

PEAR TREE FARM, CHAPEL ROAD, HINDERCLAY, IP22 1HY

Professional opinion



Contaminated Land

Moderate:
Acceptable Risk

Consultant's guidance and recommendations inside.

Further Guidance



Flooding
Negligible



Ground Stability
Not identified



Radon
Passed

Lenders liability assessment

Banking security

Is it likely that the property will represent acceptable banking security from a contaminated land perspective?

Yes

Environmental liability

Is there a risk that the property value may be impacted due to contaminated land liability issues?

Unlikely

ClimateIndex™

ClimateIndex™ projects changes in physical and transition risks from:



Flooding



Ground stability



Coastal erosion

5 years



No risk predicted

30 years



No risk predicted

Please refer to [page 4](#) > for details and guidance

Site Plan



Useful contacts

Mid Suffolk District Council:
<http://www.midsuffolk.gov.uk/> ↗
customerservice@csduk.com ↗
03001 234 000

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

Guidance and recommendations

Current Use	Agricultural
Proposed Use	Residential
Redevelopment planned? (not refurbishment)	Yes
Underground storage tanks? (e.g. fuel tanks, septic tanks)	No
Distance to surface water feature	None within 250m
Distance to residential properties	Adjacent



Contaminated Land

Groundsure considers the site to comprise acceptable banking security despite some potentially contaminative land uses being identified. Moderate risk issues may have some potential to be raised as concerns in the future at the point of forward sale. Good environmental management at the property moving forward will assist in ensuring the avoidance of potential future environmental liability issues.

If you require further advice with regards to this, please contact our customer services team on 01273 257 755 or e-mail at info@groundsure.com ↗.

No further action is required.



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Flooding

National Planning Policy Framework (NPPF)

A site-specific flood risk assessment should be provided for all development in Flood Zones 2 and 3. In Flood Zone 1, an assessment should accompany all proposals involving: sites of 1 hectare or more; land which has been identified by the Environment Agency as having critical drainage problems; land identified in a strategic flood risk assessment as being at increased flood risk in future; or land that may be subject to other sources of flooding, where its development would introduce a more vulnerable use. The NPPF states that the flood risk assessment should identify and assess the risks of all forms of flooding to and from the development and demonstrate how these flood risks will be managed so that the development remains safe throughout its lifetime, taking climate change into account. Those proposing developments should take advice from the emergency services when producing an evacuation plan for the development as part of the flood risk assessment.



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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.

5 years



No risk predicted

30 years



No risk predicted

ClimateIndex™

These ratings provide an overall illustration of the individual peril breakdowns below. For example, you may have three individual perils that have been flagged as presenting a moderate or high risk, and collectively they could generate a C rating due to the combined severity of risks present on the property site.

Surface water flooding

Negligible

Negligible

River flooding

Negligible

Negligible

Coastal flooding

Negligible

Negligible

Ground instability

Moderate

Moderate

Coastal erosion - defended

Negligible

Negligible

Coastal erosion - undefended

Negligible

Negligible

Coastal erosion - complex cliffs

Negligible

Negligible



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In 30 years time your property has a ClimateIndex™ rating of A: At present, climate change has very little to no impact on this property and no further actions are necessary at this time.

Over time, this property is susceptible to an increased risk of ground stability due to the impact of climate change. To protect your property against this risk, we recommend the following next steps:

- If no survey has been undertaken, consider commissioning a building survey carried out by a suitably qualified person which looks at ground instability, and how the conditions may become more extreme (more extreme wet and dry periods) with climate change;
- If the property has clay drainage pipes, consider replacing these with a modern equivalent;
- Seek specialist advice before any of the following: starting major building work; removing any mature trees that pre-date the construction of the property; or planting any new trees near the property. The safe planting distance is dependent on the tree species, foundation type and soil composition. A guide can be found [here](#) ↗;
- Ensure foundations of new constructions or extensions are designed with shrink-swell clay soil conditions in mind, particularly how these could become more extreme with climate change;
- Ensure the property has adequate insurance covering subsidence. Premiums may be higher where subsidence has occurred, or the property is at an increased risk. We recommend speaking to an [insurance broker](#) ↗ for specialist advice.

See [page 20](#) > for further details.



Environmental summary



Flooding

No significant concerns have been identified as a result of the flood risk searches. No action required.

Further explanation of flood risk assessment can be seen in the Flood information on [page 24 >](#).

River and Coastal Flooding	Very Low
Groundwater Flooding	Low
Surface Water Flooding	Negligible
FloodScore™ insurance rating	Very Low
Past Flooding	Not identified
Flood Storage Areas	Not identified
NPPF Flood Risk Assessment required if site redeveloped?	See overview



Ground stability

No significant concerns have been identified as a result of the ground stability searches. No action required.

Natural Ground Stability	Low
Non-Natural Ground Stability	Not identified



Radon

Local levels of radon are considered normal. However, if an underground room makes up part of the accommodation, the property should be tested regardless of radon Affected Area status.

Not in a radon affected area



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Recent aerial photograph



Capture Date: 13/06/2021

Site Area: 0.08ha



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Contaminated land data summary



Past land use	On-Site	0-50m	50-250m
Former industrial land use (1:10,560 and 1:10,000 scale)	0	0	2
Former tanks	0	0	0
Former energy features	0	0	0
Former petrol stations	0	0	0
Former garages	0	0	0
Former military land	0	0	0

Waste and landfill	On-Site	0-50m	50-250m
Active or recent landfill	0	0	0
Former landfill (from Environment Agency Records)	0	0	0
Former landfill (from Local Authority and historical mapping records)	0	0	0
Waste site no longer in use	0	0	0
Active or recent licensed waste sites	0	0	0

Current and recent industrial	On-Site	0-50m	50-250m
Recent industrial land uses	0	0	2
Current or recent petrol stations	0	0	0
Historical licensed industrial activities	0	0	0
Current or recent licensed industrial activities	0	0	0
Local Authority licensed pollutant release	0	0	0
Pollutant release to surface waters	0	0	0
Pollutant release to public sewer	0	0	0
Dangerous industrial substances (D.S.I. List 1)	0	0	0
Dangerous industrial substances (D.S.I. List 2)	0	0	0
Dangerous or explosive sites	0	0	0
Hazardous substance storage/usage	0	0	0
Sites designated as Contaminated Land	0	0	0
Pollution incidents	0	0	0



Contaminated land / Past land use



Site Outline

Search buffers in metres (m)

Former industrial land uses

Former industrial land use (1:10,560 and 1:10,000 scale)

These historical land uses have been identified from 1:10,560 and 1:10,000 scale Ordnance Survey maps dated from the mid to late 1800s to recent times. They have the potential to have caused ground contamination. Please see the Environmental Summary to find out how these could impact the site.

Please see [page 2 >](#) for further advice.

Distance	Direction	Use	Date
140 m	SW	Corn Windmill	1885
190 m	S	Windmill	1905

This data is sourced from Ordnance Survey/Groundsure.



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Contaminated land / Current and recent industrial



— Site Outline

Search buffers in metres (m)

● Recent industrial land uses

Recent industrial land uses

These records show details of businesses that have recently operated, or are currently operating in the area. Depending on the type of activities taking place, some of these businesses could present a risk of contamination.

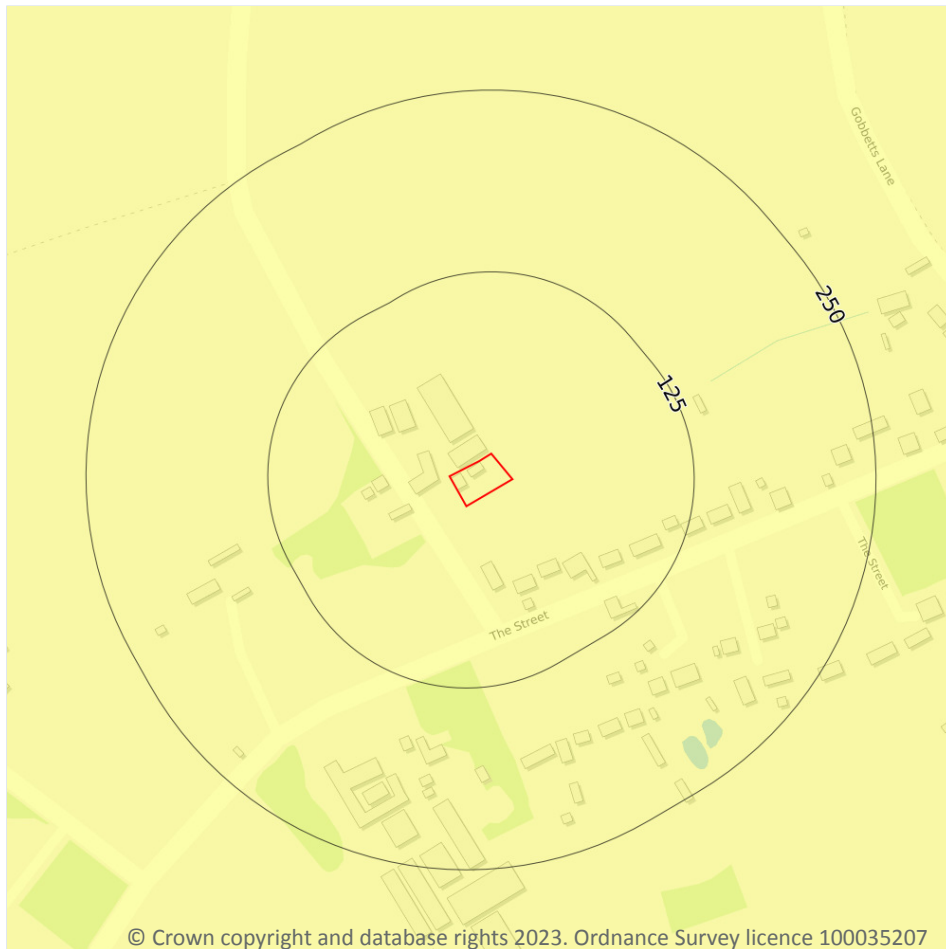
Please see [page 2](#) > for further advice.

ID	Distance	Direction	Company / Address	Activity	Category
1	187 m	SE	Moorings - Suffolk, IP22	Moorings and Unloading Facilities	Water
2	192 m	S	Silos - Suffolk, IP22	Hoppers and Silos	Farming

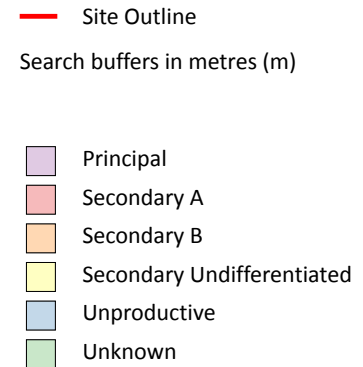
This data is sourced from Ordnance Survey.



Superficial hydrogeology



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Aquifers within superficial geology

The Environment Agency/Natural Resources Wales and the British Geological Survey have assigned designations or types to the aquifers that exist within superficial geology. These designations reflect the importance of aquifers in terms of groundwater as a resource (eg drinking water supply) but also their role in supporting surface water flows and wetland ecosystems.

Principal - These are layers of rock or superficial deposits that usually provide a high level of water storage.

Secondary A - Permeable layers capable of supporting water supplies at a local rather than strategic scale.

Secondary B - Predominantly lower permeability layers which may store and yield limited amounts of groundwater.

Secondary Undifferentiated - Has been assigned in cases where it has not been possible to attribute either category A or B to a rock type.

Unproductive - These are rock layers with low permeability that have negligible significance for water supply.

Unknown - These are rock layers where it has not been possible to classify the water storage potential.



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Distance	Direction	Designation
0	on site	Secondary Undifferentiated

This data is sourced from the Environment Agency/Natural Resources Wales and the British Geological Survey.

Superficial geology

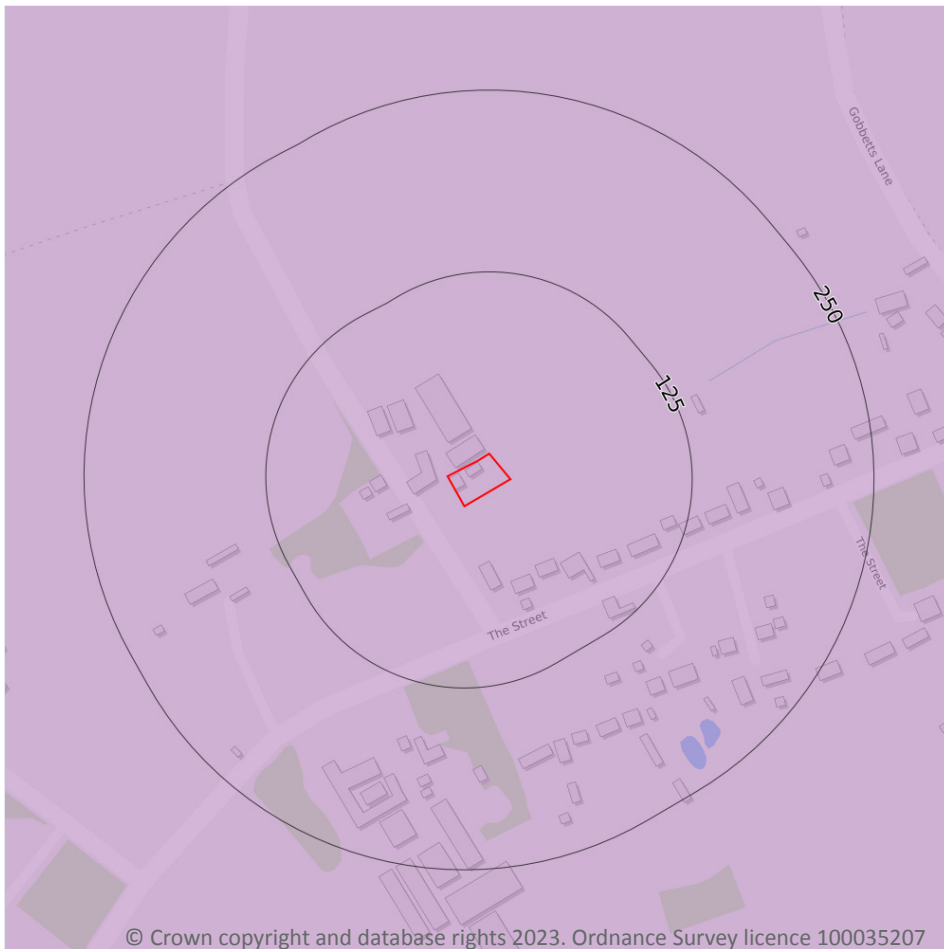
Superficial deposits are the youngest natural geological deposits formed during the most recent period of geological time. They rest on older deposits or rocks referred to as bedrock. This information comes from the BGS 1:50,000 Digital Geological Map of Great Britain, where available.

Description	BGS LEX Code	Rock Type
LOWESTOFT FORMATION	LOFT-DMTN	DIAMICTON

This data is sourced from British Geological Survey.



Bedrock hydrogeology



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- Site Outline
- Search buffers in metres (m)
- Principal
- Secondary A
- Secondary B
- Secondary Undifferentiated
- Unproductive
- Groundwater abstraction licence (point)
- Groundwater abstraction licence (area)
- Groundwater abstraction licence (linear)

Aquifers within bedrock geology

The Environment Agency/Natural Resources Wales and the British Geological Survey have assigned designations or types to the aquifers that exist within bedrock geology. These designations reflect the importance of aquifers in terms of groundwater as a resource (eg drinking water supply) but also their role in supporting surface water flows and wetland ecosystems.

Principal - These are layers of rock or superficial deposits that usually provide a high level of water storage.

Secondary A - Permeable layers capable of supporting water supplies at a local rather than strategic scale.

Secondary B - Predominantly lower permeability layers which may store and yield limited amounts of groundwater.

Secondary Undifferentiated - Has been assigned in cases where it has not been possible to attribute either category A or B to a rock type.

Unproductive - These are rock layers with low permeability that have negligible significance for water supply.



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Distance	Direction	Designation
0	on site	Principal

This data is sourced from the Environment Agency/Natural Resources Wales and the British Geological Survey.

Bedrock geology

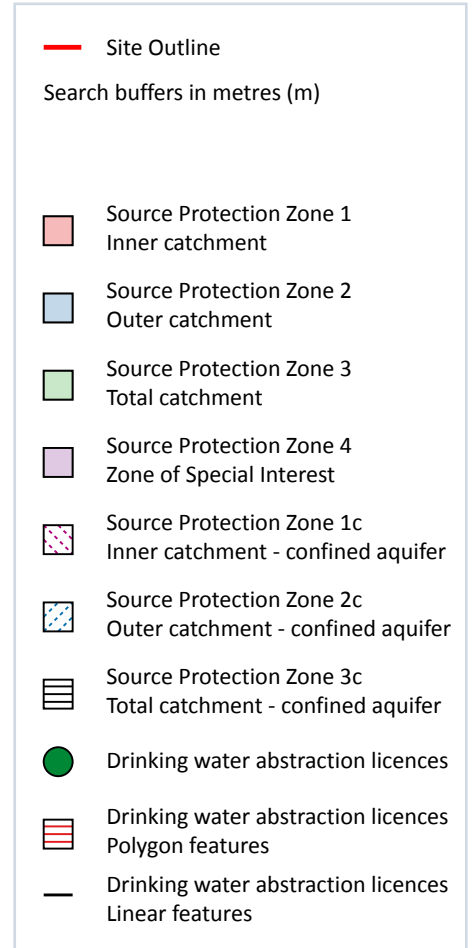
Bedrock geology is a term used for the main mass of rocks forming the Earth and is present everywhere, whether exposed at the surface in outcrops or concealed beneath superficial deposits or water. This information comes from the BGS 1:50,000 Digital Geological Map of Great Britain, where available.

Description	BGS LEX Code	Rock Type
LEWES NODULAR CHALK FORMATION, SEAFORD CHALK FORMATION, NEWHAVEN CHALK FORMATION, CULVER CHALK FORMATION AND PORTSDOWN CHALK FORMATION (UNDIFFERENTIATED)	LPCK-CHLK	CHALK

This data is sourced from British Geological Survey.



Source Protection Zones and drinking water abstractions



Source Protection Zones

The Environment Agency / Natural Resources Wales has defined Source Protection Zones (SPZs) for groundwater sources such as wells, boreholes and springs used for public drinking water supply. These zones show the risk of contamination from any activities that might cause pollution in the area. The closer the activity, the greater the risk. There are three main zones (inner (SPZ 1), outer (SPZ 2) and total catchment (SPZ 3)) and a fourth zone of special interest.

Distance	Direction	Details
0	on site	Zone: 3 Description: Total catchment

This data is sourced from the Environment Agency/Natural Resources Wales.



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Hydrology



Site Outline

Search buffers in metres (m)

- Surface Water Abstractions (point)
- Surface Water Abstractions (area)
- Surface Water Abstractions (line)
- Tidal River
- Inland River
- Foreshore
- Canal
- Lock or Flight of Locks
- Lake, Reservoir or Marsh
- Drain or Transfer

Type of watercourse:

- At ground level
- Underground
- Elevated
- Unspecified

Water courses from Ordnance Survey

These are water features such as ponds, lakes, rivers and streams that have been identified by Ordnance Survey. These features may be sensitive to contamination.

Distance	Direction	Details
152 m	NE	Name: Type of water feature: Inland river not influenced by normal tidal action. Ground level: On ground surface Permanence: Watercourse contains water year round (in normal circumstances)
191 m	SW	Name: Type of water feature: Inland river not influenced by normal tidal action. Ground level: On ground surface Permanence: Watercourse contains water year round (in normal circumstances)



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Distance	Direction	Details
238 m	SW	Name: Type of water feature: Inland river not influenced by normal tidal action. Ground level: Underground Permanence: Watercourse contains water year round (in normal circumstances)
246 m	SW	Name: Type of water feature: Inland river not influenced by normal tidal action. Ground level: On ground surface Permanence: Watercourse contains water year round (in normal circumstances)

This data is sourced from Ordnance Survey.

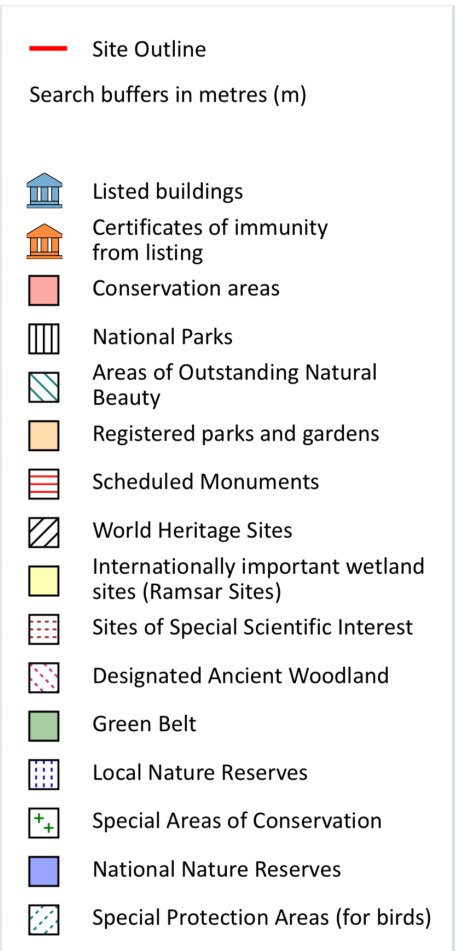
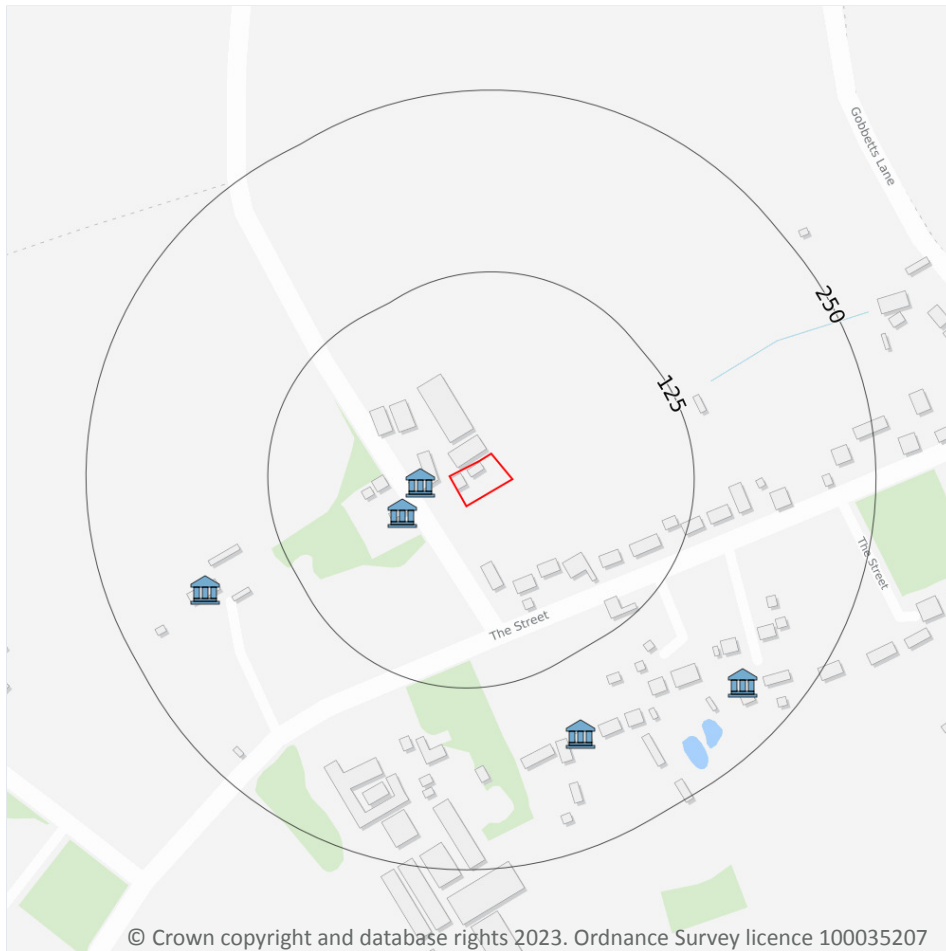


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Planning constraints



Listed Buildings

The presence of listed buildings means there will be extra control over what changes can be made to that building's interior and exterior. If the property itself is a listed building, owners will need to apply for Listed Building Consent for most types of work that affect the 'special architectural or historic interest' of the property and the work approved may increase costs.

Distance	Direction	Name	Grade	Listed building reference number	Listed date
20 m	W	Pear Tree Farm House With Attached Granary	II	1039579	16/03/1988
41 m	SW	Briarways	II	1277592	16/03/1988
175 m	S	Homestead	II	1254075	16/03/1988
185 m	W	Grange Farm House	II	1254089	16/03/1988



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Distance	Direction	Name	Grade	Listed building reference number	Listed date
211 m	SE	Garlick Farm House	II	1039584	16/03/1988

This data is sourced from Historic England. For more information please see <https://historicengland.org.uk/listing/the-list/> ↗

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Climate change / Flood risk (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	2027	Negligible	Negligible	Negligible	Negligible
RCP 2.6 0.9-2.3°C	2055	Negligible	Negligible	Negligible	Negligible

Temp increase range	Year	Combined flood risk	River flooding	Coastal flooding	Surface water flooding
RCP 4.5 1.7-3.2°C	2027	Negligible	Negligible	Negligible	Negligible
RCP 4.5 1.7-3.2°C	2055	Negligible	Negligible	Negligible	Negligible

Temp increase range	Year	Combined flood risk	River flooding	Coastal flooding	Surface water flooding
RCP 8.5 3.2-5.4°C	2027	Negligible	Negligible	Negligible	Negligible
RCP 8.5 3.2-5.4°C	2055	Negligible	Negligible	Negligible	Negligible

This data is sourced from Ambiental Risk Analytics.

Climate change / Natural ground instability (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	2030s	Highly unlikely	Highly unlikely	Likely
RCP 8.5 3.2-5.4°C	2050s	Highly unlikely	Highly unlikely	Likely



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		Contaminated Land	
Former industrial land use (1:10,560 and 1:10,000 scale)	Identified	Dangerous industrial substances (D.S.I. List 1)	Not identified
Former tanks	Not identified	Dangerous industrial substances (D.S.I. List 2)	Not identified
Former energy features	Not identified	Pollution incidents	Not identified
Former petrol stations	Not identified	Superficial hydrogeology	
Former garages	Not identified	Aquifers within superficial geology	Identified
Former military land	Not identified	Superficial geology	Identified
Former landfill (from Local Authority and historical mapping records)	Not identified	Bedrock hydrogeology	
Waste site no longer in use	Not identified	Aquifers within bedrock geology	Identified
Active or recent landfill	Not identified	Groundwater abstraction licences	Not identified
Former landfill (from Environment Agency Records)	Not identified	Bedrock geology	Identified
Active or recent licensed waste sites	Not identified	Source Protection Zones and drinking water abstractions	
Recent industrial land uses		Source Protection Zones	Identified
Current or recent petrol stations	Not identified	Source Protection Zones in confined aquifer	Not identified
Dangerous or explosive sites	Not identified	Drinking water abstraction licences	Not identified
Hazardous substance storage/usage	Not identified	Hydrology	
Sites designated as Contaminated Land	Not identified	Water courses from Ordnance Survey	Identified
Historical licensed industrial activities	Not identified	Surface water abstractions	Not identified
Current or recent licensed industrial activities	Not identified	Flooding	
Local Authority licensed pollutant release	Not identified	Risk of flooding from rivers and the sea	Not identified
Pollutant release to surface waters	Not identified		
Pollutant release to public sewer	Not identified		



Flooding

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

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
Infilled land	Not identified

Radon

Radon	Not identified
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Planning constraints

Sites of Special Scientific Interest	Not identified
Internationally important wetland sites (Ramsar Sites)	Not identified
Special Areas of Conservation	Not identified
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

Planning constraints

World Heritage Sites	Not identified
Areas of Outstanding Natural Beauty	Not identified
National Parks	Not identified
Conservation Areas	Not identified

Listed Buildings
Identified

Certificates of Immunity from Listing	Not identified
Scheduled Monuments	Not identified
Registered Parks and Gardens	Not identified

Climate change
Flood risk (5 and 30 Years) Identified
Natural ground instability (5 and 30 Years) Identified
Coastal Erosion

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



Contaminated Land Assessment Methodology and Limitations

Our risk assessment methodology and limitations can be found at [Risk Assessment methodology and Limitations - Groundsure](#) ↗

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 Ambient Risk Analytics. In Scotland the river and coastal flood models are also provided by Ambient 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

Ambient Risk Analytics surface water flood map identifies areas likely to flood following extreme rainfall events, i.e. land naturally



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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.

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.

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, where as 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:

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 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	Short term (c.5 year)	Medium term (c.30 year)
A	No risks of concern predicted	76%	75%
B	Minor risks e.g. low level surface water flooding	15%	15%
C	Minor to moderate risks e.g. river flood event above property threshold	4%	4%
D	Moderate risks e.g. above threshold flood events and significant increase in subsidence potential	2%	2%
E	Significant risks e.g. multiple flood risks above property threshold	2%	2%
F	Severe risks to property e.g. coastal erosion risk	1%	2%

Approximate percentage of properties falling into each band. The figures have been calculated based on an assessment of residential properties only.



Conveyancing Information Executive and our terms & conditions

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- 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.

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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.

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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, Nile House, Nile Street, Brighton, BN1 1HW. Tel: 01273 257 755. Email: info@groundsure.com

↗ If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to The Property Ombudsman scheme (TPOs): Tel: 01722 333306, E-mail: admin@tpos.co.uk ↗ We will co-operate fully with the Ombudsman during an investigation and comply with their final decision.

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