

Professional Opinion

Overall Result

Pass

There are no Key Risks further actions that should hinder the completion of this transaction



Key Risks



Environmental
Pass



Flood
Low



Other Considerations



Ground Stability
Pass



This page should always be read in conjunction with the full report.
See Notes & Guidance for full definitions.

Site Plan



Air Quality Index: **Generally Good**
(See 1.25)

Report Details

Address:
Sample, Sample

Requested by:
Sample

Grid Reference:
E: 123456 | N: 123456

Date:
13/12/2023

Report Reference:
Sample

Report ID:
370169

Assessed by the:



**Environmental
Risk Team**



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 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. <https://futureclimateinfo.com/wp-content/uploads/2023/02/FCI-terms-and-conditions-v0223.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

Exeter 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.

1.21 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.

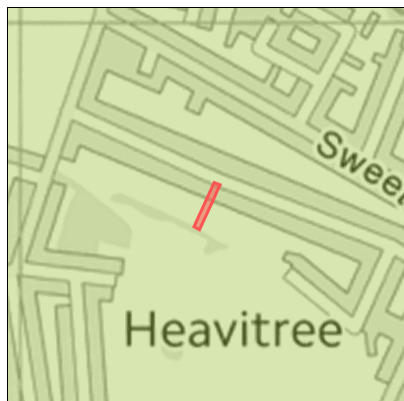
Data provided by DEFRA indicates that the property is not in or within 100 metres of an Air Quality Management Area (AQMA). An AQMA is declared where the air pollutants occur above EU and Government targets, and where the council is required to create and follow an Air Quality Action Plan (AQAP) to improve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



- Generally Good
- Property Boundary

The data indicates that the property is in an area with a rating of 1 or Generally Good. A rating of 1 means there is a low chance of average pollution levels exceeding the annual legal limit. The air in your area is generally clean, although there may still be some high concentrations of pollution located close to 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

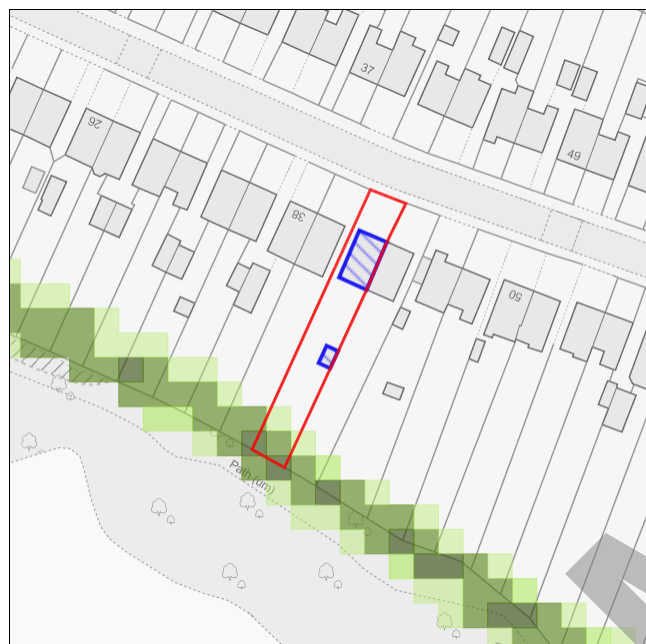
2.01 River and Sea Flood Risk

NEGLIGIBLE

Data provided by the Environment Agency indicates the property and the building footprint (as determined by current OS mapping) are within an area of Negligible river & sea flood risk.

2.02 Surface Water Flood Risk

LOW



- Significant
- High
- Low to Moderate
- Low
- Building Footprint
- Property Boundary

The identified surface water flood risk to the property is Significant (1.3% chance of flooding between 30cm and 1m). However, this risk is recorded as affecting only a limited portion of the property grounds. The identified surface water flood risk to the building footprint (as determined by current OS mapping) is Negligible. Therefore, we consider the overall risk of flooding to the property to be Low

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.

The potential impact of surface water flooding can vary according to the depth of the water, the surface over which the water is flowing, its direction and velocity. Surface water flooding is therefore difficult to predict, as it is hard to forecast exactly where or how much rain will fall in any storm. 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. Any drainage networks should be kept free of blockages to ensure they are functioning to their design capacity so that they do not become overwhelmed.

2.03 Groundwater Flooding

LOW

Data provided by JBA indicates there is an area within the property boundary, that is likely to encroach the building footprint (as determined by current OS mapping), that has at least a 1% annual chance of peak groundwater levels reaching within 5m of the ground surface. There is therefore a risk of groundwater flooding to subsurface assets, but near-surface manifestation of groundwater is less likely. The overall risk of groundwater flooding to the property is considered low.

2.04 Surface Water Features

NOT IDENTIFIED

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.

2.05 Insurance Considerations

NOTE

The JBA Floodability Rating at this location is Amber. As a result, it is likely that flood insurance should be available at standard terms. This should be checked and an appropriate policy should be purchased prior to exchange of contracts.

JBA Floodability data is derived from their high-resolution UK flood hazard maps. Over 85% of insurers use JBA data when assessing flood risk. The JBA Floodability Rating is represented by colour indicators (from highest to lowest: black 2, black 1, red, amber, green or clear). As such, the JBA Floodability Rating provides an indication of the insurance markets probable interpretation of flood risk at the property and therefore the availability of insurance at standard terms.

NOTE: This section (Insurance Considerations) is intended to provide an indication of the insurance markets perception of the property and does not form part of our assessment of its risk of flooding. Please see the above sections for the assessment of flood risk and any advised next steps.

2.06 Historic Flooding

NOT IDENTIFIED

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.

2.07 Flood Storage

NOT IDENTIFIED

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

NOT IDENTIFIED

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, although not all dams were modelled.

This property is not located in an area modelled by JBA as being in the potential path of water if a reservoir dam or embankment was to fail.

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
Groundwater Flooding
Historic Flooding
Dam Break

Surface Water Flood Risk
Surface Water Features
Flood Storage

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.

3.02 Property Subsidence Assessment - Clay Shrink-Swell

PASS

Shrink-swell refers to a change in soil volume as its moisture content changes. Clay-rich soils can absorb lots of water causing them to swell, the ground to rise and overlying structures to lift. This is known as heave. Heave can occur in wetter weather, or where excess water is introduced into the ground by damaged sewer or water pipes. In prolonged dryer weather, or where nearby trees and shrubs have high water demands, clay soils can become very dry. As a result, the ground shrinks, leading to subsidence. Shrink/swell-prone soils are found extensively across England and Wales, with soil shrinkage accounting for approximately 75% of all instances of subsidence.

The British Geological Survey (BGS) Property Subsidence Assessment dataset is a national assessment of Shrink-Swell susceptibility. As well as soil-type, it factors key environmental drivers such as the proximity of trees and the resilience of the property itself to cope with any movement (e.g. age, foundation depth). This provides a more property-specific assessment of susceptibility to shrink-swell related subsidence than considering geology alone.

The Property Subsidence Assessment data provided by the BGS indicates that the property is classified as having a **Non-Plastic** hazards score. This indicates the underlying geology is non-plastic and therefore cannot undergo any change in volume and therefore cannot have shrink-swell related subsidence.

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.

3.15 Checked Datasets

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

Property Subsidence Assessment - Clay Shrink-Swell

Geohazards | Compressible Ground

Mapped Landslides

Mining | Cheshire Brine Compensation Area

Mining | Mining Cavities (Non-Coal)

Modified Ground | Artificial Deposits

Natural Cavities & Soluble Rocks

Geohazards | Collapsible Deposits

Geohazards | Running Sand

Landslips/slides | Slope Instability

Mining | Coal Mining

Mining | Hazards (Non-Coal)

Modified Ground | Historical Analysis

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 Dye & Durham (UK) Limited (formerly Future Climate Info Limited).

The cover page of this report 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 insight-info@dyledurham.com, or call us on 0330 900 7500.

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 Considerations

METHODOLOGY

Insurance considerations are 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. It is estimated that over 85% of insurers use JBA data when assessing flood risk. The JBA Floodability Rating is represented by colour indicators (black, red, amber, green or clear). For locations rated Black 1 (High) and Black 2 (Very High) a residential property is more likely to be ceded into Flood Re (see below for further information) 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.

Flood Re is a flood re insurance scheme 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/>. Please note that Flood Re is due to expire 2039 and subsequently the insurance market will be expected to take a risk-reflective approach to property acceptance and premiums.

4.04 Flood Assessment

METHODOLOGY

The flood assessment in this report is based on river, sea, surface water and groundwater flooding data. This includes data supplied by the Environment Agency, Natural Resources Wales and JBA Risk Management. Recorded historic flood events, dam break and proximity to surface water features are presented within the report for information purposes, however are not factored into the risk assessment.

Where a property boundary is provided at the point of order (not a point-based location), this flood assessment also considers the location of flood risk in relation to existing building footprints. The building footprint(s) are determined using Ordnance Survey data. Only building (or partial building) footprints which fall within the provided property boundary are included in the assessment. These building footprints can include main buildings and dwellings, as well as secondary or outbuildings such as garages. Please note that the precise building footprints outlined and used within this report may not include new build properties/developments where construction was completed within the previous 5 months or in some cases changes to an existing property (e.g. an extension).

The flood assessment professional opinion results can be summarised as followed:

A '**Negligible**' result is given where there is no identified flood risk affecting the property, based on the flood data sources assessed, and no further action is required.

A '**Low**' result is given where there is an identified flood risk affecting the property but not requiring further action.

A '**Moderate**' result is given where there is an identified flood risk affecting the property which should be noted and further actions may be considered.

A '**High**' result given where there is an identified flood risk affecting the property and further action is recommended.

A '**Very High**' result given where there is high flood risk affecting the property and further action is strongly recommended.

RICS advises that flood risk does reduce the value of a property, compared with a similar property without such a risk. A Very High or High is more likely to have a negative impact on value, however this depends on the specific 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.

Please note, although this report has been compiled using comprehensive data and assessment methods, the flood assessment is based on theoretical risk models and 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.

4.05 Flood Planning, Flood Warning and Reporting, and Flood Resistance and Resilience Measures

CONSUMER INFORMATION

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:

English Government: <https://www.gov.uk/prepare-for-a-flood/find-out-if-youre-at-risk>

Natural Resources Wales: <https://naturalresources.wales/flooding?lang=en>

Insurance Industry: <https://www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding>

4.06 Terms of Use

T&Cs, QUERIES & COMPLAINTS

This report is supplied by Dye & Durham (UK) Limited (formerly Future Climate Info Limited) subject to Terms and Conditions of Business, available at <https://futureclimateinfo.com/wp-content/uploads/2023/02/FCI-terms-and-conditions-v0223.pdf>. In the event of product and content queries please contact insight-info@dyedurham.com. Our formal complaints procedure can be found at <http://www.futureclimateinfo.com/complaints>.

4.07 Search Code

CONSUMER INFORMATION

IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Dye & Durham (UK) Limited (formerly Future Climate Info Limited), Imperium, Imperial Way, Reading, Berkshire, RG2 0TD, Telephone 0330 900 7500, Email: insight-info@dyedurham.com, 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.

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- 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.

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- 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 : Exeter City Council

Tel: 01392 277 888

Visit: <http://www.exeter.gov.uk>

Environment Agency | 1 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

Natural Resources Wales

Tel: 0300 065 3000

Visit: <http://naturalresources.wales/>

Email: enquiries@naturalresourceswales.gov.uk

JBA Risk Management Ltd | 1 Broughton Park, Old Lane North, Broughton, Skipton, North Yorkshire. BD23 3FD



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

Public Health Wales | 2 Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ

Tel: 029 2022 7744

Visit: <http://phw.nhs.wales/>

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: 08456 05 05 05

Visit: 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

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