

CLIMATE RESILIENCE ASSESSMENT



PROPERTY: FLAT 14, TUTELAGE COURT, 31, COLLEGE TERRACE, LONDON, E3 5AN

GENERATED ON: 29 / 6 / 2023



The following page summarises the key risks and opportunities that we have identified at this property.



Energy use & emissions

Based on current prices, annual energy costs at this property are projected to be **£2,579**. This equates to a carbon footprint of **3.8 tonnes** p.a.



Overheating risk

This risk of overheating is **high**, meaning that your property may become uncomfortably hot for extended periods during summer months.



Air quality

Relative to the UK average, air quality at this property is **very poor** (worse than **98.0%** of UK locations).



Planning restrictions

This property is a **grade II** listed building (view the record [here](#)). It is also located within a **conservation area**. As a result, your ability to upgrade it may be restricted.



Energy efficiency

According to the latest available data, the windows in this property are inefficient.



Upgrade options

We have identified **3** viable, efficiency-enhancing upgrades for this property. These could reduce your energy bills by around **£489** each year.

ASSESSMENTS



Roof
Very Good



Windows
Very Poor



Walls
Very Good



Heating
Good



Hot Water
Good



Floor
N/A



RECOMMENDATIONS



Add secondary glazing

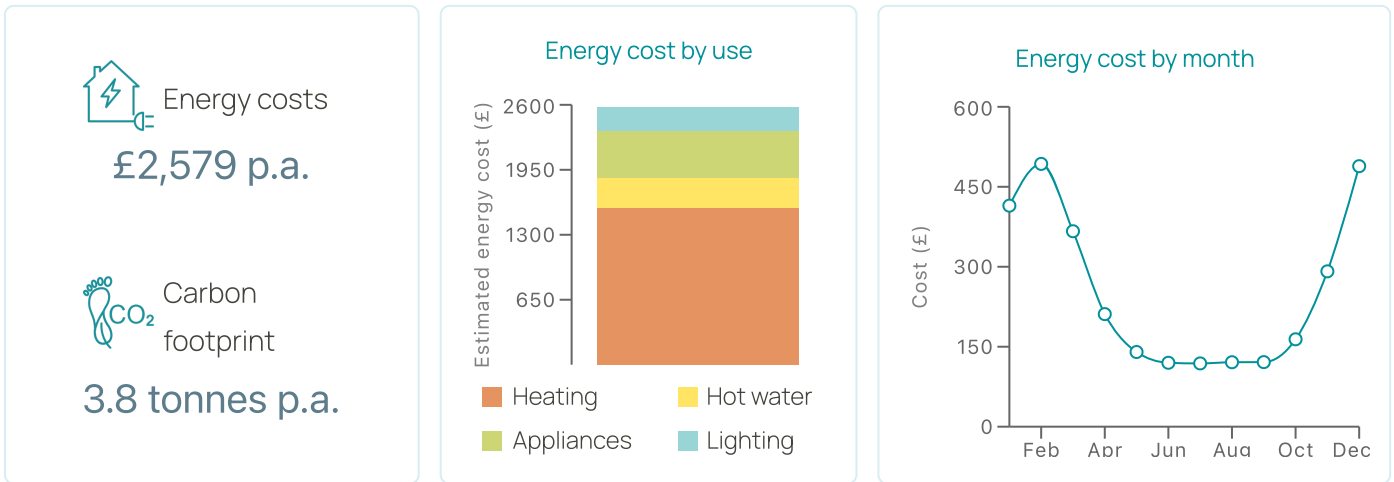


Install a smart thermostat



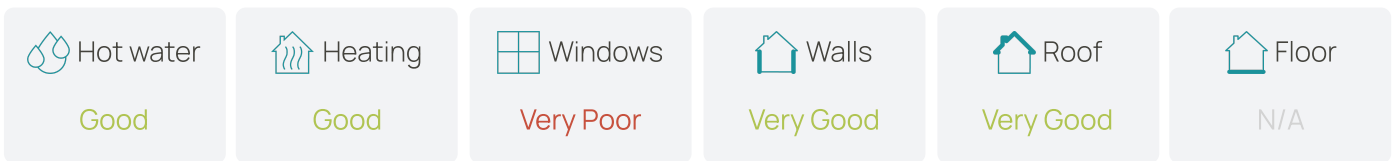
Install more efficient lighting

With fluctuating energy costs and emerging regulation, the energy efficiency of a property is of growing importance to its running costs and value. The charts below provide a breakdown of your projected energy use in this property.



Energy efficiency

The current EPC rating of this property is **C**, and the most recent assessment suggests that it will be difficult to improve this. The most recent assessment rated the efficiency of the property's key attributes as follows:



The following table shows how the energy efficiency and carbon footprint of this property compares to local, regional and national averages:

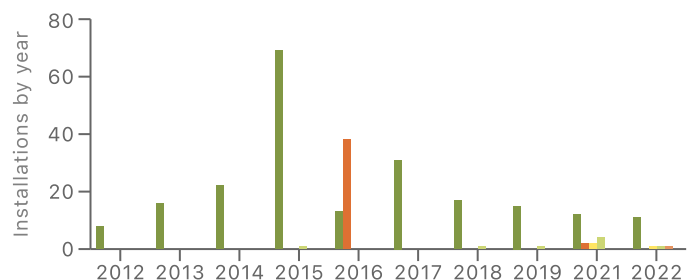
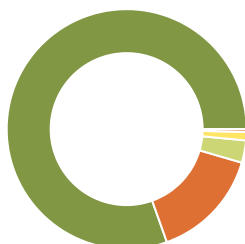
Comparison	Energy efficiency	Carbon footprint
E3 5AN average	Better	Lower
Tower Hamlets average	Worse	Higher
London average	Better	Lower
England average	Better	Lower

- Download the EPC for this property.
- Find an accredited EPC assessor.
- Access green home offers.
- Get advice and tips on saving energy.

Green upgrades in this area

Over the past decade, **267** domestic renewable energy systems were installed in this area. The most popular upgrades were:

- Solar Photovoltaic (214)
- Solar Thermal (40)
- Air Source Heat Pump (8)
- Ground/Water Source Heat Pump (3)
- Biomass (1)



Based on our assessment of this property, we believe that the following upgrades are viable and have significant potential to reduce your energy consumption:



Add secondary glazing. This will reduce the amount of heat that escapes from your home, while limiting the draughts, air pollution and noise that enters it.

Cost	£ 6,000
Annual Savings	£275
Financial support available	n/a
Payback	22 years
Next steps	Find an installer



Install a smart thermostat. A smart thermostat will enable you to closely control your heating and reduce waste.

Cost	£ 300
Annual Savings	£157
Financial support available	n/a
Payback	2 years
Next steps	Buy now



Install more efficient lighting. Replacing inefficient lightbulbs represents one of the quickest, easiest and most cost-effective upgrades that you can make.

Cost	£ 95
Annual Savings	£57
Financial support available	n/a
Payback	2 years
Next steps	Buy now

Energy-saving 'quick-wins'. The following simple steps could save you hundreds of pounds each year:

Heat wisely. Turn your thermostat down by 1°C and heat only the parts of your home that are in use.

Manage your appliances. Use energy-saving settings and unplug appliances that are not in use.

Retain heat. Draught-proof windows and doors, cover keyholes, letter boxes and chimney openings, and insulate your hot water tank using a lagging jacket.



Assess your options

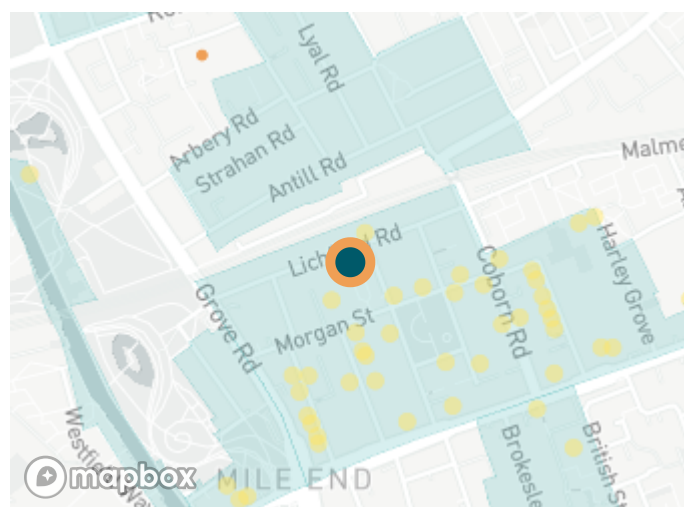
There are accredited installers operating in this area. We can quickly source quotes and financing options for any of the above upgrades.

We can also help you unlock several ways to reduce the cost of upgrading your property, including:

- Generating carbon credits
- Coordinated buying opportunities
- Discounts on home insurance
- Monetising your data

[REQUEST INFORMATION](#)

Planning assessment. This property is a **grade II** listed building (view the record [here](#)). It is also located within a **conservation area**. As a result, your ability to upgrade it may be restricted.



- Conservation area
- World Heritage Site
- National park
- Listed building
- Solar panels



Over the coming years, climate change is likely to make millions of additional properties across the UK vulnerable to risks including flooding, overheating and extreme weather.

Flooding

- Overall risk: **Low**
- Nearest flood zone: **1.1km**
- Closest body of water: **337m**
- Height above sea level: **11.5m**
- Distance to coast: **49.4km**
- Coastal erosion risk: **Negligible**
- Future flood risk: **Low**

River / sea flood risk: ■ Very Low ■ Low ■ Medium ■ High

Historic flood outlines Flood protection zones Potential erosion

Rainfall

On average, this area receives **658mm** of rain each year. It is drier than approximately **91%** of the UK, with around **250** rain-free days each year.

Sunshine

On average, this area receives **1,631 hours** of sunshine each year. Living here, you can expect to enjoy more sunshine than **83%** of the UK.

Temperature

The average annual temperature in this area is **12.1°C**, making it warmer than **99%** of the UK. The highest recorded temperature here is **37.2°C**.

Overheating

This risk of overheating is **high**, meaning that your property may become uncomfortably hot for extended periods during summer months.

Sunrise ● Sunset ● Sun path —

Climate change





This chart highlights how temperatures have been changing at this location over the past century (relative to a 1970-90 reference period).

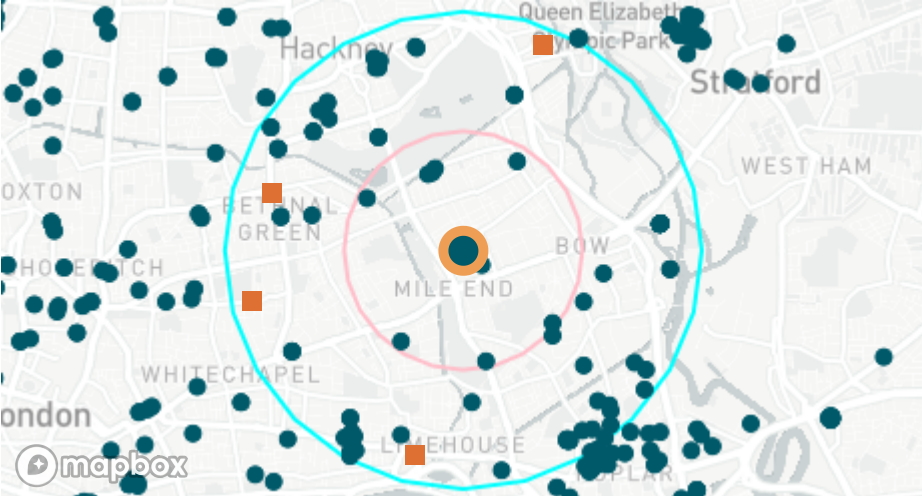
Colder Warmer

The latest climate models suggest that, by 2050, summer temperatures at this location could rise by **3.3°C** (to reach **40.9°C**). Rainfall during summer could drop by up to **18%**, but increase by **30%** during winter.




The following features of this location could have a significant impact on your lifestyle and wellbeing.


-  4 train stations within 2kms.
-  11 public E.V. charging points within 1km.
-  This property sits within a low emission zone.
-  The closest airport is London City Airport (7km away).

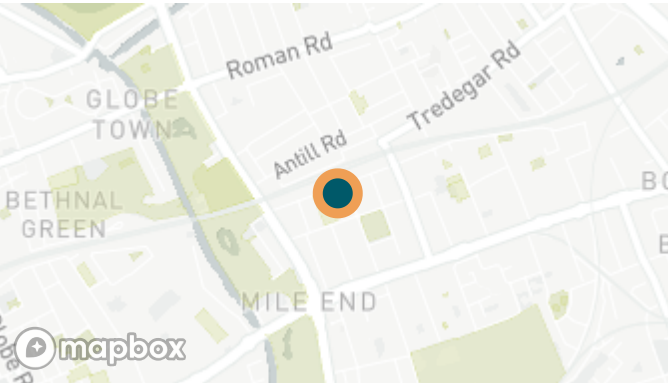


— 15 mins walk
 — 15 mins cycle
 ■ Train station
 ● EV charge point


 Access to amenities is **very good**. Within a 15-minute walk there are:

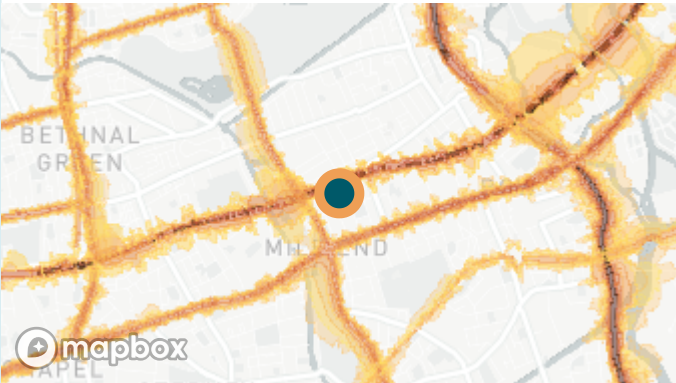
- 19 Supermarkets
- 20 Schools
- 9 Pharmacies
- 13 ATMs
- 5 Banks
- 20 Bars
- 20 Cafes
- 20 Restaurants
- 7 Dentists
- 20 Doctors
- 20 Gyms
- 6 Post offices

 **Greenspace** Access to greenspace - which accounts for **22.4%** of nearby land use - is **very good**.




■ Greenspace

 **Noise** This property is unlikely to be exposed to significant levels of noise from cars, trains or aeroplanes.



Noise level (dBs): 75+ — 50

 **Air quality** Relative to the UK average, air quality at this property is **very poor** (worse than **98.0%** of UK locations).

Pollutant	WHO Limit	This property	Potential health impacts
PM _{2.5}	5 µ/m ³	9.4 µ/m ³	Increased risk of asthma, compromised lung function, cancer and stroke.
PM ₁₀	15 µ/m ³	17.4 µ/m ³	Increased risk of bronchitis, cardiovascular and respiratory mortality.
NO ₂	10 µ/m ³	26.6 µ/m ³	Increased risk of disease-related mortality.
SO ₂	10 µ/m ³	1.9 µ/m ³	Inflammation and irritation of the respiratory system.



The following factors may also impact the long-term liveability and value of this property:

Major roads There are several major roads nearby, including the A1205 (200m away) and A11 (279m away).

Radon The property is in an area where less than 1% of homes are estimated to have a radon concentration that requires mitigation.

Nuclear Power Plant There is not a nuclear power plant located nearby.

Property Prices The average property price in this area is currently **£488,833**. This has increased by **9.6%** in the past 12 months.

Landfill There is a historic landfill site located **776m** from this property.

Wildfires Relative to the UK average, the risk of wildfire in this area is very low, with **0 hectares** of land recorded as damaged in Tower Hamlets in 2021.

Landslides There are no records of landslides within 1km of this property.

Crime Tower Hamlets is ranked as **33** out of 318 local authorities in terms of crime. Police data indicates that there were **1261** crimes reported within 1 mile of this property in the last month.

Broadband & mobile coverage

Access to broadband at this property is **good**, with predicted maximum download speeds of **71Mbps** and upload speeds of **16Mbps**. Mobile network coverage at this property is **very good**, meaning that you are likely to enjoy uninterrupted service on most major networks.

Broadband type	Highest available download speed	Highest available upload speed
Standard	18Mbps	1Mbps
Superfast	71Mbps	16Mbps
Ultrafast	Not available	Not available

	8	3	O ₂	Red
Indoor data	Good	Good	Excellent	Excellent
Indoor data (no 4G)	No signal	No signal	Good	Good
Outdoor data	Excellent	Excellent	Excellent	Excellent
Outdoor data (no 4G)	Good	Good	Good	Good
Indoor voice	Good	Good	Excellent	Excellent
Indoor voice (no 4G)	Good	Good	Excellent	Excellent
Outdoor voice	Excellent	Excellent	Excellent	Excellent
Outdoor voice (no 4G)	Excellent	Excellent	Excellent	Excellent

■ No signal ■ Unreliable signal ■ Connectivity issues
■ Good coverage ■ Excellent coverage

Subsidence

The table below outlines indicative levels of subsidence risk at this property:

Risk	Risk level
Collapsible deposits	Low
Compressible ground	Significant
Landslides	Low
Running sand	Moderate
Shrink-swell	Significant
Soluble rocks	Low

According to the British Geological Survey, subsidence risk at this property is likely to increase as a result of climate change:

Timeframe	Climate scenario	Change
Medium-term	Medium-emissions	Possible
Long-term	Medium-emissions	Probable
Medium-term	High-emissions	Probable
Long-term	High-emissions	Probable

Searches suggest that this area is unlikely to be affected by mining-related subsidence.



The recommendations in this report are based on the property attributes set-out below. These are derived from several sources, including the latest EPC assessment, which was conducted in **November 2015**.

Property type: Flat (Top floor)

Year built: Unknown

Floor area: 80m²

No. habitable rooms: Unknown

Extensions: Unknown

Local authority: Tower Hamlets

Lat / Lng: 51.53 / -0.03

Building height: 18.1m



Are we missing something?

If you have completed a property upgrade that isn't reflected in our assessment, **let us know** so that we can factor it in to our analysis.

See our partners for:



Green mortgages



Home insurance



Fast broadband



Efficient appliances

Track new risks & opportunities

Many things that affect your property are constantly evolving. Our **monitoring service** makes it easy to keep track of everything that will impact the climate resilience of this property, including:



- Changes in the environment
- Regulatory & market updates
- Emerging research
- New products and services
- New funding opportunities

When something that impacts you happens, we will send you a **personalised update** explaining the change and what you can do about it.

[FIND OUT MORE](#)

Disclaimer

This report is designed to provide an overview of the potential risks and opportunities that will impact this property as a result of climate change. Given the uncertainty inherent in predicting exactly how global climatic conditions will change, and what the impacts will be, the information contained in this report should be viewed as a 'best guess' and is by no means definitive. We therefore suggest that you use it as one of several inputs to guide your property decisions.

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Flood risk

River / sea flood risk. The map on page 3 shows the chance of flooding from rivers and the sea, taking account of flood defences and the condition they are in. It contains the results of a national flood risk assessment undertaken using modelling and local expertise. This splits affected areas into 50m x 50m cells and allocates each one of four flood risk likelihood categories:

- **High:** each year, there is a chance of flooding of greater than 1 in 30 (3.3%).
- **Medium:** each year, there is a chance of flooding of between 1 in 30 (3.3%) and 1 in 100 (1%).
- **Low:** each year, there is a chance of flooding of between 1 in 100 (1%) and 1 in 1000 (0.1%).
- **Very Low:** each year, there is a chance of flooding of less than 1 in 1000 (0.1%).

While it is regularly updated when new data is available, like many other flood models, it does not take individual property threshold heights into account and so the assessment at property level is indicative only. Flood estimation is not an exact science and any flood risk assessment needs to be understood and used in that context.

Historic flood outlines depict the maximum extent of all recorded floods.

Flood protection zones refer to areas that are currently protected by flood defences.



Radon

Radon is a colourless, odourless radioactive gas that occurs naturally throughout the UK. In some places, radon concentrations are high enough to pose a potential health risk. If your property is located in such a 'radon affected area', you should get it tested and, if necessary, take steps to reduce it.

Overheating risk

This assessment is based on factors including location, property type, orientation, glazing level and design.

Data sources

This report incorporates data from sources including:



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