

bidwells.co.uk

Hearing Statement: Matter 3

Sunguard Homes [8320]

Agent ref: [309]

## Hearing Statement

Greater Norwich Joint Core Strategy  
Development Plan Document  
Matter 3C/10

**BIDWELLS**



## Quality Assurance

Site name: Land at Chequers Road, Tharston, South Norfolk

Client name: Sunguard Homes

Type of report: Hearing Statement

Version: 1.0

Date: 7<sup>th</sup> October 2010

Prepared by: Glyn Davies Bsc Soc Sci (Hons) Dip TP MRTPI

Signed \_\_\_\_\_

Date 7<sup>th</sup> October 2010

Reviewed by: John Long BA (Hons) Dip TP MRTPI

Signed \_\_\_\_\_

Date 7<sup>th</sup> October 2010





## Table of Contents

1	<b>INTRODUCTION</b> .....	1
2	<b>MATTER 3C/10 MAJOR GROWTH LOCATIONS/KEY SERVICE CENTRES, SERVICE VILLAGES, AND SMALLER COMMUNITIES (POLICIES 9,10, 14-16)</b> .....	1
3	<b>CONCLUSIONS</b> .....	4
4	<b>SUGGESTED CHANGE</b> .....	5

## Appendices

Appendix 1	Email Exchange Regarding the Statement of Common Ground, 1 <sup>st</sup> October 2010
Appendix 2	Potential County Council Planning Obligations- Proposed Housing Development
Appendix 3	Site Location Plan



## 1 INTRODUCTION

1.1 This Hearing Statement has been prepared by Bidwells on behalf of Sunguard Homes. It relates to:

- Representations submitted by Bidwells, on behalf of Sunguard Homes to the pre-submission version of the Greater Norwich Joint Core Strategy and the Statement of Focussed Changes in respect of **Policy 14 (Key Service Centres)** and **Appendix 6 – Housing Trajectory in Growth locations** (Respondent ID: **8320**);
- A **Statement of Common Ground** agreed between the GNDP and Sunguard Homes has been prepared to cover matter 3C/10 (policy 14).

1.2 This Hearing Statement is intended to amplify the representations made by Bidwells at the pre-submission stage of the Joint Core Strategy's production and update those comments in light of responses received from the Greater Norwich Development Partnership following a meeting to seek common ground on the issue (15<sup>th</sup> September 2010).

1.3 For information, Sunguard Homes is taking forward the promotion of 4.5 hectares of land it owns at Chequers Road, Tharston immediately adjoining Long Stratton, for residential development. This is the last parcel of its holding in Long Stratton/Tharston that it has developed for residential development over the last 25 years.

1.4 The location and extent of the land being promoted is shown on the attached plan.

## 2 MATTER 3C/10 MAJOR GROWTH LOCATIONS/KEY SERVICE CENTRES, SERVICE VILLAGES, AND SMALLER COMMUNITIES (POLICIES 9,10, 14-16)

### **Strategy and Location for Growth in the NPA (Policies 9&10)**

**Does the JCS make clear, justified and effective growth proposals for Long Stratton bearing in mind its poor assessed performance in sustainability appraisals undertaken since 2007?**

### **Key Service Centres (Policy 14):**

**A. Does the JCS provide sound core strategic guidance for the future planning of these settlements? Does the evidence demonstrate that the key service centres are appropriately listed as such, with no additions/deletions?**

**Is the scale of the development for the individual villages soundly based?**

2.1 The Statement of Common Ground between the GNDP and Sunguard Homes confirms the agreed position on Matter 10 that Chequers Road, Tharston is in planning terms part of Long Stratton.

2.2 Sunguard Homes however considers that the housing trajectory contained in Appendix 6 Growth Locations table for either Long Stratton (1800 dwellings) or 'Additional smaller sites around South Norfolk NPA (1800 dwellings)' is incorrect and is far too pessimistic in the timing of the numbers of houses that could be built between 20011/12 and 2014/15, where currently it is assumed there will be no development.

2.3 GNDP officers have stated that they do not accept that the housing trajectory for Long Stratton or for the smaller South Norfolk NPA sites as set out in Appendix 6 is incorrect. Their reasoning behind this is:

*'that the provision for Long Stratton is tied to the delivery of a bypass. The JCS allows this to be exceeded, in particular to accommodate the flexible sites allowance (totals 1800 for South Norfolk NPA) but this would need to be supported by evidence that it is appropriate. The particular water constraint issue is waste water disposal which seems to impose an upper limit on growth. High school capacity is a supplementary constraint. All growth must contribute to the required bypass. Given the finite capacity of Long Stratton, any growth that does not contribute to the bypass seriously undermines its delivery and therefore the strategy'.*

Source: email exchange regarding the Statement of Common Ground, 1<sup>st</sup> October 2010. (see Appendix 1)

2.4 These trajectories are in Sunguard Homes' opinion in error as its land at Chequers Road is immediately available for development and deliverable over the next few years subject to the granting of planning permission, with all services being available and access to the site identified. The specific concerns regarding waste water constraints, high school capacity, and a contribution to the bypass raised by the GNDP, can be responded to as follows:

2.5 Waste Water – The Stage2b Water Cycle Study Non-Technical Planning Report (February 2010) confirms that there is capacity at the existing wastewater treatment works serving Long Stratton for up to 1400 dwellings. It is stated that development beyond this number would require an innovative solution or a high specification package treatment plant. On this basis, according to the housing growth trajectory for Long Stratton contained in appendix 6, there is existing capacity at the treatment works until at least 2022/23, assuming that the bypass related development commences in 2018/19, which has to be uncertain given the current economic forecasts, and the lack of any definite plans for its funding or provision. Even if capacity is reached within this timescale, the scale of development proposed to fund a bypass is significantly beyond the existing capacity of the treatment works and will clearly require further investment to remedy the situation. The 150 houses on the Sunguard site would

represent less than a year of the housing trajectory for Long Stratton in Appendix 6, and hence would have little if any impact on the strategy.

- 2.6 High school Capacity – Recent correspondence (24<sup>th</sup> June 2010) with the County Council has indicated that there is currently considerable capacity at the Long Stratton schools to accommodate children from Sunguard's development, which is in easy walking distance of them. A financial contribution figure has been provided by the County Council on this basis (see Appendix 2). Whilst there is clearly a physical limitation on school place availability, the scale of housing development proposed (at least 1800 houses) to support a bypass for Long Stratton, and the likely location of it to the east of the A140 will inevitably require a major reorganisation of school provision in Long Stratton and possibly new school buildings better located to serve the new development. It would therefore seem perverse to claim that the development of Sunguard's site is in any way constrained for the foreseeable future by the lack of high school capacity, which clearly is sufficient to serve the development.
- 2.7 Contribution to a bypass –Sunguard Homes acknowledges that the provision of a bypass for Long Stratton is overdue to relieve traffic congestion arising in the village because of the high number of vehicles passing along the A140. This ease of traffic movement in the village was however significantly improved as a result of Sunguard's previous phase of development at Chequers Road in 2000, when traffic lights were installed at the Flowerpot Lane/A140 junction.
- 2.8 Sunguard Homes has had extensive discussions with Norfolk County Council Department of Highways and Transportation regarding the possible improvement of the current traffic situation in Long Stratton and has been advised that junction efficiency at the Swan Lane and Flowerpot Lane junctions could be significantly improved by the introduction of a computerised traffic control system (MOVA), which has been used to great effect at similar congested junctions in the Norwich Policy Area e.g. The Thickthorn A47/A11 junction. In the absence of alternatives, Sunguard Homes is prepared to fund this improvement which will cost in excess of £100k to facilitate its installation and provide relief to the congestion in the village until a bypass is eventually built. It therefore would be unreasonable to expect Sunguard to make an additional further financial contribution towards the provision of a bypass, which would not be required to facilitate its development, and could make it unviable.
- 2.9 Sunguard Homes would also like to point out that the existing traffic signals on the A140 in Long Stratton were installed in 2000 in connection with its earlier phase of housing development at Jermyn Way of Chequers Road. These signals were installed notwithstanding the expectation that a Long Stratton bypass would be forthcoming in the foreseeable future. It

is clear from the housing trajectory in appendix 6 that it will be at least 18 years from when the original Flowerpot Lane/A140 traffic signals were installed and probably considerably longer before there is any prospect of a bypass. Hence further improvements to the traffic signals on the A140 in connection with Sunguard's latest phase of development could again provide relief for the village until the bypass is built, whenever that is. Sunguard Homes believes that it would be highly regrettable if the village was not able to benefit from the installation of MOVA, in connection with its proposed development at Chequers Road before a bypass is built. Again it seems perverse to expect the Chequers Road site to be delayed on the basis that all contributions from its development should be focussed on the provision of a bypass to be constructed at an uncertain time in the future and for which there are no plans, land agreements, or funding in place.

- 2.10 Furthermore, it has been recognised in pre application discussions with planning officers that the development of the Sunguard Homes site would contribute to the local housing needs of Long Stratton including the provision of affordable homes. There is little outstanding housing commitment in Long Stratton or Tharston at the present time, and the growth table as drafted in Appendix 6 implies that this housing need will not be met until at least 2018 assuming a bypass is constructed by then, which is by no means certain, particularly when the County Council have confirmed that subject to installing MOVA , that there is capacity on the network for development without needing a bypass
- 2.11 Sunguard Homes believes therefore that the total number of units set out in the Growth Locations trajectory in Appendix 6 for either Long Stratton (1800) if this is applicable to this site, or the 'Additional smaller sites around South Norfolk NPA' (1800), should be brought forward to 2011/12 to reflect the potential availability of the 150 units on the Sunguard Homes land in Tharston.

### **3 CONCLUSIONS**

- 3.1 It is considered that the development of a site located close to all of the major facilities in Long Stratton, and that can readily be serviced and accessed without the need for a bypass, should not be artificially held up for at least 5 years on the basis of the desire for a bypass, for which there are no approved plans, no funding stream, or any other realistically identified means of delivery.
- 3.2 It is also considered that such a moratorium on house building until a bypass is built, as implied in Appendix 6, will not enable the acknowledged housing needs of Long Stratton,

including the provision of affordable housing, to be adequately met in the foreseeable future particularly if the bypass is delayed.

- 3.3 It is considered therefore that the growth proposals for Long Stratton are not clear or justified in this respect (Matter3C). It is also considered that the JCS does not provide sound core strategic guidance for the future planning of Long Stratton and the contribution requirements on new development is not soundly based (Matter 10A &B)
- 3.4 Finally, it should be noted that a similar development related bypass was proposed in the South Norfolk Local Plan in the 1990s. This proposal failed because of lack of public and development related funding for a bypass, despite being linked to a substantial housing allocation in the village. This failure to solve the traffic congestion problems on the A140 in Long Stratton was fortunately significantly relieved by the installation of traffic signals at Flowerpot Lane, Long Stratton as part of the development of a previous phase of Sunguard Homes land at Chequers Road. It is difficult not to foresee a similar situation looming with respect to the current bypass proposal, which is based on an unrealistic assumption of a development led scheme based on the completion of 230 dwellings per year being completed in Long Stratton over an extended period This rate of development is significantly higher than house completions achieved in the village in recent years, and almost as high as that proposed for the whole of the City of Norwich during the same period!

#### 4 **SUGGESTED CHANGE**

- 4.1 The Housing Growth Location trajectory in Appendix 6 of the JCS should be amended to reflect the ability of the Sunguard land to be developed from 2011 onwards, prior to the completion of a Long Stratton bypass. From Sunguard Homes sales experience on its existing sites in Tharston and Long Stratton, it is considered that an allowance of 50 units per year should be included in the Growth trajectory in appendix 6 from 2012 to 2015, to allow for the development of its latest phase of housing on Chequers Road

## **Appendix 1**

---

Email Exchange Regarding the Statement of Common  
Ground 1<sup>st</sup> October 2010

## Glyn Davies - RE: Joint Core Strategy Inquiry Statement of Common Ground

**From:** "Eastaugh, Sandra" <sandra.eastaugh@norfolk.gov.uk>  
**To:** "Glyn Davies" <Glyn.Davies@bidwells.co.uk>  
**Date:** 01 October 2010 13:16  
**Subject:** RE: Joint Core Strategy Inquiry Statement of Common Ground  
**CC:** "Bloomfield, Graham" <Graham.Bloomfield@bidwells.co.uk>, "Long, John" <John.Long@bidwells.co.uk>, "Tim Horspole" <thorspole@s-norfolk.gov.uk>, "Morris, Phil" <phil.morris@norfolk.gov.uk>

Dear Glyn

Thank you for taking the time to come to the meeting last week and for agreeing to prepare a Statement of Common Ground.

The Planning sub-group have taken some time to discuss the points you raised and our response is set out below.

With regard to 1 - we suggest the statement of common ground can say that both sides agree that Long Stratton includes that part of the village that extends into Tharston Parish. We are content that the submitted minor change covers the issue but if the Inspectors are concerned we would be content with a description of Long Stratton that clarifies the situation and the JCS could state something along the lines of "The settlement of Long Stratton extends into the adjacent parish of Tharston"

With regard to 2 - we do not agree. The provision for LS is 1800 dwellings tied to the delivery of a bypass. The JCS allows this to be exceeded, in particular to accommodate the flexible sites allowance (totals 1800 for South Norfolk NPA), but this would need to be supported by evidence that it is appropriate. The particular water constraint is waste water disposal which seems to impose an upper limit on growth. High school capacity is a supplementary constraint. All growth must contribute to the required bypass. Given the finite capacity of LS, any growth that does not contribute to the bypass seriously undermines its delivery and therefore the strategy.

Hopefully this allows you to complete the Statement of Common Ground.

Regards

Sandra Eastaugh  
 Greater Norwich Development Partnership Manager

[www.gndp.org.uk](http://www.gndp.org.uk)

Greater Norwich Development Partnership  
 PO Box 3466  
 Norwich, NR7 7NX

t: 01603 638302  
 m: 07766 420571  
 e: [s.eastaugh@gndp.org.uk](mailto:s.eastaugh@gndp.org.uk)

**From:** Glyn Davies [<mailto:Glyn.Davies@bidwells.co.uk>]  
**Sent:** 30 September 2010 10:10  
**To:** Eastaugh, Sandra  
**Cc:** Bloomfield, Graham; Long, John  
**Subject:** Joint Core Strategy Inquiry Statement of Common Ground

Dear Sandra

I refer to my meeting with your colleagues at the GNDP last week when we discussed my concerns about the current policies for Long Stratton contained in the draft joint core strategy. I have since given further consideration to the two matters discussed and am writing to seek further clarification over various issues before attempting to write a formal agreed position statement to be placed before the Inquiry Inspectors. I would therefore be grateful for your views on my analysis of the issues and your response to them.

1) The Designation of Tharston in the JCS

I explained that I was disappointed that Chequers Road, Tharston still had not been specifically referred to in the JCS despite repeated representations over the last 10 years and acknowledgement from officers that it is indeed part of Long Stratton in planning terms. My concern over this omission is that there have been attempts in the past during the consideration of earlier allocations to claim that Chequers Road is part of the village of Tharston in policy terms and hence subject to the restrictive policies covering this type of settlement. This has been refuted by previous local plan inspectors but I am concerned that the status of Chequers Road is clear in the future to avoid an unnecessary repetition of this type of complication in the future.

I appreciate that the schedule of proposed minor changes to the JCS submission document included a proposed change such that 'the policies refer to settlements, which in some cases may extend into adjacent parishes' in direct response to Sunguard's concerns. This however is still very vague and may or may not refer to Chequers Road, which physically adjoins Long Stratton and contains over 100 houses, an industrial estate, a health centre and proposed care home, South Norfolk Council offices, its depot and houses, and the sewage treatment works.

In contrast, part of Framingham Earl, which adjoins Poringland and of a roughly similar area to Chequers Road, is specifically named in the JCS despite having not much more development within it than Chequers Road, and certainly less varied development.

For consistency, I would therefore ask you to reconsider whether it would be an acceptable position to specifically refer to Long Stratton/Tharston in the JCS in the same manner as Poringland and Framingham Earl so we can agree common ground on this.

2) The Housing Trajectory for Long Stratton/Tharston

I am still not totally clear whether the housing trajectory contained in Appendix 6 restricts development in Long Stratton/Tharston to 2017/18 onwards or whether this purely refers to bypass related growth. It had been my assumption prior to last weeks meeting that development of 100-150 houses at Chequers Road could be considered as part of the 1800 additional smaller sites around South Norfolk NPA, given that the site can be developed independently from any bypass proposal both in highways and infrastructure terms.

I was therefore somewhat alarmed to hear at last weeks meeting that this was not necessarily considered to be the case, partly due to the fact that the Long Stratton water supply comes from the Heigham works, which would struggle to accommodate additional growth in the short term. I have since checked this out with Anglian Water and can confirm that the water supply for Chequers Road in fact comes from Rushall and Bunwell treatment works via the Pulham Water tower, and is therefore not affected by the water supply problems of the Norwich catchment area. Similarly, there is also significant spare capacity at the Hapton sewage treatment works to readily accommodate a relatively small site such as this. It has now also been accepted by County highways, that the previously acknowledged choke on development due to the lack of capacity of the A140 junctions, can be overcome for a limited scale of development ie up to about 150 dwellings, by the introduction of computerised traffic signals on the A140 (MOVA). These signals would also help the village cope with the congestion caused by the A140 until a bypass is built, which by any reasonable assessment, is unlikely to be in the foreseeable future given the planning, funding, and land ownership problems, that are still to be overcome.

I would be grateful therefore if you could clarify whether it is accepted that smaller sites such as my clients on Tharston, can be considered as part of the smaller sites allocation and hence not subject to the implicit 'delay' for Long Stratton in the Housing trajectory contained in appendix 6.

A response by return would be appreciated given the 8th October deadline for the preparation of statements of case for the JCS inquiry.

Please do not hesitate to contact me should you wish to discuss this.

regards

Glyn Davies  
 Partner

Planning Division

16 Upper King Street, Norwich, Norfolk, NR3 1HA  
t: 01603 763939  
dd: 01603 229411

**BIDWELLS**

EG Property Adviser of the Year 2009 - Eastern Region  
Listed in Planning Magazine's Top 20 UK Consultancies

bidwells.co.uk

---

**DISCLAIMER:**

This message is private and confidential. Any sharing of this message or its contents is prohibited unless approved by Bidwells LLP. If you have received this message in error, please notify the sender and destroy the message and any attachments.

This email is sent on behalf of Bidwells LLP, a limited liability partnership trading as Bidwells. Bidwells LLP is a corporate body owned by its members.

Where used the term 'Partner' refers to one of the members or an employee who is a senior professional. The use of this term does not imply that Bidwells LLP is a general partnership under the Partnership Act 1890.

Bidwells LLP is registered in England & Wales (registered number OC344553). Registered head office is Bidwell House, Trumpington Road, Cambridge CB2 9LD, where a list of members is available for inspection.

Bidwells LLP reserves the right to monitor all communications through its internal and external networks. Whilst all effort is made to safe guard emails and attachments through virus checking, we advise you to carry out your own checks. Bidwells LLP do not accept liability for any loss or damage caused by software virus.

Before you print, please think of the environment

---

The information contained in this email is intended only for the person or organization to which it is addressed. If you have received Emails sent from and received by Members and employees of Norfolk County Council may be monitored. They may also be disclosed to other Unless this email relates to Norfolk County Council business it will be regarded by the Council as personal and will not be authorized

## **Appendix 2**

---

### Potential County Council Planning Obligations – Proposed Housing Development

## Potential County Council Planning Obligations - Proposed Housing Development

Address: Land at Chequers Road, Tharston (150 Dwellings)

### Pre-Application Enquiry

Date: 24 June 2010

#### 1 Monitoring Charge

- 1.1. The County Council will seek a charge towards the administration of the S106 agreements (i.e. covering monitoring of S106 agreements – undertaking sites visits and chasing up any payments outstanding). The charge will be levied at a rate of £300 per obligation on all schemes involving the phasing of payments. Where the contribution is payable on commencement no monitoring charge will be sought for the particular obligation.

On major strategic housing sites (typically over 1,000 dwellings), a higher charge may be sought to reflect the complexities of the S106 and the additional work involved in monitoring the agreement.

The monitoring charge will be payable on commencement of the development.

- 1.2. Therefore based on the contributions sought below the County Council would be seeking a monitoring charge of **£600** (i.e. relating to education and library provision and assuming fire hydrants can be delivered through a planning condition).

#### 2. Education

- 2.1. It is understood that the proposed development comprises 150 no. multi-bed houses. The County Council does not seek education contributions associated with 1-bed units and only seeks 50% contributions for multi-bed flats. Therefore in net education terms this represents the equivalent of 150 dwellings, which will generate:

1. Nursery Provision – 13 children (3 - 5)
2. Infant School – 17 children (5 - 7)
3. Junior School – 21 children (7 -11)
4. High School –21 children (11 -16)

- 2.2. The current situation at local schools is as follows:

<b>School</b>	<b>Capacity</b>	<b>Numbers on Roll (January 2010)</b>	<b>Spare capacity No. of places</b>
Nursery provision (3-5)	195	170	+25
Manor Field Infant and Nursery School (5-7)	180	147	+33

St. Mary's CE VC Junior School (7-11)	240	219	+21
Long Stratton High School (11-16)	853	654	+199

- 2.3. The Department for Children, Schools, and Families (DCSF) provide a range of "basic need multipliers" (2008) which take into account the different school age ranges (see below).

Sector	Basic Need Multiplier Cost Per Place (2008)
Nursery (3-5)	5,822
Primary Sector (5-11)	11,644
High School Sector (11-16)	17,546
Sixth Form (16-18)	19,029

- 2.4. While the above figures would suggest that there is sufficient spare capacity at the local schools, the following proposed development within Tharston needs to be taken into account:

Development	App. Number	No of Units	No of Nursery age	No of Infant age	No of Junior age	No of High age
Lime Tree Avenue	2007/2066/ F & 2008/2188/ F	60	5	6	8	8
<b>TOTAL</b>			<b>5</b>	<b>6</b>	<b>8</b>	<b>8</b>

- 2.5 Given that there is spare capacity at the local Infant and High schools the County Council's Children's Services Department will be seeking developer contributions as follows:

- St Mary's Junior School: £11,644 x 8 (21 children arising from this proposal less 13\* existing places) = £93,152

\*This figure takes into account the 21 existing school places less 8 spaces arising from the proposed development above

**Total Education Contribution: £93,152**

2.6 Should you have any queries with the above figures or comments please call Jane Blackwell (Children's Services Department) on 01603 222287 or email her at [jane.blackwell@norfolk.gov.uk](mailto:jane.blackwell@norfolk.gov.uk).

### 3. Fire Service

3.1 Norfolk Fire Services have indicated that the proposed development will require 3 hydrants (on a minimum 90mm main) at a cost of £766 per hydrant. Therefore the total costs will be **£2,298**.

3.2 Please note that the onus will be on the developer to install the hydrants during construction to the satisfaction of Norfolk Fire Service and at no cost. Given that the works involved will be on-site, it is felt that the hydrants could be delivered through a planning condition.

3.3 Should you have any queries please call Trish Bond (Norfolk Fire Service) on 01603 819714 or email on [patricia.bond@fire.norfolk.gov.uk](mailto:patricia.bond@fire.norfolk.gov.uk)

### 4 Library Provision

4.1 A development of 150 dwellings would place increased pressure on the existing library service particularly in relation to library stock, such as books and information technology. This stock is required to increase the capacity of the library. It has been calculated that a development of this scale would require a total contribution of **£9,000** (i.e. £60 per dwelling).

4.2 Should you have any queries with the above comments please call Neil Buxton (Cultural Services) on 01603 223406 or email on [neil.buxton@norfolk.gov.uk](mailto:neil.buxton@norfolk.gov.uk)

### 5. Environment

5.1 There may also be a requirement for landscaping and future maintenance of planted areas on highway land. Where there are mature trees, hedges or other vegetation bounding the site and these are growing on land to be adopted as part of the highway, a commuted sum will be required to cover their future maintenance.

5.2 Should you have any queries with the above comments please call Judith Cantell on 01603 222768 or email at [judith.cantell@norfolk.gov.uk](mailto:judith.cantell@norfolk.gov.uk)

### 6 Highways and Transport Provision

6.1 I understand that you have consulted the County Council's highway engineer separately on this application.

## **Appendix 3**

---

### Site Location Plan

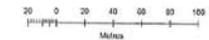
# BIDWELLS

Land off Chequers Road, Tharston  
Indicative proposals for housing development

April 2010



- 1 Access to Chequers Road
- 2 Existing public footpaths
- 3 Potential open space area
- 4 Existing watercourse
- 5 Possible footpath link to connect existing footpath network
- 6 TPO trees
- 7 Access to Jermyn Way
- 8 Indicative road layout



## Contact us

**BIDWELLS**

### **Bidwells Norwich**

16 Upper King Street  
Norwich  
Norfolk  
NR3 1HA

t: **01603 763939**

f: **01603 763899**

### **England**

Cambridge  
Chelmsford  
Ipswich  
Kings Langley  
London  
Milton Keynes  
Northampton  
Norwich  
Saffron Walden

### **Scotland**

Fort William  
Inverness  
Perth

Before taking any action based on this document you should consult Bidwells LLP to ensure that it is appropriate to your circumstances. We may hold your name on our database unless you instruct us otherwise. If you require this document in an alternative format please contact the Marketing Department on 01223 841841.

Bidwells LLP is a limited liability partnership registered in England & Wales (registered number OC344553). Registered head office is Bidwell House, Trumpington Road, Cambridge CB2 9LD, where a list of members is available for inspection. Where used the term 'partner' refers to a member of Bidwells LLP or an employee who is a senior professional. It does not imply that Bidwells LLP is a general partnership under the Partnership Act 1890.

