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Dear 

Our Ref: IDA_309393

Thank you for your request submitted under the Freedom of Information Act 2000. Because it concerns environmental information we have considered it under the Environmental Information Regulations 2004 (EIR).

Your request is for information concerning any reassessment, reclassification, or alteration of flood risk and/or subsidence risk affecting properties within the SS5 postcode area, specifically:

1. Flood Risk Reviews and Reclassification

1a. Details of any flood risk reclassification, rezoning, reassessment, or review affecting SS5.

BGS holds a dataset concerning groundwater flooding, which has national coverage so it includes SS5, but BGS does not hold any data on surface water flooding or river flooding. The Environment Agency is the body responsible for surface water and river flooding.

The BGS Groundwater Flooding dataset categorises geographic areas according to the potential for groundwater flooding, but this data has not been updated during the last 10 years so it contains no reclassification or reassessment of SS5 and therefore where your question is concerned, Regulation 12(4)(a) 'Information not held' applies.

1b. Information regarding any changes to flood modelling, drainage assessments, surface water calculations, river or coastal flood categorisation, or other flood-related risk methodologies.

BGS holds no data concerning flood-related risk methodologies that has changed during the last 10 years, therefore Regulation 12(4)(a) 'Information not held' applies.

2. Subsidence and Ground Stability Assessments

2a. Copies of any of the following relating to: subsidence risk; clay soil movement; ground instability; shrink-swell risk; historical land movement; heave or structural ground movement within SS5.

Reports

BGS reports can be searched for, and often viewed for free, via the following databases. We have conducted a preliminary search on the towns of Hockley, Hawkwell and Hullbridge and also Rochford, but have not identified anything that we think falls within the scope of your request, however you are able to make more detailed searches yourself.

[NERC Open Research Archive \(NORA\)](#)
[Publications viewer](#)
[NERC Library catalogue](#)

Datasets

BGS holds several datasets that have national coverage (and therefore include SS5), that relate to ground instability. They are all in ESRI shapefile format for use in a GIS and are supplied in this format under our usual Data Delivery Service. This part of your request therefore can be managed under 'business as usual' and does not need to be managed under EIR. There are charges for this data so if you are interested in receiving a quote, please contact digitaldata@bgs.ac.uk outlining your area of interest. For a small site of just a few square kilometres, you may find obtaining the data as part of a report through one of our [data resellers](#) more useful and cheaper.

[GeoSure](#) rates the potential for ground instability resulting from six natural hazards (landslide, shrink-swell clays, running sand, collapsible ground, compressible ground and soluble rocks). Please note that 'heave' is the same as swelling clays. BGS can provide GeoSure data for a specific site in a report format via our online shop in a [Natural Subsidence report](#). There is an example report you can view to see if it will meet your needs at the bottom of the right hand column on this page.

Some datasets, based on Geosure have been tailored to be more specific. These include:

- [Property Subsidence Assessment](#) – a product that uses the shrink-swell theme of GeoSure, combined with tree data and buildings data, that has been specifically developed for data resellers to use in, for example, homebuyer reports.
- [GeoSure Insurance Product](#) – GeoSure data, but tailored to the insurance market by attributing numerical scores to the geological information results.
- [GeoClimate](#) - Considers shrink swell clay subsidence alongside climate change to predict how the potential for subsidence might change in future with changes in the climate.
- [GeoCoast](#) – offers assessments of susceptibility to coast erosion, inundation, subsidence and groundwater flooding as well as coastal morphology classification.

[The National Landslides database](#) and the [BGS Geology Mass Movement](#) layers contain information on historical land movement, and the [Geological Indicators of Flooding](#) database provides mapping of geological (ancient) sedimentary deposits that were laid down by flooding in the geological past.

[Mining hazard \(not including coal\)](#) – indicates the potential for hazards to occur due to the presence of underground (non-coal) mining.

Where structural ground movement is concerned, BGS does not hold data on movement as a result of faults, but there may be records of [seismic activity](#) that are free to search on the website.

Geological assessments

BGS provides bespoke, site-specific geological reports to customers through our [GeoReports](#) service (which is a charged service). BGS holds only one report that has been purchased for a site within the boundary of SS5, and this is a Natural Subsidence report. Natural Subsidence reports are available to you too via the same service.

Environmental studies, or technical analyses

[NERC Open Research Archive](#) (NORA): View access to research publications and outcomes of staff at BGS along with the other institutes of the Natural Environment Research Council (NERC).

[NERC Library catalogue](#): The catalogue of the BGS (and NERC) Library holdings.

[Publications viewer](#): Free to view access to scans of BGS publications. If you wish to purchase pdf or hard copies they can be ordered through our Online shop.

[Deposited data search](#): View access to records, data and unpublished reports that have been deposited with BGS since July 2014 and are available as a data layer to search on the GeoIndex.

[BGS Online shop](#): To order copies of maps and publications please use the Online bookshop. If any published maps or reports do not appear in the shop, please email enquiries@bgs.ac.uk with the reference of the document you wish to purchase and we will try to help you.

3. Risk Classification Methodologies

3a. Copies of any maps, scoring systems, risk bandings, classification methodologies, or assessment criteria used to determine flood or subsidence risk within SS5.

These are outlined in two documents. The first is the User Guide for each data product (downloadable from each product page on the website) which details the hazard potential classifications and details which will help a user to understand the product.

The second is the methodology document. Each product has a written methodology that details how the data was created. These documents are commercially sensitive because BGS makes an income from licensing the data product and releasing the methodology would enable other companies to re-create it themselves without the expense of the scientific research and expertise, enabling them to profit from it while undermining BGS's ability to earn income.

BGS is only partially funded by public money, having to generate more than half of its operating costs, (including via data licensing) to contribute to funding its services. For this reason, Regulation 12(5)(e) 'Confidentiality of commercial information' applies to the methodology documents.

BGS has considered the public interest test in this case and recognises that there is always a public interest in transparency and accountability, and that understanding the potential for ground movement is in the public interest, however there is also a public interest in BGS being able to provide a great deal of its data to view [free of charge via our website](#). Income through our commercial services enables BGS to provide map viewers, scans of data collections, APIs and web services, and data downloads free of charge for the benefit of the public, academics and businesses. Additionally, as a public authority, BGS has a remit to work for the public good, to offer impartial expert advice to government, other decision-makers, public authorities and commercial companies. Commercial income supports BGS's ability to do this and therefore we believe that it is not in the public interest to impede the ability of BGS to earn an income through some of its data products.

On balance, BGS believes that the public interest is served better by withholding the methodology information that falls under the scope of the contract.

3b. Details of any recent amendments or updates to these methodologies that may affect insurance underwriting decisions.

BGS regularly updates some data products to include updates to postcode boundaries which change their extents and to include new postcodes as housing developments occur. These do not require changes to the methodology.

The Property Subsidence Data was updated in November 2021, October 2022, October 2023 with changes in the tree data, and in November 2024 with updates in the tree data, the buildings data, the postcode areas, the algorithm and the lowest class name (resulting in changes in some of the class boundaries).

The GeoClimate data was originally created using the UKCP09 2km resolution climate data and it was updated in 2020 with the UKCP18 2.2km resolution climate data and in June 2026 with the UKCEH CHES-SCAPE 1km resolution climate data.

These are updates to the data that is used to create the product and not updates to the product methodologies. BGS does not know whether these updates affected insurance underwriting decisions.

4. Communications with Third Parties

4a. Details of any communications, meetings, correspondence, or data-sharing arrangements between your organisation and: insurance companies; the Association of British Insurers (ABI); local authorities; or property risk data providers, relating to flood or subsidence classifications affecting SS5.

BGS works with 38 data partners who provide property risk services and one insurance company. On average, we exchange 14 emails per day with them. This amounts to roughly 3,500 emails over the course of a year. These emails typically concern general information about our data products, the release of updates, information about new datasets, our contracts with them, pricing etc.

The datasets have national coverage and to that extent they include the SS5 postcode, however an initial search indicates that no correspondence specifically mentions the SS5 postcode and we would not particularly expect to discuss individual postcode areas with them.

Additionally, BGS meets with one or other of the data resellers approximately four times a week, which would mean roughly 172 meetings a year, and again, an initial investigation indicates that none of these meetings concern specific postcode areas (including SS5).

3670 emails or meetings is too many to review in the time allowed. From previous experience, around 150 is the most we can manage within the time limit.

If you can clarify specifically what you want to see discussed in the correspondence and meetings then we may be able to construct a search that would bring back a more reasonable number of emails to review. When you reply with more clarification, this part of your request will be replied to within 20 working days of us receiving it.

BGS has received some correspondence from the Association of British Insurers (ABI), but only newsletters and general updates. BGS has had no correspondence or meetings with the ABI relating to flood or subsidence classifications affecting SS5.

BGS has had correspondence with local authorities, including Rochford District Council, within the last ten years (2026). This correspondence concerns the administration of legal arrangements (e.g. quotes, legal documents, payments and transfer of information/materials) and is not concerned with specific postcode areas. Since the correspondence does not relate specifically to flood or subsidence classifications affecting SS5, BGS believes that it does not hold any correspondence within the scope of this part of your request and therefore Regulation 12(4)(a) 'Information not held' applies.

5. Incident and Claims Data

5a. Any recorded increase, trend analysis, or statistical information relating to incidents within SS5 involving: flooding; subsidence; heave; landslide; or structural ground movement, during the past 10 years.

Incident data

BGS does not hold information on incidents of flooding, shrink swell clays, compressible ground, collapsible ground or running sands hazard.

BGS does hold some records of landslide and soluble rock hazard incidents, however these have not been analysed to identify trends or frequency in occurrence.

Where structural ground movement is concerned, the only data we hold is the record of [seismic activity](#) that are free to search on the website if this is what you are interested in. BGS has not analysed the trends in frequency of seismic activity in postcode area SS5.

Claims data

BGS holds no claims data and therefore Regulation 12(4)(a) 'Information not held' applies to this part of your request.

If you have any queries regarding our response or you are unhappy with the outcome of your request and wish to seek an internal review of the decision, please contact:

Head of Information Governance

Email: foi@ukri.org

Please quote the reference number above in any future communications.

If you are still not content with the outcome of the internal review, you may apply to refer the matter to the Information Commissioner for a decision. Generally, the ICO cannot make a decision unless you have exhausted the review procedure provided by UKRI. The Information Commissioner can be contacted at: <https://ico.org.uk/>

If you wish to raise a complaint regarding the service you have received or the conduct of any UKRI staff in relation to your request, please see UKRI's complaints policy: <https://www.ukri.org/who-we-are/contact-us/make-a-complaint/>

Kind regards

[Redacted signature block]

[Redacted contact information]