

# ESSENTIAL RESIDENTIAL <0.25HA

## ESSENTIAL + FLOOD

**S LINE:**  
R LANGHO HOUSEHOLD WASTE RECYCLING CENTRE,  
GHSIGHT ROAD, BLACKBURN, LANCASHIRE, BB6 8FE

**REQUESTED BY:**  
PALI LTD

**REFERENCE:**  
79\_82639-AW2\_888.1160  
ORDER ID: 271149

**GRID REF:**  
E: 370928  
N: 434857

**DATE:**  
23/01/2018

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>.

### 3.5 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 close to a river, stream or coast.

### 3.6 FLOOD PLANNING, FLOOD WARNING AND REPORTING, AND FLOOD RESISTANCE AND RESILIENCE MEASURES

#### METHODOLOGY

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

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

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

RICS: [www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding](http://www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding)

### 3.7 STANDARD

#### T&C's, QUERIES & COMPLAINTS

This report is supplied by Future Climate Info Limited subject to Terms and Conditions of Business, available at <http://www.futureclimateinfo.com/Content/images/PDF/FCL-terms-and-conditions.pdf>. In the event of product and content queries please contact [admin@futureclimateinfo.com](mailto:admin@futureclimateinfo.com). Our formal complaints procedure can be found at <http://www.futureclimateinfo.com/complaints>.

### 3.8 SEARCHCODE

#### T&C's

#### IMPORTANT CONSUMER PROTECTION INFORMATION

Search has been produced by Future Climate Info Ltd, 17 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4UA, Telephone 01732 755 180, Email: [info@futureclimateinfo.com](mailto:info@futureclimateinfo.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.

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

**REPORT SUMMARY**

**SECTION 1: ENVIRONMENTAL (INC. CONTAMINATED LAND)**

**FURTHER ACTION: NEXT STEPS:** - CONTACT ENVIRONMENT AGENCY

**SECTION 2: FLOOD (INC. FLOODABILITY RATING)**

**FURTHER ACTION: NEXT STEPS:** - CONSIDER SPECIALIST ADVICE

**Address:**

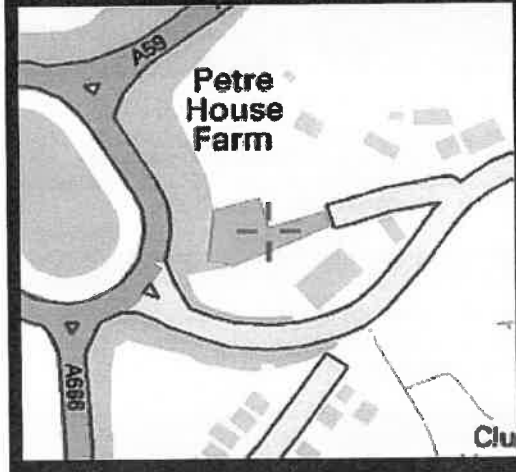
Former Langho Household Waste Recycling Centre,  
Longsight Road, Blackburn, Lancashire, BB6 8FE

**Requested By:**

PALI Ltd

**Grid Ref: Date: References:**

E: 370928 23/01/2018 79\_82639-AW2.  
N: 434857 888.1160  
ID: 271149



**PROFESSIONAL OPINION**

This summary should be read in conjunction with the full report. The Professional Opinion below summarises the risks and other potential issues associated with the property. The Professional Opinion results are displayed as GREEN for PASS, GREEN for PASS WITH ADVISORY, and RED for FURTHER ACTION. A PASS is given if there is no specific risk. A 'PASS WITH ADVISORY' is given where there is no specific risk from an environmental perspective, but where the client should be made aware of the feature(s) and/or information within the section as they may consider it affects their quiet enjoyment of the property. A 'FURTHER ACTION' is given if there is a specific risk and a specific further action is advised. The Pass, Pass with Advisory, or Further Action results should be disclosed to client and /or lender and / or insurer as appropriate. The Professional Opinion is summarised below. The Professional Opinion summary will indicate where more details on Advisory or Further Actions are available in the body of the report.

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

**PROFESSIONAL OPINION APPROVED BY:**

*Phillip Wilbourn*



Phillip Wilbourn, CEO  
Wilbourn & Co Ltd



Future Climate Info Limited is an Appointed Representative of CLS Risk Solutions Limited who are authorised by the Financial Conduct Authority.

Regulated by RICS

If you require assistance please contact your Search Provider or alternatively contact FCI directly and quote order: 271149  
Tel: 01732 755 180 | Email: [info@futureclimateinfo.com](mailto:info@futureclimateinfo.com) | Web: [www.futureclimateinfo.com](http://www.futureclimateinfo.com)



Property Insight

Please find attached your:  
**FCI Essential Residential <0.25Ha**

This search has been arranged by CLS Property Insight ('CLS'), 17 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4UA. Telephone No: 01732 753910, email: [info@clspropertyinsight.co.uk](mailto:info@clspropertyinsight.co.uk) and is subject to CLS' terms and conditions. Full details of CLS' terms and conditions can be viewed at <https://www.cls.co.uk/Content/PDFs/Website/TermsConditions-B2B.pdf>.

The search was compiled by Future Climate Info Limited and is subject to FCI's terms and conditions. Full details of FCI's terms and conditions can be viewed at <http://www.futureclimateinfo.com/Content/images/PDF/FCI-terms-and-conditions.pdf>, or sent upon request.

Both CLS and FCI are registered with the Property Codes Compliance Board ('PCCB') as subscribers to the Search Code. The PCCB independently monitors how registered firms maintain compliance with the Code, for more information please go to: [www.propertycodes.org.uk](http://www.propertycodes.org.uk).

If you have any questions regarding the contents of this search or would like to find out more about the products that CLS provides, please contact our Customer Services Team on 01732 753910 or [info@clspropertyinsight.co.uk](mailto:info@clspropertyinsight.co.uk).

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

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



# ESSENTIAL RESIDENTIAL < 0.25HA

## ENVIRONMENTAL + FLOOD

ADDRESS LINE:  
FORMER LANGHO HOUSEHOLD WASTE RECYCLING CENTRE,  
LONGSIGHT ROAD, BLACKBURN, LANCASHIRE, BB6 8FE

REQUESTED BY:  
PALL LTD

REFERENCE:  
79\_82639-AW2.888.1160  
ORDER ID: 271149

GRID REF:  
E: 370928  
N: 434857

DATE:  
23/01/2018

Confirmation whether or not the Local Authority is planning to inspect or designate the land as contaminated land.

### NHBC Buildmark (or Similar) Certificate

If your property was constructed since 1999 the NHBC certificate new home warranty may have contained assurance that contaminated land matters had been satisfactorily addressed (from 2003 this was a standard provision from NHBC). Please provide us with a copy of your certificate or cover note. A Zurich/Premier/LABC certificate showing that contaminated land or environmental impairment cover would also suffice.

### Local Authority: Planning

It is quite possible that the development was constructed with a requirement to remediate as part of the planning process. Please provide us with confirmation from the Local Planning Authority that any such conditions were addressed during the construction phase.

### Local Authority: Building Control

The building control officers in issuing the Building Regulations approval may have inspected ground condition improvements and foundation construction. Please provide confirmation that any remedial issues were addressed.

## 1.03 OFFICIAL CONTAMINATED LAND | REGISTER ENTRIES & NOTICES

PASS

Ribble Valley 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.

## 1.16 LANDFILL | HISTORIC

FURTHER ACTION

Data provided by the Environment Agency indicates that the property is within 25 metres of one or more historic landfill sites.

If any related data is available it will appear below.

Licence	Site Name	Site Address	Waste Type	Distance	Source
EAHLD07675	Petre Garage	Northcote Mannor Hotel, Langho, Lancashire	Liquid Sludge	1 m	EA

ADVISORY: It is possible that issues associated with contamination, surface instability and ground gas, may arise where historic landfill sites exist.

Any enquiries relating to the nature of the historic landfill and any ongoing monitoring and management of leachate and gas should be directed to the Environment Agency. Please find contact details for the Environment Agency at the end of this report.

If you are concerned about the implications of surface instability and ground gas you may wish to contact a Chartered Building Surveyor. Stace LLP, Eldon House, 2-3 Eldon Street, London, EC2M 7LS. Email: london@stace.co.uk Tel: 0207 377 4080 and quote reference "FUTURE 271149"

## 1.18 PAST INDUSTRIAL LAND USES

PASS

In the Professional Opinion of Wilbourn & Co. Chartered Surveyors 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<sup>-3</sup>), 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/>.

# RESIDENTIAL < 0.25HA

## RESIDENTIAL + FLOOD

LINE:  
R LANGHO HOUSEHOLD WASTE RECYCLING CENTRE,  
SIGHT ROAD, BLACKBURN, LANCASHIRE, BB6 8FE

REQUESTED BY:  
PAL LTD

REFERENCE:  
79\_82639-AW2\_888.1160  
ORDER ID: 271149

GRID REF:  
E: 370928  
N: 434857

DATE:  
23/01/2018

## 2 FLOOD (INC. FLOODABILITY RATING)

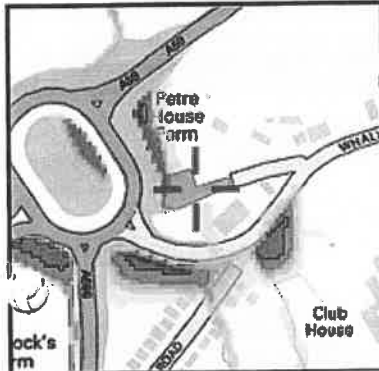
### 2.01 RIVER AND SEA FLOOD RISK

PASS

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

### 2.02 SURFACE WATER FLOOD RISK

FURTHER ACTION



- Highly Significant
- Significant
- High
- Moderate
- Low to Moderate
- Low

Data provided by JBA Risk Management indicates that the property is located within an area where the Surface Water flood risk is Significant. This indicates that the property may flood between 0.3 metres and 1 metre in depth, within a 75 year frequency. 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.

**ADVISORY:** 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://www.futureclimateinfo.com/Residential/FloodRisk>. If you would like to order a Report Review, this can be purchased for £99 +VAT by contacting CLS on 01732 753 910.

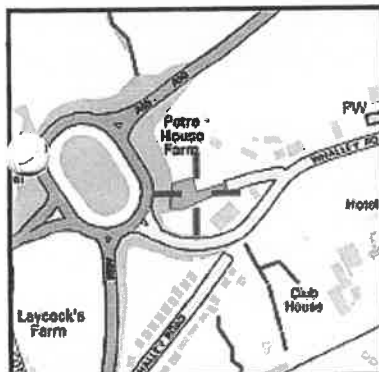
### 2.03 GROUNDWATER FLOODING

PASS

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

### 2.04 SURFACE WATER FEATURES

PASS (WITH ADVISORY)



#### 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 75 metres from the property boundary.

### 2.05 FLOODABILITY RATING

PASS (WITH ADVISORY)

The JBA Floodability Rating at this location is Amber. Amber indicates that the likelihood of flooding is Moderate.

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.

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.

# ESSENTIAL RESIDENTIAL <0.25HA

## ENVIRONMENTAL + FLOOD

### ADDRESS LINE:

FORMER LANGHU HOUSEHOLD WASTE RECYCLING CENTRE,  
LONGSIGHT ROAD, BLACKBURN, LANCASHIRE, BB6 8FE

### REQUESTED BY:

PAL LTD

### REFERENCE:

79\_82639-AW2\_888\_1160  
ORDER ID: 271149

### GRID REF:

E: 370928  
N: 434857

### DATE:

23/01/2018

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 [www.homeprotect.co.uk/floodcover](http://www.homeprotect.co.uk/floodcover).

## 2.06 HISTORIC FLOODING

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.

PASS

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

## 2.07 FLOOD STORAGE

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).

PASS

## 2.08 SEWER FLOODING

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.

NOTE

## 3 NOTES & GUIDANCE

### 3.1 REPORT NOTES

This report has been produced solely for the purposes of screening the subject property for the dataset categories listed in 3.2. 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 professional risk assessment in this report is provided by a Chartered Environmental Surveyor who is regulated by RICS.

METHODOLOGY

### 3.2 REPORT DATASET CATEGORIES

The dataset categories analysed in this report are listed below. For more information on these dataset categories, please visit our website [www.futureclimateinfo.com](http://www.futureclimateinfo.com).

METHODOLOGY

1.01 Environmental Map, 1.02 Remediation Insurance, 1.03 Official Contaminated Land | Register Entries & Notices, 1.04 Artificial Ground, 1.05 Current Industrial Land Uses, 1.06 Electricity Infrastructure | Electricity Pylons, 1.07 Electricity Infrastructure | Overhead Power Lines, 1.08 Electricity Infrastructure | Power Cables and Lines, 1.09 Electricity Infrastructure | Substations, 1.10 Environmental Permits | Closed Mining Waste Facilities, 1.11 Environmental Permits | End of Life Vehicles, 1.12 Environmental Permits | Industrial Sites, 1.13 Environmental Permits | Waste Sites, 1.14 Fuel / Petrol Stations, 1.15 Landfill | Current, 1.16 Landfill | Historic, 1.17 OFCOM Mast Site Clearance Locations, 1.18 Past Industrial Land Uses, 1.19 Pollution Incidents, 1.20 Potentially Infilled Land, 1.21 Radon Gas, 1.22 Surface Dangers or Hazards | COMAH Sites, 1.23 Surface Dangers or Hazards | Hazardous Waste Registrations, 1.24 Air Quality Management Area, 2.01 River and Sea Flood Risk, 2.02 Surface Water Flood Risk, 2.03 Groundwater Flooding, 2.04 Surface Water Features, 2.05 Floodability Rating, 2.06 Historic Flooding, 2.07 Flood Storage, 2.08 Sewer Flooding

### 3.3 CONTAMINATED LAND

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 valuation.

METHODOLOGY

### 3.4 FLOOD INSURANCE

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/>.

METHODOLOGY

The 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, 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