

- + A leading UK **environmental**, mining and climate data authority
- + Providing **expert** information on risks including land contamination, flooding and ground stability
- + Delivering forward guidance on potential **climate** risks
- + We are proud to be part of the **B Corp** Community
- + We work to the highest standards of **environmental and social governance** (ESG) to deliver our support in an **ethical** and **transparent** way

Our Vision

- + We will be the **leader** for global environmental and climate insights to land and property transactions

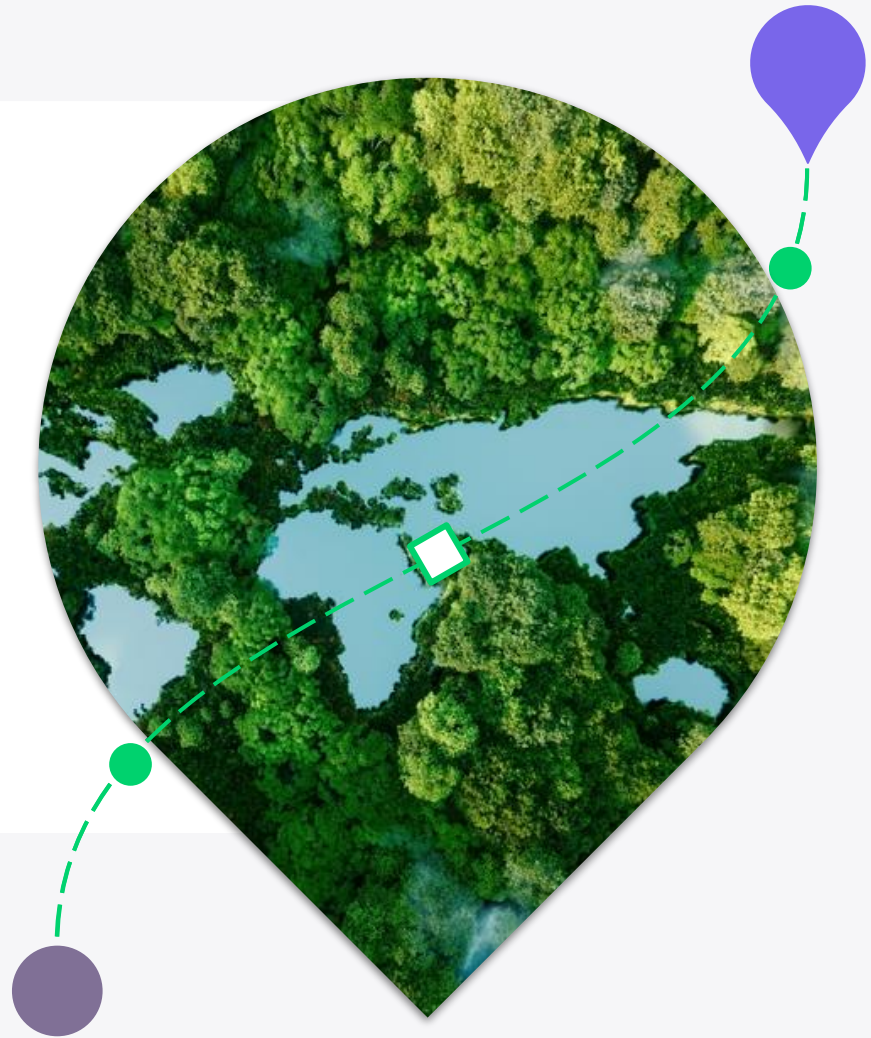
Our Mission

- + To help our climate-challenged society make positive, **sustainable** and **responsible** land and property decisions



Practical examples of reporting on climate change

By Nick Treble MSc BSc (Hons) PIEMA



Winners of...





**Climate Change - A Quick
Summary**



Flooding

In 5 years

2 Million



By 2050

3 Million



Subsidence

In 5 years

449,000



By 2050

2 Million



Coastal Erosion

In 5 years

10,800



By 2050

42,000

Cause and effect



Rising sea levels

Coastal erosion; flooded homes & businesses; increased insurance premiums; loss of property; rentability & mortgageability; loss of life



Extreme heat

Drought; food & water scarcity; reliance on imports; heat stress on buildings; infrastructure damage; wildfires; increased subsidence; cost to insurance industry; serious threat to life, health & wellbeing



Increased rainfall

Flooded homes & businesses; insurance availability & affordability; soil erosion; crop damage; reliance on food imports; displacement; damage; human life; business interruption

Part B - Section 3: Providing climate change risk advice to clients

The key duties and climate advice to clients:

1. Duty of care

“Solicitors have a general legal duty to exercise reasonable care and skill. The standard is that of a reasonably competent practitioner (Per Oliver J in Midland Bank Trust Co Ltd v Hett Stubbs and Kemp [1979] Ch 384 at 403.)”

2. Duty to warn

“A solicitor has a duty to warn a client about potential risks by pointing out hazards of a kind which should be obvious to the solicitor but which the client may not appreciate (County Personnel (Employment Agency) v Alan R Pulver & Co [1987] 1 W.L.R. 916).”

3. Duty to disclose

“Solicitors have a duty to disclose to their client, when acting on a matter, all information material to that matter of which they have actual knowledge (Rule 6.4 of the SRA Code of Conduct for Solicitors).”

4. Duty to uphold service and competence levels

“Both the law and SRA codes provide that solicitors must ensure that they provide a proper standard of service to their clients.”

Reports and recommendations



transportation is a
nsportation report. Con
ur search provider for further

Avista
Specimen Town
Next steps indicator
Based on time, costs and complexity of proposed
next steps relating to all sections of the report.



Groundsure
LOCATION INTELLIGENCE
Specimen Address, Specimen Town
Professional opinion

Contaminated Land
Low-Moderate
Acceptable Risk

Flood Risk
Negligible

Operational Environmental Risk
Low-Moderate

Ground Stability
Not identified

Radon
Passed

Energy
Identified

Transportation
Not identified

Planning Constraints
Identified

Planning Applications
Not selected

Written by: A. Author BSc MSc PIEMA
Reviewed by: B. Author BSc MSc PIEMA

Contaminated land liability
Is it likely that the property will represent acceptable
banking security from a contaminated land
perspective?
Yes
Statutory or 3rd party action
Is there a risk of statutory (e.g. Part 2A EPA 1990) or
third party action being taken against the site?
Unlikely
Environmental liability
Is there a risk that the property value may be
impacted due to contaminated land liability issues?
Unlikely

Flood Risk
High

Consultant's guidance and recommend

Ground Stability
Identified

Radon
Passed

Energy
Identified

Planning
Identified

Further
Ground S
Identified
Radon
Passed
Energy
Identified
Transportation
Not identified
Planning Constraints
Identified
Planning Applications
48

Ref: Avista 2_avista_rec_5467
Your ref: 65157
Call ref: 028830 269567
Date: 16 January 2020

Contact us with
any questions at:
info@groundsure.com
08444 159 000

assessments of the above screenings are
available in our Avista report.
Please contact Groundsure or your search
provider for further details.

Ref: Sample Report
Your ref: Sample_Report
Grid ref: 500000 500000
Date: 10 September 2020

Groundsure
LOCATION INTELLIGENCE
Screening

Groundsure
LOCATION INTELLIGENCE
Specimen Address, Specimen Town
Professional opinion

FEATURES IDENTIFIED

Oil and gas
Not identified

Wind
Identified

Solar
Identified

Energy
Identified

Search results
152
Identified

Groundsure ClimateIndex™ - included in...

Groundsure LOCATION INTELLIGENCE **Homebuyers**

Sample site, Sample Street, Anytown, UK

Professional opinion
Addresses the Law Society practice notes on Contaminated Land and Flood risk.

Next steps indicator
Based on time, costs and complexity of proposed next steps relating to all sections of the report.

PASS

Contaminated Land Liability
Passed

Flooding
Low-Moderate

Further guidance

- Ground Stability** Identified [page 10 >](#)
- Radon** Passed
- Energy** Identified [page 15 >](#)
- Transportation** Identified [page 24 >](#)
- Planning Constraints** Not identified
- Planning Applications** 8 [page 28 >](#)

ClimateIndex™

Physical risks
ClimateIndex™ projects changes in flooding, ground stability and coastal erosion. Please see [page 6 >](#) for details and guidance.

5 years
A
No risk predicted

Transition risks
ClimateIndex™ covers transition risks including energy efficiency. Please see [page 8 >](#) for details.

The Property Ombudsman | **Conveyancing Information Executive** | **Contact us with any questions at: info@groundsure.com | 01273 257 755** | **Ref: Sample_Homebuyers**
Your ref: Sample
Grid ref: 123456 123456
Date: 18 October 2023

Groundsure LOCATION INTELLIGENCE **Avista**

Sample site, Sample Street, Anytown, UK

Key results

- Infrastructure** Identified [page 17 >](#)

For information

- Flooding** [page 10 >](#)
- Ground stability** [page 15 >](#)
- Planning applications** [page 30 >](#)

Also searched

- Contaminated land liability**
- Coal mining (CON29M)**
- Other mining (non-coal)**
- Radon**
- Planning constraints**

Groundsure IQ
Based on cost, effort or time associated with next steps to case progression

Avista Action Alert

Actions recommended
Impact to transaction possible

ClimateIndex™

Physical risks
ClimateIndex™ projects changes in physical risks from flooding, ground stability and coastal erosion. Please see [page 6 >](#) for details and guidance.

5 years **30 years**
A **A**
No risk predicted No risk predicted

Transition risks
ClimateIndex™ covers transition risks including energy efficiency. Please see [page 8 >](#) for details.

The Property Ombudsman | **Conveyancing Information Executive** | **Contact us with any questions at: info@groundsure.com | 01273 257 755** | **Ref: Sample_Avista**
Your ref: Sample_Avista
Grid ref: 123456 123456
Date: 18 October 2023

Groundsure LOCATION INTELLIGENCE **Review**

Sample Site, Sample Street, Anytown, UK

Professional opinion
Consultant's guidance and recommendations inside.

Contaminated Land
Low-Moderate: Acceptable Risk [page 9 >](#)

Flooding
Negligible [page 22 >](#)

Operational Environmental Risk
Low-Moderate [page 9 >](#)

Ground Stability
Not identified

Radon
Passed

Energy
Identified [page 25 >](#)

Transportation
Not identified

Planning Constraints
Identified [page 31 >](#)

Planning Applications
Not selected

ClimateIndex™
ClimateIndex™ projects changes in physical and transition risks from:

5 years **30 years**
B **B**
Minor risk Minor risk

Banking security
Is it likely that the property will represent acceptable banking security from a contaminated land perspective?
Yes

Statutory or 3rd party action
Is there a risk of statutory (e.g. Part 2A EPA 1990) or third party action being taken against the site?
Unlikely

Environmental liability
Is there a risk that the property value may be impacted due to contaminated land liability issues?
Unlikely

The Property Ombudsman | **Conveyancing Information Executive** | **Contact us with any questions at: info@groundsure.com | 01273 257 755** | **Ref: Sample_Review**
Your ref: Sample_Review
Grid ref: 123456 123456
Date: 21 August 2023

Groundsure LOCATION INTELLIGENCE **Screening**

Sample Site, Sample Street, Anytown, UK

Professional opinion
Consultant's guidance and recommendations inside.

Contaminated Land
Low: Acceptable Risk [page 10 >](#)

Flooding
Moderate-High [page 20 >](#)

Ground Stability
Identified [page 24 >](#)

Radon
Passed

Energy
Identified [page 28 >](#)

Planning Constraints
Identified [page 34 >](#)

Transportation
Not identified

ClimateIndex™
ClimateIndex™ projects changes in physical and transition risks from:

5 years **30 years**
B **B**
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Banking security
Is it likely that the property will represent acceptable banking security from a contaminated land perspective?
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Unlikely

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Is there a risk that the property value may be impacted due to contaminated land liability issues?
Unlikely

A full assessment of transportation is available in our Energy and Transportation report. Contact Groundsure or your search provider for further details.

The Property Ombudsman | **Conveyancing Information Executive** | **Contact us with any questions at: info@groundsure.com | 01273 257 755** | **Ref: Test**
Your ref: GS-TEST
Grid ref: 123456 123456
Date: 26 October 2023

Ways in which you could discharge your duty

1. Obtain a Groundsure report which includes ClimateIndex™

- + Provides a **property specific A - F rating**
- + **Time horizons based on Bank of England/PRA - 5 and 30 years**
- + Projects changes in **forward looking physical risks** due to a warmer, wetter climate from flooding, natural ground stability and coastal erosion
- + **Physical and transitional risk guidance, specific to peril**
- + **Included as standard** in core Groundsure environmental reports

Groundsure LOCATION INTELLIGENCE **Homebuyers**

Sample site, Sample Street, Anytown, UK

Professional opinion
Addresses the Law Society practice notes on Contaminated Land and Flood risk.

Next steps indicator
Based on time, costs and complexity of proposed next steps relating to all sections of the report.

Professional opinion
PASS

Contaminated Land Liability
Passed

Flooding
Low-Moderate

Action Alert
1 2 3 4 5
Actions recommended
Impact to transaction possible

Further guidance

Ground Stability
Identified page 9

Radon
Passed

Energy
Identified page 14

Transportation
Identified page 23

Planning Constraints
Not identified

Planning Applications
8 page 27

ClimateIndex™
ClimateIndex™ projects changes in physical and transition risks from:
Flooding Ground stability Coastal erosion

5 years
D
Moderate risk

30 years
E
Significant risk

Please refer to page 7 for details and guidance

The Property Ombudsman
Conveyancing Information Executive
Contact us with any questions at: info@groundsure.com 01273 257 755
Ref: Sample_Homebuyers
Your ref: Sample
Grid ref: 123456 123456
Date: 7 March 2023

Ways in which you could discharge your duty

2. Provide a copy of the search to your client.

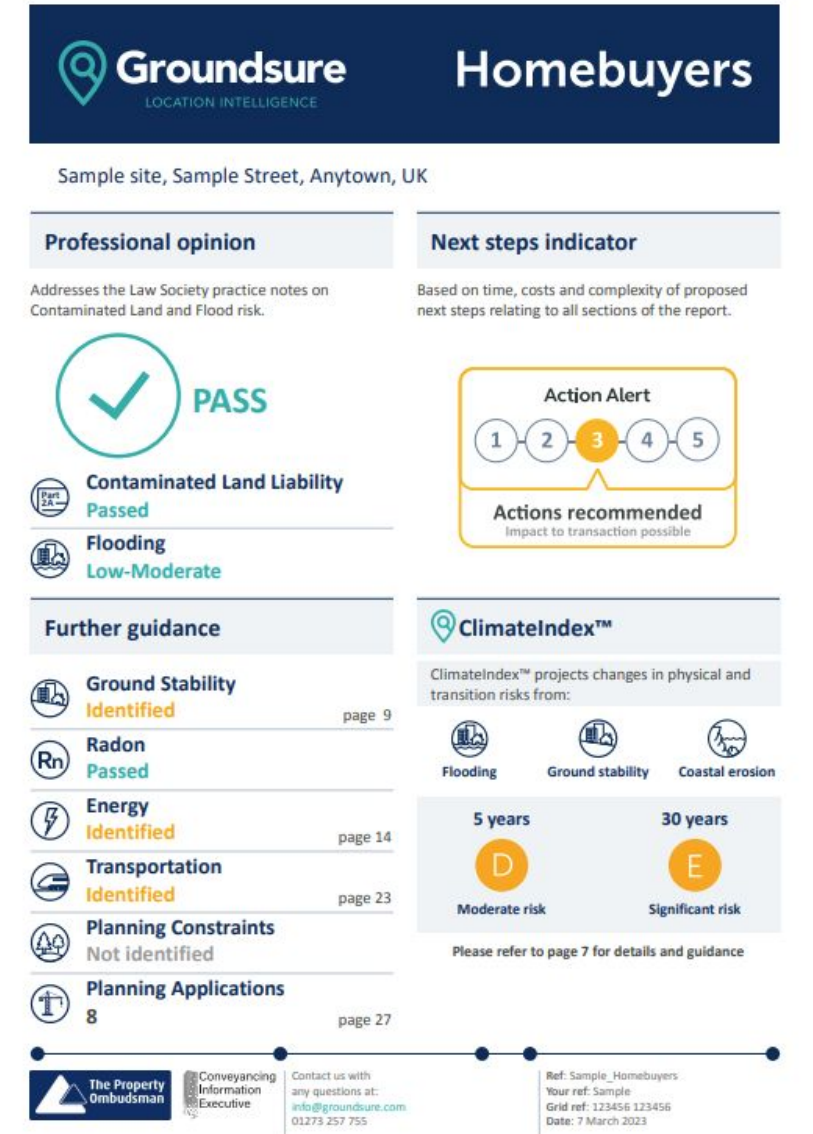
- + Properties rated as **A or B** - no further action required;
- + Properties rated as **C** - some minor issues identified. Follow recommendations in report if any are present;
- + Properties rated as **D, E or F** - you should be aware there are physical risks affecting the property either now or in the future which could significantly impact upon the availability of insurance or a mortgage which in turn can impact upon the properties resale value. Follow the recommendations presented in the report.

Download our clauses and further guidance:



Caveat: Where you are not qualified to advise on climate change you should not attempt to do so. Groundsure have specialist environmental consultants who can help your clients with this.

<https://www.groundsure.com/climateindex-client-care-clauses/>



Groundsure LOCATION INTELLIGENCE **Homebuyers**

Sample site, Sample Street, Anytown, UK

Professional opinion
Addresses the Law Society practice notes on Contaminated Land and Flood risk.

Next steps indicator
Based on time, costs and complexity of proposed next steps relating to all sections of the report.

PASS

Contaminated Land Liability
Passed

Flooding
Low-Moderate

Action Alert
1 2 3 4 5
Actions recommended
Impact to transaction possible

Further guidance

Ground Stability
Identified page 9

Radon
Passed

Energy
Identified page 14

Transportation
Identified page 23

Planning Constraints
Not identified

Planning Applications
8 page 27

ClimateIndex™
ClimateIndex™ projects changes in physical and transition risks from:
Flooding Ground stability Coastal erosion

5 years
D Moderate risk

30 years
E Significant risk

Please refer to page 7 for details and guidance

The Property Ombudsman **Conveyancing Information Executive**

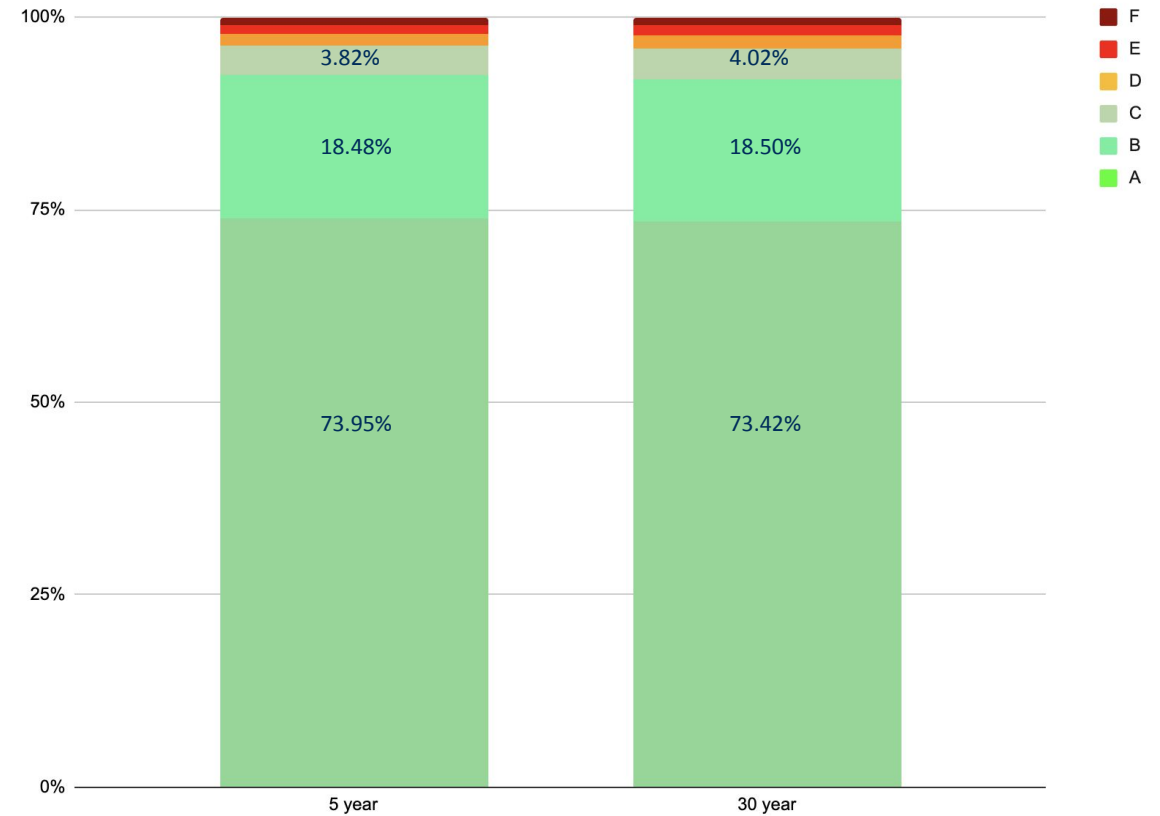
Contact us with any questions at:
info@groundsure.com
01273 257 755

Ref: Sample_Homebuyers
Your ref: Sample
Grid ref: 123456 123456
Date: 7 March 2023

ClimateIndex scores

Band	Description
A	No risks of concern predicted
B	Minor risks e.g. low level surface water flooding
C	Minor to moderate risks e.g. river flooding above property threshold
D	Moderate risks e.g. above threshold flood events & increase in subsidence
E	Significant risks e.g. multiple flood risks above property threshold
F	Severe risks e.g. coastal erosion - loss of property

ClimateIndex™ score distribution March - December 2023 (residential reports)



Ways in which you could discharge your duty

3. Include search results in Report on Title. If you are qualified to do you so, you could use Groundsure's Climate Clauses.

- A. Buyers Pre-contract Enquiries/Enquiries Before Contract/Preliminary Enquiries;
- B. Certificate of Title for Lenders - Climate Search Result;
- C. Report on Title - Reporting Clauses:
 - C.1 TCLP's Marni's Clause (Amended);
 - C.2 Groundsure Reporting Clause.

Download our clauses and further guidance:



Caveat: Where you are not qualified to advise on climate change you should not attempt to do so. Groundsure have specialist environmental consultants who can help your clients with this.

<https://www.groundsure.com/climateindex-client-care-clauses/>

Clause 1 – Passed result A & B

Certificate of Title For Lenders

The Property passed a climate search dated [insert date]. The search is attached.

As climate models are continually evolving we recommend carrying out a new climate search in 10 years or when a significant change in the business is proposed (either moving premises/selling off assets etc), whichever is sooner.

Report on Title




TCLP's Marni's Clause (Amended)

1. Interpretation
The following terms are used in this report:

Climate Change means the long-term and material changes in global or regional weather patterns including, temperature, humidity, precipitation, or wind.

2. Scope of the Review and Limitation of Liability
A climate search is available for the Property to assess it for certain future physical impacts arising from Climate Change.

Physical risk	Included in the Climate Search for the Property	Not included in the Climate Search for the Property
Subsidence	Y	
Coastal erosion (with active intervention – creation or maintenance of coastal defences)	Y	
Coastal erosion (without active intervention)	Y	


 @groundsure
  For more information visit www.groundsure.com or contact your preferred search provider
Email: info@groundsure.com Tel: +44 (0)1273 257 755



Practical examples

Example 1 - Risk of Flooding

- + Property is shown to be at **Moderate risk** from surface water flooding in 5 & 30 years time
- + Also a Low risk for river flooding across the same time frames
- + Overall 'D' ClimateIndex™ rating for the property
- + Further action recommended. Insert Clause 3
- + Include next steps advice as outlined in the page following the breakdown table.



Reporting clauses:

Certificate of Title for Lenders:

The Property **did not pass** a climate search dated 10th October 2023. The search is attached.

The impact of climate change is likely to exacerbate the risks to this property. This is due to a **moderate surface water flood** risk and a **low river flooding risk** in 30 years time.

Report on Title - shorter version:

The Property **did not pass** a climate search dated 10th October 2023. The search is attached.

The property has **moderate (D)** risk in 5 and 30 years time due to **surface water and river flooding**. This means you may experience issues obtaining insurance and mortgage lending in the coming years.

Insert recommendations.

What is the property's ClimateIndex™ rating over the next 30 years?

A or B

No further action. Insert Clause 1. Check ClimateIndex score in 10 years.

C

Minor issues. Some actions recommended. Insert Clause 2.

D

E

F

Further action recommended. Insert Clause 3.

ClimateIndex - Flooding

If our ClimateIndex identifies a likely increase the risk of flooding on this property over time due to climate change then...

To best protect the property, and your investment, against this risk we recommend the following:

- + Investigate the insurance on offer for the property
- + Consider that premiums could be impacted in the future
- + Check to see if the property is eligible for the Flood Re scheme
- + Sign up for flood warnings
- + Investigate the various forms of flood resistance and resilience measures

Example 2 - Risk of ground instability

- + Property is shown to be at **High risk** from ground instability in 5 & 30 years time
- + Surface water flooding reported as **Low** of 5 & 30 years
- + Other physical perils rated Negligible
- + Overall ClimateIndex™ rating of 'C' for the property
- + Further action recommended. Insert Clause 3
- + Include next steps advice as outlined in the page following the breakdown table.



Reporting clauses:

Certificate of Title for Lenders:

The Property **did not pass** a climate search dated 10th October 2023. The search is attached.

The impact of climate change is likely to exacerbate the risks to this property. This is due to a **high ground instability** risk and a **low surface water flooding risk** in 30 years time.

Report on Title - shorter version:

The Property **did not pass** a climate search dated 10th October 2023. The search is attached.

The property has **moderate (C)** risk in 5 and 30 years time due to **ground instability and surface water flooding**. This means you may experience issues obtaining insurance and mortgage lending in the coming years.

Insert recommendations.

What is the property's ClimateIndex™ rating over the next 30 years?

A or B

No further action. Insert Clause 1. Check ClimateIndex score in 10 years.

C

Minor issues. Some actions recommended. Insert Clause 2.

D

E

F

Further action recommended. Insert Clause 3.

ClimateIndex - Ground instability

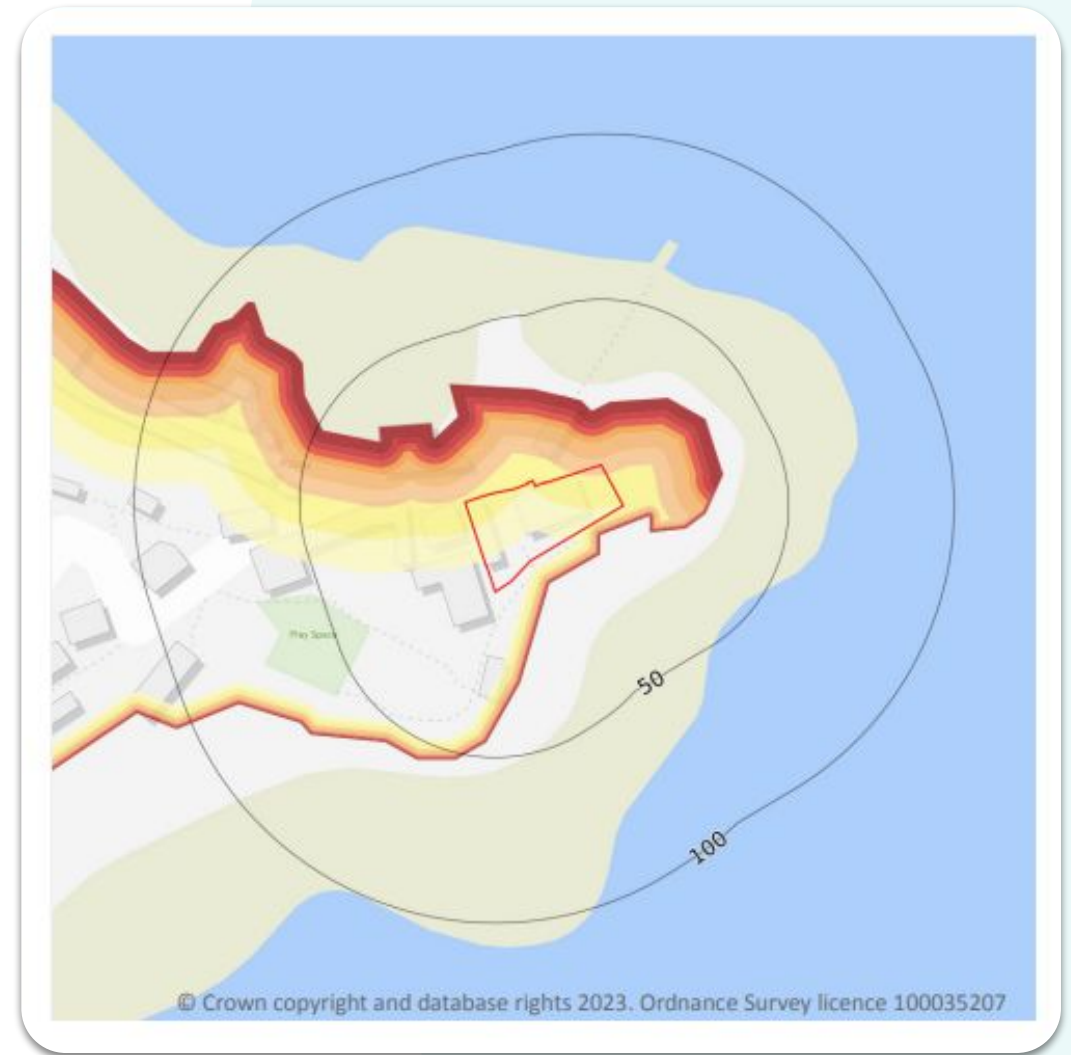
If our ClimateIndex identifies a property is susceptible to an increased risk of ground stability due to the impact of climate change then...

To best protect the property, and your investment, against this risk we recommend the following:

- + A building survey carried out by a suitably qualified person which considers ground instability and climate change
- + If the property has clay drainage pipes, consideration should be given to replacing these with a modern equivalent
- + Seek specialist advice before starting major building work or adding/removing any trees
- + Ensure foundations of new constructions or extensions are designed with shrink-swell clay soil conditions in mind, particularly how these could become more extreme with climate change
- + Ensure the property has adequate insurance covering subsidence

Example 3 - Risk of coastal erosion

- + Property is shown to be at **High risk** from coastal erosion if undefended
- + The Shoreline Management Plan for this area is 'No Active Intervention' for the short, medium and long term
- + Other physical perils rated Negligible
- + Overall 'E' ClimateIndex™ rating for the property for 30 years
- + Further action recommended. Insert Clause 3
- + Include next steps advice as outlined in the page following the breakdown table.



Reporting clauses:

Certificate of Title for Lenders:

The Property **did not pass** a climate search dated 10th October 2023. The search is attached.

The impact of climate change is likely to exacerbate the risks to this property. This is due to a **high coastal erosion** risk in 30 years time.

Report on Title - shorter version:

The Property **did not pass** a climate search dated 10th October 2023. The search is attached.

The property has **moderate (E)** risk in 30 years time due to **undefended coastal erosion**. This means you may experience issues obtaining insurance and mortgage lending in the coming years.

Insert recommendations.

What is the property's ClimateIndex™ rating over the next 30 years?

A or B

No further action. Insert Clause 1. Check ClimateIndex score in 10 years.

C

Minor issues. Some actions recommended. Insert Clause 2.

D

E

F

Further action recommended. Insert Clause 3.

ClimateIndex - Coastal erosion

Climate change is expected to cause more frequent and more extreme erosion events over time. Buying a property in very close proximity to a vulnerable coastal area may have a significant impact on the availability of both a mortgage and insurance for the property. In worst case scenarios the property may even become uninhabitable in the near future.

For more information about the potential risk to your property, we recommend:

- + Investigating the Shoreline Management Plan for the area for further details on sea defences and maintenance
- + Taking into account that essential infrastructure in proximity to the property (roads, paths, utilities etc) may be impacted by coastal erosion, which could in turn restrict access and full use of the property.

ClimateIndex - which reports



Groundsure ClimateIndex™ - included in...

Groundsure LOCATION INTELLIGENCE **Homebuyers**

Sample site, Sample Street, Anytown, UK

Professional opinion
Addresses the Law Society practice notes on Contaminated Land and Flood risk.

Next steps indicator
Based on time, costs and complexity of proposed next steps relating to all sections of the report.

PASS

Contaminated Land Liability
Passed

Flooding
Low-Moderate

Further guidance

- Ground Stability** Identified [page 10 >](#)
- Radon** Passed
- Energy** Identified [page 15 >](#)
- Transportation** Identified [page 24 >](#)
- Planning Constraints** Not identified
- Planning Applications** 8 [page 28 >](#)

ClimateIndex™

Physical risks
ClimateIndex™ projects changes in flooding, ground stability and coastal erosion. Please see [page 6 >](#) for details and guidance.

5 years
A
No risk predicted

Transition risks
ClimateIndex™ covers transition risks including energy efficiency. Please see [page 8 >](#) for details.

The Property Ombudsman | **Conveyancing Information Executive** | **Contact us with any questions at: info@groundsure.com | 01273 257 755** | **Ref: Sample_Homebuyers**
Your ref: Sample
Grid ref: 123456 123456
Date: 18 October 2023

Groundsure LOCATION INTELLIGENCE **Avista**

Sample site, Sample Street, Anytown, UK

Key results

- Infrastructure** Identified [page 17 >](#)

For information

- Flooding** [page 10 >](#)
- Ground stability** [page 15 >](#)
- Planning applications** [page 30 >](#)

Also searched

- Contaminated land liability**
- Coal mining (CON29M)**
- Other mining (non-coal)**
- Radon**
- Planning constraints**

Groundsure IQ
Based on cost, effort or time associated with next steps to case progression

Avista Action Alert

Actions recommended
Impact to transaction possible

ClimateIndex™

Physical risks
ClimateIndex™ projects changes in physical risks from flooding, ground stability and coastal erosion. Please see [page 6 >](#) for details and guidance.

5 years **30 years**
A **A**
No risk predicted No risk predicted

Transition risks
ClimateIndex™ covers transition risks including energy efficiency. Please see [page 8 >](#) for details.

The Property Ombudsman | **Conveyancing Information Executive** | **Contact us with any questions at: info@groundsure.com | 01273 257 755** | **Ref: Sample_Avista**
Your ref: Sample_Avista
Grid ref: 123456 123456
Date: 18 October 2023

Groundsure LOCATION INTELLIGENCE **Review**

Sample Site, Sample Street, Anytown, UK

Professional opinion
Consultant's guidance and recommendations inside.

Contaminated Land
Low-Moderate: Acceptable Risk [page 9 >](#)

Flooding
Negligible [page 22 >](#)

Operational Environmental Risk
Low-Moderate [page 9 >](#)

Ground Stability
Not identified

Radon
Passed

Energy
Identified [page 25 >](#)

Transportation
Not identified

Planning Constraints
Identified [page 31 >](#)

Planning Applications
Not selected

ClimateIndex™
ClimateIndex™ projects changes in physical and transition risks from:

5 years **30 years**
B **B**
Minor risk Minor risk

Banking security
Is it likely that the property will represent acceptable banking security from a contaminated land perspective?
Yes

Statutory or 3rd party action
Is there a risk of statutory (e.g. Part 2A EPA 1990) or third party action being taken against the site?
Unlikely

Environmental liability
Is there a risk that the property value may be impacted due to contaminated land liability issues?
Unlikely

The Property Ombudsman | **Conveyancing Information Executive** | **Contact us with any questions at: info@groundsure.com | 01273 257 755** | **Ref: Sample_Review**
Your ref: Sample
Grid ref: 123456 123456
Date: 21 August 2023

Groundsure LOCATION INTELLIGENCE **Screening**

Sample Site, Sample Street, Anytown, UK

Professional opinion
Consultant's guidance and recommendations inside.

Contaminated Land
Low: Acceptable Risk [page 10 >](#)

Flooding
Moderate-High [page 20 >](#)

Ground Stability
Identified [page 24 >](#)

Radon
Passed

Energy
Identified [page 28 >](#)

Planning Constraints
Identified [page 34 >](#)

Transportation
Not identified

ClimateIndex™
ClimateIndex™ projects changes in physical and transition risks from:

5 years **30 years**
B **B**
Minor risk Minor risk

Banking security
Is it likely that the property will represent acceptable banking security from a contaminated land perspective?
Yes

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Unlikely

Environmental liability
Is there a risk that the property value may be impacted due to contaminated land liability issues?
Unlikely

A full assessment of transportation is available in our Energy and Transportation report. Contact Groundsure or your search provider for further details.

The Property Ombudsman | **Conveyancing Information Executive** | **Contact us with any questions at: info@groundsure.com | 01273 257 755** | **Ref: Test**
Your ref: GS-TEST
Grid ref: 123456 123456
Date: 26 October 2023

Inclusion of transitional risk advice

ClimateIndex™ has been designed to be dynamic and adaptable to market requirements and industry demand

As a result, we have now launched specific advice on transition risks

- + Included in Groundsure Avista and Homebuyers
- + EPC information and advice to landlords
- + Additional flood guidance
 - + Flood resilience & resistance measures
 - + Potential associated costs
 - + Flood Re

Groundsure LOCATION INTELLIGENCE **Avista**

Your EPC assessor has provided the following next steps to improve the energy efficiency of your home:

Step	Recommended measures	Indicative cost
Step 1	Solar water heating	£4,000 - £6,000
Step 2	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500
Step 3	Upgrade heating controls	£500

Letting and energy efficiency regulations

Minimum Energy Efficiency Standards (MEES) require all rented properties let in England and Wales to have a minimum EPC rating of 'E'.

If the property has an EPC rating of D or E it is important that you consider required or planned retrofit costs against any anticipated equity gain.

Conversely, if energy efficiency is improved at the property through investment in recommended measures, you may be able to unlock improved rates through the increasing number of green mortgages on the market from lenders. A number are now looking at incentivising landlords to invest in energy improvement measures, including reduced or tapered rates once works have been completed. This may have a beneficial effect on the annual profitability of the rental.

Given the general aspiration to move towards a net zero economy around energy efficiency should be anticipated and considered. Government guidelines and proposals are summarised below announcements from the government indicate that these standards will be introduced in full from 1st April 2025. While this reflected genuine concerns about retrofit costs, it is clear that there is a clear financial benefit in also ensuring that the property could be fitted to it to save on energy bills.

1st April 2020 1st April 2025

All rented properties to be E or above

Cost cap for landlords: £3,500

Proposed that new properties have a rating of A or B

Cost cap for landlords: £10,000

Properties can be exempt from these requirements though upon sale. Any exemptions will need to be registered on the EPC register for more information on exemptions and how to register them.

[Back to Summary](#) Contact us with any questions at: info@groundsure.com 01273 257 755

Groundsure LOCATION INTELLIGENCE **Homebuyers**

ClimateIndex™ transition risks

Flood protection

Flood Re is a government-backed insurance scheme in the United Kingdom that aims to make flood insurance more affordable and available for properties at high risk of flooding. It allows insurers to pass on the flood risk element of home insurance policies to Flood Re. This enables insurers to offer more affordable premiums to homeowners in high-risk flood areas.

This only impacts properties built before January 1st 2009, as properties built after should have been built to stricter flood resistant standards.

If your property is not covered by Flood Re or if you're facing challenges in obtaining affordable insurance, demonstrating investment in flood resilience measures may improve your prospects with insurers. Flood Re has now been extended to cover small and medium-sized enterprises (SMEs), including shopkeepers and business owners who operate from residential premises.

The Flood Re scheme concludes in 2039, meaning affordable flood insurance may be harder to secure.

By investing in flood resilience measures, you can increase the likelihood of securing flood insurance. This, in turn, can positively impact the value of your property.

Resilience measures focus on preventing flood damage, while flood resilience measures focus on reducing the impact of flood damage if it does occur. Measures are available and we recommend seeking advice from a professional.

Resistance	Resistance
Non return valves on drains and pipes £70 to £700	Air brick covers £50 to £150
Resilience	Resilience
Waterproof external walls from £500	Relocating electric/service meters £760 to £2,500

For any questions at: info@groundsure.com

Ref: test_homebuyers_02a0d6
Your ref: GS-TEST
Grid ref: 123456 123456

Groundsure LOCATION INTELLIGENCE **Avista**

ClimateIndex™ transition risks

Energy Performance

An Energy Performance Certificate (EPC) contains information about a property's energy use and typical energy costs, alongside recommendations about how to reduce energy use and potentially save money. An EPC also contains an energy efficiency rating: from A (most efficient) to G (least efficient). EPC certificates are valid for 10 years or until a newer EPC is produced. If your certificate is out of date it will need to be renewed when you wish to sell a property or let to a new tenant.

✓ A valid EPC has been found relating to 17, Foresters Way, Pease Pottage, RH11 9GS

Current EPC rating

B | 84

Certificate date:	Valid until:	A 92+
24th February 2020	23rd February 2030	B 81-91
Property type:	Floor area:	C 69-80
Detached house	108 sq m	D 55-68
		E 39-54
		F 21-38
		G 1-20

You can visit gov.uk's [find an energy certificate service](#) to search for the EPC for more detail.

Average rating for similar properties in your area

D | 65

We have calculated the average rating in your area and determined that this property is **above the average** score for similar type properties of similar size.

Potential EPC rating

A | 94

An energy assessor has determined the potential level of energy efficiency that could be achieved at the property.

Total cost to improve EPC rating:
£8,000 - £12,000

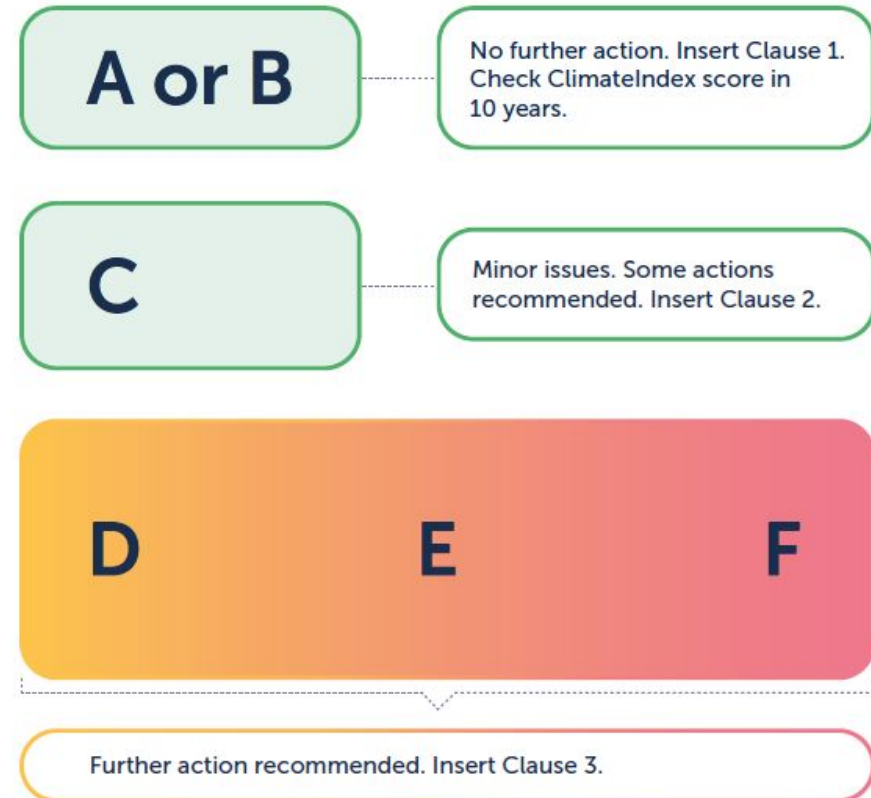
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Ref: test
Your ref: test-client
Grid ref: 000102 000102

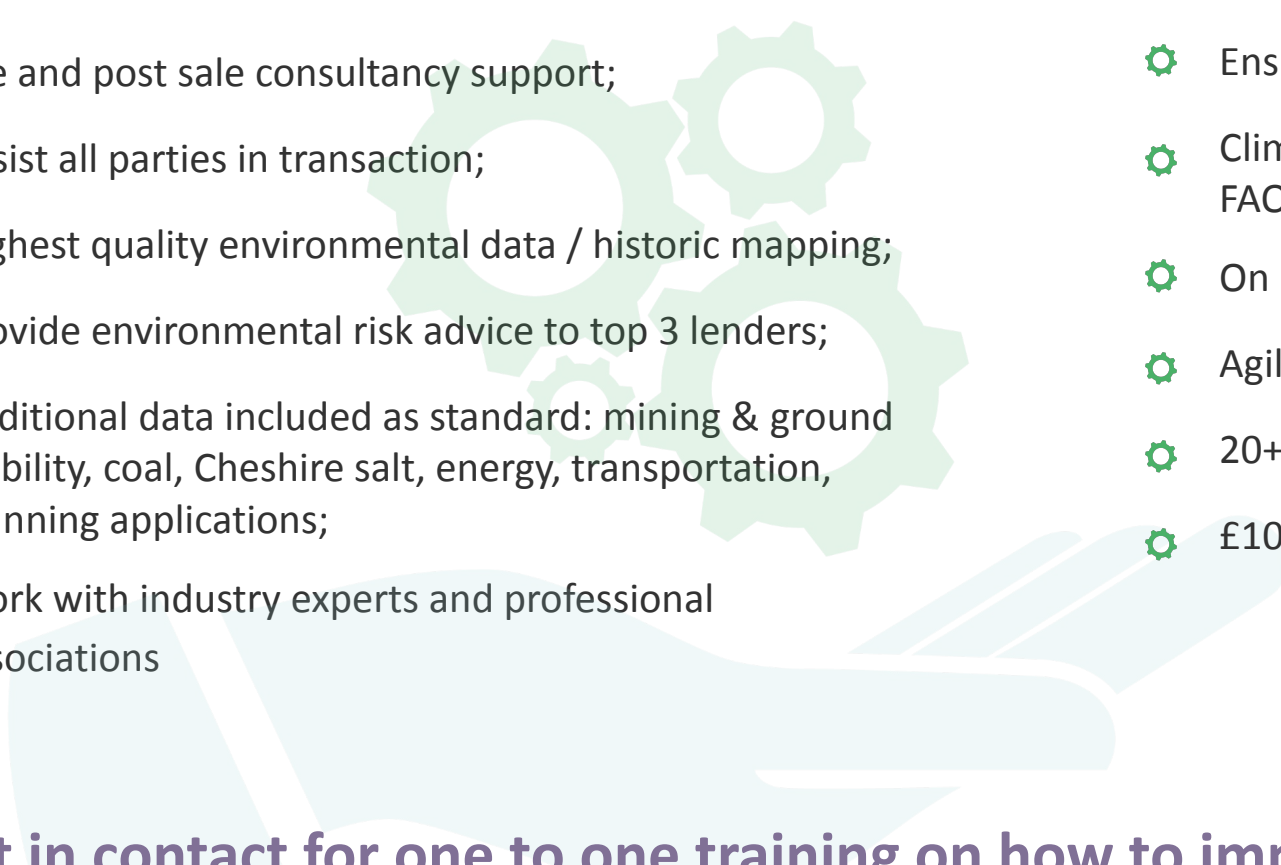
Climate change tool kit

- + Client care letters
- + Climate clauses: Groundsure & Chancery Lane project
- + Groundsure support & dedicated climate change contact climate@groundsure.com
- + Or info@groundsure.com for other environmental matters
- + Training/CPD's on request

What is the property's ClimateIndex™ rating over the next 30 years?



Supporting you and your clients through the whole transaction

- 
- ⚙️ Pre and post sale consultancy support;
 - ⚙️ Assist all parties in transaction;
 - ⚙️ Highest quality environmental data / historic mapping;
 - ⚙️ Provide environmental risk advice to top 3 lenders;
 - ⚙️ Additional data included as standard: mining & ground stability, coal, Cheshire salt, energy, transportation, planning applications;
 - ⚙️ Work with industry experts and professional associations
 - ⚙️ Ensuring you are compliance ready
 - ⚙️ Climate specific content via a microsite including clauses, FAQ, blogs and training materials
 - ⚙️ On hand climate experts - climate@groundsure.com
 - ⚙️ Agile product development in response to new guidance
 - ⚙️ 20+ years experience
 - ⚙️ £10m PII

Get in contact for one to one training on how to implement the guidance in practice



**All our climate change resources
available using the QR code above.**