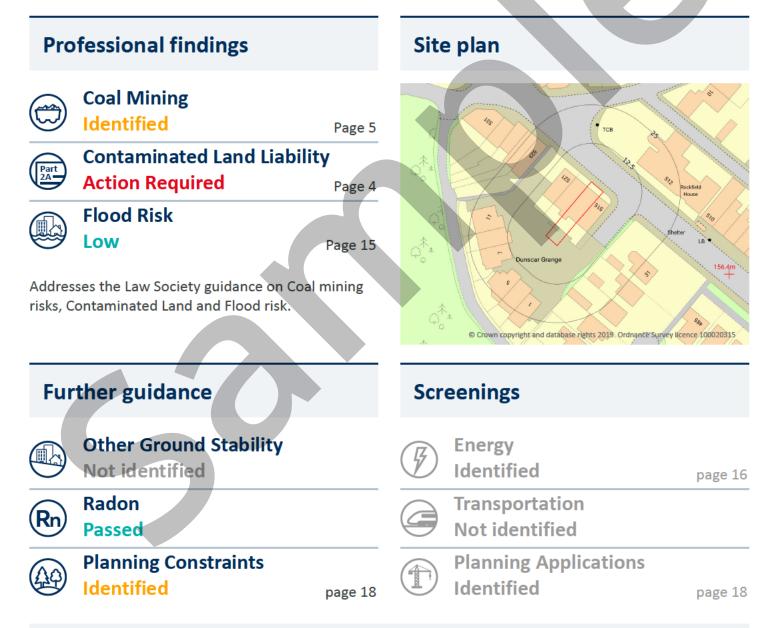




Residential search report

Specimen Address, Specimen Town



Full assessments for these risks are available in other Groundsure searches including the Groundsure Avista 7 in 1 report. Contact Groundsure or your search provider for further details.

The Property Ombudsman Concurrer Redress For coal mining related issues please contact: groundstability@coal.gov.uk 0345 762 6848 For all other issues and assistance please contact: info@groundsure.com 0844 415 9000 Coal Authority ref: 81003026110001 Reference: EnviroF_enviro_all_in_one_res_3725 Your reference: GS-TEST Grid reference: 371571 413802 Date: 26 September 2019

Coal Authority ref: 81003026110001 Reference: EnviroF_enviro_all_in_one_res_3725 Your reference: GS-TEST Grid reference: 371571 413802 Date: 26 September 2019

Useful contacts

Bolton Metropolitan Borough Council: http://www.bolton.gov.uk/ bolton@bolton.gov.uk 01204 333 333 Environment Agency National Customer Contact Centre (NCCC): enquiries@environment-agency.gov.uk 03708 506 506

Overview of findings and recommendations

Coal mining

According to the records held by the Coal Authority at the time the report was produced, the search report has identified evidence, or the potential of, coal mining related risks. For detailed findings please read from page 5.

Environmental Findings

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

You can view the fully comprehensive library of information we have searched on page 22.



Contaminated Land

The property is assessed to have potentially significant contamination risks due to the presence of the following potentially contaminative historical land use:

1. Garage/petrol filling station on site between circa 1954 and 1995.

Key recommended next steps:

- if the property was built after 1999, you can find out if its NHBC Buildmark Certificate includes contaminated land cover by emailing a copy of the NHBC certificate to info@groundsure.com, quoting your report reference. If so, our experts will review your report free of charge and, if appropriate, revise to a pass free of charge
- investigate the insurance on offer for the property to ensure any implications on premiums are fully understood before completion
- if the property was built after 1985, consider contacting the planning department of the relevant Local Authority to clarify any conditions placed in the original planning consent documentation regarding investigation/remediation (cleaning) of contamination on the site. Evidence that these conditions were complied with will also need to be obtained. Our experts will review any such conditions identified and if appropriate revise to a pass free of charge



Coal Authority ref: 81003026110001 Reference: EnviroF_enviro_all_in_one_res_3725 Your reference: GS-TEST Grid reference: 371571 413802 Date: 26 September 2019

- consider contacting the Contaminated Land Officer within the Environmental Health Department of the relevant Local Authority to ask about the previous land use of the area (as specified above), written details confirming whether the land has been designated 'Contaminated Land' (as defined under Part 2A of EPA 1990), and if the Local Authority plans to take any further action. If the Local Authority are considering further action the level of priority assigned to this site and timescale of potential investigation will also be required.
- if speed is a priority, or other methods have failed, insurance might be the best option. However, at this
 stage it may be expensive, and it is not always possible to get suitable insurance. Numerous companies
 offer environmental insurance. If you are considering this option you can get in touch with Groundsure
 who will be happy to provide further details

Other considerations

These are potential actions associated with non-environmental search returns such as mobile masts and planning constraints.

Planning

Mobile phone masts

The property lies within 250m of an existing or planned mobile phone mast. Next steps for consideration:

 ensure the presence of a mobile phone mast near the property is considered before the transaction completes





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Environmental summary



Environmental searches are designed to ensure that significant hazards and risks associated with this property are identified and considered alongside the investment in or purchase of a property. Please see page 2 for further advice.



Contaminated Land

Our Contaminated Land searches have found some potentially significant contamination risks. These could include risks relating to industrial processes, petrol stations, or landfill.

Please see **page 11** for details of the identified issues and **page 24** for our assessment methodology.

Flood Risk

Property's overall risk assessment for river, coastal, surface water and groundwater flooding is low.

Further explanation of flood risk assessment can be seen here groundsure.com/understanding-flood-risk

FloodScore™

Very Low

Contaminated Land Liability	Action Required
Past Land Use	Identified
Waste and Landfill	Passed
Current and Recent Industrial	Identified

River and Coastal Flooding Groundwater Flooding Surface Water Flooding Past Flooding Flood Storage Areas

Very Low Moderate Negligible Not identified Not identified

The rating is compiled by Ambiental, a leading flood risk analysis company. Please see page 25

Ground stability

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

Natural Ground Stability	Negligible-Very low
Non-Natural Ground Stability	Not identified

Rn Radon

Local levels of radon are considered normal. Percentage of affected homes in your local area is: Less than 1%.

Not in a radon affected area

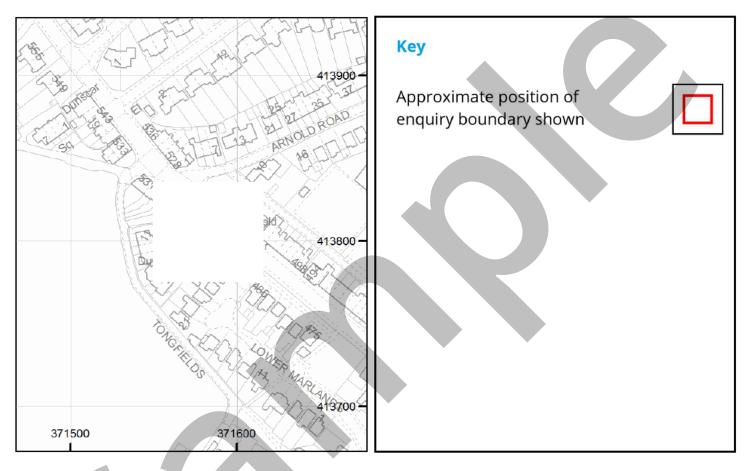


Coal Authority ref: 81003026110001 Reference: EnviroF_enviro_all_in_one_res_3725 Your reference: GS-TEST Grid reference: 371571 413802 Date: 26 September 2019

Coal Mining



This report is based on, and limited to, the records held by the Coal Authority, at the time we answer the search.





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Coal Authority ref: 81003026110001 Reference: EnviroF_enviro_all_in_one_res_3725 Your reference: GS-TEST Grid reference: 371571 413802 Date: 26 September 2019

Detailed findings

1. Past underground coal mining

The property is not within a surface area that could be affected by any past recorded underground coal mining.

However the property is in an area where the Coal Authority believes there is coal at or close to the surface. This coal may have been worked at some time in the past. The potential presence of coal workings at or close to the surface should be considered, particularly prior to any site works or future development activity, as ground movement could still be a risk. Your attention is drawn to the Comments on the Coal Authority information section of the report.

2. Present underground coal mining

The property is not within a surface area that could be affected by present underground mining.

3. Future underground coal mining

The property is not in an area where the Coal Authority has received an application for, and is currently considering whether to grant a licence to remove or work coal by underground methods.

The property is not in an area where a licence has been granted to remove or otherwise work coal using underground methods.

The property is not in an area likely to be affected from any planned future underground coal mining.

However, reserves of coal exist in the local area which could be worked at some time in the future.

No notices have been given, under section 46 of the Coal Mining Subsidence Act 1991, stating that the land is at risk of subsidence.

4. Mine entries

There are no recorded coal mine entries known to the Coal Authority within, or within 20 metres, of the boundary of the property.

5. Coal mining geology

The Coal Authority is not aware of any damage due to geological faults or other lines of weakness that have been affected by coal mining.

6. Past opencast coal mining

The property is not within the boundary of an opencast site from which coal has been removed by opencast methods.

7. Present opencast coal mining

The property does not lie within 200 metres of the boundary of an opencast site from which coal is being removed by opencast methods.

Coal Authority ref: 81003026110001 Reference: EnviroF_enviro_all_in_one_res_3725 Your reference: GS-TEST Grid reference: 371571 413802 Date: 26 September 2019

8. Future opencast coal mining

There are no licence requests outstanding to remove coal by opencast methods within 800 metres of the boundary.

The property is not within 800 metres of the boundary of an opencast site for which a licence to remove coal by opencast methods has been granted.

9. Coal mining subsidence

The Coal Authority has not received a damage notice or claim for the subject property, or any property within 50 metres of the enquiry boundary, since 31 October 1994.

There is no current Stop Notice delaying the start of remedial works or repairs to the property.

The Coal Authority is not aware of any request having been made to carry out preventive works before coal is worked under section 33 of the Coal Mining Subsidence Act 1991.

10. Mine gas

The Coal Authority has no record of a mine gas emission requiring action.

11. Hazards related to coal mining

The property has not been subject to remedial works, by or on behalf of the Coal Authority, under its Emergency Surface Hazard Call Out procedures.



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Comments on the Coal Authority information

In view of the mining circumstances a prudent developer would seek appropriate technical advice before any works are undertaken.

Therefore if development proposals are being considered, technical advice relating to both the investigation of coal and former coal mines and their treatment should be obtained before beginning work on site. All proposals should apply good engineering practice developed for mining areas. No development should be undertaken that intersects, disturbs or interferes with any coal or mines of coal without the permission of the Coal Authority. Developers should be aware that the investigation of coal seams/ former mines of coal may have the potential to generate and/or displace underground gases and these risks both under and adjacent to the development should be fully considered in developing any proposals. The need for effective measures to prevent gases entering into public properties either during investigation or after development also needs to be assessed and properly addressed. This is necessary due to the public safety implications of any development in these circumstances.



Coal Authority ref: 81003026110001 Reference: EnviroF_enviro_all_in_one_res_3725 Your reference: GS-TEST Grid reference: 371571 413802 Date: 26 September 2019

Additional remarks

Information provided by the Coal Authority in this report is compiled in response to the Law Society's CON29M Coal Mining enquiries. The said enquiries are protected by copyright owned by the Law Society of 113 Chancery Lane, London WC2A 1PL. This report is prepared in accordance with the Law Society's Guidance Notes 2018, the User Guide 2018 and the Coal Authority's Terms and Conditions applicable at the time the report was produced.

Insurance is included as part of this residential report to cover loss in property value arising from any changes in the information contained in this report. Please refer to the attached Certificate of Insurance for the terms and conditions of this insurance. The insurance does not cover non-residential property or further recommended reports.

Disclaimer

The Coal Authority owns the copyright in this report and the information used to produce this report is protected by our database rights. All rights are reserved and unauthorised use is prohibited. If we provide a report for you, this does not mean that copyright and any other rights will pass to you. However, you can use the report for your own purposes.

Alternative formats

If you would like the coal mining section of this report in an alternative format, please contact the Coal Authority's communications team on 0345 762 6848 or email <u>communications@coal.gov.uk</u>.



Coal Authority ref: 81003026110001 Reference: EnviroF_enviro_all_in_one_res_3725 Your reference: GS-TEST Grid reference: 371571 413802 Date: 26 September 2019

Coal Mining Report Insurance Policy



Schedule

Policy number: 26116052

The insurer: Liberty Legal Indemnities – underwritten by Liberty Mutual Insurance Europe SE

Binding Authority contract number: RNMFP1903841

Property:

Reference: 81003026110001

Limit of cover: £50,000

Dated: 26 September 2019

This policy and schedule shall be read together and any word or expression to which a specific meaning has been attached in either shall bear such meaning wherever it may appear.

Where a Coal Mining Report has been obtained in connection with a sale of the property, cover is provided for the benefit of a purchaser and their lender; in the case of a re-mortgage or where the existing owner chooses to obtain a Coal Mining Report, cover is provided for the benefit of the owner and their lender.

The policy offers protection against loss sustained by the owner of the property if any new problems or adverse entries are revealed in a subsequent Coal Mining Report which were not revealed by the original report to which the policy was attached.

The insured shall at all times comply with the requirements of the Conditions of this Policy.

Coal Mining Report Terms and Conditions can be viewed online at this link: <u>https://staging.groundstability.com/insurance/terms/20190404/terms.html</u>



Coal Authority ref: 81003026110001 Reference: EnviroF_enviro_all_in_one_res_3725 Your reference: GS-TEST Grid reference: 371571 413802 Date: 26 September 2019

Contaminated Land



Past land use



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
0	on site	Garage	1969
0	on site	Garage	1974



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This data is sourced from Ordnance Survey/Groundsure.

Former garages

These garages have been identified from high detailed historical Ordnance Survey maps dating from the mid to late 1800s to recent times. They have the potential to cause ground contamination. This can be because spills can occur when fuel, oil or solvents are used causing ongoing pollution. Older and obsolete garages are considered a greater risk than newer ones, as tanks can remain underground and deteriorate, sometimes causing significant leaks.

Please see **page 2** for further advice.

Distance	Direction	Use	Date	
0	on site	Garage	1954	
0	on site	Garage	1954	
0	on site	Garage	1961	
0	on site	Garage	1967	
0	on site	Garage	1969	
0	on site	Garage	1979	
0	on site	Garage	1983	
0	on site	Garage	1985	
0	on site	Garage	1995	
0	on site	Garage	1996	
0	on site	Garage	1996	

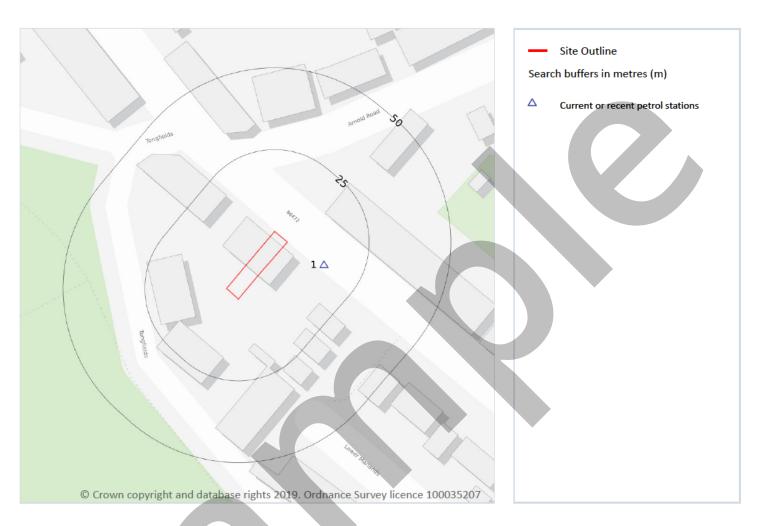
This data is sourced from Ordnance Survey/Groundsure.

For any coal mining related issues please contact the Coal Authority: 0345 762 6848 groundstability@coal.gov.uk



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Current and recent industrial



Current or recent petrol stations

Petrol stations and their associated storage tanks are considered a risk for soil and groundwater contamination. This is because spills can occur when fuel tanks are filled and leaks from these tanks can cause ongoing pollution. Older and obsolete petrol stations are considered a greater risk than newer ones, as fuel tanks can remain underground and deteriorate, sometimes causing significant leaks. In some cases, fuels such as petrol or diesel can spread beneath the surface, meaning that properties can be affected even when they are some distance away.

Please see page 2 for further advice.

ID	Distance	Direction	Company	Address	Status
1	13 m	SE	CLOSED		Obsolete



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This data is sourced from Experian Catalist.

For any coal mining related issues please contact the Coal Authority: 0345 762 6848 groundstability@coal.gov.uk



Coal Authority ref: 81003026110001 Reference: EnviroF_enviro_all_in_one_res_3725 Your reference: GS-TEST Grid reference: 371571 413802 Date: 26 September 2019

Flood Risk



Groundwater flooding



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

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



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Energy summary



The property has been identified to lie within 5km of one or more energy features. The Enviro-All-in-One report summarises these on this page.

If required, full details on these energy features including a detailed location plan relative to the property are available when you purchase a Groundsure Energy and Transportation Report via your preferred searches provider.

) Oil and Gas

Historical, active or planned wells or extraction areas (such as fracking sites) have been identified near the property.



Wind and Solar

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

Oil and Gas Areas Oil and Gas Wells

Identified Not identified

Planned Multiple Wind	Identified
Turbines	
Planned Single Wind Turbines	Identified
Existing Wind Turbines	Not identified
Proposed Solar Farms	Identified
Existing Solar Farms	Identified



Energy Infrastructure

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

Power stationsNotEnergy InfrastructureNotProjectsNot

Not identified Not identified Not identified



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Transportation summary



The property has not been identified to lie within the specified distance of one or more of the transportation features detailed below.

If required, full details on these transportation features including a detailed location plan relative to the property are available when you purchase a Groundsure Energy and Transportation Report via your preferred searches provider.



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

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

Crossrail

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

Crossrail 1 Route	
Crossrail 1 Stations	
Crossrail 1 Worksites	
Crossrail 2 Route	
Crossrail 2 Stations	
Crossrail 2 Worksites	
Crossrail 2 Safeguarding	
Crossrail 2 Headhouse	

Not identified Not identified Not identified Not identified Not identified Not identified Not identified

Other Railways

The property is not within 250 metres of any active or former railways, subway lines, DLR lines, subway stations or railway stations.

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

For any coal mining related issues please contact the Coal Authority: 0345 762 6848 groundstability@coal.gov.uk



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Planning summary



Planning Applications

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

Total applications

This total includes large developments within 500 m, small developments within 125 m and house extensions within 50 m. If required, full details on these applications including a detailed location plan relative to the property are available when you purchase a Groundsure Planning Report via your preferred searches provider.

Planning constraints

Protected areas have been identified within 50 metres of the property.

Please see page 19 for details of the identified issues.

Environmental Protected Areas Identified Visual and Cultural Protected Not identified Areas

Please note that the Local Authority of Bolton have not supplied conservation area data. The property may therefore lie within a conservation area, and we recommend that you check your local search for further details.



2

Telecoms

There are mobile masts, mobile phone base stations or planning applications for mobile masts identified within 250 metres of the property.

Mobile phone masts

Identified

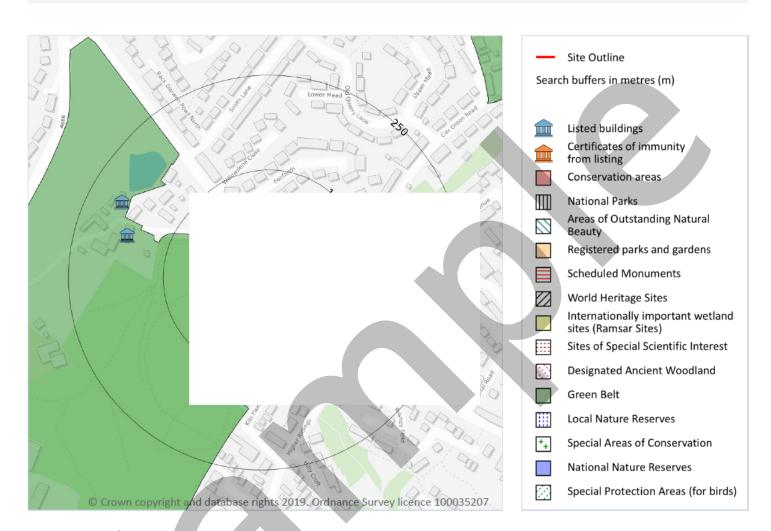
If required, full details on these Telecoms results are available when you purchase a Groundsure Planning Report via your preferred searches provider.



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Planning Constraints



Environmental Designations

Green Belt

Green Belts are intended to prevent inappropriate development by keeping certain areas of land open. The fundamental purpose of Green Belt is to prevent continued growth and merging of urban areas, hence the majority of Green Belt land being located on the fringe of large towns and cities, extending into the countryside. Whilst development can happen in the Green Belt, it should be subject to greater controls on the type and size of the development. However, the presence of a Green Belt designation is not in itself a complete barrier to development and the Local Plan should be consulted if a purchaser is concerned about any potential development in these areas.

Distance	Direction	Green Belt Name	Data Source
32 m	W	Liverpool, Manchester and West Yorks Greenbelt	Bolton District (B)



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This data is sourced from Local Authorities (Green Belt data contains Ordnance Survey data © Crown copyright and database right 2019). For more information please see https://www.gov.uk/guidance/national-planning-policy-framework/9-protecting-green-belt-land

For any coal mining related issues please contact the Coal Authority: 0345 762 6848 groundstability@coal.gov.uk



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Mobile phone masts



Mobile phone masts planning records

Planning permission has been sought for a new mobile phone mast within 129m of the property.

As this information is normally updated quarterly, the mast could already have been built or may be in the planning stages. Further details on the progress of the application should be available on the Local Authority's planning website.

ID	Distance	Direction	Applicant Detail	Details
2	129 m	E	No Details Sep 8 2008 Telefonica O2 UK Limited	Scheme comprises prior notification for the construction of 12.5m high flagpole with 3 shrouded antennae and ancillary equipment cabinet.



Coal Authority ref: 81003026110001 Reference: EnviroF_enviro_all_in_one_res_3725 Your reference: G5-TEST Grid reference: 371571 413802 Date: 26 September 2019

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		Contamina
Former industrial land use (1:10,560 and 1:10,000 scale)	Identified	Dangerous i List 2)
Former tanks	Not identified	Pollution in
Former energy features	Not identified	Flood Risk
Former petrol stations	Not identified	
Former garages	Identified	Risk of flood
Former military land	Not identified	Flood storag
Former landfill (from Local Authority and historical mapping records)	Not identified	Historical flo Areas benef
Waste site no longer in use	Not identified	Flood defen
Active or recent landfill	Not identified	Proposed flo
Former landfill (from Environment Agency Records)	Not identified	Surface wat
Active or recent licensed waste sites	Not identified	Groundwat
Recent industrial land uses	Not identified	Ground sta
Current or recent petrol stations	Identified	Natural grou
Hazardous substance storage/usage	Not identified	Natural geo
Sites designated as Contaminated Land	Not identified	Non-coal m
Historical licensed industrial activities	Not identified	Mining cavit
Current or recent licensed industrial activities	Not identified	Infilled land
Local Authority licensed pollutant release	Not identified	Radon
Pollutant release to surface waters	Not identified	Radon
Pollutant release to public sewer	Not identified	Energy Infi
Dangerous industrial substances (D.S.I. List 1)	Not identified	Electricity tr

Contaminated Land	
Dangerous industrial substances (D.S.I. List 2)	Not identified
Pollution incidents	Not identified
Flood Risk	
Risk of flooding from rivers and the sea	Not identified
Flood storage areas: part of floodplain	Not identified
Historical flood areas	Not identified
Areas benefiting from flood defences	Not identified
Flood defences	Not identified
Proposed flood defences	Not identified
Surface water flood risk	Not identified
Groundwater flooding	Identified
Ground stability	
Ground stability Natural ground subsidence	Not identified
	Not identified Not identified
Natural ground subsidence	Hothdontinod
Natural ground subsidence Natural geological cavities	Not identified
Natural ground subsidence Natural geological cavities Non-coal mining	Not identified
Natural ground subsidence Natural geological cavities Non-coal mining Mining cavities	Not identified Not identified Not identified
Natural ground subsidence Natural geological cavities Non-coal mining Mining cavities Infilled land	Not identified Not identified Not identified

Energy Infrastructure

Electricity transmission lines and pylons

Not identified

For any coal mining related issues please contact the Coal Authority: 0345 762 6848 groundstability@coal.gov.uk



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- 1				
Pla	nnin	z cons	train	ts

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	Identified	
World Heritage Sites	Not identified	
Areas of Outstanding Natural Beauty	Not identified	
National Parks	Not identified	
Conservation Areas	Not identified	
Listed Buildings	Not identified	
Certificates of Immunity from Listing	Not identified	
Scheduled Monuments	Not identified	
Scheduled Monuments		

Planning

Mobile phone masts

Not identified

Mobile phone masts planning records

Identified



Coal Authority ref: 81003026110001 Reference: EnviroF_enviro_all_in_one_res_3725 Your reference: GS-TEST Grid reference: 371571 413802 Date: 26 September 2019

Contaminated land liability assessment methodology

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

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

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

Method Statement

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

Limitations of the Study

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



Coal Authority ref: 81003026110001 Reference: EnviroF_enviro_all_in_one_res_3725 Your reference: GS-TEST Grid reference: 371571 413802 Date: 26 September 2019

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, coastal, surface water (pluvial), and groundwater flooding and historic flood events.

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 Environment Agency. 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.

Historic flood events

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

Surface water flooding

Ambiental Risk Analytics surface water flood map identifies areas likely to flood following extreme rainfall events, i.e. land naturally vulnerable to surface water or "pluvial" flooding. This data set was produced by simulating 1 in 30 year, 1 in 100 year, 1 in 250 year and 1 in 1000 year rainfall events. 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.



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Groundwater flooding

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

Ambiental FloodScore™

The property has been rated as Very Low risk.

Flood Re is a joint initiative between the Government and the UK insurance market. The scheme was set up to provide affordable household insurance flood cover to UK residents at risk of flooding. There are some exemptions from the Flood Re scheme, which includes; new properties built after 1 January 2009, commercial property, buy to let properties and blocks of flats with four or more units. A full list of the exemptions can be found on the Flood Re website (<u>https://www.floodre.co.uk/can-flood-re-help-me/eligibility-criteria/</u>).

Ambiental's FloodScore[™] risk rating provides an indication of the perceived insurance risk classification, and subsequently the likelihood of a property being ceded into the Flood Re scheme from river, coastal and surface water flood only. It does not consider other factors required or assessed against for ceding into the Flood Re scheme, nor does it consider any other requirements for obtaining household insurance.

The Ambiental FloodScore[™] is classified into six different bandings:

Very High indicates a level of flood risk where standard insurance pricing for flood cover is likely to be subject to increased premiums and non-standard and/or additional terms. There is a very high possibility of the property being ceded into the Flood Re scheme by insurance companies, especially if there is a record of a previous flood at the property.

High indicates a level of flood risk where standard insurance pricing for flood cover is likely to be subject to increased premiums and non-standard and/or additional terms. There is a high possibility of the property being ceded into the Flood Re scheme by insurance companies, especially if there is a record of a previous flood at the property.

Moderate-High indicates a level of flood risk where standard insurance pricing for flood cover is likely to be subject to increased premiums and non-standard and/or additional terms. There is a moderate possibility of the property being ceded into the Flood Re scheme by insurance companies, particularly if there is a record of a previous flood at the property.

Moderate indicates a level of flood risk where standard insurance pricing for flood cover may be available but may be subject to increased premiums and non-standard and/or additional terms. There is a low possibility of the property being ceded into the Flood Re scheme by insurance companies, unless there is a record of a previous flood at the property.

Low indicates a level of flood risk where insurance cover for flood may be relatively easily obtained as part of a standard household insurance policy. There is a very low possibility of the property being ceded into the Flood Re scheme by insurance companies, unless there is a record of a previous flood at the property.

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



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Search Code and Groundsure terms and conditions

IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email: <u>info@groundsure.com</u> which is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered search firms maintain compliance with the Code.

The Search Code

- provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in property search reports undertaken by subscribers on residential and commercial property within the United Kingdom
- sets out minimum standards which firms compiling and selling search reports have to meet
- promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals
- 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.

The Code's core principles

Firms which subscribe to the Search Code will:

- display the Search Code logo prominently on their search reports
- 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

Complaints Advice

If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for any complaint to be considered under their formal internal complaints procedure. If you remain dissatisfied with the firm's final response, after your complaint has been formally considered, or if the firm has exceeded the response timescales, you may refer your complaint for consideration under The Property Ombudsman scheme (TPOs). The Ombudsman can award up to £5,000 to you if the Ombudsman finds that you have suffered actual financial loss and/or aggravation, distress or inconvenience as a result of your search provider failing to keep to the 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.

TPO's 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 https://pccb.org.uk/.

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



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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
- keep you informed by letter, telephone or e-mail, as you prefer, if we need more time
- provide a final response, in writing, at the latest within 40 working days of receipt
- liaise, at your request, with anyone acting formally on your behalf

Complaints should be sent to:

Operations Director, Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email: info@groundsure.com 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: <u>admin@tpos.co.uk</u> We will co-operate fully with the Ombudsman during an investigation and comply with their final decision.

Groundsure's Terms and Conditions can be viewed online at this link: <u>https://www.groundsure.com/terms-and-conditions-feb11-2019</u>

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