



Property Insight

Please find attached your:

FCI Standard Residential <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
W: www.clspropertyinsight.co.uk



Standard Residential <0.25Ha

Environmental | Flood | Ground Stability

FUTURE
CLIMATE INFO

Report Details

Address:

Sample, Sample

Requested by:

Sample

Grid Reference:

E: 123456 | N: 123456

Date:

12/04/2019

Report Reference:

Sample

Report ID:

73186

Professional Opinion

1. ENVIRONMENTAL

PASS

▶ No further recommendations

2. FLOOD

FURTHER ACTION

▶ **Next Step(s):**

2.01 Specialist Advice	2.06 Check Flood History
2.05 Check Flood Insurance	2.08 Nearby Dam

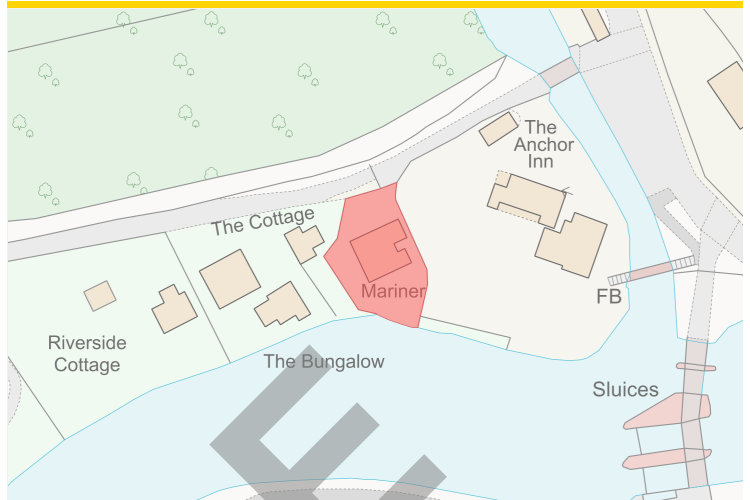
3. GROUND STABILITY

PASS

▶ **Consideration(s):**

3.04, 3.06 Consult Surveyor

Subject Site



Air Quality Index: **Some Polluted Areas**
(See 1.25)

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, or call us on 01732 755 180.

Assessed by:

FCI Risk Team

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 | Web: www.futureclimateinfo.com

1. ENVIRONMENTAL (INC. CONTAMINATED LAND)

1.02 Remediation Warranty

YES

Unless contaminated land insurance has been requested at the time of purchase, this report has the benefit of a warranty from FCI providing cover of up to £100,000 for 6 years from the date of purchase in the event that the Local Authority serves a Part 2A Remediation Notice and remediation costs have to be borne by the property owner. Terms and conditions apply; please visit Terms and condition apply; please visit <http://futureclimateinfo.com/wp-content/uploads/2019/04/FCI-terms-and-conditions-v010419.pdf>

If the client and/or the lender requires cover in the form of contaminated land insurance, a successor policy offering enhanced protection of up to £1,000,000 for a term of 25 years is available for £50 inclusive of Insurance Premium Tax (for properties up to 0.4 ha To purchase Contaminated Land Insurance, please visit CLS at www.cls.co.uk, call 01732 753 910 or purchase via your reseller. More details on this policy are available at <http://futureclimateinfo.com/how-we-can-help/residential/contaminated-land-insurances/>

1.03 Official Contaminated Land | Register Entries & Notices

PASS

Maidstone 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.

1.18 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 Protection Act 1990.

1.21 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⁻³), therefore no protective measures are required.

1.24 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/>.

1.25 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/>

1.27 Checked Datasets

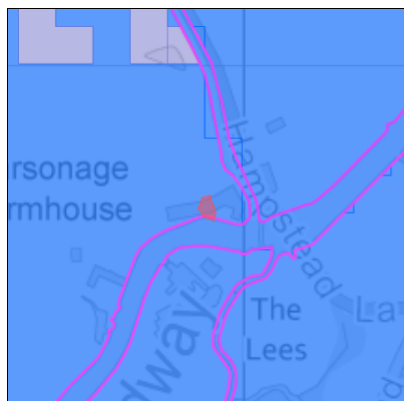
The dataset categories analysed in this section are listed below. For more information, please visit our website.

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

2. FLOOD (INC. FLOODABILITY RATING)

2.01 River and Sea Flood Risk

FURTHER ACTION



High
Low
Flood Defences

Data provided by the Environment Agency indicates that the property is within an area where the likelihood of flooding from River or Sea is High.

The chance of flooding in any given year for a High risk area is greater than or equal to 3.3% (1 in 30).

The result of the flood risk assessment in this report is based on the best available national flood models using the best available data sources, from the leading authorities, no site visit has been made.

NEXT STEPS: In many cases local characteristics such as ground levels and surface structures may exist which can moderate the predicted flood risk to property derived from the national flood risk models. As part of our commitment to facilitating

property transactions and pursuant to Law Society good practice guidance we have negotiated an affordable flood risk review service from the leading independent national flood risk experts, JBA Consulting. If you or your lender are concerned about the level of flood risk you are now able to obtain a manual review of the flood risk which combines the desktop analysis in this report with expert advice from an experienced and suitably qualified Chartered flood consultant. The Report Review service will either revise or verify the property flood risk, and provide tailored next steps guidance. For further details please visit <http://futureclimateinfo.com/how-we-can-help/residential/specialist-flood-risk-services/>. If you would like to order a Report Review, this request will need to be placed by the professional advisor who ordered the report, and can be purchased for £99 + VAT.

2.02 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.

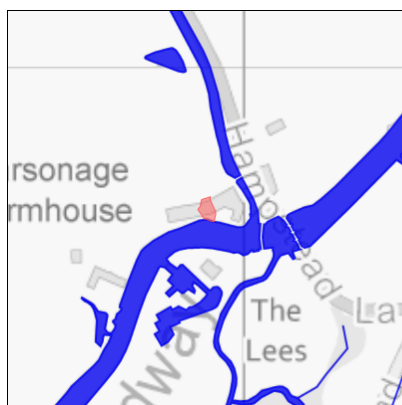
2.03 Groundwater Flooding

PASS

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

2.04 Surface Water Features

PASS



Water Features

The Ordnance Survey Map indicates that the nearest body of surface water (such as a stream, river, canal, reservoir, lake or pond) is located within the property boundary.

2.05 Floodability Rating

FURTHER ACTION

The JBA Floodability Rating at this location is Black1. Black 1 indicates that the likelihood of flooding is High.

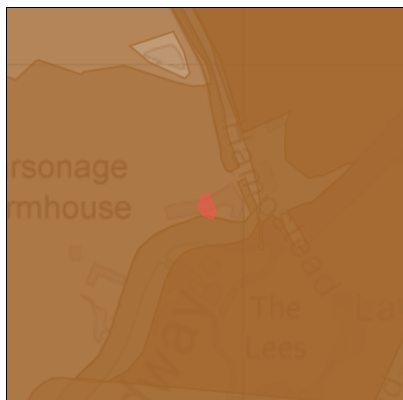
JBA Floodability data is derived from their high resolution UK flood hazard maps which are used by most insurers when assessing flood risk. Where a higher Floodability Rating is indicated further investigation into flood risk is usually advisable. For locations rating Black 1 (High) and Black 2 (Very High) there is more likely to be a correlation between Floodability and a residential property being included within Flood Re by a participating insurer. However, please note that not all residential properties are eligible to benefit from Flood Re, see <http://www.floodre.co.uk/industry/how-it-works/eligibility/>. Further information about Flood Re is given within "Notes and Guidance – Insurance" at the end of this report.

NEXT STEPS: Please always check that your Buildings Insurance policy covers Flood Damage, as the terms of any mortgage (if required) may require all risks to be covered to meet the lender's requirements.

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. To speak to a specialist about Flood Insurance for high risk properties, please call 0330 660 3600 or visit www.homeprotect.co.uk/floodcover to get a quote.

2.06 Historic Flooding

PASS (WITH CONSIDERATIONS)



Historic Flooding

Data provided by the Environment Agency indicates that the property is located within an area that has flooded in the past. This includes all types of flooding, including Groundwater. This does not necessarily mean that the property itself was flooded, or that the area would flood again today as flood protection measures may have been installed. Please see the previous sections for the Flood Risk as of the date of this report. If any related data is available, it will appear below.

Event Code	Start Date	End Date	Flood Cause	Flood Source	Category	Distance
4118	23/12/2013	27/12/2013	channel capacity exceeded (no raised defences)	main river	Fluvial	0 m
2005	14/09/1968	14/09/1968	channel capacity exceeded (no raised defences)	main river	Fluvial	0 m
3057	11/10/2000	14/10/2000	channel capacity exceeded (no raised defences)	main river	Fluvial	0 m
2807	02/11/1960	04/11/1960	channel capacity exceeded (no raised defences)	main river	Fluvial	0 m
2784	26/12/1979	27/12/1979	channel capacity exceeded (no raised defences)	main river	Fluvial	0 m
2785	18/11/1963	19/11/1963	channel capacity exceeded (no raised defences)	main river	Fluvial	36 m

CONSIDERATIONS: We would always recommend asking the vendor to confirm whether or not they are aware of any previous flooding at the property.

2.07 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).

2.08 Dam Break

PASS (WITH CONSIDERATIONS)

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.

CONSIDERATIONS: In this case the property is located in the potential path which water would follow if a nearby reservoir dam or embankment were to fail. While we consider this to be worthy of your attention we feel that the actual risk of this happening is low.

2.09 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.

2.10 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

3. GROUND STABILITY

3.01 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. For help on any specialist services that may be needed please go to www.subsidenceupport.co.uk

3.02 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.

3.04 Geohazards | Compressible Ground

PASS (WITH CONSIDERATIONS)

The British Geological Survey indicates that the property is within 50 metres of an area where there is significant potential for compressibility problems.

CONSIDERATIONS: Do not drain, load or de-water ground near the property without technical advice. There is a possible increase in insurance risk from compressibility due to drought or dewatering unless appropriate foundations are present. There is significant potential for compressibility which might cause subsidence damage when loaded by a building or structure, or when the groundwater changes.

Prior to structural changes and any draining or dewatering of the ground near the property a chartered surveyor will need to be consulted.

3.05 Geohazards | Running Sand

PASS

The British Geological Survey indicates that the property is within 50 metres of an area where there is a very low potential for running sand problems if water table rises or if sandy strata are exposed to water. No special actions required to avoid problems due to running sand.

3.06 Geohazards | Shrink-Swell

PASS (WITH CONSIDERATIONS)

The British Geological Survey indicates that the property is within 50 metres of an area where ground conditions predominantly have a medium plasticity.

CONSIDERATIONS: There is a possible increase in insurance risk in droughts or where high moisture demand vegetation is present, this is due to shrink-swell and subsidence damage caused by the level of clay minerals in the soil where foundations are not suitable. Shrink-swell is where clay minerals in the soil absorb water making them swell) and lose water as they dry (making them shrink).

It is advised that you do not plant any vegetation that demands high soil moisture near to the property.

3.12 Mining | Hazards (Non-Coal)

PASS

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

The presence of past underground mine workings may occur but workings will be of small limited extent. Rock types present could support small scale underground mining. All such occurrences are likely to be of minor localised extent and infrequent. 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.

3.16 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	Mapped Landslides
Landslips/slides Slope Instability	Mining Cheshire Brine Compensation Area
Mining Coal Mining	Mining Mining Cavities (Non-Coal)
Mining Hazards (Non-Coal)	Modified Ground Artificial Deposits
Modified Ground Historical Analysis	Natural Cavities & Soluble Rocks

4. NOTES & GUIDANCE

4.01 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.

4.02 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.

4.03 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>.

4.04 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.

4.05 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

4.06 Standard

T&Cs, QUERIES & COMPLAINTS

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4.07 Searchcode

T&Cs

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Standard Residential <0.25Ha

Environmental | Flood | Ground Stability

- Sets out minimum standards which firms compiling and selling search reports have to meet.
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- Enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services.

By giving you this information, the search firm is confirming that they keep to the principles of the Code. This provides important protection for you.

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- act with integrity and carry out work with due skill, care and diligence
- at all times maintain adequate and appropriate insurance to protect consumers
- 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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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 compensation of 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 Code.

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

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, Web: <https://www.tpos.co.uk/>
You can get more information about the PCCB from www.propertycodes.org.uk

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

4.08 Report Licensing

METHODOLOGY

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5. USEFUL CONTACTS

Local Authority : Maidstone Borough Council
Tel: 01622 602 000
Visit: <http://www.maidstone.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
Email: 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

Standard Residential <0.25Ha

Environmental | Flood | Ground Stability

Visit: <https://www.gov.uk/government/organisations/public-health-england>
Email: 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
Email: groundstability@coal.gov.uk

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

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: www.ordnancesurvey.co.uk/
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).

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

HomeProtect | HomeProtect, PO Box 1124, Kingston upon Thames, KT1 1XT
Tel: 0330 660 3600
Visit: www.homeprotect.co.uk/floodcover
Email: floodcover@homeprotect.co.uk

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