# Ground Stability Hazards

<table>
<thead>
<tr>
<th>Hazard</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Former Mining</td>
<td>IDENTIFIED</td>
</tr>
<tr>
<td>Brine Extraction and Salt Mining</td>
<td>NONE IDENTIFIED</td>
</tr>
<tr>
<td>Landfill Sites and Infilled Ground</td>
<td>IDENTIFIED</td>
</tr>
<tr>
<td>Natural Ground Stability Hazards</td>
<td>IDENTIFIED</td>
</tr>
</tbody>
</table>

# Insurance

<table>
<thead>
<tr>
<th>Insurance Claim</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coal Mining Subsidence Damage Claims</td>
<td>NONE IDENTIFIED</td>
</tr>
<tr>
<td>Insurance Claims from Subsidence</td>
<td>IDENTIFIED</td>
</tr>
</tbody>
</table>

---

**This report is issued for the property described as:**
Sample House, Sample Street
Anytown, UK

**Report Reference:**
120093347

**National Grid Reference:**
515420 208420

**Customer Reference:**
Sample Report

**Report Date:**
23 August 2017

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**CONTACT DETAILS**

If you require any assistance please contact our customer support team on:

0844 844 9966

or by email at:
helpdesk@landmark.co.uk

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[Landmark Information]

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[COPIO]

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[The Property Ombudsman]
Professional Opinion and Next Steps

Please see below our Professional Opinion and Next Steps with regards to the property. These may be copied into your Report on Title if you wish.

### Former Mining

**Professional Opinion**
Landmark Information have identified the following former mining features:

- The property has been identified in an area that might have been used for mining other than coal in the past.
- Ground cavities that have been created as a result of man-made activities have been identified in the area.

**Next Steps**
As the property has been identified in an area that may have been used for mining you may want to consult a local RICS accredited surveyor and/or review any available geotechnical surveys. Further information may be available from the Minerals and Waste Officer at the County Council and the Local Building Controls Officer.

### Brine Extraction and Salt Mining

**Professional Opinion**
Landmark Information have not identified any areas of former brine pumping or salt mining at the property.

**Next Steps**
None Required.

### Landfill Sites and Infilled Ground

**Professional Opinion**
Landmark Information have identified the following areas of infilled ground:

- A search of historical mapping indicates that there is some unknown infilled ground at the property.

**Next Steps**
As the property has been built on an area of infilled ground you should contact Building Control at the Local Authority in order to check whether the property was constructed to a standard that will minimize the risk of structural damage. Alternatively, you may want to contact a RICS accredited surveyor to find out if there are known to be problems in the area or to conduct an assessment of your house.

### Natural Ground Stability Hazards

**Professional Opinion**
Landmark Information have identified natural ground stability hazards at or close to the site.

- Ground cavities that have been created as a result of the presence of natural processes have been identified in the area.
**Next Steps**
The property is in an area where natural ground instability hazards could occur. If any active ground instability appears to be affecting your property, inform your insurance company, mortgage lender, landlord or get specialist advice from a suitably qualified expert such as a structural surveyor, geotechnical engineer or chartered engineering geologist. If active ground instability does not appear to be affecting your property but the area has a potential for instability, this should be taken into account before undertaking any alterations to the existing property.

**Coal Mining Subsidence Damage Claims**

**Professional Opinion**
Landmark Information have not identified any damage claims on-site or within 50m of the property that have been handled by the Coal Authority.

**Next Steps**
None Required.

**Insurance Claims from Subsidence**

**Professional Opinion**
Landmark Information have undertaken analysis and identified a very high ratio of valid subsidence claims in the postcode compared to the rest of Great Britain. This may indicate a risk of subsidence at the property.

**Next Steps**
If you are concerned about the possibility of subsidence, inform your insurance company, mortgage lender, landlord or get specialist advice from a suitably qualified expert such as a structural surveyor, geotechnical engineer or chartered engineering geologist. The Royal Institute of Chartered Surveyors (RICS) provide a consumers guide to subsidence which you can see by clicking this link: [www.rics.org/Global/RICS-Subsidence.pdf](http://www.rics.org/Global/RICS-Subsidence.pdf)
The map below shows the location of the property.

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Understanding this report

The purpose of this report is to highlight any potential mining and subsidence hazards in your area. The presence of a hazard could mean that your property is at risk of structural damage from subsidence or heave. We will state 'NONE IDENTIFIED' on the front page if no hazards have been identified. If we do identify a potential hazard we will state 'IDENTIFIED'. Further guidance about each hazard can be found in the Professional Opinion and Next Steps section as well as throughout the main body of the report.

Former Mining

We search a number of different sources of information to identify areas of past mining. Old mine shafts and tunnels can collapse and damage properties above them. Disturbed ground and spoil tips can also be prone to settlement which could cause structural damage to buildings.

Former Brine Extraction and Salt Mining

We identify areas of historical salt and brine extractions. This type of mining leaves large cavities in the ground which could collapse and cause problems for properties built in the area.

Landfill Sites and Infilled Ground

We identify areas formerly used for landfill and areas of other infilling indicated from historical mapping such as ponds, drains and small pits. Infilled land can be susceptible to settling so any houses that have been built on these areas could experience ground stability problems and subsidence resulting in damage to your property.

Natural Ground Stability Hazards

We identify areas of land that could be prone to ground instability and subsidence as a result of the natural underlying geology. Examples include areas of the UK at a higher risk of landslides or where sink holes could occur.

Insurance Claims from Subsidence

We look at the ratio of valid insurance claims there are in your postcode compared with the rest of Great Britain. Based on this, we will indicate if there is a very high, high, moderate to high or moderate risk of subsidence in the area. We also report on Coal Mining Subsidence Damage Claims. These are claims that have been handled by the Coal Authority.

Note: If no features have been found in a section we will not display a map or data table for that section.
Ground Hazards

Former Mining

The map below shows the locations of any areas of potential former mining. We detail the information we believe requires further attention in the tables on the following page and also in the Professional Opinion and Next Steps section.

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## Former Mining

The tables below present the findings of all the data that has been searched as part of this section of the assessment.

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is the property within an area where a full coal mining report should be obtained?</td>
<td>No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is the property within an area where historical mapping indicates that mining activities have taken place?</td>
<td>No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are there any mineral extraction sites as recorded by the British Geological Survey?</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### BGS Recorded Mineral Sites

<table>
<thead>
<tr>
<th>Map ID</th>
<th>Details</th>
<th>Distance</th>
<th>Contact</th>
</tr>
</thead>
</table>
| 2      | Name: Bernard Heath Brick Field  
         Type: Opencast  
         Periodic Type: Palaeocene  
         Geology: Lambeth Group  
         Commodity: Common Clay and Shale  
         Location: Bernard's Heath, St Albans, Hertfordshire  
         Status: Ceased  
         Reference: 169539  
         Positional Accuracy: Located by supplier to within 10m | On Site 1 |

| 7      | Name: Bernard Heath Brick Field  
         Type: Opencast  
         Periodic Type: Palaeocene  
         Geology: Lambeth Group  
         Commodity: Common Clay and Shale  
         Location: Bernard's Heath, St Albans, Hertfordshire  
         Status: Ceased  
         Reference: 169552  
         Positional Accuracy: Located by supplier to within 10m | 45m 1 |

### Man-Made Mining Cavities

<table>
<thead>
<tr>
<th>Map ID</th>
<th>Details</th>
<th>Distance</th>
<th>Contact</th>
</tr>
</thead>
</table>
| 1      | Site Name: Not Supplied  
         Cavity Type: Clay Pit  
         Commodity Mined: Chalk  
         Solid Geology Detail: Chalk Group, Lambeth Group  
         Superficial Geology Detail: Kesgrave Catchment Subgroup - Sand & Gravel | On Site 2 |

Report Reference: 120093347

Sample Report_St Albans
### Ground Hazards

<table>
<thead>
<tr>
<th>Map ID</th>
<th>Details</th>
<th>Distance</th>
<th>Contact</th>
</tr>
</thead>
</table>
| Location: St Albans, Hertfordshire  
Location Accuracy: Located by supplier to within 100m | 3 | Site Name: Not Supplied  
Cavity Type: Bell Pit Collapse  
Commodity Mined: Chalk  
Solid Geology Detail: Chalk Group, Lambeth Group  
Superficial Geology Detail: Kesgrave Catchment Subgroup - Sand & Gravel  
Location: St Albans, Hertfordshire  
Location Accuracy: Located by supplier to within 100m | 1m | 2 |
| Location: St Albans, Hertfordshire  
Location Accuracy: Located by supplier to within 100m | 4 | Site Name: Not Supplied  
Cavity Type: Clay Pit  
Commodity Mined: Chalk  
Solid Geology Detail: Chalk Group, Lambeth Group  
Superficial Geology Detail: Kesgrave Catchment Subgroup - Sand & Gravel  
Location: St Albans, Hertfordshire  
Location Accuracy: Located by supplier to within 100m | 24m | 2 |
| Location: St Albans, Hertfordshire  
Location Accuracy: Located by supplier to within 100m | 5 | Site Name: Not Supplied  
Cavity Type: Brick Kiln  
Commodity Mined: Chalk  
Solid Geology Detail: Chalk Group, Lambeth Group  
Superficial Geology Detail: Kesgrave Catchment Subgroup - Sand & Gravel  
Location: St Albans, Hertfordshire  
Location Accuracy: Located by supplier to within 100m | 28m | 2 |
| Location: St Albans, Hertfordshire  
Location Accuracy: Located by supplier to within 100m | 6 | Site Name: Not Supplied  
Cavity Type: Lime Kiln  
Commodity Mined: Chalk  
Solid Geology Detail: Chalk Group, Lambeth Group  
Superficial Geology Detail: Kesgrave Catchment Subgroup - Sand & Gravel  
Location: St Albans, Hertfordshire  
Location Accuracy: Located by supplier to within 100m | 28m | 2 |
| Location: St Albans, Hertfordshire  
Location Accuracy: Located by supplier to within 100m | 8 | Site Name: Not Supplied  
Cavity Type: Old Brick Works, Possible Chalk Mining  
Commodity Mined: Chalk  
Solid Geology Detail: Chalk Group, Lambeth Group  
Superficial Geology Detail: Kesgrave Catchment Subgroup - Sand & Gravel  
Location: St Albans, Hertfordshire  
Location Accuracy: Located by supplier to within 100m | 51m | 2 |
| Location: St Albans, Hertfordshire  
Location Accuracy: Located by supplier to within 100m | 9 | Site Name: Not Supplied  
Cavity Type: Historical Lime Kiln-Potential Chalk Mining  
Commodity Mined: Chalk  
Solid Geology Detail: Lambeth Group, Upper Chalk Formation  
Superficial Geology Detail: Glacial Gravel  
Location: St Albans, Hertfordshire  
Location Accuracy: Located by supplier to within 100m | 54m | 2 |
| Location: St Albans, Hertfordshire  
Location Accuracy: Located by supplier to within 100m | 10 | Site Name: Not Supplied  
Cavity Type: Historical Brick Field/Extensive Clay Pits-Potential Chalk Mining  
Commodity Mined: Chalk  
Solid Geology Detail: Lambeth Group, Upper Chalk Formation  
Superficial Geology Detail: Glacial Gravel  
Location: St Albans, Hertfordshire  
Location Accuracy: Located by supplier to within 100m | 57m | 2 |
| Location: St Albans, Hertfordshire  
Location Accuracy: Located by supplier to within 100m | 11 | Site Name: Not Supplied  
Cavity Type: Clay Pit  
Commodity Mined: Chalk | 142m | 2 |
## Ground Hazards

<table>
<thead>
<tr>
<th>Map ID</th>
<th>Details</th>
<th>Distance</th>
<th>Contact</th>
</tr>
</thead>
</table>
|        | **Solid Geology Detail:** Chalk Group, Lambeth Group  
**Superficial Geology Detail:** Kesgrave Catchment Subgroup - Sand & Gravel  
**Location:** St Albans, Hertfordshire  
**Location Accuracy:** Located by supplier to within 100m |        |         |
| 12     | **Site Name:** Not Supplied  
**Cavity Type:** Clay Pit  
**Commodity Mined:** Chalk  
**Solid Geology Detail:** Chalk Group, Lambeth Group  
**Superficial Geology Detail:** Kesgrave Catchment Subgroup - Sand & Gravel  
**Location:** St Albans, Hertfordshire  
**Location Accuracy:** Located by supplier to within 100m | 204m    | 2       |
| 13     | **Site Name:** Not Supplied  
**Cavity Type:** Clay Pit  
**Commodity Mined:** Chalk  
**Solid Geology Detail:** Chalk Group, Lambeth Group  
**Superficial Geology Detail:** Kesgrave Catchment Subgroup - Sand & Gravel  
**Location:** St Albans, Hertfordshire  
**Location Accuracy:** Located by supplier to within 100m | 223m    | 2       |

### Question

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is the property identified in an area where there is the potential for mining to have happened in the past?</td>
<td>No</td>
</tr>
<tr>
<td>Is the property within an area where there has been mining activities other than coal mining?</td>
<td>No</td>
</tr>
</tbody>
</table>

### What are the potential impacts on my property?

Former mining operations, depending on the method of mining used, have the potential to cause ground instability issues from the collapse of old mine shafts and tunnels. Areas of mining spoil or infilling may also be prone to settling which could result in subsidence.
Ground Hazards

Landfill Sites and Infilled Ground
The map below shows the locations of areas of potential landfill and other infilled and made ground. We detail the information we believe requires further attention in the tables on the following page and also in the Professional Opinion and Next Steps section.
Ground Hazards

Landfill Sites and Infilled Ground

The tables below present the findings of all the data that has been searched as part of this section of the assessment.

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are any landfill sites identified in the locality of the property?</td>
<td>No</td>
</tr>
<tr>
<td>Have any other areas of infilled land been identified in the locality of the property?</td>
<td>Yes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Map ID</th>
<th>Details</th>
<th>Distance</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td><strong>Potentially Infilled Land (Non-Water)</strong></td>
<td>On Site</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Details: Unknown Filled Ground (Pit, quarry etc)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Map Published Date: 1985</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

What are the potential impacts on my property?

Infilled land or made ground can settle and move if appropriate structural works were not carried out prior to properties being built. Ground compaction or settling could cause subsidence resulting in damage to your property.
Natural Ground Stability Hazards
The map below shows the areas where there is the potential for natural ground stability hazards. We detail the information we believe requires further attention in the tables on the following page and also in the Professional Opinion and Next Steps section.
## Ground Hazards

### Natural Ground Stability Hazards

The tables below present the findings of all the data that has been searched as part of this section of the assessment.

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the potential for collapsible ground instability at or close to the property?</td>
<td>Very Low</td>
</tr>
<tr>
<td>What is the potential for compressible ground instability at or close to the property?</td>
<td>None</td>
</tr>
<tr>
<td>What is the potential for ground dissolution instability at or close to the property?</td>
<td>Low</td>
</tr>
<tr>
<td>What is the potential for landslide instability at or close to the property?</td>
<td>Very Low</td>
</tr>
<tr>
<td>What is the potential for running sand ground instability at or close to the property?</td>
<td>None</td>
</tr>
<tr>
<td>What is the potential for shrinking or swelling clay ground instability at or close to the property?</td>
<td>None</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are there any natural cavities identified within 250m of the property?</td>
<td>Yes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Map ID</th>
<th>Details</th>
<th>Distance</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Natural Cavities</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| 15 | **Cavity Type:** Solution Widened Joint or Fissure x 1  
**Solid Geology Detail:** Chalk Group, Lambeth Group  
**Superficial Geology Detail:** No Details  
**Location:** St Albans, Hertfordshire | On Site | 2 |
| 16 | **Cavity Type:** Solution Pipe  
**Solid Geology Detail:** Chalk Group, Lambeth Group  
**Superficial Geology Detail:** No Details  
**Location:** St Albans, Hertfordshire | 1m | 2 |
| 17 | **Cavity Type:** Solution Widened Joint or Fissure x 1  
**Solid Geology Detail:** Chalk Group, Lambeth Group  
**Superficial Geology Detail:** No Details  
**Location:** St Albans, Hertfordshire | 6m | 2 |
| 18 | **Cavity Type:** Solution Pipe  
**Solid Geology Detail:** Chalk Group, Lambeth Group  
**Superficial Geology Detail:** No Details  
**Location:** St Albans, Hertfordshire | 13m | 2 |
| 19 | **Cavity Type:** Solution Pipe  
**Solid Geology Detail:** Chalk Group, Lambeth Group  
**Superficial Geology Detail:** No Details  
**Location:** St Albans, Hertfordshire | 13m | 2 |
Ground Hazards

<table>
<thead>
<tr>
<th>Map ID</th>
<th>Details</th>
<th>Distance</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td><strong>Cavity Type:</strong> Solution Pipe&lt;br&gt;&lt;br&gt;<strong>Solid Geology Detail:</strong> Chalk Group, Lambeth Group&lt;br&gt;&lt;br&gt;<strong>Superficial Geology Detail:</strong> No Details&lt;br&gt;&lt;br&gt;<strong>Location:</strong> St Albans, Hertfordshire</td>
<td>21m</td>
<td>2</td>
</tr>
</tbody>
</table>
## Insurance Claims from Subsidence

There is no map associated with this section. The tables below present the findings of all the data that has been searched as part of this section of the assessment.

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the subsidence risk rating based on the ratio of valid subsidence claims history of your postcode compared with the rest of Great Britain?</td>
<td>Very High</td>
</tr>
</tbody>
</table>

### What do the risk ratings mean?

The risk ranking represents the ratio of valid subsidence claims located in a postcode expressed as a percentage of the total number of properties found within that postcode as compared to the rest of Great Britain.

Where a notified subsidence claim has been repudiated it is not considered as a valid subsidence claim so is not included in the risk ranking calculation. The analysis is sourced from Crawford and Company Ltd.

- **Very High**: The risk rank of this postcode is within the top 25% of all postcodes that have a recorded history of valid subsidence claims.

- **High**: The risk rank of this postcode falls between 50% and 75% of all postcodes that have a recorded history of valid subsidence claims.

- **Moderate to High**: The risk rank of this postcode falls between 25% and 50% of all postcodes that have a recorded history of valid subsidence claims.

- **Moderate**: The risk rank of this postcode is within the lowest 25% of all postcodes that have a recorded history of valid subsidence claims.

- **No Claims**: No valid subsidence claims have been recorded against this postcode.
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Useful Contacts

Please see below the contact details of the suppliers referred to within this report. For all queries please contact:

**Landmark Information Group**
Imperium
Imperial Way
Reading
RG2 0TD

If you require assistance please contact our customer services team on:

0844 844 9966

Or by email at: helpdesk@landmark.co.uk

<table>
<thead>
<tr>
<th>Contact</th>
<th>Name</th>
<th>Address</th>
<th>Contact Details</th>
</tr>
</thead>
</table>
| 1       | **British Geological Survey, Enquiry Service** | British Geological Survey
Kingsley Dunham Centre
Keyworth
Nottinghamshire
NG12 5GG | T: 0115 936 3143
E: enquiries@bgs.ac.uk
W: www.bgs.ac.uk |
| 2       | **Peter Brett Associates**                | Caversham Bridge House
Waterman Place
Berkshire
RG1 8DN | T: 0118 950 0761
E: reading@pba.co.uk
W: www.pba.co.uk |
| 3       | **Landmark Information Group Limited**    | Imperium
Imperial Way
Berkshire
RG2 0TD | T: 0844 844 9966
E: helpdesk@landmark.co.uk
W: www.landmark.co.uk |

Please note that if you choose to contact any of the above organisations, they may have a charging policy in place for enquiries.
Important Consumer Protection Information

This search has been produced by Landmark Information Group Ltd, Imperium, Imperial Way, Reading, Berkshire, RG2 0TD, Tel: 0844 844 9966 Fax: 0844 844 9980 Email: helpdesk@landmark.co.uk Landmark Information Group Ltd 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.

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- 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:

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- 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
- ensure that products and services comply with industry registration rules and standards and relevant laws
- monitor their compliance with the Code

Complaints

If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for any complaint to be considered under their formal internal complaints procedure. If you remain dissatisfied with the firm’s final response, after your complaint has been formally considered, or if the firm has exceeded the response timescales, you may refer your complaint for consideration under The Property Ombudsman scheme (TPOs). The Ombudsman can award up to £5,000 to you if the Ombudsman finds that you have suffered actual financial loss and/or aggravation, distress or inconvenience as a result of your search provider failing to keep to the Code.

Please note that all queries or complaints regarding your search should be directed to your search provider in the first instance, not to TPOs or to the PCCB.

TPOs Contact Details:

The Property Ombudsman scheme
Milford House
43-55 Milford Street
Salisbury
Wiltshire SP1 2BP
Tel: 01722 333306
Fax: 01722 332296
Web site www.tpos.co.uk
Email: admin@tpos.co.uk
Search Code

You can get more information about the PCCB from www.propertycodes.org.uk
PLEASE ASK YOUR SEARCH PROVIDER IF YOU WOULD LIKE A COPY OF THE SEARCH CODE

Complaints procedure
If you want to make a complaint, we will:
• Acknowledge it within 5 working days of receipt
• Normally deal with it fully and provide a final response, in writing, within 20 working days of receipt
• Keep you informed by letter, telephone or e-mail, as you prefer, if we need more time
• Provide a final response, in writing, at the latest within 40 working days of receipt
• Liaise, at your request, with anyone acting formally on your behalf

Complaints should be sent to:
Landmark Information Group Ltd
Landmark UK Property
Imperium
Imperial Way
Reading
RG2 0TD
Tel: 0844 844 9966
Email: helpdesk@landmark.co.uk
Fax: 0844 844 9980

If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to The Property Ombudsman scheme (TPOs):
Tel: 01722 333306,
Email: admin@tpos.co.uk

We will co-operate fully with the Ombudsman during an investigation and comply with his final decision.