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# Environment Reports

## Why do I need an Environment Report?

The implications of environmental problems such as contaminated land, flooding, subsidence, disused mineshafts, landfill and radon gas may include health hazards, structural issues and loss of property value or saleability - risks not revealed by the Standard Enquiries of Local Authorities.

As a result of the Environmental Protection Act 1990, the advice given in the Law Society Warning Card is that, **in every transaction, solicitors must consider whether contamination is an issue.** And that for purchases, mortgages and leases, they should undertake independent site history investigation, such as obtaining an environment report. Currently an 'authorised' element of the Home Information Pack, an environment report is likely to become a 'required' component of any future 'exchange-ready' HIP.

In addition to the legal and professional perspective, providing clients with relevant environmental data has never been so important, with buyers becoming increasingly vigilant or concerned about the potential risks associated with their planned property purchase. Concerns that are revived by regular news headlines which focus on contaminated land found under residential estates, where the current owner or occupier (including a lender in possession) is potentially liable by law; with clean up costs running into significant sums of money in addition to legal costs and possible fines for failing to clean up as ordered. Expenditure that could exceed the value of the property.

Ever-increasing news stories and images also put the spotlight on urban flooding and the associated financial and emotional distress to the property owner or occupier.

## What reports are available?

STL can offer you and your clients a range of market-leading environmental reports for residential and commercial properties, with complete risk coverage of England and Wales.

We can also offer separate flood, contaminated land, ground stability, planning and mining reports, as well as local authority searches, drainage and water searches, chancel and other ancillary searches, land insurance and a range of conveyancing indemnity policies.

## What does an Environment Report contain?

All Environment Reports supplied by STL include high quality, comprehensive information sourced from trusted data sources including: the British Geological Society, Risk Management Solutions (RMS), the Coal Authority, Ordnance Survey, and Landmark.



## Key issues and facts:

An estimated five million people in two million homes live in a flood risk area across England and Wales<sup>1</sup>.

Payouts in 2007 alone for household flooding and storm damage amounted to £266m<sup>2</sup>.

A year after the 2007 floods<sup>3</sup>, over 3,400 households are still either living in temporary accommodation, in caravans or the top floor of their homes.



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# focus on...



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Each report covers:

- **Land Use** – past and present industrial activities of potentially contaminative use, ensuring full compliance with the due diligence requirements as established in the Law Society Warning Card on Contaminated Land
- **Statutory Registers** – nearby industrial processes or installations that might have an environmental impact on the property including landfill, waste management sites and the storage of hazardous substances
- **Land Instability** – coal mining, mineral extraction and natural ground subsidence – the principal causes of insurance claims
- **Natural Perils** – proximity to flood plains and radon-affected areas
- **Other Matters of note to purchasers** – such as groundwater source protection zones (features vary according to type of report)

All residential and some commercial environment reports also include an independent accredited risk assessment offering an interpretation of the report based on the data it contains, indicating the risk of the property being designated as contaminated land.

Some environmental reports also include:

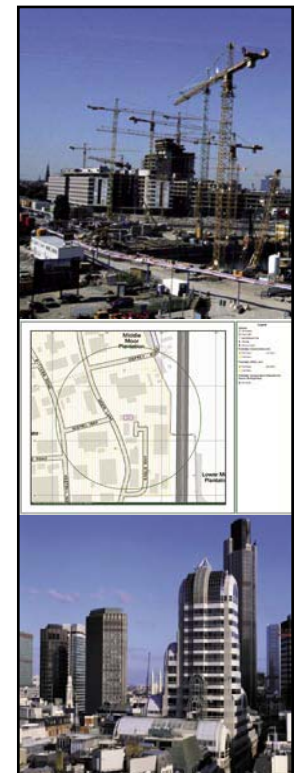
- a **lending assessment**
- a **remediation contribution**<sup>5</sup> if a property that has ‘passed’ an assessment is subsequently served with a Part IIA remediation notice
- **access to an environmental legal panel**

All environment reports can be relied on for 12 years, which matches the retention period for solicitors’ residential files, and include a minimum of £1 million professional indemnity cover, ensuring complete peace of mind for you and your client.

Searches can be ordered and returned by the method of your choice.

## Next steps

For more information including product cards, pricing and volume related discounts, call 0800 318611 or email [info@stlgroup.co.uk](mailto:info@stlgroup.co.uk)



## Key issues and facts:

Over 85% of homebuyers highlight flood, land contamination and subsidence as important factors to consider before buying a home<sup>4</sup>.

With the risk of floods ever increasing, the UK dumping more household waste into landfill than any other country in the EU<sup>6</sup>, and more and more developments being built on Brownfield sites, solicitors have an increasing duty of care to ensure clients are fully aware of environmental risks.

<sup>1</sup> Environment Agency; <sup>2</sup> Association of British Insurers; <sup>3</sup> CLG; <sup>4</sup> by CLT; <sup>5</sup> subject to Terms & Conditions; <sup>6</sup> Local Government Association



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