



Property Insight

Please find attached your:

## FCI Standard Commercial <0.25Ha

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SAMPLE

**CLS Property Insight Limited**  
17 Kings Hill Avenue, Kings Hill,  
West Malling, Kent ME19 4UA

**T:** +44 (0)1732 753 910  
**E:** [info@clspropertyinsight.co.uk](mailto:info@clspropertyinsight.co.uk)  
**W:** [www.clspropertyinsight.co.uk](http://www.clspropertyinsight.co.uk)



# Standard Commercial <0.25Ha

Environmental | Flood | Ground Stability

FUTURE  
CLIMATE INFO

## Report Details

**Address:**

Sample, Sample

**Requested by:**

Sample

**Grid Reference:**

E: 123456 | N: 123456

**Date:**

15/11/2018

**Report Reference:**

Sample

**Report ID:**

73167

## Professional Opinion

### 1. ENVIRONMENTAL

PASS

▶ No further recommendations

### 2. ENVIRONMENTAL SETTING

PASS

▶ **Consideration(s):**

- 2.03 Site Inspection (Redevelopment)
- 2.05 Groundwater Vulnerability

### 3. FLOOD

PASS

▶ No further recommendations

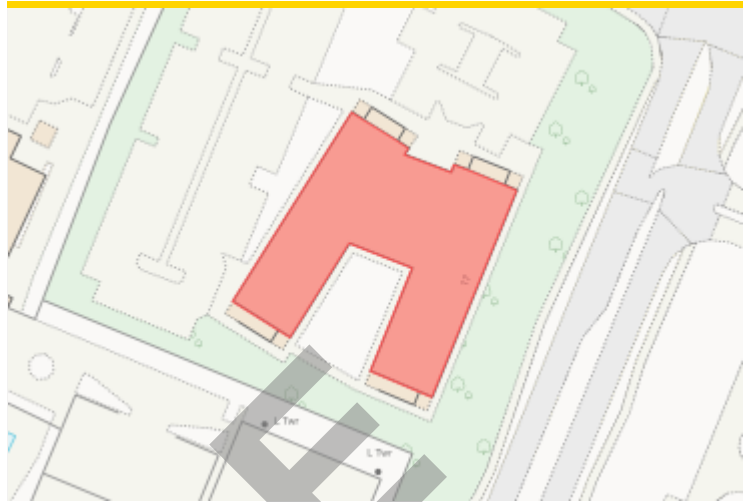
### 4. GROUND STABILITY

PASS

▶ **Consideration(s):**

- 4.05 Consult Surveyor

## Subject Site



Air Quality Index: **Some Polluted Areas**  
(See 1.26)

This page should always be read in conjunction with the full report. The Professional Opinion indicates the potential risks and any other potential issues associated with the property. The results should be disclosed to client and/or lender and/or insurer as appropriate.

- A **'Pass'** is given if no potential property specific risk has been identified.
- A **'Pass with Considerations'** is given where there are potential hazards in the locality to bear in mind, or if there are features nearby which some clients might consider could affect them.
- A **'Further Action'** is given if there is a potential property specific risk and a further action is advised.

In the event of a request to review the Professional Opinion based on additional information, or if there are any technical queries, the professional advisor who ordered the report should contact us at [info@futureclimateinfo.com](mailto:info@futureclimateinfo.com), or call us on 01732 755 180.

**Assessed by:**

*FCI Risk Team*

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



## Regulated by RICS

If you require assistance, please contact your Search Provider or alternatively contact FCI directly with your Report ID.  
Tel: 01732 755 180 | Email: [info@futureclimateinfo.com](mailto:info@futureclimateinfo.com) | Web: [www.futureclimateinfo.com](http://www.futureclimateinfo.com)

### 1. ENVIRONMENTAL (INC. CONTAMINATED LAND)

#### 1.01 Professional Opinion | Further Guidance

The way in which land and property is used can have a material impact on third party land and property. The nature of the existing use can give rise to regulatory action if compliance with current environmental regulations is not adhered to and any current use that the property is put to should take into account the sensitivity of the environmental setting. If there is any data identifying sensitive receptors, which may have a significantly increased sensitivity to contamination, these will be highlighted within the report.

In any case, it should also be confirmed that any conditions associated with planning permissions have been signed off by the Local Planning Authority and that there are no residual issues from a building control point of view.

To purchase Contaminated Land Insurance, please visit CLS at [www.cls.co.uk](http://www.cls.co.uk), call 01732 753 910 or purchase via your reseller. More details on this policy are available at <http://www.futureclimateinfo.com/Residential/ContaminatedLand>

It should be noted that if any development of the property is considered, a professional inspection and Phase 1 Environmental Survey (Environmental Screening) should be undertaken as part of any Conceptual Site Model to comply with the National Planning Policy Framework. The local Planning Authority may also identify the phased investigation process as a condition of planning approval.

#### 1.03 Official Contaminated Land | Register Entries & Notices **PASS**

Tonbridge and Malling District (B) Council data indicates that the property is not within 25 metres of an area of land that has been designated Contaminated Land under Part 2A of the Environmental Protection Act 1990.

#### 1.19 Past Industrial Land Uses **PASS**

In the Professional Opinion of the FCI Risk Team the property is not on or within 25 metres of any former industrial land uses depicted on historic Ordnance Survey maps from which the level of environmental risk is likely to result in the land beneath the property being determined Contaminated Land within the meaning of Part 2A of the Environmental Act 1990.

#### 1.22 Radon Gas **PASS**

Data provided by the British Geological Survey (BGS) indicates that the property is not in a Radon Affected Area.

This is because the property is in a Lower probability radon area (less than 1% of homes are estimated to be at or above the Action Level of 200 Bq m<sup>-3</sup>), therefore no protective measures are required.

#### 1.25 Air Quality Management Area **NOTE**

Although information on air quality is not included within the Environmental risk assessment in this report we are able to provide information from DEFRA.

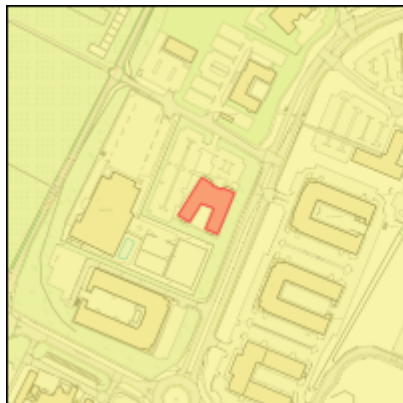
Data provided by DEFRA indicates that the property is not in or within 100 metres of an Air Quality Management Area (AQMA). An AQMA is declared where the air pollutants occur above EU and Government targets, and where the council is required to create and follow an Air Quality Action Plan (AQAP) to improve air quality.

Please note that though this property is not within an Air Quality Management Area, this does not necessarily guarantee good air quality. For more information on air quality please visit <https://uk-air.defra.gov.uk/air-pollution/>.

### 1.26 Air Quality Index

NOTE

The MappAir® air quality dataset provided by Earthsense includes information on Nitrogen Dioxide (NO2) and Particulate Matter (PM2.5) from vehicle emissions and indications from other sources. The model gives an indication of annual mean pollution for 2016 at a resolution of 100 metres.



Some Polluted Area

The data indicates that the property is in an area with a rating of 2 or Some Polluted Areas. A rating of 2 means there is a moderate chance of pollution levels exceeding healthy levels, particularly in poor weather conditions. There is a fair chance of higher pollutant concentrations around major roads.

For further information on air quality go to <https://uk-air.defra.gov.uk/>

### 1.28 Checked Datasets

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

- Official Contaminated Land | Register Entries & Notices
- Potentially Contaminative Current Land Uses
- Electrical Infrastructure | Electricity Pylons
- Electrical Infrastructure | Power Cables and Lines
- Environmental Permits | Closed Mining Waste Facilities
- Environmental Permits | Industrial Sites
- Fuel / Petrol Stations
- Landfill | Historic
- Past Industrial Land Uses
- Potentially Infilled Land
- Surface Dangers or Hazards | COMAH Sites
- Artificial Ground
- Discharge Consents
- Electrical Infrastructure | Overhead Power Lines
- Electrical Infrastructure | Substations
- Environmental Permits | End of Life Vehicles
- Environmental Permits | Waste Sites
- Landfill | Current
- OFCOM Mast Site Clearance Locations
- Pollution Incidents
- Radon Gas
- Water Abstractions

## 2. ENVIRONMENTAL SETTING

### 2.01 Aquifer Designation

PASS

Data provided by the British Geological Survey (BGS) indicates that the property is located within 25 metres of an area where the aquifer designation at the property location is "Principal Aquifer". Layers of rock or drift deposits that have high intergranular and / or fracture permeability meaning they usually provide a high level of water storage. They may support water supply and/or river base flow on a strategic scale. In most cases, principal aquifers are aquifers previously designated as major aquifer.

### 2.02 Bedrock Geology

PASS

Data provided by the British Geological Survey (BGS) indicates that the property is located within 25 metres of an area where the Bedrock Geology is sandstone and [subequal/subordinate] limestone, interbedded.

### 2.03 Ecological Features

PASS (WITH CONSIDERATIONS)

We have analysed data about the ecological setting of this property and these features may present themselves as receptors of contamination should this be present from historic or current land uses. The property is on or within 25 metres of the following classifications:

Feature	Source	Distance
Agricultural Land: Grade 2	Natural England	0 m
National Character Area: Wealden Greensand	Natural England	0 m
Natural Area: Wealden Greensand	Natural England	0 m

Regardless of whether or not the property has historically been subject to a contaminative use any current use that the property is put to should reflect the sensitivities of this designation.

The way in which land and property is used can have a material impact on third party land and property. The nature of the existing use can give rise to regulatory action if compliance with current environmental regulations is not adhered to.

**CONSIDERATIONS:** If redevelopment of the property is being considered compliance with the National Planning Policy Framework will be required. This would require the production of a conceptual site model and intrusive investigation cannot be ruled out. A Chartered Environmental Surveyor or appropriate consultant should be appointed to produce the conceptual site model.

### 2.04 Geological Permeability

**PASS**

Data provided by the British Geological Survey (BGS) indicates that the property is located within 25 metres of an area where the predominant permeability flow type is Mixed. The minimum permeability index is High and the maximum permeability index is High.

### 2.05 Groundwater Vulnerability

**PASS (WITH CONSIDERATIONS)**

Data provided by the Environment Agency indicates that the property is located within 25 metres of an area where groundwater resources may be vulnerable from activities carried out on the surface. The Groundwater has been assigned as having highly permeable groundwater with intermediate leaching potential.

Groundwater resources may be vulnerable from activities carried out on the surface of the land. Other information, such as depth of groundwater and thickness and type of overlying cover will always be required for a site-specific assessment.

**CONSIDERATIONS:** If redevelopment of the property is being considered compliance with the National Planning Policy Framework will be required. This would require the production of a conceptual site model and intrusive investigation cannot be ruled out. A Chartered Environmental Surveyor or appropriate consultant should be appointed to produce the conceptual site model.

### 2.07 Superficial Deposits

**PASS**

Data provided by the British Geological Survey (BGS) indicates that the property is located within 25 metres of an area where the Superficial Deposits is/are clay, silt, sand and gravel.

### 2.08 Checked Datasets

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

Aquifer Designation	Bedrock Geology
Ecological Features	Geological Permeability
Groundwater Vulnerability	Source Protection Zones
Superficial Deposits	

## 3. FLOOD (INC. FLOODABILITY RATING)

### 3.01 River and Sea Flood Risk

PASS

Data provided by the Environment Agency indicates no risk of flooding from River or Sea within 25 metres of the property.

### 3.02 Surface Water Flood Risk

PASS

Data provided by JBA Risk Management indicates that there is no risk of Surface Water flooding within 5 metres of the property. Surface water flooding occurs when heavy rainfall overwhelms the drainage capacity of an area. In these instances, the rainwater does not drain away through the normal drainage systems or soak into the ground, but lies on or flows over the ground instead.

### 3.03 Groundwater Flooding

PASS

Data provided by JBA Risk Management indicates that the property has negligible risk from groundwater flooding.

### 3.04 Surface Water Features

PASS

The Ordnance Survey Map indicates that the property is not located within 250 metres of a body of surface water, such as a stream, river, canal, reservoir, lake or pond.

### 3.05 Floodability Rating

PASS

The JBA Floodability Rating at this location is Clear. Clear indicates that the likelihood of flooding is very low.

JBA Floodability data is derived from their high resolution UK flood hazard maps which are used by most insurers when assessing flood risk. Where a higher Floodability Rating is indicated further investigation into flood risk is usually advisable.

Please always check that your Buildings Insurance policy covers Flood Damage, as the terms of any commercial mortgage or loan (as appropriate) may require all risks to be covered to meet the lender's terms, furthermore if the property is leasehold the landlord may also require that all perils cover is put in place as a requirement of any lease.

### 3.06 Historic Flooding

PASS

Data provided by the Environment Agency indicates that the property is not in or within 250 metres of an area that has flooded in the past. This includes all types of flooding, including Groundwater. However, we would always recommend asking the vendor to confirm whether or not they are aware of any previous flooding at the property.

Please see the previous sections for the Flood Risk as of the date of this report.

### 3.07 Flood Storage

PASS

Data provided by the Environment Agency indicates that the property is not located within 25 metres of a Flood Storage Area (land designed and operated to store flood water).

### 3.08 Dam Break

PASS

Data provided by JBA identifies areas of England and Wales that are most likely to suffer damage to property following the sudden and catastrophic failure of a large reservoir embankment or dam. This is a worst case scenario, it's unlikely that any actual flood would be this large. The flooding is predicted using advanced modelling techniques to ascertain if a property or site is potentially at risk in such an event.

This property is not located in the potential path which water would follow if a reservoir dam or embankment was to fail.

### 3.09 Sewer Flooding

NOTE

Please note that information on Sewer Flooding is not included in the flood risk assessment in this report. This information is held by the water company responsible for the public sewer network. Sewer flooding happens for a number of reasons but is most likely to occur during storms, when large volumes of rainwater enter the sewers and sewage escapes from a manhole or a drain, or by backing up through toilets, baths and sinks. Sewer flooding can also occur when pipes become blocked.

### 3.10 Checked Datasets

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

River and Sea Flood Risk

Surface Water Flood Risk

Groundwater Flooding

Surface Water Features

Floodability Rating

Historic Flooding

Flood Storage

Dam Break

## 4. GROUND STABILITY

### 4.01 Professional Advice

For professional advice and guidance relating to the impact of any ground stability issues on your property please contact a Chartered Building Surveyor.

### 4.02 Subsidence Risk Rating

**PASS**

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

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

### 4.05 Geohazards | Running Sand

**PASS (WITH CONSIDERATIONS)**

The British Geological Survey indicates that the property is within 50 metres of an area where sand can be fluidised by water and 'run', with the potential to remove support from overlying buildings and cause subsidence damage.

**CONSIDERATIONS:** Normal maintenance to avoid leakage of water-bearing services or water bodies (ponds, swimming pools) should prevent any problems related to running sands.

If planning development of the site concentrated water inputs should be avoided. It would be prudent to consider the possibility of running sand into trenches of excavations.

### 4.13 Mining | Mining Hazards (Non-Coal)

**PASS**

The British Geological Survey indicates that the property is located within 50 metres of an area where sporadic underground mining of restricted extent may have occurred. potential for difficult ground conditions are unlikely and localised and are at a level where they need not be considered.

The Presence of past underground mining is not known to have occurred. Areas are categorized on the basis that the rock type present are known to have been worked in other areas. Areas therefore have the potential for underground mining but there is little or not evidence of mining activity. It should be noted, however, that there is always the possibility of the existence of other sub-surface excavations, such as wells, cess pits, follies, air raid shelters/bunkers and other military structures etc. that could affect surface ground stability but which are outside the scope of this dataset.

### 4.16 Natural Cavities

**PASS**

The British Geological Survey indicates that the property is within 50 metres of an area where soluble rocks are either not thought to be present within the ground, or not prone to dissolution. Dissolution features are unlikely to be present.

### 4.17 Checked Datasets

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

Subsidence Risk Rating	Geohazards   Collapsible Deposits
Geohazards   Compressible Ground	Geohazards   Running Sand
Geohazards   Shrink-Swell	Landslips/slides   Mass Movement
Landslips/slides   Slope Instability	Mining   Britpits
Mining   Cheshire Brine Compensation Area	Mining   Coal Mining
Mining   Mining Cavities (Non-Coal)	Mining   Mining Hazards (Non-Coal)
Modified Ground   Artificial Ground	Modified Ground   Historical Analysis
Natural Cavities	

## 5. NOTES & GUIDANCE

### 5.01 Report Notes

#### METHODOLOGY

This report is a desk study risk assessment, and no site or ground inspection or physical investigation has been carried out. The impacts of the risks addressed in this report are normally measured in terms of quiet enjoyment, saleability, mortgageability, and the value of the property; the risk assessment in this report is provided by FCI who are regulated by RICS.

### 5.02 Contaminated Land

#### METHODOLOGY

The contaminated land risk assessment used in this report takes account of statutory Contaminated Land as well as information on the various land uses or processes which may have the potential to create Contaminated Land. These include, for example, relevant former industrial land uses shown on historical maps, current industrial land uses, and relevant industrial processes. Risks such as waste sites, licensed discharge consents, radioactive substances, pollution prevention and control licences, explosives, and dangerous substance inventory, Control of Major Accidents and Hazards (COMAH), and Notification of Installations Handling Hazardous Substances (NIHHS), and Planning Hazardous Substance sites are all very highly regulated and as such are excluded from the Contaminated Land risk assessment. Such features at or nearby the property are features that may be considered in the survey or valuation.

### 5.03 Flood Insurance

#### METHODOLOGY

The answers given on the availability of flood insurance reflect the flood re - insurance scheme, known as Flood Re, which was launched 1st April 2016. Flood Re has been set up to help those households who live in a flood risk area find affordable home insurance. Flood Re should make no difference to purchasing home insurance, whether that's through a price comparison site, directly from an insurer or through a broker. There is no need to contact Flood Re directly. Flood Re is intended to give peace of mind that, even after a flood claim, flood insurance should still be available with affordable premiums and excesses. Not every residential property is eligible to benefit from Flood Re, for full information about the scheme, including eligibility, see <http://www.floodre.co.uk/>.

An overall 'Floodability Rating' is given in this report based solely on JBA Floodability data. This shows the combined flood hazard, in 5 metre grid cells, from multiple sources i.e. river, sea and surface water flooding (certain groundwater flood data is also included). Over 85% of insurers use this data when assessing flood risk. The Floodability Rating is represented by colour indicators (black, red, amber, green or clear). For locations rating Black 1 (High) and Black 2 (Very High) there is more likely to be a correlation between Floodability and a residential property being included within Flood Re by a participating insurer. These indicators however provide no assurance or guarantee that insurance / insurance covering flood risk will or will not be available, no reliance should be placed upon the colour indicators, and appropriate additional enquiries should be made as to the actual availability (or not) of insurance / insurance covering flood risk. Every insurance application is unique, so other perils, risks or a previous claims history may mean that insurance is not available in any event.



Future Climate Info has partnered with HomeProtect to deliver home insurance for residential properties in areas considered to be at risk of flooding. HomeProtect policies are underwritten by AXA Insurance plc. Get an immediate, online quote at <http://www.homeprotect.co.uk/floodcover>.

### 5.04 Flood Risk and Impact on Value

### METHODOLOGY

The flood risk assessment in this report is based on the best available historic, river, sea, and surface water flooding data. This includes data supplied by the Environment Agency and Jeremy Benn Associates (JBA). A flood risk assessment using these data sources, however, should not be regarded as definitive. Because the flood risk assessment is based on theoretical risk models, there is always the possibility that exceptional weather conditions and/or failure of flood defences can cause flooding that was not anticipated. No site visit has taken place.

The Professional Opinion on flood risk given in this report is based on a flood risk assessment of River, Sea and Surface Water flooding, using Environment Agency and JBA data. If there is a history of flooding it is reported but it is not included in the flood risk assessment because circumstances can change, for example the provision of flood defences, causing the flood conditions to be different today. Susceptibility to groundwater flooding is reported but is also not included in the flood risk assessment; this is because the data identifies geological conditions which could enable groundwater flooding to occur, but does not model the risk of such an occurrence.

RICS advises that flood risk does reduce the value of a property, compared with a similar property without such a risk. This depends on the particular circumstances of the property, any history of flooding, and the provision of flood defences. For some 'at risk' property, for example, the reduction in value may be offset by an increase due to the property's amenity value close to a river, stream or coast.

### 5.05 Flood Planning, Flood Warning and Reporting, and Flood Resistance and Resilience Measures

### METHODOLOGY

Detailed advice on flooding and resistance and resilience measures, flood risk planning and costs, and flood warning and reporting systems, is available from the following websites:

Government: <https://www.gov.uk/prepare-for-a-flood/find-out-if-youre-at-risk>  
Insurance Industry: <https://www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding>  
RICS: [www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding](http://www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding)

### 5.06 Standard

### T&Cs, QUERIES & COMPLAINTS

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### 5.07 Searchcode

### T&Cs

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- conduct business in an honest, fair and professional manner
- handle complaints speedily and fairly
- ensure that products and services comply with industry registration rules and standards and relevant laws
- monitor their compliance with the Code

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### TPOs Contact Details:

The Property Ombudsman scheme, Milford House, 43-55 Milford Street, Salisbury, Wiltshire SP1 2BP  
Tel: 01722 333306, Fax: 01722 332296, Email: [admin@tpos.co.uk](mailto:admin@tpos.co.uk), Web: <https://www.tpos.co.uk/>  
You can get more information about the PCCB from [www.propertycodes.org.uk](http://www.propertycodes.org.uk)

PLEASE ASK YOUR SEARCH PROVIDER IF YOU WOULD LIKE A COPY OF THE SEARCH CODE

## 5.08 Report Licensing

## METHODOLOGY

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## 6. USEFUL CONTACTS

Local Authority : Tonbridge and Malling Borough Council

Tel: 01732 844 522  
Visit: <http://www.tmbc.gov.uk/>

Environment Agency | North Lutra House, Dodd Way, Off Seedlee Road, Bamber Bridge, Preston. PR5 8BX

Tel: 08708 506 506  
Visit: [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)  
Email: [enquiries@environment-agency.gov.uk](mailto:enquiries@environment-agency.gov.uk)

JBA Consulting | South Barn, Broughton Hall, Skipton. BD23 3AE

Tel: 01756 799919

Public Health England | Wellington House, 133-155 Waterloo Road, London. SE1 8UG

Tel: 020 7654 8000  
Visit: <https://www.gov.uk/government/organisations/public-health-england>  
Email: [enquiries@phe.gov.uk](mailto:enquiries@phe.gov.uk)

The Coal Authority Property Search Services | 200 Lichfield Lane, Berry Hill, Mansfield, Nottinghamshire. NG18 4RG

Tel: 0845 762 6848  
Visit: [www.groundstability.com](http://www.groundstability.com)  
Email: [groundstability@coal.gov.uk](mailto:groundstability@coal.gov.uk)

# Standard Commercial <0.25Ha

Environmental | Environmental Setting | Flood | Ground Stability

**FUTURE**  
CLIMATE INFO

The British Geological Survey | Environmental Research Centre, Keyworth, Nottingham, NG12 5GG  
Tel: 0115 936 3143  
Visit: <http://www.bgs.ac.uk/>  
Email: [enquiries@bgs.ac.uk](mailto:enquiries@bgs.ac.uk)

Ordnance Survey | Customer Services Ordnance Survey Adanac Drive Southampton SO16 0AS  
Tel: Please contact our helpline on 08456 05 05 05  
between 8:30am and 5:30pm, Monday to Friday.

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

Department for Business, Energy & Industrial Strategy | 1 Victoria Street London SW1H 0ET  
Tel: 020 7215 5000  
Email: [enquiries@beis.gov.uk](mailto:enquiries@beis.gov.uk)

SAMPLE