving notice of appeal.
- The Secretary of State need not consider an appeal if it seems to the Secretary of State that the local planning authority could not have granted planning permission for the proposed development or could not have granted it without the conditions they imposed, having regard to the statutory requirements, to the provisions of any development order and to any directions given under a development order.
- If you intend to submit an appeal that you would like examined by inquiry then you must notify the Local Planning Authority and Planning Inspectorate (inquiryappeals@planninginspectorate.gov.uk) at least 10 days before submitting the appeal. [Further details are on GOV.UK.](#)

Land Purchase

If proposals are refused, whether by the Local Planning Authority or by the Secretary of State, and the owner of the land claims that the land has become incapable of reasonably beneficial use in its existing state and cannot be rendered capable of reasonably beneficial use by the carrying out of any development which has been or would be permitted, he may serve on the District Council for the area in which the land is situated a purchase notice requiring that Council to purchase his interest in the land in accordance with the provisions of Part VI of the Town and Country Planning Act 1990 as amended.

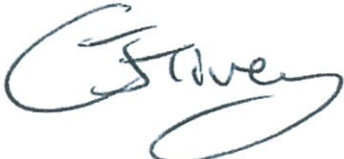
Compensation

In certain circumstances, a claim may be made against the Local Planning Authority for compensation where permission is refused by the Secretary of State on appeal or on a reference of an application to him. The circumstances in which such compensation is payable are set out in Section 114 of the Town and Country Planning Act 1990 as amended.

Planning Decision Notice

BRAINTREE DISTRICT COUNCIL
DEVELOPMENT MANAGEMENT
DECISION SHEET



Application Details	
Application No:	22/02751/FUL
Development Type:	1301Q
Date Valid:	20th October 2022
8/13 Week Date:	15th December 2022
Extension Of Time (If Applicable):	
Recommendation	
Officer Recommendation:	Application REFUSED
Case Officer:	Fay Fisher
PD to be removed (Yes/No): (Condition Number & GPDO Class)	N/A
Temporary Permission (Yes/No): (If Yes, Specify Expiry Date)	N/A
S106 Legal Agreement (Yes/No):	N/A
Delegated Decision	
Delegated under Part C of the Scheme of Delegation?	YES NO
If Delegated under Part B of the Scheme of Delegation, has copy of the Member Agreement been uploaded to IDOX?	YES Date of Chair's Briefing:
Authorised Delegated Officer Check	Signature / Date:
Development Type Delegated Report Decision Notice Extension Of Time (If Applicable)	 Date: 5/4/23

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DELEGATED REPORT

APPLICATION DETAILS

Application No:	22/02751/FUL
Address:	Willowbrook Stables Station Road Earls Colne Essex CO6 2ER
Proposal:	Retention of conversion of stable to 1No. one-storey two bedroom dwelling, with associated garden land, paddock and stables.

POLICY CONSIDERATIONS

- See Appendix 1

SITE HISTORY

- See Appendix 2

DESCRIPTION OF THE SITE AND SITE CONTEXT

The site sits just outside the Earls Colne village settlement boundary in a secluded location along a lane accessed via Station Road. This lane skirts the new housing development of Bourne Brook View which is located between the site and De Vere Road which is a 1970's style housing development. The wider setting comprises grazing paddocks for horses and the adjoining site has a similar set up.

Currently known as Willowbrook Stables the building is a converted mobile home with a timber clad extension/stable conversion providing additional internal accommodation. There is an outside decked area and a defined garden with car parking. The internal accommodation is typical of the inside of a mobile home.

It should be noted that this site has recently been subject to an earlier assessment in terms of the lawful use of the land and buildings (Application Reference No. 22/01695/ELD). This application was refused because the evidence available to the Council at the time was not sufficient to prove, on the balance of probability, that the site edged red, known as Willow Brook Stables, Wakes Colne Road, White Colne, had been in residential use for a period of more than 10 years prior to the submission of that application. Within the assessment of the application, it was accepted that the building in question was 'operational development' and not a 'caravan' as defined by the Caravan Sites Act 1968.

PROPOSAL

The proposal is described as the retention of the extension and conversion of stable to 1No. one-storey two-bedroom dwelling, with associated garden land, paddock and stables.

The main structure measures 8.9 metres in length by 10.6 metres reducing down to 7.1 metres. It is 2.9 metres high across a majority of the building, however the site slopes downwards and therefore the building compensates for this with a sloping roof on one side. The structure comprises a standard mobile home which has been extended to the side and has been clad entirely with timber.

Stables and sheds are evident on the site but do not form part of the converted structure and no information has been provided of these structures as part of the application.

SUMMARY OF CONSULTATION RESPONSES

Essex Fire and Rescue

Access for Fire Service purposes has been considered in accordance with the Essex Act 1987 - Section 13 and would be acceptable provided that the arrangements are in accordance with the details contained in the Approved Document to Building Regulations B5. Extract: For dwelling houses, access for a pumping appliance should be provided to within 45m of all points inside the dwelling house. Therefore, the following matters need to be addressed before access for Fire Service purposes can be satisfactory: The surface of the access road should be capable of sustaining a load of 18 tonnes for pumping appliances, changes of direction by bends should accommodate a turning circle of 17.8m and a sweep circle of 19.0m, the overall width of the access path should not be less than 3.7m, openings or gateways should not be less than 3.1m, headroom should not be less than 3.7m. Also, where any changes of levels are involved, as in the case of a kerb, they should be ramped, or have a kerb height not exceeding 90mm.

Essex County Council Highways Department

No objections - The documents accompanying the planning application have been duly considered. Given the scale of the proposed development and the area to be available for parking within the site, which complies with Braintree District Councils adopted parking standards, the proposal is acceptable to the Highway Authority. Please include a condition for a Travel Information Pack.

PARISH / TOWN COUNCIL

Earls Colne Parish Council

The site is located in the countryside, outside any defined village envelope as identified in the adopted Local Plan Review and adopted Core Strategy. Residential development beyond the tree belt will be detrimental to protecting the character of the Bourne Brook/Colne Valley and the surrounding countryside. This tree belt forms

an essential visual barrier shielding current development from the valley floor. This is an important wildlife corridor, identified as a Dark Valley, the status of which would be compromised by the proposed development. The site is disconnected from the village centre facilities with limited opportunities for safe and accessible walking or cycling and would place reliance on travel by car.

It is clear that a permanent dwelling on the site would be a case of back land development and would have a harmful impact upon the wider rural character and appearance of the locality. In such circumstances, the adverse impacts of the development would significantly and demonstrably outweigh the limited benefit arising for a development for 1 dwelling.

SUMMARY OF REPRESENTATIONS

None received.

ASSESSMENT

PRINCIPLE OF DEVELOPMENT

National Planning Policy Framework (NPPF)

As set out in Paragraph 7 of the NPPF, the purpose of the planning system is to contribute to the achievement of sustainable development. Paragraph 8 of the NPPF explains that achieving sustainable development means that the planning system has three overarching objectives: economic; social; and environmental; which are interdependent and need to be pursued in mutually supportive ways (so that opportunities can be taken to secure net gains across each of the different objectives).

Paragraph 9 of the NPPF outlines that planning decisions should play an active role in guiding development towards sustainable solutions, but in doing so should take local circumstances into account, to reflect the character, needs and opportunities of each area. In addition, paragraph 38 of the NPPF prescribes that local planning authorities should approach decisions on proposed development in a positive and creative way and that decision-makers at every level should seek to approve applications for sustainable development where possible.

Paragraph 12 of the NPPF sets out that the presumption in favour of sustainable development does not change the statutory status of the Development Plan as the starting point for decision making. In addition, paragraph 47 of the NPPF states that planning law requires that applications for planning permission be determined in accordance with the Development Plan, unless material considerations indicate otherwise. The NPPF underlines the Government's objective of significantly boosting the supply of homes.

In this regard, Paragraph 60 of the NPPF highlights the importance of ensuring that there is a sufficient amount and variety of land that can come forward where it is needed, that specific housing requirements are met, and that land with permission is developed without unnecessary delay.

Paragraph 74 of the NPPF outlines that local planning authorities should identify and update annually a supply of specific deliverable sites sufficient to provide a minimum of five years' worth of housing against (in the case of Braintree District) our 'local housing need' plus the relevant buffer. In this regard, and in considering the overall planning balance as to whether the proposed development subject to this application constitutes sustainable development, a material consideration in this case is whether the Council can robustly demonstrate a 5 Year Housing Land Supply.

5 Year Housing Land Supply

The Council has an up-to-date Local Plan which has an approved minimum housing target of 716 new homes per year in the District between 2013 and 2033.

To this annual supply the Council must add the backlog which it has not delivered at that level since the start of the Plan period. This figure is recalculated each year and as of April 2022 stands at 1,169 across the 5 Year Housing Land Supply.

The Council must also apply a buffer to the housing land supply based on the results of the Housing Delivery Test. In the latest results published on the 14th January 2022, the Council had delivered 125% of the homes required. This means that the Council is required to apply the lowest level of buffer at 5%.

Taking the above into account, the Council's latest 5 Year Housing Land Supply position for 2022-2027 shows a supply of 4.86 years. This position is marginal and with a number of strategic sites starting to deliver homes alongside other permissions, that situation is likely to change.

Nevertheless, as the Council cannot demonstrate the required 5 Year Housing Land Supply, the 'tilted balance' pursuant to Paragraph 11d) of the NPPF is engaged. It also means that the most important Development Plan policies relevant to the provision of housing are out-of-date. However, this does not mean that Development Plan policies should be completely disregarded. It is for the decision-maker to determine the weight to be attributed to the conflict with those policies.

The Development Plan

The application site is located outside of a defined development boundary, with the closest village being Earls Colne's to the south of the application site.

Policy LPP1 of the Adopted Local Plan states that within development boundaries, development will be permitted where it satisfied amenity, design, environmental and highway criteria and where it can take place without material adverse detriment to the existing character and historic interest of the settlement. Development outside development boundaries will be confined to uses appropriate to the countryside whilst also protecting and enhancing valued landscapes, sites of biodiversity or geological value and soils to protect the intrinsic character and beauty of the countryside.

Policy LPP40 is concerned with the residential conversion of buildings in the countryside which is of relevance due to the former stables being converted and incorporated into the altered former mobile home structure, as extended. This policy states that the conversion of rural buildings that are of permanent and substantial construction and capable of conversion, without complete re-building, to residential use will be permitted where they meet all the following criteria:

- a. The site is no longer suitable and has been marketed for commercial use;
- b. There is no unacceptable impact on protected species or heritage assets and their settings;
- c. The site is served by a suitable existing access;
- d. There is no unacceptable impact on residential amenity; and
- e. There is no unacceptable impact on the character of the site or the surrounding countryside and its landscape value.

Applications for such proposals must be supported by a frame and structural survey, which have not been provided and it is not clear whether it was previously of permanent and substantial construction and capable of conversion, without complete re-building being necessary.

Whilst detailed considerations (points b. – e.) are covered within the assessment below, it has not been proven that the site has been marketed for commercial uses.

Therefore, in this case, the site is located in a rural location outside of any defined settlement boundary and is therefore contrary to Policy LPP1 of the Adopted Local Plan, as a matter of principle.

Location and Access to Services and Facilities

The adopted Local Plan seeks to concentrate growth in the most sustainable locations – that is, by adopting a spatial strategy that promotes development in the most sustainable locations, where there are opportunities for walking, cycling and public transport links to nearby shops, services and employment opportunities. This means for the new Local Plan: “That the broad spatial strategy for the District should concentrate development in Braintree, Witham and the A12 corridor, and Halstead”.

In this case, the application site is located on the periphery of Earls Colne Village and is a fair distance to the village centre if ventured to on foot. Once in the village, however, there is good public transport links and a full range of services and facilities.

Whilst it is noted that in terms of direct distance to the village, the site is no further away than the adjoining housing development of De Vere Road or the new development of Bourne Brook View, there is a wooded copse which separates the site from these housing estates. With no direct public footway to the village centre, the occupiers of the dwelling need to walk around the copse and onto Station Road before continuing along to the main high street and further still to the nearest shops which is a distance in excess of 1km. This is considered to more likely result in the use of a motor car to access the village.

Therefore, given the sites location outside of the settlement boundary and the distance to the village centre, Officers consider that the site is not in a particularly accessible location.

Design, Appearance and Impact upon the Character of the Rural Area

Paragraph 126 the NPPF highlights that the creation of high-quality buildings and places is fundamental to what the planning and development process should achieve. Good design is a key aspect of sustainable developments, creates better places in which to live and work and helps make development acceptable to communities. Paragraph 134 makes reference to the requirement for good design, and how a failure to achieve good design can warrant refusal of planning application specifically where poor design fails to take the opportunities available for improving the character and quality of an area.

In addition, para. 174, amongst other things, states that planning decisions should contribute to and enhance the natural and local environment by recognising the intrinsic character and beauty of the countryside (criterion b)).

Adopted Local Plan Policy SP7 states that all new development should reflect the place shaping principles as set out therein, where applicable, and *inter alia*, respond positively to local character and context to preserve and enhance the quality of existing places and their environs; as well as providing buildings that exhibit individual architectural quality within well-considered public and private realms.

Policy LPP47 of the Local Plan states that the Council will promote and secure a high standard of design and layout in all new development; and Policy LPP52 seeks to secure a high standard of layout and design in all developments in the District and encourage innovative design where appropriate. The latter policy also states that the scale, layout, height and massing of buildings and overall elevation design should reflect or enhance the area's local distinctiveness and shall be in harmony with the character and appearance of the surrounding area.

Local Plan Policy LPP 67 is concerned with Landscape Character and Features and stipulates that in its decision-making on applications, the Local Planning Authority will take into account the different roles and character of the various landscape areas in the District, and recognise the intrinsic character and beauty of the countryside, in order to ensure that any development permitted is suitable for the local context.

In this case the proposal seeks to retain a mobile home and associated structures which together have been converted into a dwelling. As stated above, Officers have accepted that in totality, the structure is not considered a 'caravan' as it would need to be demolished in order to be removed from the site. However, in terms of the size and scale of the structure, it is of a low height with a 'cobbled together' appearance. The structure clearly has the look of a mobile home which has been extended with a timber framed extension/connecting to the former stables.

Officers consider that as stables the structure would not have been of substantial construction to enable it to be converted without the requirement for it to be rebuilt to provide adequate internal accommodation.

In conclusion, the appearance of the converted structure, along with its associated domestic paraphernalia is considered to have a detrimental appearance on the rural character of the rural area, with it being neither identifiable as a dwelling nor as a rural building, contrary to the NPPF and Policies SP7, LPP1, LPP47, LPP52 and LPP67 of the Braintree District Local Plan 2013-2033.

Impact on Neighbouring Residential Amenities

The NPPF seeks to secure a good standard of amenity for all existing and future occupants of land and buildings. Policy LPP52 of the Adopted Local Plan outlines that there shall be no unacceptable impact on the amenity of any nearby properties including on privacy, overshadowing, loss of light and overbearing impact.

Given its positioning away from neighbouring residential dwellings, the structure is not considered to have an impact upon neighbouring residential dwellings.

Proposed Residential Amenity

Policy LPP35 requires all new development to be in accordance with the national technical housing standards; and LPP52 requires all residential developments to provide a high standard of accommodation and amenity for all prospective occupants.

Consequently, the Council recognises the Nationally Described Space Standards (NDSS) in assessing the level of floor space for new dwellings which for a 2 bed, 3 person dwelling should be at least 61sq.m.

The structure is considered to fail in part with the requirements of the NDSS, particularly in relation to the bedroom sizes which requires that for a 2 bedroom dwelling, the double (or twin bedroom) should have a floor area of at least 11.5m². In this case Bedroom no1 measures 7.9 sq.m. In addition to this, the minimum floor to ceiling height should be 2.3m for at least 75% of the Gross Internal Area and it is not clear to Officers that this element complies, as the area of the structure which comprises the mobile home measures 2.2m when measured internally floor to ceiling height.

Overall, the type of structure and level of accommodation fails to comply with the NDSS and is considered to comprise a poor level of accommodation both for the present occupiers and also any future occupiers; it would therefore not comply with the above policies or the Council's adopted standards in terms of the quality of living accommodation.

In addition to the above policy criteria, the council has adopted The Essex Design Guide (EDG) as a Supplementary Planning Document, which states that dwellings with two bedrooms should be provided with a private rear garden of 50sq.m. The scheme complies in this respect.

Highway Considerations

Policy LPP43 of the Adopted Local Plan that all new development is provided with sufficient vehicle parking in accordance with Essex County Council's Vehicle Parking Standards. Further to this, Policy LPP52 of the Adopted Local Plan states that development should not have a detrimental impact on the safety of highways or any other public right of way, and its users. No issues are raised to the proposal on this issue.

Habitat Regulations Assessment (HRA / RAMS)

The site is situated within the Zone of Influence (ZOI) for the Blackwater Estuary SPA/Ramsar site. New development of this type is likely to have a direct effect on areas of the Essex Coastline which are protected by International, European and National wildlife designations through increased visitor pressure on these sites. It is therefore necessary, in accordance with Natural England's standard guidance on this matter for the Council to secure mitigation measures to prevent the development causing a likely significant adverse effect upon the integrity of these sites if planning permission is granted. The mitigation measure consists of securing of a financial contribution per new dwelling erected towards offsite visitor management measures at the above protected sites.

A financial contribution has been secured by way of an upfront payment made under S111 of the 1972 Local Government Act.

Flood Risk

The site lies within Flood Zone 1, the lowest identifiable level of flood risk. As such, flood risk is not considered to be a constraint to the development.

PLANNING BALANCE AND CONCLUSION

The presumption in favour of sustainable development sits at the heart of the NPPF. The Framework is clear in its instruction at Paragraph 11d, that for decision-taking this means where there are no relevant Development Plan policies, or the policies which are most important for determining the application are out-of-date (this includes, for applications involving the provision of housing, situations where the local planning authority cannot demonstrate a five year supply of deliverable housing sites (with the appropriate buffer, as set out in Paragraph 73); or where the Housing Delivery Test indicates that the delivery of housing was substantially below (less than 75% of) the housing requirement over the previous three years), granting permission unless:

- i. The application of policies in the Framework that protect areas or assets of particular importance provides a clear reason for refusing the development proposed; or
- ii. Any adverse impacts of doing so would significantly and demonstrably outweigh the benefits, when assessed against the policies in this Framework taken as a whole.

As the Council cannot currently demonstrate a 5 Year Housing Land Supply, the 'titled balance' pursuant to Paragraph 11d) of the NPPF is engaged. As a consequence, the most important Development Plan policies relevant to the provision of housing are currently out-of-date due to a lack of 5 Year Housing Land Supply. However, this does not mean that Development Plan policies should be completely disregarded. It is for the decision-maker to determine the weight to be attributed to the conflict with those policies. In this regard it is considered that Policy LPP1 of the Adopted Local Plan, which seeks to restrict development outside defined development boundaries to uses appropriate to the countryside, can only be afforded moderate weight. Similarly, it is considered that Policy SP3, which sets out the spatial strategy for North Essex, can only be afforded less than significant, but more than moderate weight.

In this case, it is not considered that pursuant to Paragraph 11d) (i) that the application of policies in the Framework provide a clear reason for refusing the proposed development.

As such, pursuant to Paragraph 11d) (ii) it is necessary to consider whether the adverse impacts of granting permission would significantly and demonstrably outweigh the benefits of the proposed development, when assessed against the policies in this Framework taken as a whole. Such an assessment must take account of the economic, social and environmental impact of the proposed development and these matters must be considered in the overall planning balance.

As set out in Paragraph 8 of the NPPF, achieving sustainable development means that the planning system has three overarching objectives, which are interdependent and needed to be pursued in mutually supportive ways (so that opportunities can be taken to secure net gains across each of the different objectives):

- an economic objective (to help build a strong, responsive and competitive economy, by ensuring that sufficient land of the right types is available in the right places and at the right time to support growth, innovation and improved productivity; and by identifying and coordinating the provision of infrastructure);
- a social objective (to support strong, vibrant and healthy communities, by ensuring that a sufficient number and range of homes can be provided to meet the needs of present and future generations; and by fostering a well-designed and safe built environment, with accessible services and open spaces that reflect current and future needs and support communities' health, social and cultural well-being); and
- an environmental objective (to contribute to protecting and enhancing our natural, built and historic environment; including making effective use of land, helping to improve biodiversity, using natural resources prudently, minimising waste and pollution, and mitigating and adapting to climate change, including moving to a low carbon economy).

Summary of Adverse Impacts

The adverse impacts and the weight that should be given to these factors are set out below:

Conflict with the Development Plan

Section 38 (6) of the Planning and Compulsory Purchase Act 2004 requires that applications for planning permission must be determined in accordance with the Development Plan, unless material considerations indicate otherwise. Paragraph 15 of the NPPF emphasises that the planning system should be “genuinely plan led”.

The proposed development conflicts with Policy LPP1 of the Adopted Local Plan as it proposes development outside of defined development boundaries and within the countryside. However, while the proposal is contrary to Policy LPP1 of the Adopted Local Plan, as the Council is currently unable to demonstrate a 5 Year Housing Land Supply, only moderate weight can be afforded to this conflict.

Notwithstanding this, Policies SP7, LPP1, LPP35, LPP40, LPP47, LPP52 and LPP67 of the Braintree District Local Plan 2013-2033 are all directly relevant to the case in hand, and having been recently adopted can be afforded full weight in the planning balance, being in full compliance with the NPPF.

Location and Access to Services and Facilities

The proposed development is located outside of a development boundary and officers conclude that the site is not in a particularly sustainable location given the reliance on the private motor car to access key village services, this harm is given moderate weight..

Harm to the Character and Appearance of the Area and Landscape Character

The conversion of the mobile home and its associated extensions into a dwelling is considered to be of poor design, providing for inadequate long-term living accommodation and its current appearance is considered to result in material harm to the character and appearance of the surrounding rural setting and its landscape. This weighs against the proposal and is afforded significant weight.

Summary of Public Benefits

The public benefits arising from the proposal and the weight that should be given to these factors are set out below:

Delivery of Market and Affordable Housing

The application would provide for the retention of 1no. dwelling in the form of a converted dwelling which is not considered to be of market or affordable housing quality. This is afforded limited weight given the scale of the development.

Economic and Social Benefits

The development may have brought about some economic benefits during the construction stage and after the occupation of the structure, however again this is afforded limited weight given the scale of the development.

Conclusion

Taking into account the above, it is considered that the proposal conflicts with the Development Plan as a whole. As set out within Paragraph 47 of the NPPF, planning law requires that applications for planning permission be determined in accordance with the Development Plan, unless material considerations indicate otherwise. In this case, as indicated above, an important material consideration in this case is that as the Council cannot currently demonstrate a 5 Year Housing Land Supply, the 'titled balance' pursuant to Paragraph 11d) of the NPPF is engaged.

Consequently, the most important Development Plan policies in relation to the provision of housing are currently out-of-date due to a lack of 5 Year Housing Land Supply. In this regard, Policy LPP1 of the Adopted Local Plan, which seeks to restrict development outside defined development boundaries to uses appropriate to the countryside, can only be afforded moderate weight.

Notwithstanding this, Officers consider that there are no material considerations, including the Council's 5 Year Housing Land Supply position, that indicate that a decision should be made other than in accordance with the Development Plan. The Planning Balance is concluded below.

Planning Balance

When considering the planning balance and having regard to the adverse impacts and benefits outlined above, Officers have concluded that the adverse impacts of granting permission would significantly and demonstrably outweigh the benefits, when assessed against the policies in this Framework taken as a whole. Consequently, it is recommended that planning permission is refused for the retention of the structure for use as a dwelling.

RECOMMENDATION

Application REFUSED

APPENDIX 1:

POLICY CONSIDERATIONS

National Planning Guidance

National Planning Policy Framework (NPPF)
National Planning Practice Guidance (NPPG)

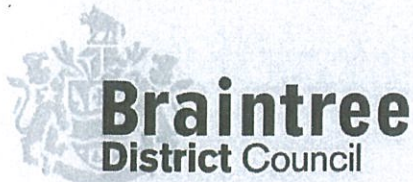
Braintree District Local Plan 2013 - 2033

SP1	Presumption in Favour of Sustainable Development
SP2	Recreational disturbance Avoidance and Mitigation Strategy (RAMS)
SP3	Spatial Strategy for North Essex
SP4	Meeting Housing Needs
SP6	Infrastructure & Connectivity
SP7	Place Shaping Principles
LPP1	Development Boundaries
LPP16	Housing Provision and Delivery
LPP35	Housing Mix, Density and Accessibility
LPP42	Sustainable Transport
LPP43	Parking Provision
LPP47	Built and Historic Environment
LPP52	Layout and Design of Development
LPP64	Protected Sites
LPP66	Protection, Enhancement, Management and Monitoring of Biodiversity
LPP67	Landscape Character and Features

APPENDIX 2:

SITE HISTORY

Application No:	Description:	Decision:	Date:
94/00161/AGR	Alterations to access	Permission Required	16.03.94
94/00359/FUL	Hardened Agricultural Access Track	Granted	26.04.94
94/00701/FUL	Erection of stable block	Granted	06.07.94
05/00447/COU	Change of use of land from agricultural to paddock and erection of stables	Granted	11.05.05
06/02266/FUL	Erection of hay store to feed horses and office with wc	Granted	16.01.07
21/03629/COUPA	Change of use from hay store with office, kitchen, seating area and toilet with washing facilities. To residential accommodation with garden and no external changes	Application Returned	
22/00418/FUL	Change of use of existing stable building to a 1 x 2 bedroom dwelling	Withdrawn	29.04.22
22/01695/ELD	Application for a Lawful Development Certificate for an Existing Use - Use of site as a private residential dwelling.	Refused	01.09.22



COUNCIL TAX BILL 2021/2022

Your Account Ref is: 4302707280

Current Balance: £1,263.65

Date Issued: 16/03/2022

Mr P J Harding and Mrs A J Harding
Willowbrook Stables
Station Road
Earls Colne
Colchester
CO6 2ER

Property: Willowbrook Stables
Station Road
Earls Colne
CO6 2ER

Property Band: A (Provisional)

Detailed Breakdown:	% Change ^	
ESSEX COUNTY COUNCIL	0.0%	£803.28
ADULT SOCIAL CARE	1.5%	£90.66
BRAINTREE DISTRICT COUNCIL	0.0%	£123.12
PFCCE - POLICE & COMMUNITY SAFETY	5.0%	£139.02
EPFCC - FIRE & RESCUE AUTHORITY	0.0%	£49.26
EARLS COLNE PARISH COUNCIL	5.0%	£58.31
Total Annual Charge	1.8%	£1,263.65
Liability for period 01/04/21 to 31/03/22		£1,263.65
Total Amount Payable:		£1,263.65

Payment Plan:

Your detailed payment plan can be found on the back of this bill. Please ensure all payments are made by the due date. (If you would prefer to pay this bill over 12 monthly instalments between April to March, please call 01376 557755).

How to pay:



Pay your instalments by Direct Debit, call us on 01376 557755, ensure you have your bank account details ready

Pay by Credit / Debit card using our 24/7 automated telephone system by ringing 01376 557894, please have your council tax reference number ready

Make a payment online by visiting www.braintree.gov.uk and click on the pay link

For other methods of payments please see the back of this bill.

IMPORTANT INFORMATION

This demand notice supersedes any bill previously sent, please check the 'Date Issued'

^ All precept percentages are shown rounded to one decimal place.

If you DO NOT pay your instalments on time (on or before the due date), your right to pay by instalments will be withdrawn and the remaining balance for the year will need to be paid in full. We only send two reminders in the year. Following that, should the bill remain unpaid, a Summons and possibly a Liability Order will be issued both incurring costs.

If you are having difficulty paying your bill, please telephone the Recovery team on 01376 557722 or E-Mail payadvice@braintree.gov.uk
Telephone opening hours for Benefit and Revenues teams are 8:30am to 5pm Monday to Friday.

Reason for Bill: Estimate Banding

EXHIBIT AH1 PAGE 72

Mr C Fleetham
Corporate Director

**Payable online, by telephone
or see our alternative payment
methods below.**

Your detailed payment plan:

Date Due:	Amount:
30/03/2022	£1,263.65

This barcode can be used to pay your bill at any Post Office or Paypoint location ONLY if this bill has been printed by Braintree District Council



9826 5178 7300 4302 7072 805

Council Tax Support

If you are on a low income or in receipt of a benefit for example Universal Credit you may pay less Council Tax by applying for financial help. Contact our Benefits Department on 01376 557852 for more information or apply online at www.braintree.gov.uk and click on 'Benefit'

If you are moving into our District you must make a new claim, your award will not be automatically transferred

Change in Circumstances

If you receive a discount or an exemption and your circumstances change, or if you move house, you MUST notify us within 21 days. Failure to do so may result in a penalty of £70 being imposed under schedule 3 of LGFA 1992.

To advise us of a change, you should write or e-mail to us

Discounts and Exemptions

If you believe you may be entitled to a discount or an exemption please call us on 01376 557755 or apply online at www.braintree.gov.uk and click on council tax then click on discounts and exemptions.

Please ensure you continue to pay existing instalments whilst your application is being processed.

Alternative Payment Methods*

*For payments made by cheque or by using the barcode on this bill, please allow up to 5 working days for your payment to reach us

Make your cheque payable to Braintree District Council and send it to: Braintree District Council, PO Box 207, Braintree, Essex CM7 9HB

Please write the reference number on the back of the cheque, receipts will not be given unless a S.A.E is provided. Post dated cheques will not be accepted and please do not send cash.

TELEPHONE BANKING / STANDING ORDERS:

Please quote Sort Code 30-00-02, Account Number 00825110
You will need to quote the reference number found on this bill.

Enquiries

If you have a query regarding the information on this bill or need advice on the instalments, please call the Revenues department on 01376 557755 or write to us at: The Revenues Department, Causeway House, Locking End, Braintree, Essex, CM7 9HB.

Alternatively you can e-mail us: counciltax@braintree.gov.uk

It is extremely important that the reference number found on this bill is quoted in all communications in regards to this council tax account.



**Request a copy bill
Check your balance
See payments made
Check next payment due**

Sign up today

You can now use our Open Portal service to view your Council Tax Bill online rather than us posting your bill.

To register, please ensure you have your Council Tax reference number and then visit our secure registration form: www.braintree.gov.uk/opregister

Braintree District Council has a duty to protect the public funds it administers, and to this end may use information you provide for the prevention and detection of fraud. Information may also be shared with other bodies responsible for auditing or administering public funds for these purposes. More information can be found on www.braintree.gov.uk/privacy

COUNCIL TAX BILL 2022/2023

Your Account Ref is: 4302707280

Current Balance: £1,318.63

Date Issued: 16/03/2022

Mr P J Harding and Mrs A J Harding
Willowbrook Stables
Station Road
Earls Colne
Colchester
CO6 2ER

Property: Willowbrook Stables
Station Road
Earls Colne
CO6 2ER

Property Band: A (Provisional)

Detailed Breakdown:	% Change ^	
ESSEX COUNTY COUNCIL	2.0%	£821.10
ADULT SOCIAL CARE	2.5%	£112.98
BRAINTREE DISTRICT COUNCIL	2.7%	£126.42
PFCCE - POLICE & COMMUNITY SAFETY	4.8%	£145.68
EPFCC - FIRE & RESCUE AUTHORITY	1.9%	£50.22
EARLS COLNE PARISH COUNCIL	6.7%	£62.23
Total Annual Charge	4.4%	£1,318.63
Liability for period 01/04/22 to 31/03/23		£1,318.63
Total Amount Payable:		£1,318.63

Payment Plan:

Your detailed payment plan can be found on the back of this bill. Please ensure all payments are made by the due date. (If you would prefer to pay this bill over 12 monthly instalments between April to March, please call 01376 557755).

How to pay:



Pay your instalments by Direct Debit, call us on 01376 557755, ensure you have your bank account details ready

Pay by Credit / Debit card using our 24/7 automated telephone system by ringing 01376 557894, please have your council tax reference number ready

Make a payment online by visiting www.braintree.gov.uk click on the pay link

For other methods of payments please see the back of this bill.

IMPORTANT INFORMATION

This demand notice supersedes any bill previously sent, please check the 'Date Issued'

^ All precept percentages are shown rounded to one decimal place.

If you DO NOT pay your instalments on time (on or before the due date), your right to pay by instalments will be withdrawn and the remaining balance for the year will need to be paid in full. We only send two reminders in the year. Following that, should the bill remain unpaid, a Summons and possibly a Liability Order will be issued both incurring costs.

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Telephone opening hours for Benefit and Revenues teams are 8:30am to 5pm Monday to Friday.

Reason for Bill: Estimate Banding

EXHIBIT AH1 PAGE 74

Mr C Fleetham
Corporate Director

The following instalments are payable by DIRECT DEBIT*

Your detailed payment plan:

Date Due:	Amount:
01/04/2022	£130.63
01/05/2022	£132.00
01/06/2022	£132.00
01/07/2022	£132.00
01/08/2022	£132.00
01/09/2022	£132.00
01/10/2022	£132.00
01/11/2022	£132.00
01/12/2022	£132.00
01/01/2023	£132.00

***You DO NOT need to set up a new Direct Debit unless your bank details have recently changed.**

Council Tax Support

If you are on a low income or in receipt of a benefit for example Universal Credit you may pay less Council Tax by applying for financial help. Contact our Benefits Department on 01376 557852 for more information or apply online at www.braintree.gov.uk and click on 'Benefit'

If you are moving into our District you must make a new claim, your award will not be automatically transferred

Change in Circumstances

If you receive a discount or an exemption and your circumstances change, or if you move house, you MUST notify us within 21 days. Failure to do so may result in a penalty of £70 being imposed under schedule 3 of LGFA 1992.

To advise us of a change, you should write or e-mail to us

Discounts and Exemptions

If you believe you may be entitled to a discount or an exemption please call us on 01376 557755 or apply online at www.braintree.gov.uk and click on council tax then click on discounts and exemptions.

Please ensure you continue to pay existing instalments whilst your application is being processed.

Alternative Payment Methods*

*For payments made by cheque or by using the barcode on this bill, please allow up to 5 working days for your payment to reach us

Make your cheque payable to Braintree District Council and send it to: Braintree District Council, PO Box 207, Braintree, Essex CM7 9HB

Please write the reference number on the back of the cheque, receipts will not be given unless a S.A.E is provided. Post dated cheques will not be accepted and please do not send cash.

TELEPHONE BANKING / STANDING ORDERS:

Please quote Sort Code 30-00-02, Account Number 00825110
You will need to quote the reference number found on this bill.

Enquiries

If you have a query regarding the information on this bill or need advice on the instalments, please call the Revenues department on 01376 557755 or write to us at: The Revenues Department, Causeway House, Bocking End, Braintree, Essex, CM7 9HB.

Alternatively you can e-mail us: counciltax@braintree.gov.uk

It is extremely important that the reference number found on this bill is quoted in all communications in regards to this council tax account.



- Request a copy bill**
- Check your balance**
- See payments made**
- Check next payment due**

Sign up today

You can now use our Open Portal service to view your Council Tax Bill online rather than us posting your bill.

To register, please ensure you have your Council Tax reference number and then visit our secure registration form: www.braintree.gov.uk/opregister

4302707280
Revenues
Dial No: 01376 557755
Date: 16/03/2022



Mr P J Harding
Willowbrook Stables
Station Road
Earls Colne
CO6 2ER

Financial Services
Causeway House
Bocking End
Braintree
Essex
CM7 9HB
Email: counciltax@braintree.gov.uk
Website: www.braintree.gov.uk

Dear Mr Harding,

Important: Confirmation of the set up of your Direct Debit Instruction for Council Tax.

Having accepted your bank details for payment by Direct Debit, I would like to confirm that they are correct. **Please check the details below.**

- Account Name: P J Harding
- Account Number: 22324360
- Bank Sort Code: 77-66-17

Please check the details above are correct. If they are not, telephone 01376 557755. However, if your details are correct, you need do nothing and your Direct Debit will be processed as normal. You have the right to cancel your Direct Debit at any time.

UNPAID DIRECT DEBIT - please note if your Direct Debit is returned unpaid for reason 'refer to payer', Braintree Council will notify you and your Direct Debit will be removed.

For your information, the collections will be made using Service User Number 990809 and reference 4302707280. Instalments to be collected are shown on your Council Tax bill or your E-bill if you have opted for electronic billing.

Yours sincerely

Revenues Officer

See Over for Direct Debit Guarantee

P60 End of Year Certificate

Employee's Details

Tax year to 5 April **2022**

Surname: HARDING
 Forenames or initials: PAUL
 National Insurance Number: NM061685A
 Works/payroll number: 96

This is a printed copy of an eP60

To the employee:

Please keep this certificate in a safe place as you will need it if you have to fill in a tax return. You also need it to make a claim for tax credits and Universal Credit or to renew your claim.

It also helps you check that your employer is using the correct National Insurance number and deducting the right rate of National Insurance contributions.

By law you are required to tell HM Revenue and Customs about any income that is not fully taxed, even if you are not sent a tax return.
 HM Revenue and Customs

The figures marked * should be used for your tax return, if you get one

Pay and Income Tax details

	Pay		Tax deducted	
	£	p	£	p
In previous employment(s)	14343.35		1513.80	
In this employment	*	12306.65	1300.20	
Total for year	26650.00		2814.00	
Final tax code			1257L	

National Insurance contributions in this employment

NIC table letter	Earnings at the Lower Earnings Limit (LEL) (where earnings are equal to or exceed the LEL)	Earnings above the LEL, up to and including the Primary Threshold (PT)	Earnings above the PT, up to and including the Upper Earnings Limit (UEL)	Employee's contributions due on all earnings above the PT
	£	£	£	£ p
A	3120	1662	7518	903.60

Statutory payments included in the pay 'In this employment' figure above

Statutory Maternity Pay	£	p	0.00	Statutory Paternity Pay	£	p	0.00	Statutory Shared Parental Pay	£	p	0.00
Statutory Adoption Pay	£	p	0.00	Statutory Parental Bereavement Pay	£	p	0.00				

Other details

Student Loan Deductions in this employment (whole £s only) £ 0

Postgraduate Loan Deductions in this employment (whole £s only) £ 0

To employee

Willowbrook Stables
 Station Road
 Earls Colne
 Colchester
 Essex
 CO6 2ER

Your employer's full name and address (including postcode)

Walker Medical Int Limited
 Unit L, Chandlers Row
 Port Lane
 Colchester
 Essex

CO1 2HG

Employer PAYE reference: 245/WW1216

Certificate by Employer/Paying Office

This form shows your total pay for Income Tax purposes in this employment for the year. Any overtime, bonus, commission etc, Statutory Sick Pay, Statutory Maternity Pay, Statutory Paternity Pay, Statutory Shared Parental Pay or Statutory Adoption Pay is included.

Account number

671 115 299 708

Bill date: 28 Apr 2022

24 hour emergencies:
Electricity: call 105

Access your energy account
securely 24/7 via MyAccount
edfenergy.com/myaccount



Contact a Live Chat adviser
24/7 via our website

Mrs Alexandra Harding, Mrs Alexandra Harding
Willowbrook Stables
Station Road
Earls Colme
Colchester
CO6 2ER

Supply Address:
Willowbrook Stables, Station Road,
Colchester, CO6 2ER

42037 011456 0063 E 36300



Hello Mrs Alexandra Harding,

Your electricity bill

We are changing your monthly energy payment to £480.00

For 22 October 2021 - 25 April 2022 (186 days)

You paid us (6 payments of £188.00)	£1,128.00 credit
Your charges for this period (including VAT)	£1,795.55
Your new account balance	£667.55 in debit

About your payments

Your monthly payments will change to **£480.00** starting on **15 Jun 2022**.

Please turn to next pages to find more detail about your bill.

There's another page with details of how to contact us and who to call in an emergency.

How to pay

Direct Debit

You can pay an agreed amount each month or alternatively you can choose to pay your bill in full. Phone us on 0333 200 5100 to arrange to set up a Direct Debit or visit our website at edfenergy.com/myaccount



Debit card or credit card Online

Visit our website at edfenergy.com/myaccount. Simply register for free and you can then use your debit card or credit card (Visa, MasterCard and American Express) to pay your bill instantly and store your card details for future payments.

By phone

Call our automated service on 0333 200 5108 and pay by debit card or credit card (Visa, MasterCard and American Express). We'll ask for your **EDF Energy account number** (shown over the page) and card details.

Telephone or online banking

Quote our sort code **40-05-30** and our bank account number **13845095** (these are different from those on the payment slip), and use your EDF Energy account number as your payment reference. Allow up to three working days for the payment to reach us.

At a bank or building society

You can pay by cash or cheque, using the payment slip on the reverse side. Make cheques out to 'EDF Energy Customers Ltd' and write your EDF Energy account number on the back. You need to allow seven working days for your payment to reach us. (You may have to pay a fee at some banks and building societies.)

At a Post Office branch

Take this bill and your payment (cash or cheque) to any Post Office. Make cheques out to 'Post Office Ltd' and write your EDF Energy account number on the back. Allow up to seven working days for your payment to reach us.



Payzone or PayPoint

Take your payment (in cash) and this bill to any Payzone or PayPoint outlet. You need to allow two working days for the payment to reach us.



By post

Make your cheque payable to **EDF Energy Customers Ltd** and write your **EDF Energy account number** on the back. Send it to: Payment Processing, PO Box 140, Plymouth, PL3 5RG. For any other customer correspondence please send to **Freepost EDF CUSTOMER CORRESPONDENCE**

Prepayment meter

A prepayment meter lets you pay for your electricity or gas as you use it. In some cases you can use the meter to repay any money you owe us. For more information, please phone us on 0333 200 5110.

How Budget Direct Debit reviews work

Budget Direct Debit reviews

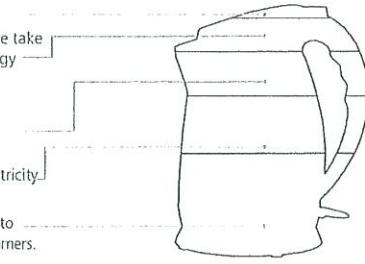
We will review your Direct Debit monthly payment

What you pay for

A lot happens behind the scenes to get energy into your home. The diagrams below show how your energy bill is made up. About half of your bill pays for the energy itself. The rest covers costs such as delivering energy to your home, meeting the cost of government schemes and keeping your account running smoothly, and VAT.

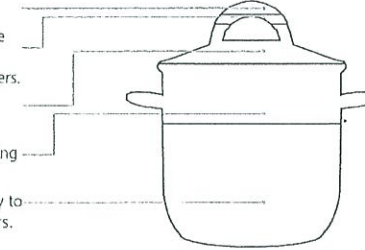
Electricity

- 5% VAT – this is set by the government.
 - 27% **Environmental and social obligations** – we take part in government schemes to improve energy efficiency, fund renewable energy and help vulnerable customers.
 - 20% **Operating costs** – the cost of keeping your account running smoothly.
 - 24% **Network costs** – this is the cost of getting electricity from the power station to your home.
 - 29% **Wholesale energy costs** – this is what we pay to electricity generators to buy energy for our customers.
-
- 104% Total costs -4% Operating loss



Gas

- 5% VAT – this is set by the government.
 - 2% **Environmental and social obligations** – we take part in government schemes to improve energy efficiency and help vulnerable customers.
 - 26% **Operating costs** – the cost of keeping your account running smoothly.
 - 29% **Network costs** – this is the cost of transporting gas to your home.
 - 41% **Wholesale energy costs** – this is what we pay to gas producers to buy energy for our customers.
-
- 103% Total costs -3% Operating loss



Operating profit and loss

This is the profit, or loss, we made from supplying energy to our residential customers. In 2020 EDF made a small loss of -3.2% from its supply of gas to residential customers and a small loss of -4.2% supplying electricity to customers.

The breakdown of our costs to supply energy is based on our residential supply business for 2020 as per our Ofgem segmented statements. It is an average of all payment types and tariffs, based on the average usage of EDF customers.

For more information visit: edfenergy.com/for-home/help-support/what-makes-up-your-bill

amount twice a year. One-off payments you have made will be taken into account at your next review. To avoid your agreed payments changing too often, we'll only alter them between annual direct debit reviews if we think your payments need to change by more than 10% to cover your total energy costs for the year.

A helping hand when you need it most

Extra help

It doesn't matter how on top of things we are, we all need a bit of extra help every now and again. Here at EDF Energy, we want to make sure you know where to find that extra help. So if you're worried about bills or managing your finances, or want to make sure you're not missing out on any extra income, visit edfenergy.com/priorityservices to find out how we can help.

Priority services

If you or someone you know needs extra help with our services (for example, if you're disabled, elderly or have any essential medical equipment we need to know about), you can put your or their details on our Priority Services Register. That means you can sign up for things like bills in large print, Braille or audio bills, in addition to your paper or digital bill. You may also qualify for a free gas-safety check each year. If you think you're eligible to go on the Priority Services Register, call us on 0800 269 450 (minicom: 0800 096 2929) or visit our website at edfenergy.com/priorityservices and use our Priority Services Tool to find out more.

Get help paying your bill

If you're having difficulty paying your bill, please call us on 0333 200 5100. We'll help you find a convenient way to pay. We're also working with Citizens Advice Plymouth to give our customers across the country independent advice on managing their money. You can call them on 0808 156 6666.

Payment Processing
PO Box 140
Plymouth
PL3 5RG

24 hour emergencies:
Electricity: call 105

Contact a Live Chat adviser
24/7 via our website

0333 009 7000
8am-6pm Mon-Fri, 8am-2pm Sat

About your charges

Page 2 of 4

- Your annual billing period is 22 Oct 2021 - 10 Nov 2022.

About your payment

We want to make sure you're paying the right amount for your energy so that you don't need to make any extra payments when your billing plan ends. If you signed up to a fixed price tariff, the price you pay for each unit of energy won't change until that product ends. Your monthly payments will change if the amount of energy you use goes up or down.

How we calculated your new monthly payments of **£480.00**

- We looked at your payments and how much energy you're using.
- We kept your monthly payment for 15 May 2022 at £188.00
- We worked out you'll spend **£2,588.00** on energy from now until your next bill on or around **10 Nov 2022**. We divided **£2,588.00** minus the £188.00, by 5 the number of subsequent monthly payments until your next bill.

- Your product has been changed from "Total Service 2 Year Fix Nov21" to "Standard (Variable)" from 1 December 2021.
- Your product has been changed from "Standard (Variable)" to "Fix Total Service Feb24v5" from 24 February 2022.

Electricity

Period	Previous reading	Latest reading	Electricity units used	kWh rate	Charge
Meter: 18M1241359 Tariff: Total Service 2 Year Fix Nov21 - Direct Debit					
22 Oct 21 - 30 Nov 21	22780 <small>OUR READ</small>	24164 <small>OUR READ</small>	1384 kWh	☒ 16.95p ☒	£234.59
Meter: 18M1241359 Tariff: Standard (Variable) - Direct Debit					
01 Dec 21 - 23 Feb 22	24164 <small>OUR READ</small>	28067 <small>OUR READ</small>	3903 kWh	☒ 19.87p ☒	£775.53
Meter: 18M1241359 Tariff: Fix Total Service Feb24v5 - Direct Debit					
24 Feb 22 - 25 Apr 22	28067 <small>OUR READ</small>	30206 <small>OUR READ</small>	2139 kWh	☒ 30.36p ☒	£649.40
Standing charge (40 days @ 22.64p per day)					£9.06
Standing charge (85 days @ 22.87p per day)					£19.44
Standing charge (61 days @ 36.11p per day)					£22.03
Total electricity charges for this period					£1,710.05
Subtotal					£1,710.05

About your charges continues on next page.

Electricity

Supply number:

S	01	801	003
	10	3005	8599 867

Distributor:

UK Power Networks, Customer Relations, Fore Hamlet, Ipswich, Suffolk, IP3 8AA. Call 0800 029 4285

There's another page with details of how to pay and what goes into your bill.

Complaint procedure

Making a complaint

If something goes wrong, and you want to make a complaint, we want to hear about it so that we can fix it for you. The simplest and easiest way to get in touch is via WhatsApp on 07480802942, text on 07481341928 or call us on 0333 200 5100 (open Monday to Friday 8am to 6pm and Saturday 8am to 2pm). If you prefer, you can also visit one of our business premises. Visit edfenergy.com for more information.

We always try to reach an outcome that you're happy with, but sometimes that's not possible. In these cases, you'll be sent a 'deadlock' letter. If you've received one of these letters or it's been over 8 weeks since your complaint was logged with our team, you can contact the Ombudsmen Services: Energy. You can call them on 0330 440 1624 (9am to 5pm Monday to Friday), email them at enquiry@ombudsman-services.org, or visit www.ombudsman-services.org.

Contact Citizens Advice if you need help with an energy problem - for example with your bills or meters, or if you're struggling to pay for the energy you use. They're the official source of free and independent energy advice and support. Go to citizensadvice.org.uk/ energy or call them on 0800 223 1133.

For emergencies

Gas leaks

If you suspect a gas leak or have concerns about gas safety, call National Grid immediately on **0800 111 999**.

Power cuts

Check your trip switch is switched on. Don't touch fuses or trip switches that show signs of burning or black tar. If they do, or if your trip switch is on but you have no power, call the emergency number shown at the top of page 1.

Our fuel mix

Every year we must publish details of the fuel sources that have been used to generate the electricity we supply to our customers. The information in the table below covers our supply licence for EDF Energy Customers Ltd for the period from April 2020 to March 2021. Our customers' electricity is sourced from our own UK power stations, the wholesale energy market and other independent power generators. We are a major supporter of independent renewable generators.

The figures for UK average fuel mix are provided by the Department for Business, Energy & Industrial Strategy (BEIS).

Depending on the tariff you are on, the fuel source and carbon emissions associated with the generation of your electricity may vary.

For more information on our fuel mix, visit edfenergy.com/fuelmix

	Coal	Gas	Nuclear	Renewable	Other	CO ₂ g/kWh	Radioactive waste g/kWh
EDF's fuel mix	1.3%	7.5%	62.1%	29.0%	0.1%	42	0.0043
Contribution to our carbon emissions	30.8%	66.7%	0.0%	0.0%	2.5%		
UK average fuel mix	2.7%	38.2%	16.1%	40.3%	2.7%	182	0.0011

Contacting us

Online

Visit edfenergy.com to sign up and log in to MyAccount. Advisers are available via Live Chat 24/7.

EDF Energy App

With the EDF Energy app you can manage your account on the go. You can contact our advisers through Live Chat – it's as easy as sending a text.

Email

Send your email to customer_correspondence@edfenergy.com

By phone

- General enquiries: 0333 200 5100 or 0800 096 4060 (8am to 6pm Monday to Friday, 8am to 2pm on Saturdays)
- From abroad: +44 203 995 2490

We may monitor and record calls to improve our service. Calls to UK wide numbers are included in any inclusive call plan you may have. If you don't have an inclusive call plan, calls are charged at a national rate. Please check with your service provider if you're unsure. Calls to 0800 numbers are normally free from UK landlines and mobile phones.

In writing

Write to: Freepost EDF CUSTOMER CORRESPONDENCE

Moving house?

On the day of your move please go to my.edfenergy.com/myaccount/homemove to give us the details. We'll need your final meter readings and a forwarding address. If you can't do that on the day, you can also tell us up to 14 days before you move. Or you can call us on **0333 200 5100**. If you have a prepayment meter, please confirm if there is any credit left on your meter that will need to be refunded.

What else?

Your Privacy

We respect your privacy and are committed to providing you with a clear understanding of how we use your data. To find out about the ways in which we protect and use your data, please visit our Privacy Notice and Policy at edfenergy.com/yourprivacy. If you'd like a hard copy of the privacy policy you can contact us on 0333 200 5100 and we'll post it to you.

Information booklets

Our free booklets cover things like paying your bills, energy efficiency, gas safety, how to complain, priority services and prepayment meters. You can download them from edfenergy.com/info-booklets or order copies by calling us on 0333 200 5100.

VAT

We charge residential customers VAT at 5%. Our VAT registration number is 523 0412 02.

edfenergy.com

EDF Energy is a trading name used by EDF Energy Customers Ltd, Reg. No. 02228297 whose Registered Office is at 90 Whitfield Street, London, W1T 4EZ, incorporated in England and Wales.

Green Deal customers


For impartial advice visit simpleenergyadvice.org.uk or call **0800 444 202**.


Payment Processing
PO Box 140
PLYMOUTH
PL3 5RG


MRS AALEXANDRA HARDING
WILLOW BROOK STABLES
STATION ROAD
EARLS COLNE
COLCHESTER
CO6 2ER



 anglianwater.co.uk

 Got a general question? **03457 919 155**
8am-8pm Monday to Friday,
8am-4pm Saturday, 10am-4pm Sunday

 Emergency? **03457 145 145**
Lines open 24 hours a day

 Need a helping hand?
Go to the last page of your bill for more

Your account number: **128273695**

Statement date

9 May 2022

Supply address

WILLOW BROOK STABLES, STATION ROAD, EARLS
COLNE, COLCHESTER, CO6 2ER

Your water charges

1 May 2021 - 9 May 2022

We've estimated your
meter reading.

Register for MyAccount at
my.anglianwater.co.uk to submit
a meter reading and generate a
replacement bill.

Account summary



Your last statement

£18.35



Payments

£192.00

Since last statement

CREDIT



New charges this statement

£172.54

More details on page 2 →

Your new balance

£1.11
CREDIT

Our rates have changed

Our rates change every year on 1 April.
Please see page 2 for details →



You don't have to do a thing.

Your next monthly Direct Debit payment of
£14.00 is due 1 June.

Take a look inside your bill for how we work out
your payment amount.

Your new charges

1 May 2021 - 31 March 2022

Standard tariff

Water

Usage charge 78.00m³ * 160.15p per m³ **£124.91**

The water you've used for washing, drinking and flushing the toilet.

Daily charge 335 days * 8.21p per day **£27.53**

A fixed charge for water, not affected by how much water you use. It covers the operating and customer service costs of providing the service to you.

We changed our rates on 1 April 2022.

1 April 2022 - 9 May 2022

Standard tariff

Water

Usage charge 10.00m³ * 168.53p per m³ **£16.85**

Daily charge 39 days * 8.35p per day **£3.25**

Total new charges £172.54

Your usage

Meter number: 07M2790324

🔊 **Meter size:** 15mm

🌧️ **Actual read by us**
1 May 2021 668

Estimated reading
9 May 2022 756

Total used 88m³

Compare usage

This period you've used 88m³

1m³ is equivalent to 1,000 litres

We measure water usage in cubic metres (m³). **With just 1 cubic metre** of water...

🚿 You could take **16 showers**

🛀 Or have **13 baths**

🚰 Or use a hosepipe **for 1 hour**

How do you compare?

N° of people	Typical usage per year (m ³)
👤	34 - 74
👤👤	81 - 121
👤👤👤	119 - 159
👤👤👤👤	136 - 176
👤👤👤👤👤	159 - 199
👤👤👤👤👤👤	174 - 224

Account activity

Payments since last time (thank you)

1 Jun 2021	£16.00	1 Dec 2021	£16.00
1 Jul 2021	£16.00	1 Jan 2022	£16.00
1 Aug 2021	£16.00	1 Feb 2022	£16.00
1 Sep 2021	£16.00	1 Mar 2022	£16.00
1 Oct 2021	£16.00	1 Apr 2022	£16.00
1 Nov 2021	£16.00	1 May 2022	£16.00
Total Payments		£192.00 CREDIT	



Total account activity £192.00
CREDIT

Problems paying?



We understand that bills aren't always the first thing on our customers' minds. For those who need help, we can offer payment plans or switch them to a tariff that's a better fit. Our specially-trained staff are the first port of call, on **0800 169 3630**.

You can also get free, independent advice from:

Money Helper	0800 138 0555
National Debtline	0808 808 4000
StepChange	0800 138 1111

All about your Direct Debit

Here's how we work out your payment amount:

- First we take your **current balance of £1.11 CREDIT**
- Then we add your **estimated usage of £168.84** for the next 12 months, based on previous usage and any rate changes
- Then we divide it into **12 monthly instalments**

Right now, that's rounded to **£14.00 every month**

If you use more or less water than we've estimated, we may change your payment amount to stop you falling behind. But for the time being, it looks about right.

1 6980 / 011 200 8 445 5050 3 01 4 10 3 10000 000 100 / 100000

Need a helping hand?

You might be eligible for one of our other tariffs which could help you save money. For details on all our tariffs and to apply, visit anglianwater.co.uk/charges

Priority Services

Need your bill in large print or braille? Need someone else to help manage your account? Our Priority Services Register is completely free and can provide practical support with managing your account and help in the event your water supply is interrupted.

Visit anglianwater.co.uk/priority or call **03457 919 155** for more information and to register.

Watersure

You may be eligible if you have three or more children under 18, or if anyone has a medical condition and uses a lot of water. You or someone living with you must also receive either Universal Credit, Housing Benefit, Income Support, Income-based Jobseeker's Allowance,

Working Tax Credit, Child Tax Credit, Pension Credit or Income-related Employment and Support Allowance.

	Annual fixed charge	Charge per m ³
Water	£203.00	None

AquaCare Plus

If you get Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Pension Credit, Universal Credit, Housing Benefit or Working Tax Credit you could save money with AquaCare Plus.

It has a higher fixed rate than our standard household tariff, but charges less for the water you use.

	Annual fixed charge	Charge per m ³
Water	£96.00	£0.8120



Speech or hearing difficulties?

Call our minicom service on **0800 917 5901**.



Not sure who's at the door?

Anyone who visits you and says they work for us will have an identity card, which they'll be happy to show you. But you can call **0800 145 145** to double-check. Lines are open 24 hours a day.



Contact us by post

Write to us at Anglian Water, PO Box 4994, Lancing BN11 9AQ. Please quote your account number.



Got a problem?

Call us on **03457 919 155** and our Customer Care Team will do everything they can to help. If you're still unhappy, the Consumer Council for Water offers free independent advice. Visit their website ccwater.org.uk or call on **0300 034 2222** or write to them at 23 Stephenson Street, Birmingham, B2 4BH.



Moving home?

Let us know at anglianwater.co.uk/changing-address or by calling **03457 919 155**.

Anglian Water Services Ltd. Registered Office: Lancaster House, Lancaster Way, Ermine Business Park, Huntingdon, Cambs. PE29 6XU. Registered in England 2366656 VAT Reg. No: 514060002



Privacy information

We always follow the Data Protection Act 2018 for any personal information we collect and hold. For more information, visit anglianwater.co.uk/privacy or call us on **03457 919 155**. You can also get more information on your data protection rights and our obligations under the Act by visiting the Information Commissioner's website at www.ico.org.uk or by calling **0303 123 1113**.

We share data with Credit Reference Agencies on the status of your account, which they use to calculate your credit score. This is used when you apply for credit such as loans or mortgages. You can find out more at anglianwater.co.uk/data-sharing.



Our Core Customer Information

You can find important information about meters and more in our Core Customer Information at anglianwater.co.uk/CCI such as:

- Difficulty with bills: Section 4
- Meter accuracy and offences: Section 5
- Moving Home: Sections 3 & 5
- Leakages: Section 6

We can also send you a copy by post, or you can call **03457 919 155** to talk about any problems you're having.



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MRS A J HARDING
WILLOWBROOK STABLES
EARLS COLNE
COLCHESTER
ESSEX
CO6 2ER



Statement number 100
Issue date 10 June 2022
Write to us at Box 3 BX1 1LT
Call us on 0345 300 0000
Visit us online www.lloydsbank.com
Your Branch BANK ST BRAINTREE
Sort Code 77-66-17
Account Number 22359468
IBAN GB78 LOYD 7766 1722 3594 68
BIC LOYDGB21E57

CLASSIC

12 May 2022 to 10 June 2022



Your Account

Date of previous statement 11 May 2022
Balance on 12 May 2022 £575.68
Money in £4,509.56
Money out £2,660.96
Balance on 10 Jun 2022 £2,424.28
 Arranged overdraft interest £0.00

You should review your account regularly to check whether it remains appropriate for your circumstances.

Fees Explained

Club Lloyds Account Holders – The Club Lloyds maintaining the account fee will be shown in the transactions overleaf as 'Club Lloyds fee'. If you are eligible to have this Maintaining the account fee waived, you will also see a transaction described as 'Club Lloyds waived'. This does not apply to non-Club Lloyds customers.

Other services - There are fees for other services you have asked for. You can find more details in your account conditions or at www.lloydsbank.com.

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M32C6B0HTKR D32C6B0CEM0

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Things you need to know

Getting in touch



Write to us: Lloyds Bank,
PO Box 1, BX1 1LT



Visit us in branch



Go online:
lloydsbank.com/contactus



Call: **0345 300 0000**
7am-11pm, 7 days a week

Ways to manage your account

Keep track of what's going in and coming out of your account at any time using:

- **Internet Banking** – View and manage your accounts online - 24 hours a day, 7 days a week. Register at lloydsbank.com/internetbanking
- **Mobile Banking** – Manage your account on the go with your mobile phone or tablet - 24 hours a day, 7 days a week. Download our app from Google Play or the App Store.
- **Telephone Banking** – Our automated service is available 24/7, or you can talk to us between 7am and 11pm, 7 days a week. Not all services are available 24 hours a day, 7 days a week.
- **Text Alerts** – We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you. Find out more at lloydsbank.com/mobilealerts

Overdrafts - choosing the right way to borrow

An arranged overdraft can help out when you need to borrow in the short term. For example to pay an unexpected bill. But if you use it often and don't reduce your balance, it can turn into an expensive way to borrow. Our cost calculator, which you can find online at lloydsbank.com/overdrafts, tells you how much an arranged overdraft costs. You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you need to borrow money for a longer time, there may be other options better suited to your needs. For more information visit lloydsbank.com/borrow or call us to talk through your options.

Check if your account is still right for you

Your banking needs can change over time so it's important to check your account is still right for you by visiting lloydsbank.com/currentaccounts to see our latest current accounts.

Our interest rates

If we pay interest on your balance, your current interest rate is shown on the front of this statement. To find out what the interest rates are on our other accounts, visit lloydsbank.com/current-accounts/rates. Alternatively ask us in branch.

Protecting yourself from fraud

- **Check your statements regularly** - If something doesn't look right or you spot a transaction on your statement you didn't make, call us straight away on **0800 917 7017** or **+44 207 4812614** if outside the UK. We may not be able to refund a payment on some types of account if you tell us more than 13 months after the date it happened.
- **Keep your statements in a safe place** - If you want to throw them away, you should do it in a secure way, like shredding them – please don't just put them in the bin.
- **Helping you stay protected** - We'll do all we can to help you avoid fraud. Visit lloydsbank.com/security for ways to protect yourself and information on the latest scams.
- **If your card, cheque book or PIN is lost or stolen** - Call us straight away on **0800 096 9779** or **+44 1702 278 270** if outside the UK – lines are open 24/7.
- The freeze card feature in our Mobile Banking app lets you quickly freeze and unfreeze different types of transaction on your cards whenever you need to. Find out more at

About the fees we charge if you use your card abroad

Personal Debit and Cashpoint® Card Charges - If you use your card to withdraw cash or make a payment in a currency other than pounds, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate on the day. You can find the exchange rate by calling **0345 300 0000 (+44 1733 347 007 from overseas)**. If your account is held in the Channel Islands or Isle of Man, call **0345 744 9900 (+44 1539 736626 from overseas)**. If you call before the transaction is processed the rate provided will be an indication only.

We will charge you a foreign currency transaction fee of 2.99% of the value of the transaction. This is a fee for the currency conversion. You can find more information on our website about the exchange rates that apply to your transaction to help you compare them with other card issuers' rates.

If you use your debit card or your Cashpoint® card to withdraw cash in a currency other than pounds (at a cash machine or over the counter) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for conversion. We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw euro within the EEA or UK.

Where you use your debit card to make a purchase or other transaction (not cash withdrawal) in a currency other than pounds, whether in person, or by internet or phone, we will also charge a £0.50 foreign currency purchase fee. The foreign currency purchase fee does not apply to the Premier and Platinum debit cards, and will not be charged if your payment is made in euro within the EEA or UK.

We will not make a charge for the withdrawal of cash in pounds within the UK, however, the owner of a non-Lloyds Bank cash machine may. Other charges apply, please see the banking charges guide for details.

Keeping your data safe

We promise to keep your personal information safe and only use in the way you've asked. See our privacy notice at lloydsbank.com/privacy or call us for a copy on **0345 602 1997**.

We're here for you if something isn't right

We want to make sure you're happy with the products and service we offer. But if something goes wrong, let us know and we'll do everything we can to put things right. If you're still not happy, you can ask the Financial Ombudsman Service to look at your concerns, for free.

The Financial Services Compensation Scheme (FSCS)

The deposits you hold with us are covered by the Financial Services Compensation Scheme (FSCS). Every year we'll send you an information sheet which tells you the types of deposits covered and the protection offered by the FSCS. For more information visit FSCS.org.uk



Protected

We send statements and other communications from time to time for legal reasons or to let you know about changes to your accounts or services.

When you call us your call may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

If your vision is impaired – please contact us for an alternative format such as large print, Braille or audio CD.

If your hearing or speech is impaired – you can contact us using the Relay UK Service or via Textphone on **0345 300 2281** (lines are open 24 hours a day, 7 days a week). SignVideo services are also available if you're Deaf and use British Sign Language at lloydsbank.com/signvideo

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065 Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

EXHIBIT AH1 PAGE 87



Mrs A HARDING
 WILLOWBROOK STABLES
 STATION ROAD
 EARLS COLNE
 COLCHESTER Essex
 CO6 2ER

MSG CONTRACTS LTD T/A MINSTER C.S
 Tel 01245 422633 Fax
 PAYE ref. 083/CH5732

UNITS 2/3, ZONE D
 CHELMSFORD ROAD IND. EST.
 DUNMOW
 ESSEX
 CM6 1HD

Essex Payroll-Monthly 2022 run 02 (24/04/2022 to 23/05/2022)
 Pay date 01-Jun-2022 Tax period 2

Payment by BACS

Payroll Reference	Tax code	NI Category	NI Number	Started
4169	1257L	A	NM951389A	15/02/2017

Payments		Deductions	
BASIC	£909.63	PAYE	£0.00
		NIC	£11.48
		PENSION	15.59
Total Payments	£909.63	Total Deductions	£27.07

Payment / Deduction Details	
004-1169/01-Water Direct Ltd STD 43hrs @ £9.50/hr	£408.50
BANK HOL 1days @ £26.13/day	£26.13
004-1593/01-Fineline Sheet Metal STD 40hrs @ £9.50/hr	£380.00
BANK HOL 1days @ £19.00/day	£19.00
004-1836-Blackwell Earth Moving Ltd STD 8hrs @ £9.50/hr	£76.00

Totals for this employment				Previous employment	
Gross Pay	£1,873.97	Pension	£33.36	Student Loan	0.00
Tax Paid	£0.00	SMP	0.00	SAP	0.00
NI	£30.21	SPP	0.00	SSP	0.00
				Pay	£0.00
				Tax	£0.00

Net Pay £882.56

1.25% uplift in NICs funds NHS, health & social care.

Minster Cleaning

Mrs A HARDING
WILLOWBROOK STABLES
STATION ROAD
EARLS COLNE
COLCHESTER Essex
CO6 2ER

MSG CONTRACTS LTD T/A MINSTER C.S
Tel 01245 422633 Fax
PAYE ref: 0850H573z

UNITS 2/3, ZONE D
CHELMSFORD ROAD IND. EST.
FINNMOU.
ESSEX
CM6 1HD

Essex Payroll-Monthly 2022 run 03 (24/05/2022 to 23/06/2022)

Pay date 01-Jul-2022 Tax period 3

Payment by BACS

Payroll Reference	Tax code	NI Category	NI Number	Started
4169	1257L	A	NM951389A	15/02/2017

Payments		Deductions	
BASIC	£926.25	PAYE	£0.00
HOLIDAY	£45.13	NIC	£22.18
EXTRAS OTHERS	£19.00	PENSION	18.82
Total Payments	£990.38	Total Deductions	£41.00

Payment / Deduction Details

004-1169/01-Water Direct Ltd	STD 6hrs @ £9.50/hr	£57.00
STD 41.5hrs @ £9.50/hr	BANK HOL 1days @ £19.00/day	£19.00
HOL 1days @ £26.13/day	Bank Holiday, 03.06.2022 £9.50 X 2.00	£19.00
BANK HOL 1days @ £11.88/day		£11.88
BANK HOL 1days @ £26.13/day		£26.13
004-1593/01-Fineline Sheet Metal		
STD 40hrs @ £9.50/hr		£380.00
HOL 1days @ £19.00/day		£19.00
BANK HOL 2days @ £19.00/day		£38.00
004-1836-Blackwell Earth Moving Ltd		

Totals for this employment				Previous employment	
Gross Pay	£2,864.35	Pension	£52.18	Pay	£0.00
Tax Paid	£0.00	SMP	0.00	Tax	£0.00
NI	£52.39	SPP	0.00		
		Student Loan	0.00		
		SAP	0.00		
		SSP	0.00		
				Net Pay	£949.38

1.25% uplift in NICs funds NHS, health & social care.

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MRS A J HARDING
WILLOWBROOK STABLES
EARLS COLNE
COLCHESTER
ESSEX
CO6 2ER



Statement number 102
Issue date 11 August 2022
Write to us at Box 3 BX1 1LT
Call us on 0345 300 0000
Visit us online www.lloydsbank.com
Your Branch BANK ST BRAINTREE
Sort Code 77-66-17
Account Number 22359468
IBAN GB78 LOYD 7766 1722 3594 68
BIC LOYDGB21E57

CLASSIC

12 July 2022 to 11 August 2022



Your Account

Date of previous statement	11 July 2022
Balance on 12 Jul 2022	£1,244.39
Money in	£1,326.19
Money out	£2,046.54
Balance on 11 Aug 2022	£524.04

Arranged overdraft interest £0.00

You should review your account regularly to check whether it remains appropriate for your circumstances.

Fees Explained

Club Lloyds Account Holders – The Club Lloyds maintaining the account fee will be shown in the transactions overleaf as 'Club Lloyds fee'. If you are eligible to have this Maintaining the account fee waived, you will also see a transaction described as 'Club Lloyds waived'. This does not apply to non-Club Lloyds customers.
Other services - There are fees for other services you have asked for. You can find more details in your account conditions or at www.lloydsbank.com.

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Things you need to know

Getting in touch



Write to us: Lloyds Bank,
PO Box 1, BX1 1LT



Visit us in branch



Go online:
lloydsbank.com/contactus



Call: 0345 300 0000
7am-11pm, 7 days a week

Ways to manage your account

Keep track of what's going in and coming out of your account at any time using:

- **Internet Banking** – View and manage your accounts online - 24 hours a day, 7 days a week. Register at lloydsbank.com/internetbanking
- **Mobile Banking** – Manage your account on the go with your mobile phone or tablet - 24 hours a day, 7 days a week. Download our app from Google Play or the App Store.
- **Telephone Banking** – Our automated service is available 24/7, or you can talk to us between 7am and 11pm, 7 days a week. Not all services are available 24 hours a day, 7 days a week.
- **Text Alerts** – We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you. Find out more at lloydsbank.com/mobilealerts

Overdrafts - choosing the right way to borrow

An arranged overdraft can help out when you need to borrow in the short term. For example to pay an unexpected bill. But if you use it often and don't reduce your balance, it can turn into an expensive way to borrow. Our cost calculator, which you can find online at lloydsbank.com/overdrafts, tells you how much an arranged overdraft costs. You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you need to borrow money for a longer time, there may be other options better suited to your needs. For more information visit lloydsbank.com/borrow or call us to talk through your options.

Check if your account is still right for you

Your banking needs can change over time so it's important to check your account is still right for you by visiting lloydsbank.com/currentaccounts to see our latest current accounts.

Our interest rates

If we pay interest on your balance, your current interest rate is shown on the front of this statement. To find out what the interest rates are on our other accounts, visit lloydsbank.com/current-accounts/rates. Alternatively ask us in branch.



Protecting yourself from fraud

- **Check your statements regularly** - If something doesn't look right or you spot a transaction on your statement you didn't make, call us straight away on 0800 917 7017 or +44 207 4812614 if outside the UK. We may not be able to refund a payment on some types of account if you tell us more than 13 months after the date it happened.
- **Keep your statements in a safe place** - If you want to throw them away, you should do it in a secure way, like shredding them – please don't just put them in the bin.
- **Helping you stay protected** - We'll do all we can to help you avoid fraud. Visit lloydsbank.com/security for ways to protect yourself and information on the latest scams.
- **If your card, cheque book or PIN is lost or stolen** - Call us straight away on 0800 096 9779 or +44 1702 278 270 if outside the UK – lines are open 24/7.
- The freeze card feature in our Mobile Banking app lets you quickly freeze and unfreeze different types of transaction on your cards whenever you need to. Find out more at lloydsbank.com/help-guidance/customer-support/lost-or-stolen-cards

About the fees we charge if you use your card abroad

Personal Debit and Cashpoint® Card Charges - If you use your card to withdraw cash or make a payment in a currency other than pounds, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate on the day. You can find the exchange rate by calling 0345 300 0000 (+44 1733 347 007 from overseas). If your account is held in the Channel Islands or Isle of Man, call 0345 744 9900 (+44 1539 736626 from overseas). If you call before the transaction is processed the rate provided will be an indication only.

We will charge you a foreign currency transaction fee of 2.99% of the value of the transaction. This is a fee for the currency conversion. You can find more information on our website about the exchange rates that apply to your transaction to help you compare them with other card issuers' rates.

If you use your debit card or your Cashpoint® card to withdraw cash in a currency other than pounds (at a cash machine or over the counter) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for conversion. We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw euro within the EEA or UK.

Where you use your debit card to make a purchase or other transaction (not cash withdrawal) in a currency other than pounds, whether in person, or by internet or phone, we will also charge a £0.50 foreign currency purchase fee. The foreign currency purchase fee does not apply to the Premier and Platinum debit cards; and will not be charged if your payment is made in euro within the EEA or UK.

We will not make a charge for the withdrawal of cash in pounds within the UK, however, the owner of a non-Lloyds Bank cash machine may. Other charges apply, please see the banking charges guide for details.

Keeping your data safe

We promise to keep your personal information safe and only use in the way you've asked. See our privacy notice at lloydsbank.com/privacy or call us for a copy on 0345 602 1997.

We're here for you if something isn't right

We want to make sure you're happy with the products and service we offer. But if something goes wrong, let us know and we'll do everything we can to put things right. If you're still not happy, you can ask the Financial Ombudsman Service to look at your concerns, for free.

The Financial Services Compensation Scheme (FSCS)

The deposits you hold with us are covered by the Financial Services Compensation Scheme (FSCS). Every year we'll send you an information sheet which tells you the types of deposits covered and the protection offered by the FSCS. For more information visit FSCS.org.uk



Protected

We send statements and other communications from time to time for legal reasons or to let you know about changes to your accounts or services.

When you call us your call may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

If your vision is impaired – please contact us for an alternative format such as large print, Braille or audio CD.

If your hearing or speech is impaired – you can contact us using the Relay UK Service or via Textphone on 0345 300 2281 (lines are open 24 hours a day, 7 days a week). SignVideo services are also available if you're Deaf and use British Sign Language at lloydsbank.com/signvideo

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065 Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.
Fair lending – we adhere to The Standards of Lending Practice which are in force in the UK. www.lendingstandardsboard.org.uk



NFU Mutual

INSURANCE | PENSIONS | INVESTMENTS

R M Morrell, S M Heard & C J Barr
NFU OFFICE, UNITS 4-6 ATLAS WORKS
FOUNDRY LANE
EARLS COLNE
ESSEX
CO6 2TE

Mrs A Harding & Mr P Harding
Willow Brooks Stables Station Road
Earls Colne
Colchester
CO6 2ER

Contact number: 01787 223903
Fax number: 01787 223911
Email:
Earls_Colne_Agency@nfumutual.co.uk

26th July 2022

Dear Mrs A and Mr P Harding

Your new Home and Lifestyle insurance documents

Policy number 008X8318737/N06

Thank you for choosing to insure with NFU Mutual.

Your new insurance documents are enclosed. As this is a non advised policy, we haven't provided you with a recommendation, so please read the documents carefully to make sure the details are right and the cover meets your needs.

Your documents include:

1. **Statement of Insurance** - this shows the information you've given us.
2. **Insurance schedule** - this shows the cover we're providing you and any endorsements that apply.
3. **Policy booklet** - this details the full policy wording.
4. **Insurance product information document(s)** - these outline the key features and exclusions of cover.

For your insurance to remain valid you must tell us about changes in your circumstances. You'll find guidance on the back of this letter.

As discussed please also note that the main property is only covered on an indemnity basis only.

Please check your insurance schedule to make sure everything is insured for the right amount. If the insured amount is too low, this will mean that any claim you make may be reduced to reflect this.

Where we have provided you with an approximate rebuild cost of your home, this is only a guide based on the information you gave us at the time. You are and remain responsible for ensuring this is correct.

Once you are happy with your documents, please keep them in a safe place.

Personal Legal Expenses

Included with your Legal Expenses cover, you have unlimited access to a personal legal advice telephone helpline to support you with everyday legal issues affecting you and your family. Call our advisory service DAS on **0117 934 0573**.

Our Agents are appointed representatives of NFU Mutual, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No. 111982). Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire, CV37 7BJ. A member of the Association of British Insurers.
To find out more about how we use your personal information and your rights, please go to the privacy policy on our website.

www.nfumutual.co.uk

Changes you must tell us about

The General Conditions of your policy include details of changes you must tell us about. If you don't, this could affect your ability to claim or leave you uninsured. We won't charge any admin fees for changes but they might affect the premium or the insurance cover we offer.

You must tell us before:

- You change your address.
- If you intend to leave your home unoccupied (as defined in your policy booklet).
- If you intend to let or sub-let your home or use it as a holiday home.
- If you intend to use your home for business purposes.
- Any building extensions or refurbishments are carried out (other than normal redecoration).

You must tell us immediately:

- If you, any insured person or any other person living with you incurs any criminal convictions (other than a motoring offence not involving dangerous driving).

You must tell us by renewal:

- If you, any insured person or any other person living with you:
 - Have a claim made against them or make a claim or suffer an uninsured loss related to any other property not insured on this policy.
 - Have any County Court Judgements (CCJ)'s or any form of bankruptcy or statutory insolvency proceedings.
 - Are refused insurance, have any insurance cancelled or declared void (as though it never existed) or have any renewal declined or any special terms or conditions imposed.

If the worst happens

Get in touch with our helpful claims service. During office hours call 01787 223903. For emergencies out of hours call 0800 282 652.



NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

R M Morrell, S M Heard & C J Barr
NFU Office
Units 4-6 Atlas Works
Foundry Lane
Earls Colne
CO6 2TE

Telephone: 01787 223903

Mrs A. Harding
Willow Brooks Stables
Station Road
Earls Colne
Colchester
CO6 2ER

Service User's Name: NFU Mutual
Service User's Number: 759519

**IMPORTANT: Confirmation of your Direct Debit
Instruction and future payment schedule.**

26 July 2022

Dear Customer,

Thank you for choosing to pay by Direct Debit.

Amounts will be collected using this Reference Number: 002733831 from the bank account you gave us:

Account Name	:	Mrs A Harding
Bank Sort Code	:	77-66-17
Bank Account Number	:	****9468

Please check that the above bank account details and enclosed Credit Agreement are correct and then keep them safe. Please see overleaf for a full list of the amounts we will be collecting using your Direct Debit Instruction.

Details of the Direct Debit Guarantee which is offered by all Banks and Building Societies are quoted on the reverse of this letter. You have the right to cancel your Direct Debit at any time, but this may affect your insurance cover.

Should you have any queries in respect of this notification please contact us at the above address, or call our Flexible Payment Plans Department on 01789 202820.

Yours faithfully,

R M Morrell, S M Heard & C J Barr

R M Morrell, S M Heard & C J Barr
Tel: 01787 223903
Email: Earls_Colne_Agency@nfumutual.co.uk

Our Agents are appointed representatives of NFU Mutual, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No. 111982). Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire, CV37 7BJ. A member of the Association of British Insurers.

To find out more about how we use your personal information and your rights, please go to the Privacy Policy on our website.

www.nfumutual.co.uk

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EXHIBIT AH1 PAGE 95

MS002LET0513

Breakdown of the amounts we will be taking using your Direct Debit

Policy Number:	Description	Premium
008X8318737	Personal - Home & Lifestyle	£1,104.20
	Premium Total	£1,104.20
	plus 0.00% Service Charge	£0.00
	Total Amount Payable	£1,104.20

Direct Debit Payment Schedule

Collection date	Payment
1/09/2022	£100.37
3/10/2022	£100.37
1/11/2022	£100.37
1/12/2022	£100.37
3/01/2023	£100.37

Collection date	Payment
1/02/2023	£100.37
1/03/2023	£100.37
3/04/2023	£100.37
2/05/2023	£100.37
1/06/2023	£100.37

○ Your Direct Debit payment of £100.37 due on 1st September 2022 has been calculated as follows:

Loan payment due on 01/08/2022	£100.50
Loan payment due on 01/09/2022	£100.37
Less amount received	-£100.50
Total	£100.37

THE DIRECT DEBIT GUARANTEE



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit NFU Mutual will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request NFU Mutual to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by NFU Mutual or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when NFU Mutual asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

CREDIT AGREEMENT

This Agreement is made between **National Farmers Union Mutual Insurance Society (NFU Mutual)** of The National Farmers Union Mutual Insurance Society Ltd (No. 111982), Registered in England, Registered Office, Tiddington Road, Stratford Upon Avon, Warwickshire, CV37 7BJ registered under the laws of England and Wales with company number 00111982 and the Customer whose details are set out below whereby NFU Mutual agrees to lend and the borrower agrees to borrow credit in accordance with the terms set out in the Agreement Conditions attached. The Agreement Conditions are incorporated in and form part of this Agreement.

The main business of NFU Mutual is to provide insurance and other financial services products.

“You, Your” means you, The Customer

Mrs A. Harding
Willow Brooks Stables
Station Road
Earls Colne
Colchester
CO6 2ER

Broker/Intermediary

R M Morrell, S M Heard & C J Barr
NFU Office
Units 4-6 Atlas Works
Foundry Lane
Earls Colne
CO6 2TE
Contact number: 01787 223903

“We, Us, Our” means NFU Mutual, The Creditor

The National Farmers Union Mutual Insurance Society Ltd (No. 111982).
Registered in England, Registered Office
Tiddington Road
Stratford upon Avon
Warwickshire
CV37 7BJ.

Reference Number: 002733831

Financial Information about the credit we are providing to You

Description of the services to be financed: We are providing an interest and charge free loan to finance premiums under the following Policy/Policies of insurance:

Policy Number	Description	Cash Price
008X8318737	Personal - Home & Lifestyle	£1,104.20

Total price of policy/policies and amount of credit We are providing to You: £1,104.20

Number and Amount of Payments: An Initial Payment of £100.50, followed by 10 monthly payments of £100.37

CONSEQUENCES OF MISSING PAYMENTS. Missing payments could have severe consequences and make obtaining credit more difficult. We may cancel Your insurance policy upon prior written notice to You. If We cancel Your policy of insurance due to missing payments You will no longer be insured by Us. Legal proceedings may be commenced to recover any missing payments. Please note that the consequences of missing payments can also involve bankruptcy proceedings and/or the repossession of Your home.

YOUR RIGHT TO CANCEL You have the right to cancel the Agreement, without giving reason, within 14 days beginning with the day after you receive this Agreement. You may notify Us of Your intention to exercise any of the rights below either orally or in writing. Please contact Us by telephone or by writing to Us. If You notify Us that You want to cancel this agreement, We will automatically treat that notification as cancelling Your insurance policies it is funding too unless You tell Us that You want to keep the insurance. In that case, We will give You 14 calendar days to pay the full remaining amount of the insurance premium. If You cancel this agreement and the insurance agreement, We will refund all sums You have paid to Us, less a pro-rated amount to represent the insurance cover You will have been provided with up to the date You cancelled the agreement.

ACCESS TO OUT OF COURT COMPLAINT AND REDRESS MECHANISM. We strive to provide Our customers with the highest level of service and would like to know if You are not satisfied with any aspect of this. If You are unhappy with the service You receive, please tell Us straight away as We would like the chance to put things right. You can do this by calling Your local agent, or the call centre which issued this policy, or in writing. You can also use Our website www.nfumutual.co.uk/complaints to find out more information or to make a complaint. If You remain unhappy with the outcome You may be able to refer Your complaint to the Financial Ombudsman Service. For more information visit www.financial-ombudsman.org.uk/ or call **0800 023 4567** from a landline or **0300 123 9 123** from a mobile phone.

AGREEMENT. This Agreement will become binding when You pay Us the Initial Payment and We will take Your payment to be Your consent to be bound by these terms.

Agreement Conditions

“You, Your” means you, the Customer.

“We, Us, Our” means NFU Mutual.

“Initial Payment” means the first payment made under this loan agreement.

1. We agree to lend and You agree to borrow the Amount of Credit on the terms and conditions overleaf and below. We will open a loan account (the "Account") in Your name and will debit the Account with the Amount of Credit on the date You pay Your Initial Payment under this Agreement. The Agreement will become binding from this date and You agree to be bound by its terms. The credit will be used to fund the insurance policies listed in the Agreement.
2. If this Agreement is terminated or cancelled for any reason, or if You cancel any Policy/Policies financed under this Agreement and/or if You wish to settle this Agreement early, the pro-rata balance of the money due on the Policy/Policies will become immediately payable to Us.
3. This agreement will start when you make your Initial Payment and shall remain in force until the date of your last payment, or when it is terminated in accordance with this Agreement. It will always be less than 12 months.
4. We may write to You offering to renew Your Policy/Policies not later than fourteen calendar days prior to the expiry of the period of Your insurance policy. If We do this, We will send You a new loan agreement at the same time.
5. You will repay to Us the Amount of Credit by the Initial Payment and subsequent payments shown overleaf, at the time shown. All payments under this Agreement shall be paid by You by direct debit to Us from Your nominated bank unless this agreement funds a new insurance policy, in which case the Initial Payment will be payable by different means at the time you take out the new policy and all subsequent payments will be collected by direct debit. If the date for payment of any sum under this Agreement is a weekend or a public holiday in England (a "Non Business Day"), the payment will be taken on the next Business Day. If there is no corresponding date in the month, the payment will be taken on the next Business Day after that date.
6. You undertake to maintain sufficient funds in Your nominated bank account to meet each payment.
7. If there is an adjustment to the premium(s) under any Policy/Policies whether as a result of a mid-term alteration that You have made to Your Policy/Policies or for any other reason, We will adjust the payment amounts due under this Agreement and notify You of the change at least ten working days in advance of the next payment due date. However, if the adjustment results in a reduction to the payment amounts, We will make the change without giving prior notice to You, but We will still write to You and confirm the revised payments amounts owed to Us. If a mid-term adjustment is made towards the end of the Agreement, there may be no further payment due to adjust. In that case, the additional sum due from You or refund due to You will be immediately due and payable on the date You make the adjustment under Your insurance policy agreement and they will not be recoverable under this Agreement. If, however, there are any sums that remain payable to Us or by Us in respect of mid term adjustments in respect of a previous Policy, which have not been paid or refunded by the time You make Your Initial Payment under this Agreement, We will:
 - a) take any such sums due to Us from Your bank account with the amount of Your Initial Payment;
 - b) set off any such sums against Your Initial Payment and collect the reduced sum from Your bank account.In some circumstances, we may have insufficient time to instruct your bank to adjust the direct debit amount taken for your Initial Payment, in which case, we will adjust the following payment instead.
8. If You fail to pay any payment due to Us under this Agreement by the due date, We will treat this as an event of default. We will attempt to collect the payment within five working days of the original notification from Your bank that there are insufficient funds in Your nominated bank account, or on the next payment due date following a policy cancellation. If We are unable to collect the defaulted payment and You fail to pay Us by the date stated in the notice We serve You, We will terminate this Agreement and cancel the Policy/Policies specified overleaf without giving You any further notice and Your cover will cease from that date. By entering into this Agreement You confirm that We are authorised by You to cancel the Policy/Policies that We may have arranged on Your behalf with another insurer.
9. Outside of Your right to cancel this Agreement You can at any time cancel this Agreement and pay the remainder of Your premium(s) either orally or in writing. Please contact Us by telephone or by writing to Us.
10. If this Agreement is terminated by You or Us under this Agreement, unless You pay for Your Policy/Policies in full, We will cancel them and You must return all current insurance certificates to Us immediately.
11. If We or You exercise a right to cancel Your Policy/Policies under Your Policy terms, We may also terminate this Agreement. We will give You notice if We do this in accordance with Your policy terms. If Your policy is cancelled, You may be due a refund of Your policy premium and this will be applied by Us against the remaining sums due under this Agreement.
12. If a claim occurs under a Policy We reserve the right to deduct from any settlement money the unpaid balance of the Total Amount Payable to Us under that Policy less any rebate applicable.
13. We may assign Our rights and transfer Our obligations under this Agreement but You may not do so.
14. English law will apply unless Your address is in Scotland, in which case, Scottish law will apply or Your address is in Northern Ireland, in which case the law of Northern Ireland will apply. This law will apply to Your Agreement as well as to any dealings We have with You prior to the conclusion of the Agreement. The non-exclusive jurisdiction of the English or Scottish courts or the courts of Northern Ireland (as appropriate) will apply. All dealings with You will be conducted in English.
15. You may have to pay other taxes or costs that are not paid to or imposed by us.

Minster Cleaning

Mrs A HARDING
WILLOWBROOK STABLES
STATION ROAD
EARLS COLNE
COLCHESTER Essex
CO6 2ER

MSG CONTRACTS LTD T/A MINSTER C.S
Tel 01245 422633 Fax
PAYE ref. 083/CH5732

UNITS 2/3, ZONE D
CHELMSFORD ROAD IND. EST.
DUNMOW
ESSEX
CM6 1HD

Essex Payroll-Monthly 2022 run 04 (24/06/2022 to 23/07/2022)

Pay date 01-Aug-2022 Tax period 4

Payment by BACS

Payroll Reference	Tax code	NI Category	NI Number	Started
4169	1257L	A	NM951389A	15/02/2017

Payments		Deductions	
BASIC	£909.63	PAYE	£0.00
HOLIDAY	£19.00	NIC	£0.00
		PENSION	16.35
Total Payments	£928.63	Total Deductions	£16.35

Payment / Deduction Details

004-1169/01-Water Direct Ltd STD 45.75hrs @ £9.50/hr	£434.63
004-1593/01-Fineline Sheet Metal STD 40hrs @ £9.50/hr HOL 1days @ £19.00/day	£380.00 £19.00
004-1836-Blackwell Earth Moving Ltd STD 10hrs @ £9.50/hr	£95.00

Totals for this employment				Previous employment	
Gross Pay	£3,792.98	Pension	£68.53	Pay	£0.00
Tax Paid	£0.00	SMP	0.00	Tax	£0.00
NI	£52.39	SPP	0.00		
		Student Loan	0.00		
		SAP	0.00		
		SSP	0.00		
				Net Pay	£912.28

1.25% uplift in NICs funds NHS, health & social care.



J31C9A01C6RMBAA0000046645001003 363 000

MRS A J HARDING
WILLOWBROOK STABLES
EARLS COLNE
COLCHESTER
ESSEX
CO6 2ER



Statement number 103
Issue date 9 September 2022
Write to us at Box 3 BX1 1LT
Call us on 0345 300 0000
Visit us online www.lloydsbank.com
Your Branch BANK ST BRAINTREE
Sort Code 77-66-17
Account Number 22359468
IBAN GB78 LOYD 7766 1722 3594 68
BIC LOYDGB21E57

CLASSIC

12 August 2022 to 09 September 2022



Your Account

Date of previous statement	11 August 2022
Balance on 12 Aug 2022	£524.04
Money in	£1,761.68
Money out	£2,055.26
Balance on 09 Sep 2022	£230.46
Arranged overdraft interest	£0.00

You should review your account regularly to check whether it remains appropriate for your circumstances.

Fees Explained

Club Lloyds Account Holders – The Club Lloyds maintaining the account fee will be shown in the transactions overleaf as 'Club Lloyds fee'. If you are eligible to have this Maintaining the account fee waived, you will also see a transaction described as 'Club Lloyds waived'. This does not apply to non-Club Lloyds customers.

Other services - There are fees for other services you have asked for. You can find more details in your account conditions or at www.lloydsbank.com.

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Page 1 of 6 / 0046645 / 0195309

Things you need to know

Getting in touch



Write to us: Lloyds Bank,
PO Box 1, BX1 1LT



Visit us in branch



Go online:
lloydsbank.com/contactus



Call: 0345 300 0000
7am-11pm, 7 days a week

Ways to manage your account

Keep track of what's going in and coming out of your account at any time using:

- **Internet Banking** – View and manage your accounts online - 24 hours a day, 7 days a week. Register at lloydsbank.com/internetbanking
- **Mobile Banking** – Manage your account on the go with your mobile phone or tablet - 24 hours a day, 7 days a week. Download our app from Google Play or the App Store.
- **Telephone Banking** – Our automated service is available 24/7, or you can talk to us between 7am and 11pm, 7 days a week. Not all services are available 24 hours a day, 7 days a week.
- **Text Alerts** – We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you. Find out more at lloydsbank.com/mobilealerts

Overdrafts - choosing the right way to borrow

An arranged overdraft can help out when you need to borrow in the short term. For example to pay an unexpected bill. But if you use it often and don't reduce your balance, it can turn into an expensive way to borrow. Our cost calculator, which you can find online at lloydsbank.com/overdrafts, tells you how much an arranged overdraft costs. You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you need to borrow money for a longer time, there may be other options better suited to your needs. For more information visit lloydsbank.com/borrow or call us to talk through your options.

Check if your account is still right for you

Your banking needs can change over time so it's important to check your account is still right for you by visiting lloydsbank.com/currentaccounts to see our latest current accounts.

Our interest rates

If we pay interest on your balance, your current interest rate is shown on the front of this statement. To find out what the interest rates are on our other accounts, visit lloydsbank.com/current-accounts/rates. Alternatively ask us in branch.



Protecting yourself from fraud

- **Check your statements regularly** - If something doesn't look right or you spot a transaction on your statement you didn't make, call us straight away on 0800 917 7017 or +44 207 4812614 if outside the UK. We may not be able to refund a payment on some types of account if you tell us more than 13 months after the date it happened.
- **Keep your statements in a safe place** - If you want to throw them away, you should do it in a secure way, like shredding them – please don't just put them in the bin.
- **Helping you stay protected** - We'll do all we can to help you avoid fraud. Visit lloydsbank.com/security for ways to protect yourself and information on the latest scams.
- **If your card, cheque book or PIN is lost or stolen** - Call us straight away on 0800 096 9779 or +44 1702 278 270 if outside the UK – lines are open 24/7.
- The freeze card feature in our Mobile Banking app lets you quickly freeze and unfreeze different types of transaction on your cards whenever you need to. Find out more at lloydsbank.com/help-guidance/customer-support/lost-or-stolen-cards

About the fees we charge if you use your card abroad

Personal Debit and Cashpoint@ Card Charges - If you use your card to withdraw cash or make a payment in a currency other than pounds, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate on the day. You can find the exchange rate by calling 0345 300 0000 (+44 1733 347 007 from overseas). If your account is held in the Channel Islands or Isle of Man, call 0345 744 9900 (+44 1539 736626 from overseas). If you call before the transaction is processed the rate provided will be an indication only.

We will charge you a foreign currency transaction fee of 2.99% of the value of the transaction. This is a fee for the currency conversion. You can find more information on our website about the exchange rates that apply to your transaction to help you compare them with other card issuers' rates.

If you use your debit card or your Cashpoint@ card to withdraw cash in a currency other than pounds (at a cash machine or over the counter) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for conversion. We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw euro within the EEA or UK.

Where you use your debit card to make a purchase or other transaction (not cash withdrawal) in a currency other than pounds, whether in person, or by internet or phone, we will also charge a £0.50 foreign currency purchase fee. The foreign currency purchase fee does not apply to the Premier and Platinum debit cards; and will not be charged if your payment is made in euro within the EEA or UK.

We will not make a charge for the withdrawal of cash in pounds within the UK, however, the owner of a non-Lloyds Bank cash machine may. Other charges apply, please see the banking charges guide for details.

Keeping your data safe

We promise to keep your personal information safe and only use in the way you've asked. See our privacy notice at lloydsbank.com/privacy or call us for a copy on 0345 602 1997.

We're here for you if something isn't right

We want to make sure you're happy with the products and service we offer. But if something goes wrong, let us know and we'll do everything we can to put things right. If you're still not happy, you can ask the Financial Ombudsman Service to look at your concerns, for free.

The Financial Services Compensation Scheme (FSCS)

The deposits you hold with us are covered by the Financial Services Compensation Scheme (FSCS). Every year we'll send you an information sheet which tells you the types of deposits covered and the protection offered by the FSCS. For more information visit FSCS.org.uk



Protected

We send statements and other communications from time to time for legal reasons or to let you know about changes to your accounts or services.

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Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065 Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

Fair lending – we adhere to The Standards of Lending Practice which are published and enforced by the LSCB www.lendingstandardsboard.org.uk

EXHIBIT A11 PAGE 101

Minster Cleaning

Mrs A HARDING
WILLOWBROOK STABLES
STATION ROAD
EARLS COLNE
COLCHESTER Essex
CO6 2ER

MSG CONTRACTS LTD T/A MINSTER C.S
Tel 01245 422633 Fax
PAYE ref. 083/CH5732

UNITS 2/3, ZONE D
CHELMSFORD ROAD IND. EST.
DUNMOW
ESSEX
CM6 1HD

Essex Payroll-Monthly 2022 run 05 (24/07/2022 to 23/08/2022)
Pay date 01-Sep-2022 Tax period 5

Payment by BACS

Payroll Reference	Tax code	NI Category	NI Number	Started
4169	1257L	A	NM951389A	15/02/2017

Payments		Deductions	
BASIC	£769.50	PAYE	£0.00
HOLIDAY	£171.00	NIC	£0.00
		PENSION	16.82
Total Payments	£940.50	Total Deductions	£16.82

Payment / Deduction Details

004-1169/01-Water Direct Ltd	
STD 39hrs @ £9.50/hr	£370.50
HOL 2days @ £11.88/day	£23.75
HOL 2days @ £26.13/day	£52.25
004-1593/01-Fineline Sheet Metal	
STD 36hrs @ £9.50/hr	£342.00
HOL 4days @ £19.00/day	£76.00
004-1836-Blackwell Earth Moving Ltd	
STD 6hrs @ £9.50/hr	£57.00
HOL 1days @ £19.00/day	£19.00

Totals for this employment				Previous employment	
Gross Pay	£4,733.48	Pension	£85.35	Student Loan	0.00
Tax Paid	£0.00	SMP	0.00	SAP	0.00
NI	£52.39	SPP	0.00	SSP	0.00
				Pay	£0.00
				Tax	£0.00

Net Pay £923.68

1.25% uplift in NICs funds NHS, health & social care.

J31CAC013FPMBA0000045148001003 363 000

MRS A J HARDING
WILLOWBROOK STABLES
EARLS COLNE
COLCHESTER
ESSEX
CO6 2ER



Statement number 104
Issue date 11 October 2022
Write to us at Box 3 BX1 1LT
Call us on 0345 300 0000
Visit us online www.lloydsbank.com
Your Branch BANK ST BRAINTREE
Sort Code 77-66-17
Account Number 22359468
IBAN GB78 LOYD 7766 1722 3594 68
BIC LOYDGB21E57

CLASSIC

10 September 2022 to 11 October 2022



Your Account

Date of previous statement	09 September 2022
Balance on 10 Sep 2022	£230.46
Money in	£2,905.24
Money out	£2,627.90
Balance on 11 Oct 2022	£507.80
Arranged overdraft interest	£0.00

You should review your account regularly to check whether it remains appropriate for your circumstances.

Fees Explained

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Things you need to know

Getting in touch



Write to us: Lloyds Bank,
PO Box 1, BX1 1LT



Visit us in branch



Go online:
lloydsbank.com/contactus



Call: **0345 300 0000**
8am-8pm, 7 days a week

Ways to manage your account

Keep track of what's going in and coming out of your account at any time using:

- **Internet Banking** – View and manage your accounts online - 24 hours a day, 7 days a week. Register at lloydsbank.com/Internetbanking
- **Mobile Banking** – Manage your account on the go with your mobile phone or tablet - 24 hours a day, 7 days a week. Download our app from Google Play or the App Store.
- **Telephone Banking** – Our automated service is available 24/7, or you can talk to us between 8am and 8pm, 7 days a week. Not all services are available 24 hours a day, 7 days a week.
- **Text Alerts** – We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you. Find out more at lloydsbank.com/mobilealerts

Overdrafts - choosing the right way to borrow

An arranged overdraft can help out when you need to borrow in the short term. For example to pay an unexpected bill. But if you use it often and don't reduce your balance, it can turn into an expensive way to borrow. Our cost calculator, which you can find online at lloydsbank.com/overdrafts, tells you how much an arranged overdraft costs. You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you need to borrow money for a longer time, there may be other options better suited to your needs. For more information visit lloydsbank.com/borrow or call us to talk through your options.

Check if your account is still right for you

Your banking needs can change over time so it's important to check your account is still right for you by visiting lloydsbank.com/currentaccounts to see our latest current accounts.

Our interest rates

If we pay interest on your balance, your current interest rate is shown on the front of this statement. To find out what the interest rates are on our other accounts, visit lloydsbank.com/current-accounts/rates. Alternatively ask us in branch.



Protecting yourself from fraud

- **Check your statements regularly** - If something doesn't look right or you spot a transaction on your statement you didn't make, call us straight away on **0800 917 7017** or **+44 207 4812614** if outside the UK. We may not be able to refund a payment on some types of account if you tell us more than 13 months after the date it happened.
- **Keep your statements in a safe place** - If you want to throw them away, you should do it in a secure way, like shredding them – please don't just put them in the bin.
- **Helping you stay protected** - We'll do all we can to help you avoid fraud. Visit lloydsbank.com/security for ways to protect yourself and information on the latest scams.
- **If your card, cheque book or PIN is lost or stolen** - Call us straight away on **0800 096 9779** or **+44 1702 278 270** if outside the UK – lines are open 24/7.
- The freeze card feature in our Mobile Banking app lets you quickly freeze and unfreeze different types of transaction on your cards whenever you need to. Find out more at lloydsbank.com/help-guidance/customer-support/lost-or-stolen-cards

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With Travel Smart you can use your debit card abroad as often as you like with no debit card fees for £7 a week. Add it to your account before you travel and it'll start on the date you tell us.

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EXHIBIT A11 PAGE 104

1629250128322400000015780010010000 000011 363 C
 Mr P J Harding
 Station Road
 Earls Colne
 Colchester
 CO6 2ER



TV Licence number
2278197917
 Monday 10 October 2022



Here's your TV Licence payment plan.



tvlicensing.co.uk



Monthly Direct Debit



£159.00

Licence number

2278197917

Expires
31 Oct 2023

Dear Mr Harding,

The TV Licence for Mrs A J Harding has been renewed automatically. Thanks for paying by monthly Direct Debit.

They're now covered to watch or record live TV programmes on any channel, and to download or watch BBC programmes on iPlayer. This applies to any device they use.

What happens now?

We'll take payments on or within three working days of the dates shown. You don't need to do anything now, other than check that the bank details below are correct.

How payments work.

- You'll continue to pay for this licence** as listed below. We'll take payments from this account:
Account name: Mr P J Harding
Sort code: 77-66-17
Account number: ****4360
- You'll pay for the next licence** over 12 months. You'll make six payments before the licence starts and six after. We'll take the first payment of £13.25 on 1 May 2023, followed by monthly payments of £13.25 on your chosen payment date until further notice.

Manage your payments online.

Go to tvlicensing.co.uk/ddupdate where you can update your bank account details or change your Direct Debit payment date. To sign in, you will need this licence number, the address of the licensed property and the account details you gave us when you set up the Direct Debit.

That's it for now. You're all sorted, as long as the payments continue to be made. If your payments don't go through, this TV Licence may be cancelled.

Yours sincerely,

Jackie Garswood

Jackie Garswood
 Customer Service Manager

Once you've made the payments as shown, or if your payments change, we will send you a new plan.

As advised:

3 May 2022	£13.43	1 Jun 2022	£13.37
1 Jul 2022	£13.37	1 Aug 2022	£13.37
1 Sep 2022	£13.37	3 Oct 2022	£13.37
Total: £80.28			

Due to be paid:

1 Nov 2022	£12.47	1 Dec 2022	£13.25
2 Jan 2023	£13.25	1 Feb 2023	£13.25
1 Mar 2023	£13.25	3 Apr 2023	£13.25
Total: £78.72			

EXHIBIT AH1 PAGE 105

Answers to questions you may have about your TV Licence.



Are my Direct Debit payments safe?

Yes they are. If you pay by Direct Debit, your payments are protected by this Direct Debit Guarantee.

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, TV Licensing will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request TV Licensing to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by TV Licensing or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when TV Licensing asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



Could you get a concession?

Are you, or is someone you live with:

- **Blind (severely sight impaired)?** If so, you may qualify for a 50% concession.
- **Aged 75 or over, and receiving Pension Credit?** You can apply for a free TV Licence. You need to be receiving Pension Credit in your name, or this can be in your partner's name if you are a couple and living at the same address.

If you live in the Channel Islands or Isle of Man, different conditions may apply.

To apply for a concession, go to tvl.co.uk/concessions or call 0300 790 6068.



What if my details change?

If you're moving, or if any of the details we have about you are wrong or have changed, please let us know. Go to tvl.co.uk/update, call **0300 790 6068** or write to TV Licensing, Darlington DL98 1TL.



What should I do if I don't need a licence any more?

You don't need a TV Licence if you, or anyone else living at this address, never watch or record TV programmes live on any channel or stream programmes live via an online TV service, and never download or watch BBC programmes on BBC iPlayer.

This could be on any device, including a TV, computer, laptop, mobile phone, tablet, games console, digital box or DVD/VHS recorder.

Please tell us you don't need a licence by going to tvl.co.uk/noTV or calling 0300 790 6068. We may confirm this with a visit.



What if I have interference on my TV?

We want you to enjoy television. So if you experience any interference in your signal, you can get help at radioandtvhelp.co.uk. Your TV Licence is not a guarantee of signal quality.



Can I get this in a more accessible format?

If you have sight problems, you can get this information by email or in Braille, large print or audio by calling 0300 790 6076.

If you are deaf, hard of hearing or speech impaired, we provide relay assistant services. For more information, go to tvl.co.uk/accessibility



Correspondence in Welsh?

We welcome your calls, emails and letters in Welsh, and will respond to you in Welsh. Response times are the same for Welsh and English. Visit tvl.co.uk/cymraeg



J31CBC01SDDMBA0000025997001003 383 000

MRS A J HARDING
WILLOWBROOK STABLES
EARLS COLNE
COLCHESTER
ESSEX
CO6 2ER



Statement number 105
Issue date 11 November 2022
Write to us at Box 3 BX1 1LT
Call us on 0345 300 0000
Visit us online www.lloydsbank.com
Your Branch BANK ST BRAINTREE
Sort Code 77-66-17
Account Number 22359468
IBAN GB78 LOYD 7766 1722 3594 68
BIC LOYDGB21E57

CLASSIC

12 October 2022 to 11 November 2022



Your Account

Date of previous statement	11 October 2022
Balance on 12 Oct 2022	£507.80
Money in	£1,463.71
Money out	£1,963.19
Balance on 11 Nov 2022	£8.32
Arranged overdraft interest	£0.00

You should review your account regularly to check whether it remains appropriate for your circumstances.

Fees Explained

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Page 1 of 6 / 0025997 / 0110217

Things you need to know

Getting in touch



Write to us: Lloyds Bank,
PO Box 1, BX1 1LT



Visit us in branch



Go online:
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8am-8pm, 7 days a week

Ways to manage your account

Keep track of what's going in and coming out of your account at any time using:

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- **Mobile Banking** – Manage your account on the go with your mobile phone or tablet - 24 hours a day, 7 days a week. Download our app from Google Play or the App Store.
- **Telephone Banking** – Our automated service is available 24/7, or you can talk to us between 8am and 8pm, 7 days a week. Not all services are available 24 hours a day, 7 days a week.
- **Text Alerts** – We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you. Find out more at lloydsbank.com/mobilealerts

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Protecting yourself from fraud

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- **Keep your statements in a safe place** - If you want to throw them away, you should do it in a secure way, like shredding them – please don't just put them in the bin.
- **Helping you stay protected** - We'll do all we can to help you avoid fraud. Visit lloydsbank.com/security for ways to protect yourself and information on the latest scams.
- **If your card, cheque book or PIN is lost or stolen** - Call us straight away on 0800 096 9779 or +44 1702 278 270 if outside the UK – lines are open 24/7.
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Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065 Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278
Fair lending – we adhere to The Standards of Lending Practice which are published and monitored by the www.fairlendingstandardsboard.org.uk

Account number

671 115 299 708

Bill date: 20 Oct 2022

24 hour emergencies:
Electricity: call 105

Access your energy account
securely 24/7 via MyAccount
edfenergy.com/myaccount



Contact a Live Chat adviser
24/7 via our website

Mrs Alexandra Harding, Mrs Alexandra Harding
Willowbrook Stables
Station Road
Earls Colme
Colchester
CO6 2ER

Supply Address:
Willowbrook Stables, Station Road,
Colchester, CO6 2ER

H

Hello Mrs Alexandra Harding,

Your electricity bill

We'll refund £517.90 on or around 25 Oct 2022

Your payments are staying the same

For 26 April 2022 - 20 October 2022 (178 days)

The balance on your last bill (25 April 2022)	£667.55 in debit
You paid us (1 payment of £480.00, 4 payments of £250.00, 1 payment of £188.00)	£1,668.00 credit
Refunds (Please see Your payment history for more information)	£583.90
Your charges for this period (including VAT)	£416.55
Your new account balance	£0.00

About your payments

Please turn to page 2 to find more detail about your bill.

There's another page with details of how to contact us and who to call in an emergency.

How to pay

Direct Debit

You can pay an agreed amount each month or alternatively you can choose to pay your bill in full. Phone us on 0333 200 5100 to arrange to set up a Direct Debit or visit our website at edfenergy.com/myaccount



Debit card or credit card

Online

Visit our website at edfenergy.com/myaccount. Simply register for free and you can then use your debit card or credit card (Visa, MasterCard and American Express) to pay your bill instantly and store your card details for future payments.

By phone

Call our automated service on 0333 200 5108 and pay by debit card or credit card (Visa, MasterCard and American Express). We'll ask for your **EDF Energy account number** (shown over the page) and card details.

Telephone or online banking

Quote our sort code **40-05-30** and our bank account number **13845095** (these are different from those on the payment slip), and use your EDF Energy account number as your payment reference. Allow up to three working days for the payment to reach us.

At a bank or building society

You can pay by cash or cheque, using the payment slip on the reverse side. Make cheques out to 'EDF Energy Customers Ltd' and write your EDF Energy account number on the back. You need to allow seven working days for your payment to reach us. (You may have to pay a fee at some banks and building societies.)

At a Post Office branch

Take this bill and your payment (cash or cheque) to any Post Office. Make cheques out to 'Post Office Ltd' and write your EDF Energy account number on the back. Allow up to seven working days for your payment to reach us.



Payzone or PayPoint

Take your payment (in cash) and this bill to any Payzone or PayPoint outlet. You need to allow two working days for the payment to reach us.



By post

Make your cheque payable to **EDF Energy Customers Ltd** and write your **EDF Energy account number** on the back. Send it to: Payment Processing, PO Box 140, Plymouth, PL3 5RG. For any other customer correspondence please send to Freepost EDF CUSTOMER CORRESPONDENCE

Prepayment meter

A prepayment meter lets you pay for your electricity or gas as you use it. In some cases you can use the meter to repay any money you owe us. For more information, please phone us on 0333 200 5110.

How Budget Direct Debit reviews work

Budget Direct Debit reviews

We will review your Direct Debit monthly payment amount twice a year. One-off payments you have made will be taken into account at your next review. To avoid your agreed payments changing too often, we'll only alter them between annual direct debit reviews if we think your payments need to change by more than 10% to cover your total energy costs for the year.

A helping hand when you need it most

Extra help

It doesn't matter how on top of things we are, we all need a bit of extra help every now and again. Here at EDF Energy, we want to make sure you know where to find that extra help. So if you're worried about bills or managing your finances, or want to make sure you're not missing out on any extra income, visit edfenergy.com/priorityservices to find out how we can help.

Priority services

If you or someone you know needs extra help with our services (for example, if you're disabled, elderly or have any essential medical equipment we need to know about), you can put your or their details on our Priority Services Register. That means you can sign up for things like bills in large print, Braille or audio bills, in addition to your paper or digital bill. You may also qualify for a free gas-safety check each year. If you think you're eligible to go on the Priority Services Register, call us on 0800 269 450 (minicom: 0800 096 2929) or visit our website at edfenergy.com/priorityservices and use our Priority Services Tool to find out more.

Get help paying your bill

If you're having difficulty paying your bill, please call us on 0333 200 5100. We'll help you find a convenient way to pay. We're also working with Citizens Advice Plymouth to give our customers across the country independent advice on managing their money. You can call them on **0800 156 6666**.

Payment Processing
PO Box 140
PLYMOUTH
PL3 5RG

- anglianwater.co.uk
- Got a general question? **03457 919 155**
8am-8pm Monday to Friday,
8am-4pm Saturday, 10am-4pm Sunday
- Emergency? **03457 145 145**
Lines open 24 hours a day
- Need a helping hand?
Go to the last page of your bill for more

MRS AALEXANDRA HARDING
WILLOW BROOK STABLES
STATION ROAD
EARLS COLNE
COLCHESTER
CO6 2ER



Your account number: **128273695**

Statement date
30 October 2022

Supply address
WILLOW BROOK STABLES, STATION ROAD, EARLS COLNE, COLCHESTER, CO6 2ER

Your water charges

10 May 2022 - 28 October 2022

Based on actual meter readings.

Account summary

	New charges	£43.02
	Payments received from you	-£85.11

Your credit balance -£42.09

What next?
We'll collect your regular payments of £1.00 on or around the 1st of each month.

Download our app

Log in with just a fingerprint (or a PIN), see your latest bills and stay up to date with your account on the go.



Search for Anglian Water

GET IT ON Google Play

Download on the App Store

M 008105 07 AW3A050A 2 of 3 H2 9610830086

Your new charges

10 May 2022 - 28 October 2022

Standard tariff

Water

Usage charge 17.00m³ × 168.53p per m³ **£28.65**

The water you've used for washing, drinking and flushing the toilet.

Daily charge 172 days × 8.35p per day **£14.37**

A fixed charge for water, not affected by how much water you use. It covers the operating and customer service costs of providing the service to you.

Total new charges **£43.02**

Your usage

Meter number: 07M2790324

🔗 **Meter size:** 15mm

Estimated reading

10 May 2022 756

Actual read by us

28 October 2022 773

Total used **17m³**

Compare usage

This period you've used 17m³

1m³ is equivalent to 1,000 litres which is the same as:

🚿 20 showers each taking 5 minutes

🛀 Or around 13 full baths

🧺 Or up to 20 full washing loads

How do you compare?

N° of people	Typical usage per year (m ³)
👤	34 - 74
👤👤	81 - 121
👤👤👤	119 - 159
👤👤👤👤	136 - 176
👤👤👤👤👤	159 - 199
👤👤👤👤👤👤	174 - 224



Mr P J Harding
 Willowbrook Stables
 Station Road
 Earls Colne
 Colchester
 CO6 2ER

United Kingdom

Payments	Units	Rate	Value	Deductions	
SALARY			2468.84	TAX	493.60
				NI Table A	188.26
				PENSION	79.00

Gross Pay	2468.84	Total Deductions	760.86	Net Pay	1707.98
-----------	---------	------------------	--------	---------	---------

Pay Details				This Pay	Year to Date
Employee Number	234	Gross Pay	2468.84	2468.84	
NI Number	NM061685A	Pension	79.00	79.00	
NI Table	A	AVC's	0.00	0.00	
Tax Code	OT (M1)	Taxable P	2468.84	2468.84	
Pay Date/Tax Period	M07	Tax	493.60	493.60	
Paid From/Paid To	10-10-22 31-10-22	NI	188.26	188.26	
Overtime Paid To		SSP	0.00	0.00	
Paid By	Bank	SMP	0.00	0.00	
Bank Name					
Sort Code		P45 Pay		0.00	
Account Number		P45 Tax		0.00	

Employer Contributions: Pension 98.75



HM Revenue & Customs

J21CB200M27MBA0000020992001001 363 000

MR PAUL JOHN HARDING
WILLOWBROOK STABLES
STATION ROAD
EARLS COLNE
COLCHESTER
CO6 2ER



Your tax code notice

Find out how the government calculates your tax. Go to www.gov.uk and search Personal Tax Account or download the free HMRC app



1 November 2022

Dear MR P HARDING

National Insurance number NM 06 16 85 A

This is to tell you your tax code(s) for 6 April 2022 to 5 April 2023

Your tax code is used by your employer(s) and/or pension provider(s) to work out how much Income Tax to collect from your pay or pension. We send them a separate tax code notice.

This tax code should match those shown on any future payslip(s) or pension advice slip(s) you receive.

Please check the information below. If it's right, **you don't need to do anything.**

If you think your tax code is wrong, you can check and let us know of any changes online, go to gov.uk/personal-tax-account

This is how we worked out your tax code(s)

Your tax-free amount		For help
Personal Allowance	£12570	Go to note 1
Total	£12570	
Total tax-free amount	£12570	

Your total tax-free amount is used as follows		Tax Code	For help
STOURBRIDGE WATER DIRECT LTD	£12570 of this income is tax-free	1257L X replaces 1047L X	Go to note 2
PRUDENTIAL PENSION SCHEME	£0 of this income is tax-free	BR X	Go to note 3
This totals your tax-free amount	£12570		Go to note 4

Improving our tax system

By making automatic adjustments to your tax code, any changes in the tax you pay will be reflected in your income or taxable pay, as soon as your employer(s) and/or pension provider(s) starts to use your new code. More customers should therefore end the year having paid the right amount of tax.

These notes will help you understand how we have worked out your tax code(s)

Note 1	Personal Allowance	This is the standard amount of taxable income most people can have before they start paying Income Tax. If your total income exceeds £100000, your allowance goes down proportionally.
Note 2	Tax Code L	Shows you are entitled to the standard tax-free Personal Allowance.
Note 3	Tax Code BR	Shows that all your income from your job or pension is taxed at the 20% basic rate.
	Tax Code ending in X	Shows we will review the tax you have paid after 5 April.
Note 4	Tax-free amount	<p>To create your tax code, we've removed the last digit of your tax-free amount and included a letter. If you have more than one source of income, your tax-free amount may be split across these. We tell your employer(s) or pension provider(s) your tax code but we do not tell them how we worked it out.</p> <p>If your total income and taxable state benefits for the year are more than your tax-free amount then you will pay tax as follows:</p> <ul style="list-style-type: none">• at 20% on the first £37700• at 40% on income between £37701 and £150000• at 45% on anything over £150000

Please keep this tax code notice

You may need it if we send you a P800 Tax Calculation or if you have to complete a Self-Assessment tax return. If you use an agent or a representative to help you with your tax affairs, please share this letter with them.

Your rights and obligations

Your Charter explains what you can expect from us and what we expect from you. For more information go to www.gov.uk/hmrc/your-charter

Most people don't need to respond to this letter. If you do need to contact us

Online

To tell us your current tax code is wrong	www.gov.uk/personal-tax-account
To update your name or your address	www.gov.uk/tell-hmrc-change-of-details
Welsh language	www.gov.uk/government/organisations/hm-revenue-customs/contact/welsh-language-helplines

By telephone

Calling from within the UK	0300 200 3300
Welsh language	0300 200 1900

If you have additional needs

We have a range of services for disabled people. These include guidance in Braille, audio and large print. Most of our forms are also available in large print. Please contact our helplines for more information.

Text relay service	18001 and then 0300 200 3300
Textphone	0300 200 3319



1 Employer PAYE reference
Office number Reference number
245 / WW1216

2 Employee's National Insurance number
NM061685A

3 Title - enter MR, MRS, MISS, MS or other title
Mr.

Surname or family name
Harding

First name(s)
Paul

4 Leaving date DD MM YYYY
30 09 2022

5 Student Loan deductions
 Student Loan deductions to continue

6 Tax Code at leaving date
1047L
If week 1 or month 1 applies, enter 'X' in the box below.
Week 1/Month 1

7 Last entries on Payroll record/Deductions Working Sheet.
Complete only if Tax Code is cumulative. If there is an 'X' at box 6 there will be no entries here.

Week number Month number

Total pay to date
£ 13519.98 p

Total tax to date
£ 1446.00 p

8 This employment pay and tax. If no entry here, the amounts are those shown at box 7.

Total pay in this employment
£ 13,519.98 p

Total tax in this employment
£ 1,446.00 p

9 Works number/Payroll number and Department or branch (if any)

96

10 Gender. Enter 'X' in the appropriate box

Male Female

11 Date of birth DD MM YYYY

27 07 1966

12 Employee's private address

Willowbrook Stables
Station Road
Earls Colne
Colchester
Essex

Postcode
CO6 2ER

13 I certify that the details entered in items 1 to 11 on this form are correct.

Employer name and address

Walker Medical Int Limited
Unit L, Chandlers Row
Port Lane
Colchester
Essex

Postcode
CO1 2HG

Date DD MM YYYY
25 10 2022

To the employee

The P45 is in 3 parts. Please keep this part (Part1A) safe. Copies are not available. You might need the information in Part 1A to fill in a tax return if you are sent one.

Please read the notes in Part 2 that accompany Part 1A. The notes give some important information about what you should do next and what you should do with Parts 2 and 3 of this form.

Tax credits and Universal Credit

Tax credits and Universal Credit are flexible. They adapt to changes in your life, such as leaving a job. If you need to let us know about a change in your income, phone 0345 300 3900.

To the new employer

If your new employer gives you this Part 1A, please return it to them. Check the information on Parts 2 and 3 of this form is correct and transfer the information onto the Payroll record/Deductions Working Sheet.



Mr P J Harding
 Willowbrook Stables
 Station Road
 Earls Colne
 Colchester
 C06 2ER

United Kingdom

Payments	Units	Rate	Value	Deductions	
OTM 1.5X	5.00	22.03	110.20	TAX	366.00
SALARY			2365.97	NI Table A	177.38
Add Shift	1.00	50.00	50.00	PENSION	75.71

Gross Pay	2526.17	Total Deductions	619.09	Net Pay	1907.08
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Pay Details				This Pay Year to Date	
Employee Number	234	Gross Pay	2526.17		4995.01
NI Number	NM061685A	Pension	75.71		154.71
NI Table	A	AVC's	0.00		0.00
Tax Code	1047L	Taxable P	2526.17		18514.99
Pay Date/Tax Period	M08	Tax	366.00		2305.60
Paid From/Paid To	1-11-22 30-11-22	NI	177.38		365.64
Overtime Paid To		SSP	0.00		0.00
Paid By	Bank	SMP	0.00		0.00
Bank Name					
Sort Code		P45 Pay			13519.98
Account Number		P45 Tax			1446.00

Employer Contributions: Pension 94.64



Mr P Harding
Willowbrook Stables
Station Road
Earls Colne
CO6 2ER

58/000140

1 December 2022

Dear Mr Harding

Mr P Harding - plan number xxxx978

We'd like to thank you for being a customer of Aegon and introduce you to our online services.

This letter contains important information. We've sent it separately from your plan documents for security reasons.

You need an activation code to start using our online services. Your activation code is: **9ecgkfz2p6**.

You can use our online services to manage your plan online 24 hours a day. Through the service, you can:

- see an up-to-date valuation of your plan
- review and amend your personal details
- make changes to how your money is invested
- learn more about the benefits of your plan
- find out more about Aegon

It's easy to get started. Just visit www.aegon.co.uk

You only need to use your code on your first visit, as soon as you answer a few simple questions you'll be able to access your plan and explore the site.

Don't worry if you haven't got access to the internet at the moment. Keep this letter in a safe place, as you can register with the verification code when you're ready.

We're continually working to develop technology that helps you get the most from your plan and our online services really do make things easier for you. We look forward to greeting you as a new user in the near future.

Kind regards

Mrs Lynne Patterson
Department Manager
Contact Helpdesk

J31D2B01SDKMBA0000032233001003 363 000

MRS A J HARDING
WILLOWBROOK STABLES
EARLS COLNE
COLCHESTER
ESSEX
CO6 2ER



Statement number 108
Issue date 10 February 2023
Write to us at Box 3 BX1 1LT
Call us on 0345 300 0000
Visit us online www.lloydsbank.com
Your Branch BANK ST BRAINTREE
Sort Code 77-66-17
Account Number 22359468
IBAN GB78 LOYD 7766 1722 3594 68
BIC LOYDGB21E57

CLASSIC

12 January 2023 to 10 February 2023



Your Account

Date of previous statement	11 January 2023
Balance on 12 Jan 2023	£95.69
Money in	£1,442.04
Money out	£1,465.25
Balance on 10 Feb 2023	£72.48
Arranged overdraft interest	£0.00

You should review your account regularly to check whether it remains appropriate for your circumstances.

Fees Explained

Club Lloyds Account Holders – The Club Lloyds maintaining the account fee will be shown in the transactions overleaf as 'Club Lloyds fee'. If you are eligible to have this Maintaining the account fee waived, you will also see a transaction described as 'Club Lloyds waived'. This does not apply to non-Club Lloyds customers.
Other services - There are fees for other services you have asked for. You can find more details in your account conditions or at www.lloydsbank.com.

PLBB0HC31LITAGO

M32D2B0807G D32D2B0807G

Page 1 of 6 / 0032233 / 0139515

Things you need to know

Getting in touch



Write to us: Lloyds Bank,
PO Box 1, BX1 1LT



Visit us in branch



Go online:
lloydsbank.com/contactus



Call: **0345 300 0000**
8am-8pm, 7 days a week

Ways to manage your account

Keep track of what's going in and coming out of your account at any time using:

- **Internet Banking** – View and manage your accounts online - 24 hours a day, 7 days a week. Register at lloydsbank.com/Internetbanking
- **Mobile Banking** – Manage your account on the go with your mobile phone or tablet - 24 hours a day, 7 days a week. Download our app from Google Play or the App Store.
- **Telephone Banking** – Our automated service is available 24/7, or you can talk to us between 8am and 8pm, 7 days a week. Not all services are available 24 hours a day, 7 days a week.
- **Text Alerts** – We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you. Find out more at lloydsbank.com/mobilealerts

Overdrafts - choosing the right way to borrow

An arranged overdraft can help out when you need to borrow in the short term. For example to pay an unexpected bill. But if you use it often and don't reduce your balance, it can turn into an expensive way to borrow. Our cost calculator, which you can find online at lloydsbank.com/overdrafts, tells you how much an arranged overdraft costs. You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you need to borrow money for a longer time, there may be other options better suited to your needs. For more information visit lloydsbank.com/borrow or call us to talk through your options.

Check if your account is still right for you

Your banking needs can change over time so it's important to check your account is still right for you by visiting lloydsbank.com/currentaccounts to see our latest current accounts.

Our interest rates

If we pay interest on your balance, your current interest rate is shown on the front of this statement. To find out what the interest rates are on our other accounts, visit lloydsbank.com/current-accounts/rates. Alternatively ask us in branch.



Protecting yourself from fraud

- **Check your statements regularly** - If something doesn't look right or you spot a transaction on your statement you didn't make, call us straight away on **0800 917 7017** or **+44 207 4812614** if outside the UK. We may not be able to refund a payment on some types of account if you tell us more than 13 months after the date it happened.
- **Keep your statements in a safe place** - If you want to throw them away, you should do it in a secure way, like shredding them – please don't just put them in the bin.
- **Helping you stay protected** - We'll do all we can to help you avoid fraud. Visit lloydsbank.com/security for ways to protect yourself and information on the latest scams.
- **If your card, cheque book or PIN is lost or stolen** - Call us straight away on **0800 096 9779** or **+44 1702 278 270** if outside the UK – lines are open 24/7.
- The freeze card feature in our Mobile Banking app lets you quickly freeze and unfreeze different types of transaction on your cards whenever you need to. Find out more at lloydsbank.com/help-guidance/customer-support/lost-or-stolen-cards

About the fees we charge if you use your card abroad

Personal Debit and Cashpoint® Card Charges - If you use your card to withdraw cash or make a payment in a currency other than pounds, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate on the day. You can find the exchange rate by calling **0345 300 0000 (+44 1733 347 007 from overseas)**. If your account is held in the Channel Islands or Isle of Man, call **0345 744 9900 (+44 1539 736626 from overseas)**. If you call before the transaction is processed the rate provided will be an indication only.

We will charge you a foreign currency transaction fee of 2.99% of the value of the transaction. This is a fee for the currency conversion. You can find more information on our website about the exchange rates that apply to your transaction to help you compare them with other card issuers' rates.

If you use your debit card or your Cashpoint® card to withdraw cash in a currency other than pounds (at a cash machine or over the counter) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for conversion. We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw euro within the EEA or UK.

Where you use your debit card to make a purchase or other transaction (not cash withdrawal) in a currency other than pounds, whether in person, or by internet or phone, we will also charge a £0.50 foreign currency purchase fee. The foreign currency purchase fee does not apply to the Premier and Platinum debit cards; and will not be charged if your payment is made in euro within the EEA or UK.

We will not make a charge for the withdrawal of cash in pounds within the UK, however, the owner of a non-Lloyds Bank cash machine may. Other charges apply, please see the banking charges guide for details.

With Travel Smart you can use your debit card abroad as often as you like with no debit card fees for £7 a week. Add it to your account before you travel and it'll start on the date you tell us.

Keeping your data safe

We promise to keep your personal information safe and only use it in the way you've asked. See our privacy notice at lloydsbank.com/privacy or call us for a copy on **0345 602 1997**.

We're here for you if something isn't right

We want to make sure you're happy with the products and service we offer. But if something goes wrong, let us know and we'll do everything we can to put things right. If you're still not happy, you can ask the Financial Ombudsman Service to look at your concerns, for free.

The Financial Services Compensation Scheme (FSCS)

The deposits you hold with us are covered by the Financial Services Compensation Scheme (FSCS). Every year we'll send you an information sheet which tells you the types of deposits covered and the protection offered by the FSCS. For more information visit fscs.org.uk



Protected

We send statements and other communications from time to time for legal reasons or to let you know about changes to your accounts or services.

When you call us your call may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

If your vision is impaired – please contact us for an alternative format such as large print, Braille or audio CD.

If your hearing or speech is impaired – you can contact us using the Relay UK Service or via Textphone on **0345 300 2281** (lines are open 24 hours a day, 7 days a week). SignVideo services are also available if you're Deaf and use British Sign Language at lloydsbank.com/signvideo

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065 Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

Fair lending – we adhere to The Standards of Lending Practice which are monitored and enforced by the FSB: www.lendingstandardsboard.org.uk

EXHIBIT A11 PAGE 121

4839880020/001762

Telephone 0800 032 0947
Fax 0131 655 7666

000 - 010

Mr P Harding
Willowbrook Stables
Station Road
Earls Colne COLCHESTER
CO6 2ER

31 January 2023

Dear Mr Harding

Plan number: 74928322

Your monthly plan premium has changed

There's been a change to your plan premium which relates to the policies shown in the table below. We'll have notified you separately about the reason for the change. Your normal monthly plan premium will be £41.65.

The next premium we will collect from you on 14 February 2023 will be £41.65.

This includes a policy fee discount as you have more than one policy in your Protection for Life plan.

Policy Number	Type of Cover	Life/Lives assured
57619158	Critical Illness with Life Cover	Mr Paul John Harding
57619159	Life Cover	Mr Paul John Harding

Your premiums will still be collected using the same reference numbers as they were before. Please remember that you can change your Direct Debit details at any time, and you'll find a copy of the Direct Debit guarantee overleaf.

If you would like any more information about your plan, please call us on 0800 032 0947. We're open from 8.30am to 6.00pm Monday to Friday and 9.00am to 12.30pm on Saturday.

Thanks again for choosing us.

Yours sincerely



Tracey Steedman
Head of Function
Insurance Customer Delivery

483988002000176200010002



The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Scottish Widows will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Scottish Widows to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Scottish Widows or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Scottish Widows asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



48398802000176200020002





52437 455151 0911 E 36300

Mr Paul Harding
Willowbrook Stables
Station Road
Earls Colne
Colchester Essex
CO6 2ER



Your Account No: ****5992
February 2023

YOUR MOBILE PRICE IS CHANGING SOON

Hello,

We wanted to let you know that on or after 31 March 2023, your price plans for the numbers below will increase by 14.4%. This is in line with the Consumer Price Index (CPI) rate of inflation published in January, plus 3.9%.

NUMBER	CURRENT PRICE	MONTHLY INCREASE
*****00812	£31.00	£4.45
*****26450	£41.00	£5.91

Out-of-bundle charges and add-ons are also increasing in line with your terms. For example, a £1 add-on will go up by £0.14 a month.

You can count on EE to keep you connected

Like all businesses across the country, our costs are rising significantly because of high inflation. So we have to increase our prices to continue to run and improve our network and give you the most reliable connection possible.

We're proud to be the UK's best network. So, whether you're calling, streaming, gaming or browsing you know you can count on EE.

Plus, we're continuing to invest in giving you better customer service and help in more ways than ever. We're always here when you need us – online, over the phone or in stores across the UK.



The UK's best network 9 years running

We're proud to be the UK's best and most reliable network



The UK's fastest overall network

Experience quicker downloads on the UK's most reliable network



Here to help

If you ever need to get in touch, your call will always be answered in the UK or Ireland

For more information, including FAQs, a handy price calculator or financial support, visit ee.co.uk/mobile-cpi-plus

Best wishes,
The EE Team

J31D3B0109VMBA0000051B21001003 363 000

MRS A J HARDING
WILLOWBROOK STABLES
EARLS COLNE
COLCHESTER
ESSEX
CO6 2ER



Statement number 109
Issue date 10 March 2023
Write to us at Box 3 BX1 1LT
Call us on 0345 300 0000
Visit us online www.lloydsbank.com
Your Branch BANK ST BRAINTREE
Sort Code 77-66-17
Account Number 22359468
IBAN GB78 LOYD 7766 1722 3594 68
BIC LOYDGB21E57

CLASSIC

11 February 2023 to 10 March 2023



Your Account

Date of previous statement	10 February 2023
Balance on 11 Feb 2023	£72.48
Money in	£2,064.05
Money out	£1,927.53
Balance on 10 Mar 2023	£209.00

Arranged overdraft interest £0.00

You should review your account regularly to check whether it remains appropriate for your circumstances.

Fees Explained

Club Lloyds Account Holders – The Club Lloyds maintaining the account fee will be shown in the transactions overleaf as 'Club Lloyds fee'. If you are eligible to have this Maintaining the account fee waived, you will also see a transaction described as 'Club Lloyds waived'. This does not apply to non-Club Lloyds customers.

Other services - There are fees for other services you have asked for. You can find more details in your account conditions or at www.lloydsbank.com.

PLCBO0M531LITAGO

M32D3B0B6AL D32D3B0B6AL

Page 1 of 6 / 0051821 / 0214813

Things you need to know

Getting in touch



Write to us: Lloyds Bank,
PO Box 1, BX1 1LT



Visit us in branch



Go online:
lloydsbank.com/contactus



Call: **0345 300 0000**
8am-8pm, 7 days a week

Ways to manage your account

Keep track of what's going in and coming out of your account at any time using:

- **Internet Banking** – View and manage your accounts online - 24 hours a day, 7 days a week. Register at lloydsbank.com/Internetbanking
- **Mobile Banking** – Manage your account on the go with your mobile phone or tablet - 24 hours a day, 7 days a week. Download our app from Google Play or the App Store.
- **Telephone Banking** – Our automated service is available 24/7, or you can talk to us between 8am and 8pm, 7 days a week. Not all services are available 24 hours a day, 7 days a week.
- **Text Alerts** – We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you. Find out more at lloydsbank.com/mobilealerts

Overdrafts - choosing the right way to borrow

An arranged overdraft can help out when you need to borrow in the short term. For example to pay an unexpected bill. But if you use it often and don't reduce your balance, it can turn into an expensive way to borrow. Our cost calculator, which you can find online at lloydsbank.com/overdrafts, tells you how much an arranged overdraft costs. You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you need to borrow money for a longer time, there may be other options better suited to your needs. For more information visit lloydsbank.com/borrow or call us to talk through your options.

Check if your account is still right for you

Your banking needs can change over time so it's important to check your account is still right for you by visiting lloydsbank.com/currentaccounts to see our latest current accounts.

Our interest rates

If we pay interest on your balance, your current interest rate is shown on the front of this statement. To find out what the interest rates are on our other accounts, visit lloydsbank.com/current-accounts/rates. Alternatively ask us in branch.



Protecting yourself from fraud

- **Check your statements regularly** - If something doesn't look right or you spot a transaction on your statement you didn't make, call us straight away on **0800 917 7017** or **+44 207 4812614** if outside the UK. We may not be able to refund a payment on some types of account if you tell us more than 13 months after the date it happened.
- **Keep your statements in a safe place** - If you want to throw them away, you should do it in a secure way, like shredding them – please don't just put them in the bin.
- **Helping you stay protected** - We'll do all we can to help you avoid fraud. Visit lloydsbank.com/security for ways to protect yourself and information on the latest scams.
- **If your card, cheque book or PIN is lost or stolen** - Call us straight away on **0800 096 9779** or **+44 1702 278 270** if outside the UK – lines are open 24/7.
- The freeze card feature in our Mobile Banking app lets you quickly freeze and unfreeze different types of transaction on your cards whenever you need to. Find out more at lloydsbank.com/help-guidance/customer-support/lost-or-stolen-cards

About the fees we charge if you use your card abroad

Personal Debit and Cashpoint® Card Charges - If you use your card to withdraw cash or make a payment in a currency other than pounds, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate on the day. You can find the exchange rate by calling **0345 300 0000** (+44 1733 347 007 from overseas). If your account is held in the Channel Islands or Isle of Man, call **0345 744 9900** (+44 1539 736626 from overseas). If you call before the transaction is processed the rate provided will be an indication only.

We will charge you a foreign currency transaction fee of 2.99% of the value of the transaction. This is a fee for the currency conversion. You can find more information on our website about the exchange rates that apply to your transaction to help you compare them with other card issuers' rates.

If you use your debit card or your Cashpoint® card to withdraw cash in a currency other than pounds (at a cash machine or over the counter) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for conversion. We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw euro within the EEA or UK.

Where you use your debit card to make a purchase or other transaction (not cash withdrawal) in a currency other than pounds, whether in person, or by internet or phone, we will also charge a £0.50 foreign currency purchase fee. The foreign currency purchase fee does not apply to the Premier and Platinum debit cards; and will not be charged if your payment is made in euro within the EEA or UK.

We will not make a charge for the withdrawal of cash in pounds within the UK, however, the owner of a non-Lloyds Bank cash machine may. Other charges apply, please see the banking charges guide for details.

With Travel Smart you can use your debit card abroad as often as you like with no debit card fees for £7 a week. Add it to your account before you travel and it'll start on the date you tell us.

Keeping your data safe

We promise to keep your personal information safe and only use in the way you've asked. See our privacy notice at lloydsbank.com/privacy or call us for a copy on **0345 602 1997**.

We're here for you if something isn't right

We want to make sure you're happy with the products and service we offer. But if something goes wrong, let us know and we'll do everything we can to put things right. If you're still not happy, you can ask the Financial Ombudsman Service to look at your concerns, for free.

The Financial Services Compensation Scheme (FSCS)

The deposits you hold with us are covered by the Financial Services Compensation Scheme (FSCS). Every year we'll send you an information sheet which tells you the types of deposits covered and the protection offered by the FSCS. For more information visit FSCS.org.uk



Protected

We send statements and other communications from time to time for legal reasons or to let you know about changes to your accounts or services.

When you call us your call may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

If your vision is impaired – please contact us for an alternative format such as large print, Braille or audio CD.

If your hearing or speech is impaired – you can contact us using the Relay UK Service or via Textphone on **0345 300 2281** (lines are open 24 hours a day, 7 days a week). SignVideo services are also available if you're Deaf and use British Sign Language at lloydsbank.com/signvideo
Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065 Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

Fair Lending – we adhere to The Standards of Lending Practice which can be found at www.lendingstandardsboard.org.uk

EXHIBIT A11 PAGE 120



Mr P J Harding
 Willowbrook Stables
 Station Road
 Earls Colne
 Colchester
 CO6 2ER

United Kingdom

Payments	Units	Rate	Value	Deductions	
OTM 1.5X	0.75	22.03	16.53	TAX	546.80
OTM 1.5X	26.50	23.36	619.09	NI Table A	328.12
OTM 2.0X	12.25	29.38	359.98	PENSION	80.25
OTM 2.0X	7.50	31.14	233.62		
SALARY			2507.93		
Call-Out	1.00	35.00	35.00		
Hol Pay Ad			10.23		

Gross Pay	3782.38	Total Deductions	955.17	Net Pay	2827.21
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Pay Details				This Pay Year to Date	
Employee Number	234	Gross Pay	3782.38	15472.84	
NI Number	NM061685A	Pension	80.25	390.92	
NI Table	A	AVC's	0.00	0.00	
Tax Code	1257L (M1)	Taxable P	3782.38	28992.82	
Pay Date/Tax Period	M11	Tax	546.80	3842.20	
Paid From/Paid To	1- 2-23 28- 2-23	NI	328.12	1245.70	
Overtime Paid To		SSP	0.00	0.00	
Paid By	Bank	SMP	0.00	0.00	
Bank Name					
Sort Code		P45 Pay		13519.98	
Account Number		P45 Tax		1446.00	
Employer Contributions:	Pension		100.32		

COUNCIL TAX BILL 2023/2024

Your Account Ref is: 4302707280

Current Balance: £1341.40

Date Issued: 8th March 2023

Property: Willowbrook Stables
Station Road
Earls Colne
Colchester
CO6 2ER

The above property is in Band: A

P12364375:016442:1/1



Mr P J Harding and Mrs A J Harding
Willowbrook Stables
Station Road
Earls Colne
Colchester
CO6 2ER

36300C



Detailed Breakdown

	% Change ^	
ESSEX COUNTY COUNCIL	+1.5%	£835.14
ADULT SOCIAL CARE	+2.0%	£131.64
BRAINTREE DISTRICT COUNCIL	+2.5%	£129.54
PFCCE - POLICE & COMMUNITY SAFETY	+6.8%	£155.64
EPFCC - FIRE & RESCUE AUTHORITY	+6.6%	£53.52
EARLS COLNE PARISH COUNCIL	-2.1%	£60.92
Total Annual Charge	+3.6%	£1366.40
Liability for period 01/04/2023 to 31/03/2024		£1366.40
BDC New Homes & Growth Dividend		£25.00 CR
Total Amount Payable:		£1341.40

Payment plan:

Your detailed payment plan can be found on the back of this bill. Please ensure all payments are made by the due date. (If you would prefer to pay this bill over 12 monthly instalments between April to March, please call 01376 557755).

How to pay:



Pay your instalments by Direct Debit, call us on 01376 557755, ensure you have your bank account details ready

Pay by Credit / Debit card using our 24/7 automated telephone system by ringing 01376 557894, please have your council tax reference number ready

Make a payment online by visiting www.braintree.gov.uk and click on the pay link

For other methods of payments please see the back of this bill.

IMPORTANT INFORMATION

This demand notice supersedes any bill previously sent, please check the 'Date Issued'.

^ All precept percentages are shown rounded to one decimal place.

If you DO NOT pay your instalments on time (on or before the due date), your right to pay by instalments will be withdrawn and the remaining balance for the year will need to be paid in full. We only send two reminders in the year. Following that, should the bill remain unpaid, a Summons and possibly a Liability Order will be issued both incurring costs.

If you are having difficulty paying your bill, please telephone the Recovery team on 01376 557722 or E-Mail payadvice@braintree.gov.uk
Telephone opening hours for Benefit and Revenues teams are 8:30am to 5pm Monday to Friday.

Reason for Bill: New Year Billing

The following instalments are payable by DIRECT DEBIT*

Your detailed payment plan:

Date Due:	Amount:
01/04/2023	£135.40
01/05/2023	£134.00
01/06/2023	£134.00
01/07/2023	£134.00
01/08/2023	£134.00
01/09/2023	£134.00
01/10/2023	£134.00
01/11/2023	£134.00
01/12/2023	£134.00
01/01/2024	£134.00

***You DO NOT need to set up a new Direct Debit unless your bank details have recently changed.**

If you have insufficient funds on the date the Direct Debit is taken, we may try and re-take the amount due within 28 days

Council Tax Support

If you are on a low income or in receipt of a benefit for example Universal Credit you may pay less Council Tax by applying for financial help. Contact our Benefits Department on 01376 557852 for more information or apply online at www.braintree.gov.uk and click on 'Benefit'

If you are moving into our District you must make a new claim, your award will not be automatically transferred

Change in Circumstances

If you receive a discount or an exemption and your circumstances change, or if you move house, you **MUST** notify us within 21 days. Failure to do so may result in a penalty of £70 being imposed under schedule 3 of LGFA 1992.

To advise us of a change, you should write or e-mail to us

Discounts and Exemptions

If you believe you may be entitled to a discount or an exemption please call us on 01376 557755 or apply online at www.braintree.gov.uk and click on council tax then click on discounts and exemptions.

Please ensure you continue to pay existing instalments whilst your application is being processed.

Alternative Payment Methods*

*For payments made by cheque or by using the barcode on this bill, please allow up to 5 working days for your payment to reach us.

Make your cheque payable to Braintree District Council and send it to: Braintree District Council, PO Box 207, Braintree, Essex CM7 9HB

Please write the reference number on the back of the cheque, receipts will not be given unless a S.A.E is provided. Post dated cheques will not be accepted and please do not send cash.

TELEPHONE BANKING / STANDING ORDERS:

Please quote Sort Code 30-00-02, Account Number 00825110
You will need to quote the reference number found on this bill.

Enquiries

If you have a query regarding the information on this bill or need advice on the instalments, please call the Revenues department on 01376 557755 or write to us at: The Revenues Department, Causeway House, Bocking End, Braintree, Essex, CM7 9HB.

Alternatively you can e-mail us: counciltax@braintree.gov.uk

It is extremely important that the reference number found on this bill is quoted in all communications in regards to this council tax account.

open **PORTAL**

Sign up today

You can now use our Open Portal service to view your Council Tax Bill online rather than us posting your bill.

To register, please ensure you have your Council Tax reference number and then visit our secure registration form: www.braintree.gov.uk/opregister

Request a copy bill
Check your balance
See payments made
Check next payment due

J31D4C01EE6MBA0000013852001003 363 000

MRS A J HARDING
WILLOWBROOK STABLES
EARLS COLNE
COLCHESTER
ESSEX
CO6 2ER



Statement number 110
Issue date 11 April 2023
Write to us at Box 3 BX1 1LT
Call us on 0345 300 0000
Visit us online www.lloydsbank.com
Your Branch BANK ST BRAINTREE
Sort Code 77-66-17
Account Number 22359468
IBAN GB78 LOYD 7766 1722 3594 68
BIC LOYDGB21E57

CLASSIC

11 March 2023 to 11 April 2023



Your Account

Date of previous statement	10 March 2023
Balance on 11 Mar 2023	£209.00
Money in	£1,198.76
Money out	£1,364.86
Balance on 11 Apr 2023	£42.90
Arranged overdraft interest	£0.00

You should review your account regularly to check whether it remains appropriate for your circumstances.

Fees Explained

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Page 1 of 6 / 0013852 / 0068731

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We send statements and other communications from time to time for legal reasons or to let you know about changes to your accounts or services.

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Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065 Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.
Fair lending – we adhere to The Standards of Lending Practice which are monitored and enforced by the CML www.lendingstandardsboard.org.uk

Minster Cleaning

Mrs A HARDING
WILLOWBROOK STABLES
STATION ROAD
EARLS COLNE
COLCHESTER Essex
CO6 2ER

MSG CONTRACTS LTD T/A MINSTER C.S
Tel 01245 422633 Fax
PAYE ref. 083/CH5732

UNITS 2/3, ZONE D
CHELMSFORD ROAD IND. EST.
DUNMOW
ESSEX
CM6 1HD

Essex Payroll-Monthly 2022 run 12 (24/02/2023 to 23/03/2023)

Pay date 31-Mar-2023 Tax period 12

Payment by BACS

Payroll Reference	Tax code	NI Category	NI Number	Started
4169	1257L	A	NM951389A	15/02/2017

	Payments		Deductions	
BASIC	£788.50	PAYE		£0.00
		NIC		£0.00
		PENSION		10.74
Total Payments	£788.50	Total Deductions		£10.74

Payment / Deduction Details

004-1169/01-Water Direct Ltd STD 43hrs @ £9.50/hr	£408.50
004-1593/01-Fineline Sheet Metal STD 40hrs @ £9.50/hr	£380.00

Totals for this employment				Previous employment	
Gross Pay	£11,188.75	Pension	£197.98	Pay	£0.00
Tax Paid	£0.00	SMP	0.00	Tax	£0.00
NI	£52.39	SPP	0.00	Student Loan	0.00
				SAP	0.00
				SSP	0.00

Net Pay £777.76

P60 End of Year Certificate

This is a printed copy of an eP60

Tax year to 5 April 2023

To the employee:

Please keep this certificate in a safe place as you will need it if you have to fill in a tax return. You also need it to make a claim for tax credits or to renew your claim.

It also helps you check that your employer is using the correct National Insurance number and deducting the right rate of National Insurance contributions.

By law you are required to tell HM Revenue and Customs about any income that is not fully taxed, even if you are not sent a Tax Return.

HM Revenue and Customs

The figures marked * should be used for your tax return, if you get one

Employee's details

Surname

HARDING

Forenames or initials

ALEXANDRA JANE

National Insurance number

NM951389A

Works/payroll number

4169

Pay and Income Tax details

	Pay	£	p	Tax deducted	£	p
In previous employment(s)		0	00		0	00
In this employment Refund marked 'R'	*	11188	75		0	00
Total for year		11188	75		0	00
Final tax code	1257L					

National Insurance contributions in this employment

NIC table letter	Earnings at the Lower Earnings Limit (LEL) (where earnings are equal to or exceed the LEL)	Earnings above the LEL, up to and including the Primary Threshold (PT)	Earnings above the PT, up to and including the Upper Earnings Limit (UEL)	Employee's contributions due on all earnings above the PT
	£	£	£	£ p
A	6396	4397	395.00	52 39

Statutory payments

included in the pay 'In this employment' figure above

Statutory Maternity Pay

£ p
0 00

Statutory Adoption Pay

£ p
0 00

Statutory Paternity Pay

£ p
0 00

Statutory Shared Parental Pay

£ p
0 00

Other details

Student Loan deductions in this employment (whole £s only)

£
0

To employee

Mrs A J HARDING
WILLOWBROOK STABLES
STATION ROAD
EARLS COLNE
COLCHESTER Essex
CO6 2ER

Your employer's full name and address (including postcode)

MSG CONTRACTS LTD T/A MINSTER C.S
UNITS 2/3, ZONE D
CHELMSFORD ROAD IND. EST.
DUNMOW
ESSEX
CM6 1HD

Employer PAYE reference

083/CH5732

Certificate by Employer/Paying Office:

This form shows your total pay for Income Tax purposes in this employment for the year.

Any overtime, bonus, commission etc, Statutory Sick Pay, Statutory Maternity Pay, Statutory Paternity Pay, Statutory Shared Parental Pay or Statutory Adoption Pay is included.

P60 End of Year Certificate

Tax year to 5 April **2023**

This is a printed copy of an eP60

To the employee:

Please keep this certificate in a safe place as you will need it if you have to fill in a tax return. You also need it to make a claim for tax credits and Universal Credit or to renew your claim.

It also helps you check that your employer is using the correct National Insurance number and deducting the right rate of National Insurance contributions.

By law you are required to tell HM Revenue & Customs about any income that is not fully taxed, even if you are not sent a tax return.

HM Revenue & Customs

The figures marked ★ should be used for your tax return, if you get one

Employee's details

Surname	Harding	
Forenames or initials	Paul	John
National Insurance number	Works/payroll number	
NM 06 16 85 A	234	

Pay and Income Tax details

	Pay		Tax deducted	
	£	p	£	p
In previous employment(s)	13519	98	1446	00
In this employment ★	19015	24	2895	00
Total for year	32535	22	4341	00
Final tax code	1257L M1			

if refund mark 'R'

National Insurance contributions in this employment

NIC table letter	Earnings at the Lower Earnings Limit (LEL) (where earnings are equal to or exceed the LEL)	Earnings above the LEL, up to and including the Primary Threshold (PT)	Earnings above the PT, up to and including the Upper Earnings Limit (UEL)	Employee's contributions due on all earnings above the PT
	£	£	£	£ p
A	3198	3090	12727	1545.03

Statutory payments included in the pay 'In this employment' figure above

Statutory Maternity Pay	£	p	0.00	Statutory Paternity Pay	£	p	0.00	Statutory Shared Parental Pay	£	p	0.00
Statutory Adoption Pay	£	p	0.00	Statutory Parental Bereavement Pay	£	p	0.00				

Other details

Student Loan deductions in this employment (whole £s only)	£	0
Postgraduate Loan deductions in this employment (whole £s only)	£	0
To employee		

Willowbrook Stables
Station Road
Earls Colne
Colchester
CO6 2ER

Your employer's full name and address (including postcode)

Water Direct Ltd
Victor Building
Earls Colne Business
Colchester
CO6 2NS

Employer PAYE reference	245 / SS197
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Certificate by Employer/Paying Office:

This form shows your total pay for Income Tax purposes in this employment for the year. Any overtime, bonus, commission etc, Statutory Sick Pay, Statutory Maternity Pay, Statutory Paternity Pay, Statutory Shared Parental Pay, Statutory Parental Bereavement Pay or Statutory Adoption Pay is included.