

Thank you for ordering your environmental report from Groundsure. Before you read your search results as normal we wanted to explain some recent improvements that have been made to your report. We want to let you know what **ClimateIndex™** is and what it is designed to do, so we've provided some explanation below as to why we have added climate data and the **ClimateIndex™** assessment into our reports.

## What have we updated in ClimateIndex™

**£525 billion** worth of property could be written off due to climate change in the long term\*. This is due to an **801%** increase in the number of properties affected by subsidence, an **881%** increase in coastal erosion and a **195%** increase in flooding by 2070.\*\*

The Bank of England/Prudential Regulation Authority has set out their detailed plan to address climate risks in a financial context and climate change is now a mainstream risk that all UK banks are implementing into their credit risk management policies and procedures.

In September 2022, one of the UK's leading environmental law practitioners, Stephen Tromans KC, released his legal opinion on a firm's duty of care to advise residential and commercial property clients on climate risk. Based on this opinion, Groundsure have updated the guidance in our **ClimateIndex™** forward climate analysis to follow best practice advice. You can access the opinion [here](#)

The Law Society's Planning and Environment Committee is now actively reviewing the development of a climate risk practice note alongside existing environmental notes. The inclusion of **ClimateIndex™** in this report enables solicitors to become compliance-ready for these future changes now.

\* XD Analysis Report 2021

\*\* Groundsure **ClimateIndex™** modelling 2022

## About ClimateIndex™

In this report we've added our brand new **ClimateIndex™** to the cover page (**page 2**), which includes two calculations:

1. A rating of the future climate risk of the property, for 1 year, 5 years and 30 years.
2. An explanation of the variance between these ratings, to show the change between time periods.

On **page 24** you'll find a more detailed review of these calculations, including a breakdown of the different physical risks and their relative impact on the property. The physical risks used in the calculation are flooding, natural ground instability and coastal erosion.

As a result of these changes, the site plan has been moved to the second page.

## Feedback

If you have any feedback, questions or concerns, about the addition of **ClimateIndex™** into Groundsure's reports, please get in touch with us, we'd love to hear from you. We have a survey that you can fill out about the **ClimateIndex™** feature [here](#).

We are currently recruiting for our Groundsure Customer Advisory Board. Members of the board get a unique opportunity to input into Groundsure's product direction, as well as exclusive insight into our product roadmap and work in progress.

If you'd like to take part, please let us know at [feedback@groundsure.com](mailto:feedback@groundsure.com).

CLARE PARK LAKE & GOLF COURSE, STOKES ROAD, CLARE, SUDBURY, CO10 8HG

## Professional opinion

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



**Contaminated Land Liability**  
**Passed**



**Flooding**  
**Moderate-High**

page 6

## Further guidance



**Ground Stability**  
**Identified**

page 6



**Radon**  
**Passed**



**Energy**  
**Identified**

page 11



**Transportation**  
**Identified**

page 17



**Planning Constraints**  
**Not identified**



**Planning Applications**  
**10**

page 20

## Next steps indicator

Based on time, costs and complexity of proposed next steps relating to all sections of the report.



## ClimateIndex™

Our ClimateIndex™ provides a climate score for your property, and projects changes in physical and transition risks from flooding, natural ground instability and coastal erosion. Please refer to **page 24** for more detailed analysis and guidance.

**1 year**



No change

**5 years**



No change

**30 years**

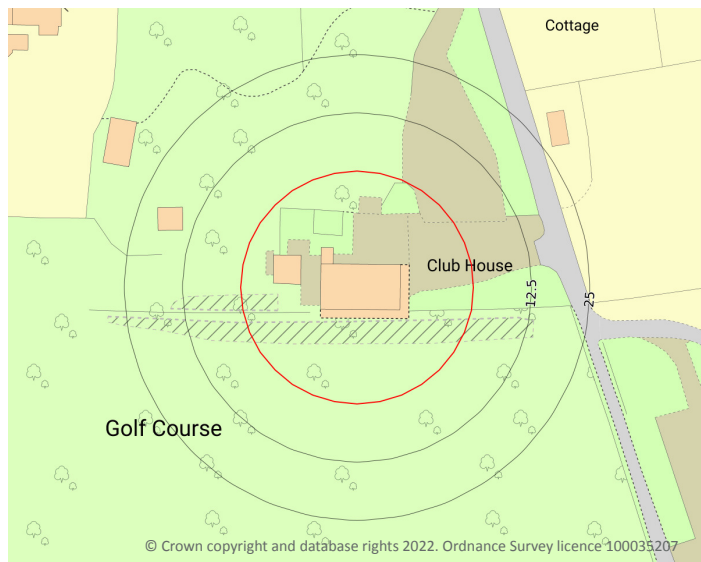


No change

- A** No risk predicted
- B** Minor risk
- C** Minor to moderate risk

- D** Moderate risk
- E** Significant risk
- F** Severe or existential risk predicted

## Site Plan



## Useful contacts

West Suffolk:

<https://www.westsuffolk.gov.uk/>  
customer.services@westsuffolk.gov.uk  
01284 763233

Environment Agency National Customer  
Contact Centre (NCCC):  
enquiries@environment-agency.gov.uk  
03708 506 506

## Action Alert

3

## Overview of findings and recommendations

To save you time when assessing the report, we only provide maps and data tables of features within the search radius that we have identified to be of note. These relate to environmental risks that may have liability implications, affect insurance premiums, property values and/or a lender's willingness to lend.

You can view the fully comprehensive library of information we have searched on **page 30**.



### Flooding

#### Flooding

An elevated level of flood risk has been identified at the property.

## Next steps for consideration:

- check to see if the property is eligible for the Flood Re scheme, which enables many properties at risk of flooding to be insured at reasonable rates: <http://www.floodre.co.uk/homeowner/about-us/>
- investigate the insurance on offer for the property to ensure any implications on premiums are fully understood before completion
- a risk of groundwater flooding has been identified at the site. This will be more of an issue for properties with a basement or other section below ground. Further advice on groundwater flooding has been produced by the Environment Agency and the Local Government Association and can be found at [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/297421/flho0911bugi-e-e.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/297421/flho0911bugi-e-e.pdf)
- the assessment in this report is based on the highest flood risk found within the site boundary. The detailed maps within the flood section clearly highlight which parts of the site are affected by flooding, allowing you to visualise whether flood risk affects the buildings or the associated land. If you would prefer an assessment that provides separate flood ratings for the main dwelling and the associated land, Groundsure can provide this for a fee of £35 plus VAT
- if the property has recently been constructed, the flood risk assessment contained within this report will not take into account any measures put in place by the developer to deal with flooding. You should seek further information from the developer on flood risk mitigation for the site
- investigate the various forms of flood resistance and resilience measures that will help protect your property in the event of a flood



## Ground stability

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

## Next steps for consideration:

- if a survey has been undertaken at the property that considers ground instability and no issues were found, no further action is required
- however, based on the findings of this report, the purchaser should be encouraged to consider potential instability in any future development or alteration of the ground including planting and removing trees, and regardless of the survey outcome
- if no survey has yet been undertaken, we recommend one is carried out by a suitably qualified and experienced person
- if ground instability issues have been or are subsequently identified in a survey we recommend following any advice given in the survey findings
- you should also check whether the property benefits from a current NHBC guarantee or other environmental warranty that often covers structural issues. Please note the presence of an NHBC guarantee wouldn't change the risk assessment of this report



## Other considerations

These are next steps associated with non-environmental search returns on matters of energy and transport infrastructure, mobile masts, and planning constraints.



### Energy

#### Wind

Existing or proposed wind installations have been identified within 10km.

##### Next steps for consideration:

- use the details given in the report to find out more about the potential impacts on the property
- contact the operating company and the relevant Local Authority for further information
- visit the area in order to more accurately assess the impact this wind development would have on the property

#### Solar

Existing or proposed solar installations have been identified within 5km of the property.

##### Next steps for consideration:

- use the details given in the report to find out more about the potential impacts on the property by contacting the operating company and/or Local Authority
- visit the area in order to more accurately assess the impact this solar farm would have on the property



## Environmental summary



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

Please see the Action Alert on **page 3** for further advice.



### Contaminated Land

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

<b>Contaminated Land Liability</b>	<b>Passed</b>
<b>Past Land Use</b>	<b>Passed</b>
<b>Waste and Landfill</b>	<b>Passed</b>
<b>Current and Recent Industrial</b>	<b>Passed</b>



### Flooding

The property and area within the site outline is at risk from one or more kinds of flooding. Property's overall risk assessment for past flooding and river, coastal, surface water and groundwater flooding is moderate-high.

Please see **page 7** for details of the identified issues.

<b>River and Coastal Flooding</b>	<b>Very Low</b>
<b>Groundwater Flooding</b>	<b>Moderate</b>
<b>Surface Water Flooding</b>	<b>Significant</b>
<b>Past Flooding</b>	<b>Not identified</b>
<b>Flood Storage Areas</b>	<b>Not identified</b>

### **FloodScore™ insurance rating**

**High**

The rating is compiled by Ambiental, a leading flood risk analysis company. Please see **page 30**



### Ground stability

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

Please see **page 9** for details of the identified issues.

<b>Natural Ground Stability</b>	<b>Negligible-Very low</b>
<b>Non-Natural Ground Stability</b>	<b>Identified</b>



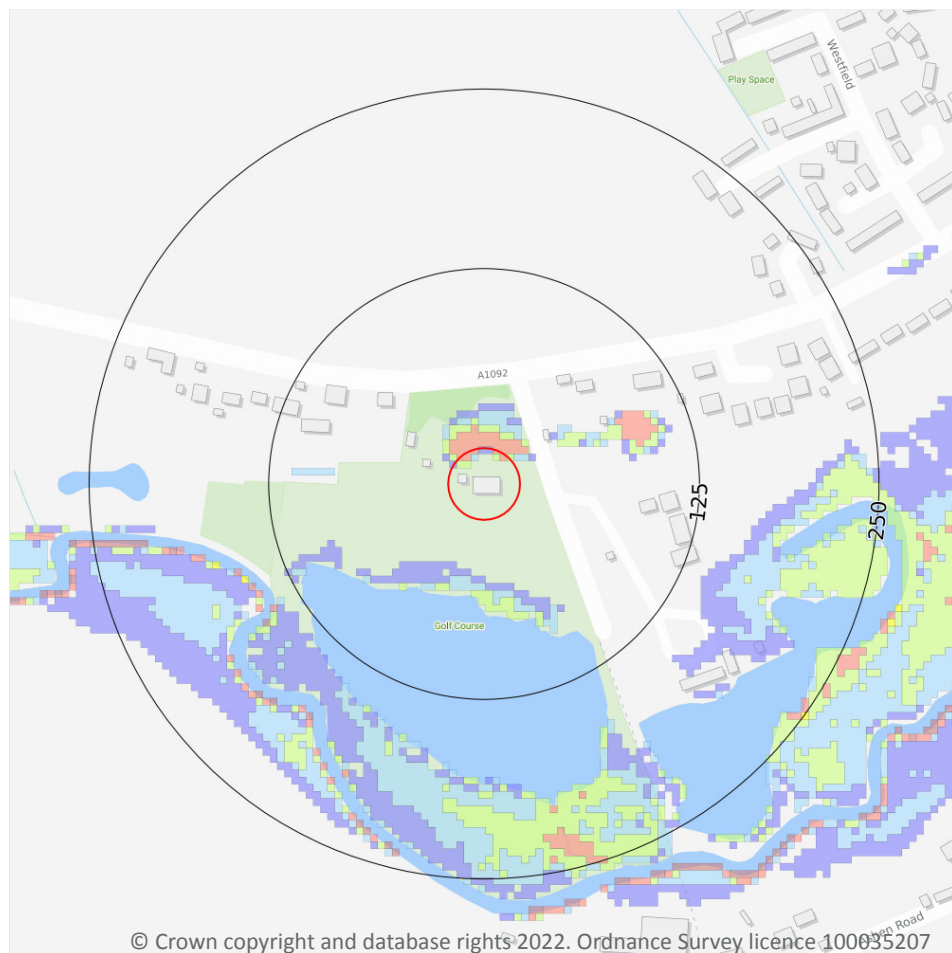
### Radon

Local levels of radon are considered normal. The percentage of homes estimated to be affected by radon in your local area is less than 1%.

**Not in a radon affected area**



## Flooding / Surface water flood risk



- Site Outline
- Search buffers in metres (m)
- 125
- 250
- Surface water flood risk
- Highly significant
- Significant
- High
- Moderate to high
- Moderate
- Low to moderate
- Low

### Surface water flood risk

The property is likely to be prone to flooding following extreme rainfall, which may have an impact on insuring the property against flood risk. However, if built before 2009, it may be eligible for insurance assistance from the Flood Re scheme: <http://www.floodre.co.uk/>

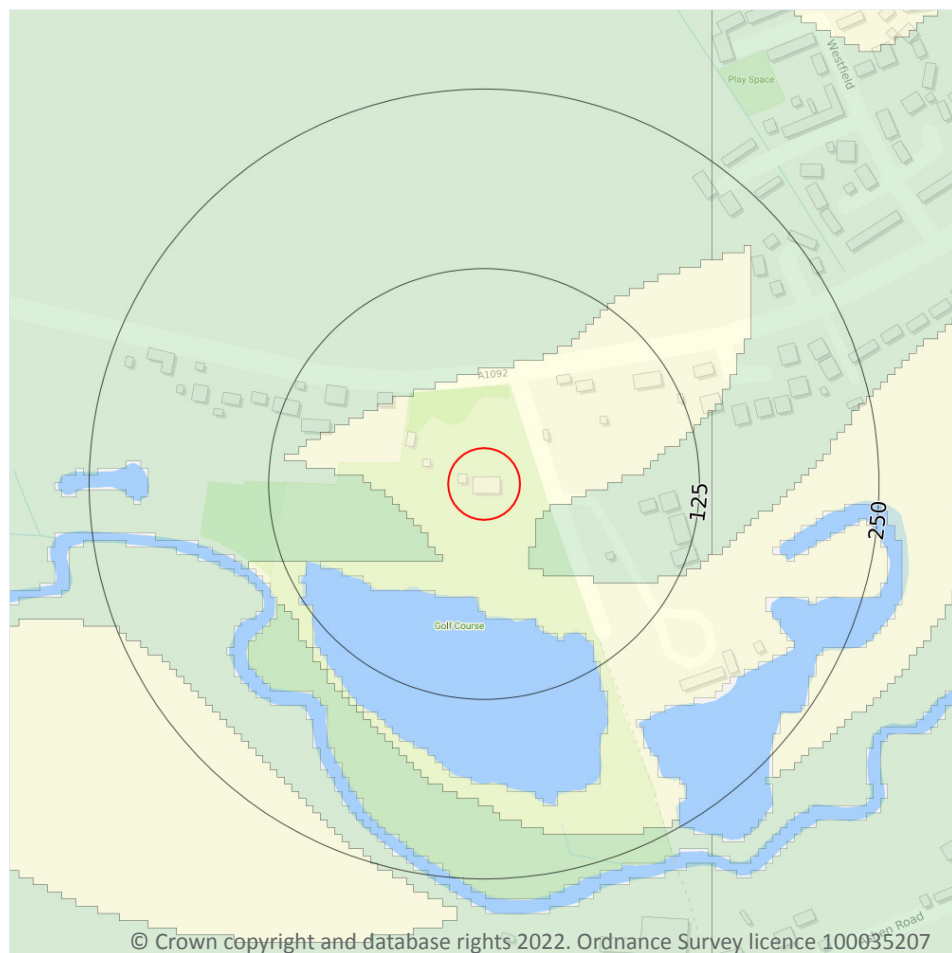
The area in which the property is located has been assessed to be at a Significant risk of surface water flooding. This area is considered to have a 1 in 30 probability of surface water flooding due to rainfall in a given year to a depth of between 0.3m and 1.0m. However, as is the case with probability statistics and predictions, this information should be used as a guideline only. The area may flood several years in a row, or not at all for many years. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though some older ones may flood in a 1 in 5 year rainfall event.

These risk calculations are based on Ambiantal Risk Analytics maps.





## Flooding / Groundwater flooding



Site Outline  
Search buffers in metres (m)

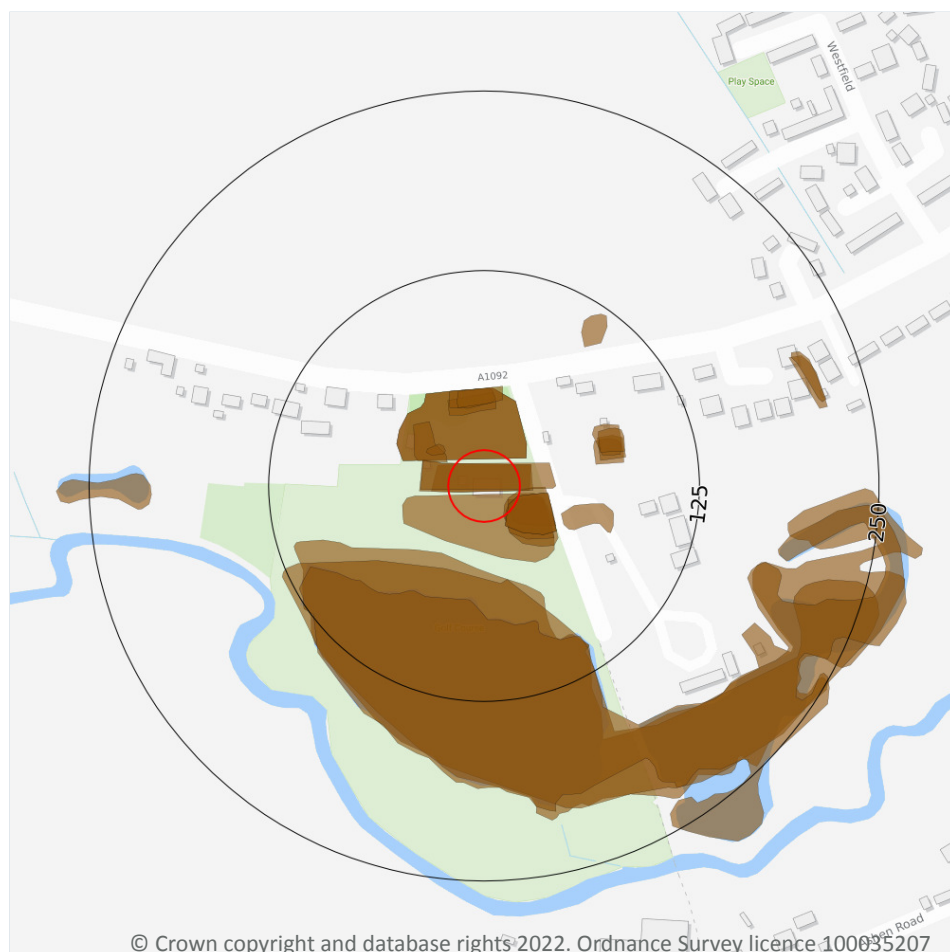
- High
- Moderate - High
- Moderate
- Low
- Negligible

Ambiental data indicates that the property is in an area with a moderate risk of groundwater flooding. Should a 1 in 100-year groundwater flood event occur, groundwater levels may affect basement areas. Properties without basements are not considered to be at risk from this level of groundwater flooding.

Some of the responses contained in this report are based on data and information provided by the Natural Environment Research Council (NERC) or its component body British Geological Survey (BGS). Your use of any information contained in this report which is derived from or based upon such data and information is at your own risk. Neither NERC nor BGS gives any warranty, condition or representation as to the quality, accuracy or completeness of such information and all liability (including for negligence) arising from its use is excluded to the fullest extent permitted by law. Your use of the data/report/assessment constitutes your agreement to bring no claim against NERC or BGS in connection with it.



## Ground stability / Non-natural ground subsidence



— Site Outline  
Search buffers in metres (m)

■ Infilled Land

Mining hazards:

■ Highly likely

■ Likely

### Infilled land

Maps suggest the property is located on a previous pond, quarry, mine, landfill or other hole in the land. These land cavities are often filled in with various materials and this can cause structural problems, although such events are rare. Groundsure's experts recommend that you check whether your structural surveys have taken this into account.

Please see the Action Alert on **page 3** for further advice.

Distance	Direction	Use	Date
0	on site	Unspecified Pit	1987
0	on site	Unspecified Pit	1967
0	on site	Unspecified Pit	1967
0	on site	Gravel Pit	1905



Distance	Direction	Use	Date
0	on site	Cuttings	1905
0	on site	Gravel Pit	1954
0	on site	Gravel Pit	1949
0	on site	Grass Pit	1925
0	on site	Grass Pit	1925
0	on site	Cuttings	1898
0	on site	Cuttings	1898
6 m	NW	Gravel Pit	1925
11 m	NW	Refuse Heap	1949

Groundsure's experts systematically analyse historical maps, which can highlight areas that, over time, may have been filled with various materials. The materials used are usually safe, although in some cases contaminative materials may also have been used. Past ground workings have been identified at the site. These workings may be associated with railway cuttings or other ground engineering but may also indicate mining activity. Information is taken from features identified on Ordnance Survey historical maps, which do not indicate the distance or direction that mines extend beneath the surface. For example, features such as mine shafts only indicate the entrance to a mine. From this, we may infer the potential for underground features to extend outward from this point. Some features within this database may also relate to non-mining underground activities e.g. air shafts for underground railways.

## Energy summary



### Oil and gas

No historical, active or planned wells or extraction areas have been identified near the property.

**Oil and gas areas**  
**Oil and gas wells**

**Not identified**  
**Not identified**



### Wind and Solar

Our search of existing and planned renewable wind and solar infrastructure has identified results.

Please see the Action Alert on **page 3** for further advice. Additionally, see **page 12** for details of the identified issues.

**Planned Multiple Wind Turbines**

**Identified**

**Planned Single Wind Turbines**

**Identified**

**Existing Wind Turbines**

**Identified**

**Proposed Solar Farms**

**Identified**

**Existing Solar Farms**

**Identified**



### Energy

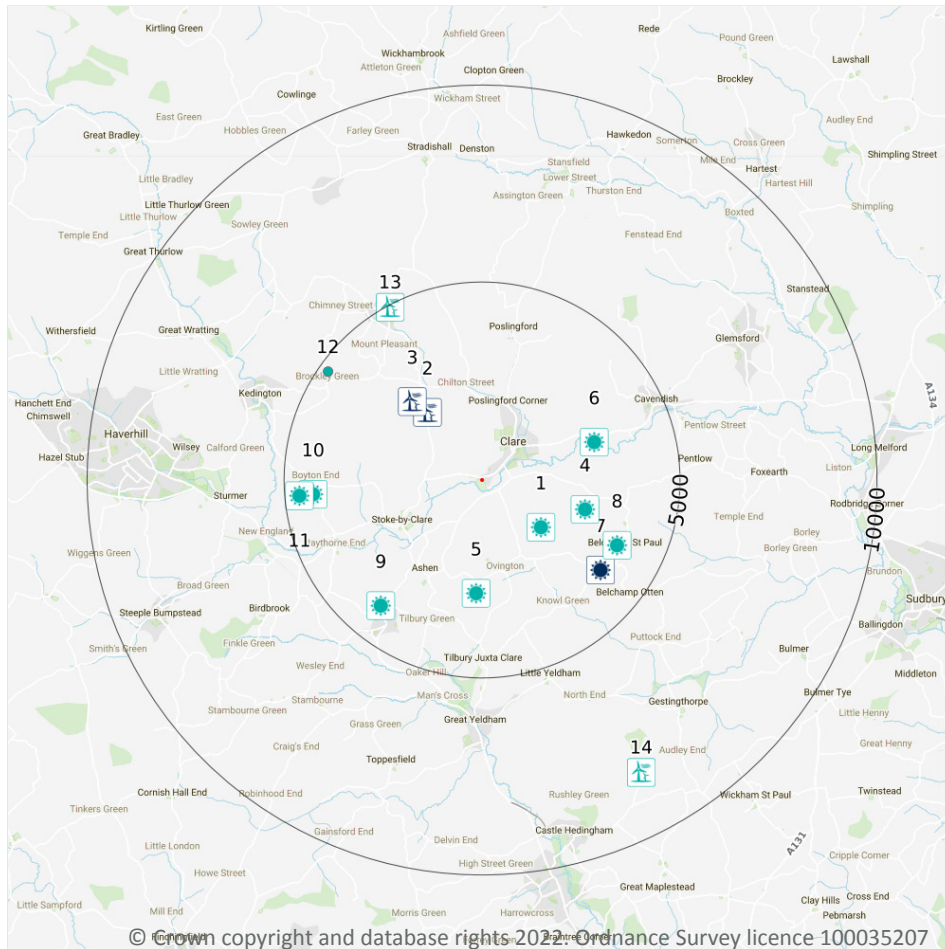
Our search of major energy transmission or generation infrastructure and nationally significant infrastructure projects has not identified results.

**Power stations**  
**Energy Infrastructure Projects**

**Not identified**  
**Not identified**  
**Not identified**








## Energy / Wind and solar



### Site Outline

Search buffers in metres (m)

-  Wind farms
-  Proposed wind farms
-  Proposed wind turbines
-  Existing and agreed solar installations
-  Proposed solar installations

## Wind farms

An active wind farm, group of turbines or individual wind turbine has been identified within 10,000m of the property. See below for details of the operating company, number of turbines, project and turbine capacity.

ID	Distance	Direction	Details	
2	2-3 km	NW	<p>Site Name: Leys Farm (Suffolk), Leys Farm, Chilton Street, Clare, East of England</p> <p>Operator Developer: Engena Ltd</p> <p>Status of Project: Development</p>	<p>Type of project: Onshore</p> <p>Number of Turbines: 1</p> <p>Turbine Capacity: 0.5MW</p> <p>Total project capacity: 0.5</p> <p>Approximate Grid Reference: 574798, 246294</p>

ID	Distance	Direction	Details	
3	2-3 km	NW	Site Name: Maple Hill, Clare, East of England Operator Developer: Engena Ltd Status of Project: Operational	Type of project: Onshore Number of Turbines: 1 Turbine Capacity: 0.5MW Total project capacity: 0.5 Approximate Grid Reference: 574413, 246569

This data is sourced from the UK Wind Energy Database supplied by Renewable UK. Groundsure recommends further independent research with Renewable UK of any sites of interest to determine exact locations and details of the projects.

## Proposed wind farms

A wind farm or group of turbines or individual wind turbine has been proposed within 10,000m of the property. See below for details of the operating company, number of turbines, project and turbine capacity.

Please note some planning applications identified as having been refused, may have subsequently been granted on appeal without appearing as such within this report. Additionally, please be aware that as the identified records are taken from a planning record archive, the proposals identified may have already been undertaken.

ID	Distance	Direction	Details	
13	4-5 km	NW	Site Name: Smiths, Street Farm, North Street, Hundon, St. Edmundsbury, Sudbury, Suffolk, CO10 8EE Planning Application Reference: SE/07/0116 Type of Project: 2 Wind Turbines	Application Date: 2007-01-19 Planning Stage: Early Planning Detail Plans Refused Project Details: Scheme comprises installation of 2 wind turbines onto single gable walls of house and stable. Approximate Grid Reference: 573850, 248962
14	8-9 km	SE	Site Name: Parkgate Farm Delvyns Lane, Gestingthorpe, Halstead, Essex, CO9 3AE Planning Application Reference: 12/00285/FUL Type of Project: 3 Wind Turbines	Application Date: 2012-03-01 Planning Stage: Early Planning Detail Plans Refused Project Details: Scheme comprises installation of 3 small scale wind turbines (14.97m to hub, 5.6m diameter blades). Approximate Grid Reference: 580224, 237156

This information is derived from planning data supplied by Glenigan, in some cases with further accuracy applied by Groundsure's experts. This search includes planning applications for wind farms with multiple turbines within 10,000m of the property. This data is updated on a quarterly basis.

If the existence of a planning application, passed or refused may have a material impact with regard to the decision to purchase the property, Groundsure recommends independent, thorough enquiries are made with the Local Authority. If any applications have been identified within this report, Groundsure have included the planning reference to enable further enquiries to be made.

## Proposed wind turbines

Planning applications for individual wind turbines have been proposed within 5,000m of the property. See below for details of the operating company, number of turbines, project and turbine capacity.

Please note some planning applications identified as having been refused may have subsequently been granted on appeal without appearing as such within this report. Additionally, please be aware that as the identified records are taken from a planning record archive, the proposals identified may have already been undertaken.

ID	Distance	Direction	Details	
12	4-5 km	NW	Site Name: Rose Cottage Brockley Green, Hundon, Sudbury, Suffolk, CO10 8DT Planning Application Reference: SE/09/1431 Type of Project: Wind Turbine	Application Date: 2009-11-20 Planning Stage: Early Planning Detail Plans Withdrawn Project Details: Scheme comprises construction of wind turbine. Approximate Grid Reference: 572270, 247320

This information is derived from planning data supplied by Glenigan, in some cases with further accuracy applied by Groundsure's experts. This search includes planning applications for single wind turbines only, within 5,000m of the property. This data is updated on a quarterly basis.

If the existence of a planning application, passed or refused, may have a material impact with regard to the decision to purchase the property, Groundsure recommends independent, thorough enquiries are made with the Local Authority. If any applications have been identified within this report, Groundsure have included the planning reference to enable further enquiries to be made.

## Existing and agreed solar installations

There is an operational or planned solar photovoltaic farm or smaller installation located near the property.

Please note this will not include small domestic solar installations. See below for details on installed capacity, operating company and the status of the project on a given date.

ID	Distance	Direction	Address	Details	
7	3-4 km	SE	Big Deere Lodge, Field Church Street Belchamp St Paul Essex	Contractor: Sovereign Energy Partners LLP LPA Name: Braintree District Council Capacity (MW): 6	Application Date: 06/08/2013 Pre Consent Status: Planning Permission Refused Post Consent Status: Application Refused Date Commenced: -

The solar installation data is supplied by the Department for Business, Energy & Industrial Strategy and is updated on a monthly basis.

## Proposed solar installations

There is a planning permission application relating to a solar farm or smaller installation near to the property.

Please note this will not include small domestic solar installations and that one site may have multiple applications for different aspects of their design and operation. Also note that the presence of an application for planning permission is not an indication of permission having been granted. Please be aware that as the identified records are taken from a planning record archive, the proposals identified may have already been undertaken. See below for details of the proposals.

ID	Distance	Direction	Address	Details	
1	1-2 km	SE	Land North Of Cutbush Farm, Bakers Road, Belchamp, St Paul, Essex	Applicant name: No Details Application Status: Pending Consideration Application Date: 17/05/2022 Application Number: 22/01348/SCR	The proposal is for the erection of a solar photovoltaic (PV) array, with a total export capacity of up to 49.99MW.
4	2-3 km	E	Big Deere Lodge Field Church Street, Belchamp, St Paul Essex, CO10 7DJ	Applicant name: Sovereign Partners Application Status: Full Application Application Date: 06/08/2013 Application Number: 13/00832/FUL	Installation and operation of a solar farm and associated infrastructure, including PV panels, mounting frames, inverters, switchgear, access tracks, security fencing and pole mounted security cameras
5	2-3 km	S	Ridgewell Airfield, Foxes Road, Ashen, Essex, CO10 8LB	Applicant name: Renesola Hercules Energy 3ltd Application Status: Pending Consideration Application Date: 20/05/2021 Application Number: 21/01645/SCR	Town & Country Planning Act 1990 (as amended), Town & Country Planning (Environmental Impact Assessment) Regulations 2017 - Screening Request (Regulation 6) -Construction of Solar Farm and battery storage facility .
6	2-3 km	E	Land At Paines Manor Farm, Belchamp Road, Pentlow, Essex	Applicant name: Anesco Limited Application Status: EIA Screening Application Date: 28/11/2014 Application Number: 14/00021/SCR	Town & Country Planning Act 1990 (as amended), Town & Country Planning (Environmental Impact Assessment) Regulations 2011 - Screening Opinion Request - Proposed 5MW solar farm
8	3-4 km	SE	Land South Of Jackletts Farm, Slough Road, Danbury, Chelmsford Essex, CM3 6RA	Applicant name: - Application Status: EIA Screening Opinion Application Date: - Application Number: 13/00362/EIASO	Screening opinion for a proposed solar farm





ID	Distance	Direction	Address	Details	
9	4-5 km	SW	Bowles Farm, Ashen Road, Ridgewell, Essex, CO9 4RP	Applicant name: Mr G Wright Application Status: Full Application Application Date: 14/01/2015 Application Number: 15/00035/FUL	Installation and operation of a solar array with a capacity of up to 150kw on agricultural land at Bowles Farm
10	4-5 km	W	Boyton House, CO10 8TB	Applicant name: Mr Geoff Buddington Application Status: Pending Consideration Application Date: 16/06/2022 Application Number: DC/22/0954/HH	Householder planning application - installation of ground mounted Solar PV system
11	4-5 km	W	Boyton House, Boyton End, Stoke By Clare, Suffolk, CO10 8TB	Applicant name: Mr Geoff Buddington Application Status: Full Planning Application Application Date: 16/06/2022 Application Number: DC/22/0954/FUL	Planning application - installation of ground mounted Solar PV system

The data is sourced from public registers of planning information and is updated every two weeks.

## Transportation summary



### HS2

No results for Phase 1 or Phase 2 of the HS2 project (including the 2016 amendments) have been identified within 5km of the property. However, HS2 routes are still under consultation and exact alignments may change in the future.

Visual assessments are only provided by Groundsure if the property is within 2km of Phase 1 and 2a. Other assessments may be available from HS2.

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



### Crossrail

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

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



### Other Railways

Our search indicates the property is within 250 metres of railways or railway stations, subway or DLR lines, active railways, historical railways or tunnels.

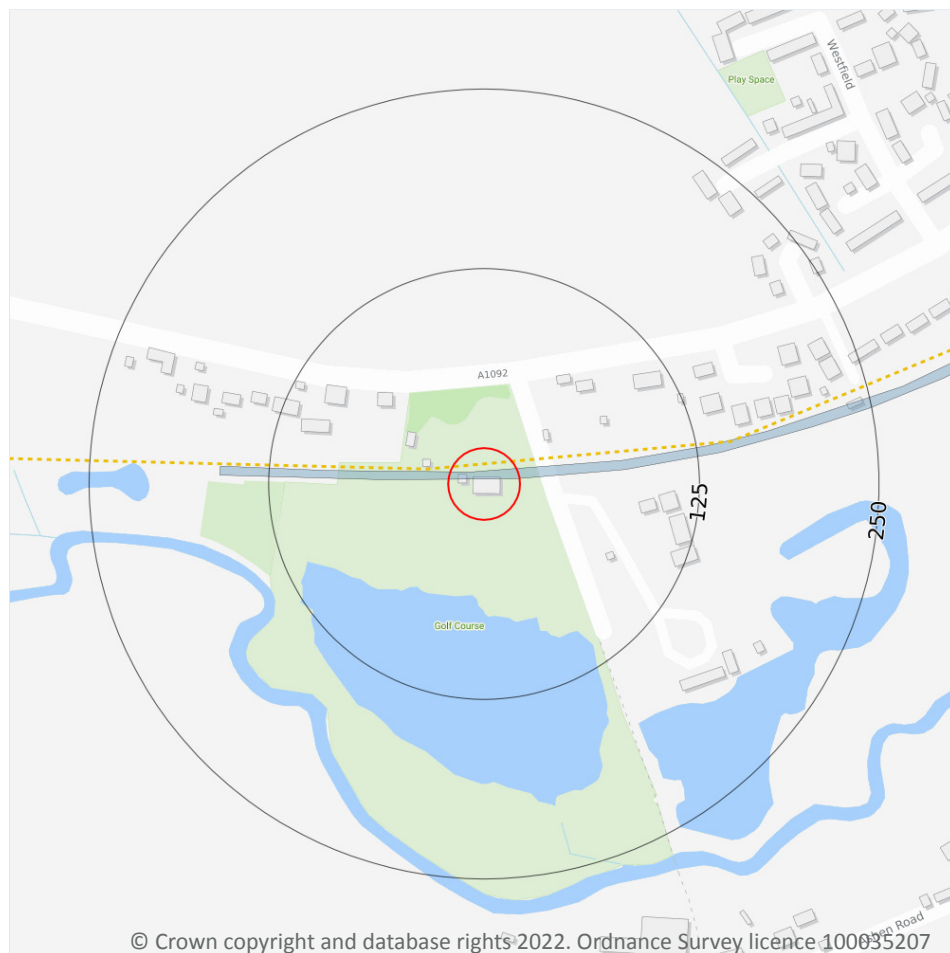
The Underground assessment includes London Underground, DLR, Tyne and Wear Metro, Merseyrail and Glasgow Subway.

Additionally, see **page 18** for details of the identified issues.

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



## Transportation / Railways and Underground



Site Outline  
Search buffers in metres (m)

- Railway stations
- Active railways
- Active tunnels
- Abandoned railways
- Historic railways
- Historic tunnels

### Historical railway infrastructure

The property is situated within 250m of a railway or tunnel feature identified on historical mapping. Please note that many historical railways noted in this section will still be in use today.

Please note that for reasons of clarity only the closest record identified will be shown in the table below, though the full extent of records identified can be seen on the map.

Distance	Direction	Feature	Year
0	on site	Railway Sidings	1956

## Abandoned railways

The property is situated within 250m of an abandoned railway. Abandoned railways have the potential to be reopened in the future, and abandoned tunnels can also pose ground stability issues if a property basement is to be developed.

Distance	Direction	Status
0	on site	Abandoned

## Planning summary



### Planning Applications

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

0

#### Large Developments

searched to 750m

5

#### Small Developments

searched to 500m

Please see **page 21** for details of the proposed developments.

5

#### House extensions or new builds

searched to 250m

Please see **page 22** for details of the proposed developments.

Please note the links for planning records were extracted at the time the application was submitted therefore some links may no longer work. In these cases, the application details can be found by entering the application reference manually into the Authority's planning website.

In order to understand this planning data better together with its limitations you should read the full detailed limitations on **page 32**.



### Planning constraints

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

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



### Telecoms

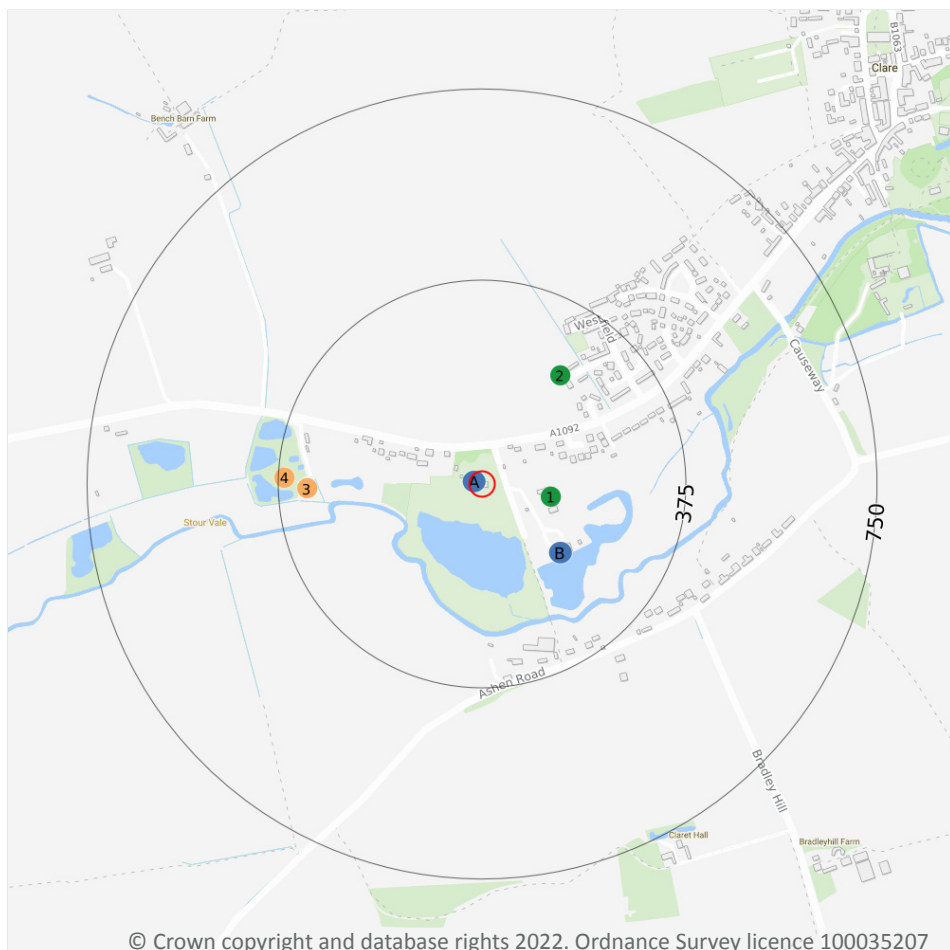
There are no mobile masts, mobile phone base stations or planning applications for mobile masts identified within 250 metres of the property.

**Mobile phone masts**

Not identified



## Planning Applications



- Site Outline
- Search buffers in metres (m)
- Grouped applications and/or mobile mast records
- Mobile mast planning records
- OFCOM Sitefinder mobile masts
- Large Project planning application
- Large Project planning application (polygon)
- Small Project planning application
- Small Project planning application (polygon)
- House Extension planning application

## Small projects searched to 500m

5 small developments within 500m from the property have been submitted for planning permission during the last ten years. Small developments are considered to be residential builds of 3-9 houses or other developments with a project value of less than £250,000. Please see below for details of the proposed developments.

ID	Details	Description	Online record
ID: A Distance: 0 Direction: on site	Application reference: DC/22/1227/FUL Application date: 16/08/2022 Council: West Suffolk Accuracy: Proximity	Address: Rum Bridge Fisheries, Stoke Road, Clare, Sudbury, Suffolk, CO10 8HG Project: Lodge/Campsite Last known status: Detailed plans have been granted.	<a href="#">Link</a>

ID	Details	Description	Online record
ID: A Distance: 0 Direction: on site	Application reference: DC/17/2653/FUL Application date: 08/01/2018 Council: West Suffolk Accuracy: Proximity	Address: Clare Park Lake Golf Club, Stoke Road, Clare, Sudbury, Suffolk, CO10 8HG Project: 4 Holiday Cottages Last known status: Detailed plans have been granted.	<a href="#">Link</a>
ID: A Distance: 0 Direction: on site	Application reference: DC/16/0059/FUL Application date: 29/01/2016 Council: West Suffolk Accuracy: Proximity	Address: Bench Barn Farm, Stoke Road, Clare, Sudbury, Suffolk, CO10 8HQ Project: Flats & Office & Store Room (Conversion/Alterations) Last known status: Detailed plans have been granted.	<a href="#">Link</a>
ID: 3 Distance: 320 m Direction: W	Application reference: DC/18/1457/FUL Application date: 14/08/2018 Council: West Suffolk Accuracy: Proximity	Address: Aronoel, Stoke Road, Clare, Sudbury, Suffolk, CO10 8 Project: Holiday Pods Last known status: The application for detail approval has been withdrawn.	<a href="#">Link</a>
ID: 4 Distance: 363 m Direction: W	Application reference: DC/18/2563/FUL Application date: 21/02/2019 Council: West Suffolk Accuracy: Proximity	Address: Rum Bridge Fisheries, Stoke Road, Clare, Sudbury, Suffolk, CO10 8HG Project: Residential Unit/Storage Buildings Last known status: Detailed plans have been granted.	<a href="#">Link</a>

## House extensions and small new builds searched to 250m

5 house extensions and small new builds within 250m from the property have been submitted for planning permission during the last ten years.

ID	Details	Description	Online record
ID: A Distance: 0 Direction: on site	Application reference: DC/15/1186/HH Application date: 01/07/2015 Council: West Suffolk Accuracy: Proximity	Address: Danum Lake House, Stoke Road, Clare, Sudbury, Suffolk, East of England, CO10 8HG Project: Single Storey Side Extension Last known status: Detailed plans have been granted.	<a href="#">Link</a>
ID: 1 Distance: 111 m Direction: E	Application reference: DC/17/0593/HH Application date: 03/04/2017 Council: West Suffolk Accuracy: Exact	Address: The Baffly Clare Park Lake Golf, Stoke Road, Clare, Sudbury, Suffolk, East of England, CO10 8HG Project: House (Extension) Last known status: Detailed plans have been granted.	<a href="#">Link</a>
ID: B Distance: 179 m Direction: SE	Application reference: DC/20/0454/HH Application date: 11/03/2020 Council: West Suffolk Accuracy: Exact	Address: Danum Lake House, Stoke Road, Clare, Sudbury, Suffolk, East of England, CO10 8HG Project: 2 Storey Side Extension Last known status: Detailed plans have been granted.	<a href="#">Link</a>
ID: B Distance: 179 m Direction: SE	Application reference: DC/20/0426/HH Application date: 24/03/2020 Council: West Suffolk Accuracy: Exact	Address: Danum Lake House, Stoke Road, Clare, Sudbury, Suffolk, East of England, CO10 8HG Project: House (Extension) Last known status: Detailed plans have been granted.	<a href="#">Link</a>



ID	Details	Description	Online record
ID: 2 Distance: 236 m Direction: NE	Application reference: DC/18/1179/HH Application date: 18/06/2018 Council: West Suffolk Accuracy: Exact	Address: 8 Aragon Court, Clare, Sudbury, Suffolk, East of England, CO10 8FA Project: Single Storey Side Extension Last known status: Detailed plans have been granted.	<a href="#">Link</a>

## ClimateIndex™ physical and transition risks - Breakdown



Our ClimateIndex™ provides a climate score for your property, and projects changes in physical and transition risks from flooding, natural ground instability and coastal erosion. Climate change could have a significant medium to longer term impact on your property, which may be increasingly considered by your lender if you are arranging a mortgage. ClimateIndex™ provides ratings that indicate potential **physical risks** (loss and damage to property) and how these give rise to **transition risks** such as having a material impact on the ability to insure or mortgage the property in the medium to long term. In turn, this could affect the future resale value of the property.

You can see how these relate to the individual calculated risks in the breakdown below. The letter ratings should be used in conjunction with the change variance over the three time periods. Where an increase has been recorded we recommend following the additional advice below.

**Properties rated as A or B** - no further action required;

**Properties rated as C or D or a minor increase** - compared to today you should be aware there is an increase in risk due to climate change. We recommend taking this into account and discussing with your insurer if the property is likely to be insurable in the next 5 to 30 years. You may wish to raise this at the time of valuation;

**Properties rated as E or F or a major increase** - you should be aware there are physical risks affecting the property either now or in the future which could significantly impact upon the availability of insurance or a mortgage which in turn can impact upon the properties resale value;

**Properties with a significant increase** in their ClimateIndex rating over time may experience issues in obtaining insurance and mortgage lending on the property in the coming years. Projections may show that the property could also become uninhabitable in a worse case scenario.

Overall rating	1 year	5 years	30 years
	<b>B</b>	<b>B</b>	<b>B</b>
Surface water flooding	No change	No change	Minor increase
River flooding	No change	No change	No change
Coastal flooding	No change	No change	No change
Ground instability	No change	No change	No change
Coastal erosion - defended	No change	No change	No change
Coastal erosion - undefended	No change	No change	No change
Coastal erosion - complex cliffs	No change	No change	No change

**A** No risk predicted  
**B** Minor risk  
**C** Minor to moderate risk

**D** Moderate risk  
**E** Significant risk  
**F** Severe or existential risk predicted

## Climate change / Flood risk (1, 5 and 30 Years)

Ambiental's FloodScore™ Climate data provides flood risk information from river, tidal and surface water flooding for a range of future time periods and emissions scenarios (Low emissions - RCP 2.6, medium and most likely emissions - RCP 4.5, and high emission - RCP 8.5). The temperature increases shown for each scenario are predicted increases by 2081-2100. The models are based on the UK Climate Projections 2018 (UKCP18). It is plausible that climate change will increase the severity and frequency of flood events in the future. FloodScore™ Climate has been designed to provide banks, building societies and insurers with future flood risk information for their long-term assets. The data within this report is based on the highest risk found within a buffer zone around the buildings. The 'Year' in the table represents the median of the date range used for each modelled timeframe.

Temp increase range	Year	Combined flood risk	River flooding	Coastal flooding	Surface water flooding
RCP 2.6 0.9-2.3°C	2023	No change	No change	No change	No change
RCP 2.6 0.9-2.3°C	2027	No change	No change	No change	No change
RCP 2.6 0.9-2.3°C	2055	No change	No change	No change	No change
Temp increase range	Year	Combined flood risk	River flooding	Coastal flooding	Surface water flooding
RCP 4.5 1.7-3.2°C	2023	No change	No change	No change	No change
RCP 4.5 1.7-3.2°C	2027	No change	No change	No change	No change
RCP 4.5 1.7-3.2°C	2055	No change	No change	No change	No change
Temp increase range	Year	Combined flood risk	River flooding	Coastal flooding	Surface water flooding
RCP 8.5 3.2-5.4°C	2023	No change	No change	No change	No change
RCP 8.5 3.2-5.4°C	2027	No change	No change	No change	No change
RCP 8.5 3.2-5.4°C	2055	Minor increase	No change	No change	Minor increase

This data is sourced from Ambiental Risk Analytics.

## Climate change / Natural ground instability (1, 5 and 30 Years)

This data shows the increase in shrink swell subsidence hazards as a result of climate change. When certain soils take in water they can swell, causing heave. Conversely, when these soils dry out they can shrink and cause subsidence. Climate change will result in higher temperature and therefore likely cause periods of drought and an increase in shrink swell subsidence. This data has been produced using the Met Office local projections to accurately model predicted rainfall, it is only available for RCP8.5 (the 'worst case' climate scenario).

Temp increase range	Year	Wet scenario	Average rainfall	Dry scenario
RCP 8.5 3.2-5.4°C	2023s	No change	No change	No change
RCP 8.5 3.2-5.4°C	2030s	Highly unlikely	Highly unlikely	Highly unlikely
RCP 8.5 3.2-5.4°C	2050s	Highly unlikely	Highly unlikely	Highly unlikely

This data is sourced from the British Geological Survey.

## Datasets searched

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

Contaminated Land	
Former industrial land use (1:10,560 and 1:10,000 scale)	Not identified
Former tanks	Not identified
Former energy features	Not identified
Former petrol stations	Not identified
Former garages	Not identified
Former military land	Not identified
Former landfill (from Local Authority and historical mapping records)	Not identified
Waste site no longer in use	Not identified
Active or recent landfill	Not identified
Former landfill (from Environment Agency Records)	Not identified
Active or recent licensed waste sites	Not identified
Recent industrial land uses	Not identified
Current or recent petrol stations	Not identified
Hazardous substance storage/usage	Not identified
Sites designated as Contaminated Land	Not identified
Historical licensed industrial activities	Not identified
Current or recent licensed industrial activities	Not identified
Local Authority licensed pollutant release	Not identified
Pollutant release to surface waters	Not identified
Pollutant release to public sewer	Not identified
Dangerous industrial substances (D.S.I. List 1)	Not identified
Contaminated Land	
Dangerous industrial substances (D.S.I. List 2)	Not identified
Pollution incidents	Not identified
Flooding	
Risk of flooding from rivers and the sea	Not identified
Flood storage areas: part of floodplain	Not identified
Historical flood areas	Not identified
Areas benefiting from flood defences	Not identified
Flood defences	Not identified
Proposed flood defences	Not identified
<b>Surface water flood risk</b>	<b>Identified</b>
<b>Groundwater flooding</b>	<b>Identified</b>
Natural ground subsidence	
Natural ground subsidence	Not identified
Natural geological cavities	Not identified
Non-natural ground subsidence	
Coal mining	Not identified
Non-coal mining	Not identified
Mining cavities	Not identified
<b>Infilled land</b>	<b>Identified</b>
Radon	
Radon	Not identified

Oil and gas	
Oil or gas drilling well	Not identified
Proposed oil or gas drilling well	Not identified
Licensed blocks	Not identified
Potential future exploration areas	Not identified
Wind and solar	
Wind farms	Identified
Proposed wind farms	Identified
Proposed wind turbines	Identified
Existing and agreed solar installations	Identified
Proposed solar installations	Identified
Energy	
Electricity transmission lines and pylons	Not identified
National Grid energy infrastructure	Not identified
Power stations	Not identified
Nuclear installations	Not identified
Large Energy Projects	Not identified
Transportation	
HS2 route: nearest centre point of track	Not identified
HS2 route: nearest overground section	Not identified
HS2 surface safeguarding	Not identified
HS2 subsurface safeguarding	Not identified
HS2 Homeowner Payment Zone	Not identified
HS2 Extended Homeowner Protection Zone	Not identified
HS2 stations	Not identified
HS2 depots	Not identified
HS2 noise and visual assessment	Not identified

Transportation	
Crossrail 1 route	Not identified
Crossrail 1 stations	Not identified
Crossrail 2 route	Not identified
Crossrail 2 stations	Not identified
Crossrail 2 worksites	Not identified
Crossrail 2 headhouses	Not identified
Crossrail 2 safeguarding area	Not identified
Active railways	Not identified
Railway tunnels	Not identified
Active railway stations	Not identified
Historical railway infrastructure	Identified
Abandoned railways	Identified
London Underground and DLR lines	Not identified
London Underground and DLR stations	Not identified
Underground	Not identified
Underground stations	Not identified
Planning	
Large projects searched to 750m	Not identified
Small projects searched to 500m	Identified
House extensions and small new builds searched to 250m	Identified
Mobile phone masts	Not identified
Mobile phone masts planning records	Not identified
Planning constraints	
Sites of Special Scientific Interest	Not identified
Internationally important wetland sites (Ramsar Sites)	Not identified
Special Areas of Conservation	Not identified

## Planning constraints

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

## Coastal Erosion

Complex cliffs	Not identified
Projections with intervention measures in place	Not identified
Projections with no active intervention	Not identified

## Climate change

Flood risk (1, 5 and 30 Years)	Identified
Natural ground instability (1, 5 and 30 Years)	Identified



## Contaminated land liability assessment methodology

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

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

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

### Method Statement

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

### Limitations of the Study

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

## Flood information

The Flood Risk Assessment section is based on datasets covering a variety of different flooding types. No inspection of the property or of the surrounding area has been undertaken by Groundsure or the data providers. The modelling of flood hazards is extremely complex and in creating a national dataset certain assumptions have been made and all such datasets will have limitations. These datasets should be used to give an indication of relative flood risk rather than a definitive answer. Local actions and minor variations, such as blocked drains or streams etc. can greatly alter the effect of flooding. A low or negligible modelled flood risk does not guarantee that flooding will not occur. Nor will a high risk mean that flooding definitely will occur. Groundsure's overall flood risk assessment takes account of the cumulative risk of river and coastal data, historic flood events and areas benefiting from flood defences provided by the Environment Agency/Natural Resources Wales (in England and Wales) and surface water (pluvial) and groundwater flooding provided by Ambiantal Risk Analytics. In Scotland the river and coastal flood models are also provided by Ambiantal Risk Analytics.

## Risk of flooding from rivers and the sea

This is an assessment of flood risk for England and Wales produced using local data and expertise, provided by the Environment Agency (RoFRaS model) and Natural Resources Wales (FRAW model). It shows the chance of flooding from rivers or the sea presented in categories taking account of flood defences and the condition those defences are in. The model uses local water level and flood defence data to model flood risk.

The categories associated with the Environment Agency and Natural Resources Wales models are as follows:

RoFRaS (rivers and sea) and FRAW (rivers):

**Very Low** - The chance of flooding from rivers or the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

**Low** - The chance of flooding from rivers or the sea is considered to be less than 1 in 100 (1%) but greater than or equal to 1 in 1000 (0.1%) in any given year.

**Medium** - The chance of flooding from rivers or the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 100 (1%) in any given year.

**High** - The chance of flooding from rivers or the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

FRAW (sea):

**Very Low** - The chance of flooding from the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

**Low** - The chance of flooding from the sea is considered to be less than 1 in 200 (0.5%) but greater than or equal to 1 in 1000 (0.1%) in any given year.

**Medium** - The chance of flooding from the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 200 (0.5%) in any given year.

**High** - The chance of flooding from the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

## Historic flood events

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

## Surface water flooding

Ambiental Risk Analytics surface water flood map identifies areas likely to flood following extreme rainfall events, i.e. land naturally vulnerable to surface water or "pluvial" flooding. This data set was produced by simulating 1 in 30 year, 1 in 100 year, 1 in 250 year and 1 in 1000 year rainfall events. The flood risks for these rainfall events are reported where the depth would be greater than the threshold for a standard property to modern building standards. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though older ones may even flood in a 1 in 5 year rainstorm event.

## Proposed flood defences

The data includes all Environment Agency/Natural Resources Wales's projects over £100K that will change or sustain the standards of flood defence in England and Wales over the next 5 years. It also includes the equivalent schemes for all Local Authority and Internal Drainage Boards.

## Flood storage areas

Flood Storage Areas may also act as flood defences. A flood storage area may also be referred to as a balancing reservoir, storage basin or balancing pond. Its purpose is to attenuate an incoming flood peak to a flow level that can be accepted by the downstream channel. It may also delay the timing of a flood peak so that its volume is discharged over a longer time interval. These areas are also referred to as Zone 3b or 'the functional floodplain' and has a 5% or greater chance of flooding in any given year, or is designed to flood in the event of an extreme (0.1%) flood or another probability which may be agreed between the Local Planning Authority and Environment Agency/Natural Resources Wales, including water conveyance routes. Development within Flood Storage Areas is severely restricted.

## Groundwater flooding



Groundwater flooding is flooding caused by unusually high groundwater levels. It occurs as excess water emerging at the ground surface or within underground structures such as basements. Groundwater flooding tends to be more persistent than surface water flooding, in some cases lasting for weeks or months, and it can result in significant damage to property. This risk assessment is based on a 5m Digital Terrain Model (DTM) and 1 in 100 year and 1 in 250 year return periods.

## Ambiental FloodScore™ insurance rating

The property has been rated as **High** risk. Please see the Action Alert on **page 3** for further advice.

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

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

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

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

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

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

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

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

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

## Planning data limitations

The planning applications section of this report contains data provided under licence from Glenigan, who are widely recognised in the industry as the market leaders in the collection and distribution of planning information in the UK. Glenigan collects on average 4,000 planning applications per day. As such, neither Groundsure or Glenigan are able to check the accuracy of the information that has been submitted by the applicant. All application information is based on the information submitted at the time of application and due to the volumes and the automated processes involved it is not possible to undertake additional checks to confirm its accuracy. As with any dataset of this size and complexity there are limitations, which are highlighted below.

The planning section in our report is fully automated and Groundsure does not undertake visits to the Local Authority or manually search for planning records against other sources as this would be cost-prohibitive to most clients. With each report, Glenigan provides Groundsure with the location detail for each planning application, which is then published within our report. The method for deriving the location detail depends on the type of planning application.

The location of applications are represented in this report as single points for house extensions and small new builds, small developments and points or polygons for large developments. If an application associated with a small development is shown on the map as a polygon it is because it was once classified as a large development and has since been downgraded. The location of

applications is derived from either the grid references provided by the applicant on the planning application form or by address finding software using the site address. If the application is represented by a point, it may not represent the nearest border of the development and may fall outside of the development boundary. If the application is represented by a polygon, we only map the outer extents of proposed developments. Some developments are comprised of multiple areas and in these cases we will show all polygons on the map but only label the one closest to the property. The information contained within this report should be used in conjunction with a visit to the relevant local authority's website to determine the exact location of the development, determine any possible distinctions within the development area, and how this may impact the subject property.

Groundsure has incorporated a dynamic search radius to ensure the most relevant data is presented. This variable search distance is based on House of Commons Library data which categorises areas according to the size of the settlement. Groundsure has distilled these into three core categories. These categories are mega urban, urban and rural and the following search distances apply:

- Mega urban: 250m for large developments, 75m for small developments and 50m for house extensions and small new builds
- Urban: 500m for large developments, 125m for small developments and 50m for house extensions and small new builds
- Rural: 750m for large development, 500m for small development and 250m for house extensions and small new builds

Please note, the search radius assigned to this property is detailed within the planning section of the report.

Due to differing methodologies adopted by Local Authorities, some planning applications identified as having been refused may have subsequently been granted on appeal without appearing as such within this report. As such, if any refused applications are identified within this report, or should the existence or absence of a planning application, consent or similar have a material impact with regard to the decision to purchase a property, the client or beneficiary should make independent thorough enquiries of the Local Authority. Groundsure has excluded certain records of the publicly available data from this report which may have created duplications of reference to the same application. This includes, but is not limited to, data relating to applications such as amendments or variations of planning applications, discharge of conditions, or other associated applications. The report does not contain information on Lawful Development Certificates, Permitted Developments, Prior Approvals, Tree Preservation Orders, and other applications that are considered minor in terms of the level of construction. Additionally, an area of land may be identified for development within the local authority development plan, but for which no formal planning application exists. As such these are not included within the search.

Groundsure provides a web link to individual planning records in this report, but over time Local Authorities may have altered their website structure or record storage and so not all links may still be active. In the case of broken links, customers can use the planning application reference to search the Local Authority planning website manually. Due to data collection methods and processing time, there may be a period of up to 10 days between the application being published on the local authority website and appearing within the Groundsure report.

It is important to note the terms and conditions under which the report was sold, and in particular, whilst Groundsure makes every effort to ensure that data is sourced from reliable providers, it is unable to guarantee that the information is accurate, complete or up to date. Groundsure shall not be liable for any losses or damages incurred by the client or beneficiary, including but not limited to any losses or damages that arise as a result of any error, omission or inaccuracy in any part of the Groundsure Materials where such part is based on any Third Party Content or any reasonable interpretation of Third Party Content. We recommend checking the contents of the TA6 Property Information Form completed by the seller to determine if any planning applications were revealed. If they were not and you believe this should have been included we recommend discussing this with your conveyancer.

## Conservation Area data limitations

Please note the Conservation Area data is provided by Historic England and individual Local Authorities. Due to different methodologies used by different Local Authorities the data may be incomplete. We recommend reviewing your local search for confirmation.

## Underground data limitations

This database was created by Groundsure using publicly available open data and data from OpenStreetMap. The data is not provided by or endorsed by Transport for London (TfL) and minor differences between TfL's official data and Groundsure's data may occur in relation to the London Underground. Please note that the London Underground, Merseyrail, and Tyne and Wear Metro operate both underground and above ground.

## Subsidence data limitations

The natural ground subsidence assessment is based on the British Geological Survey's GeoSure data. GeoSure is a natural ground stability hazard susceptibility dataset, based on the characteristics of the underlying geology, rather than an assessment of risk. A hazard is defined as a potentially damaging event or phenomenon, whereas a risk is defined as the likelihood of the hazard impacting people, property or capital. The GeoSure dataset consists of six data layers for each type of natural ground subsidence hazard. These are shrink-swell clay, landslide, compressible ground, collapsible ground, dissolution of soluble rock and running sand. Each hazard is then provided with a rating on its potential to cause natural ground subsidence. This rating goes from A-E, with A being the lowest hazard, E being the highest. Groundsure represent full GeoSure data as either Negligible (ratings of A), Very Low (ratings of B), Low (C), Moderate (D) or High (E). Where GeoSure Basic is instead used, ratings are displayed as Negligible-Very Low (A or B ratings), Low (C) or Moderate-High (D or E). The GeoSure data only takes into account the geological characteristics at a site. It does not take into account any additional factors such as the characteristics of buildings, local vegetation including trees or seasonal changes in the soil moisture content which can be related to local factors such as rainfall and local drainage. These factors should be considered as part of a structural survey of the property carried out by a competent structural surveyor. For more information on the "typical safe distance" trees should be from a property please see this guide:

<https://www.abi.org.uk/globalassets/sitecore/files/documents/publications/public/migrated/home/protecting-your-home-from-subsidence-damage.pdf>

## ClimateIndex™ data and limitations

Groundsure's ClimateIndex™ is an assessment of the physical risk to the property from hazards which may be exacerbated by climate change. It considers the following hazards only:

- River flooding
- Flooding from the sea and tidal waters
- Surface water flooding
- Shrink swell subsidence
- Coastal erosion

These hazards are assessed using a weighted sum model, which allows for the consistent comparison of hazards between different time periods, emissions scenarios and the relative severity of predicted impacts. All flood and subsidence impacts have been produced using the latest UKCP18 climate prediction models. Assessments are provided for the near -present day (c.1 year), short term (c.5 years) and medium term (c.30 years) only. A range of [Representative Concentration Pathways \(RCPs\)](#) have been used depending on the source dataset and its derivation. For example, flood data has been provided for RCP2.6, 4.5 and 8.5, whereas subsidence data has been derived using local projections only available for RCP8.5. Each RCP variance has been assigned an appropriate weighting in the calculator to reflect the relative likelihood of that scenario and where a full range of RCP scenarios is not available Groundsure have extrapolated to give equivalent values.

The banding applied to a property reflects its current and future risk from the hazards identified above. If a property's banding does not change from the present day to the medium term, the property's risk profile is not considered likely to be affected by climate change, though risks may still be present. Any increase in the banding of a property indicates that the property has the potential to be affected by climate change.

Band	Description	1 year	Short term (c.5 year)	Medium term (c.30 year)
A	No or very minor risk e.g. minor increase in subsidence potential	86.52%	75.80%	75.01%
B	Minor risks e.g. low level surface water flooding	6.44%	14.83%	15.15%
C	Moderate risks e.g. river flood event above property threshold	4.59%	4.16%	4.03%
D	Moderate-high risks e.g. above threshold flood events and significant increase in subsidence potential	0.78%	2.29%	2.65%
E	High risks e.g. multiple flood risks above property threshold	0.90%	1.50%	1.61%
F	Significant or existential risks to property e.g. coastal erosion risk	0.77%	1.42%	1.56%

Percentage of properties falling into each band



## Conveyancing Information Executive and our terms & conditions

### IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email: [info@groundsure.com](mailto:info@groundsure.com). Groundsure adheres to the Conveyancing Information Executive Standards.

### The Standards

- Conveyancing Information Executive Members shall act in a professional and honest manner at all times in line with the Conveyancing Information Executive Standards and carry out the delivery of the Search with integrity and due care and skill.
- Compliance with the Conveyancing Information Executive Standards will be a condition within the Conveyancing Information Executive Member's Terms and Conditions.
- Conveyancing Information Executive Members will promote the benefits of and deliver the Search to the agreed standards and in the best interests of the customer and associated parties.

### Complaints Advice

If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for any complaint to be considered under their formal internal complaints procedure.

If you remain dissatisfied with the firm's final response, after your complaint has been formally considered, or if the firm has exceeded the response timescales, you may refer your complaint for consideration under The Property Ombudsman scheme (TPOs). The Ombudsman can award up to £5,000 to you if the Ombudsman finds that you have suffered actual financial loss and/or aggravation, distress or inconvenience as a result of your search provider failing to keep to the Standards.

Please note that all queries or complaints regarding your search should be directed to your search provider in the first instance, not to TPOs.

### COMPLAINTS PROCEDURE: If you want to make a complaint, we will:

- acknowledge it within 5 working days of receipt
- normally deal with it fully and provide a final response, in writing, within 20 working days of receipt
- liaise, at your request, with anyone acting formally on your behalf

Complaints should be sent to:

Operations Director, Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email: [info@groundsure.com](mailto:info@groundsure.com) If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to The Property Ombudsman scheme (TPOs): Tel: 01722 333306, E-mail: [admin@tpos.co.uk](mailto:admin@tpos.co.uk) We will co-operate fully with the Ombudsman during an investigation and comply with their final decision.

Groundsure's Terms and Conditions can be viewed online at this link: <https://www.groundsure.com/terms-and-conditions-jan-2020/>

## Important consumer protection information

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## Data providers

Groundsure works with respected data providers to bring you the most relevant and accurate information in your Homebuyers report. To find out who they are and their areas of expertise see <https://www.groundsure.com/sources-reference>.