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FloodSolutions

Consult Residential



103 Pondtail Road, Horsham, RH12 5HT

Report Prepared for:
Legal Bricks Searches Ltd

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06 November 2020

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324120_FSCR

National Grid Reference:
517650, 132940

Conveyancing Information Executive

The Property Ombudsman

Landmark INFORMATION

Property Location

Report Prepared on:
103 Pondtail Road,
Horsham, RH12 5HT

Current Use:
Residential

Proposed Use
Residential

Report Author:
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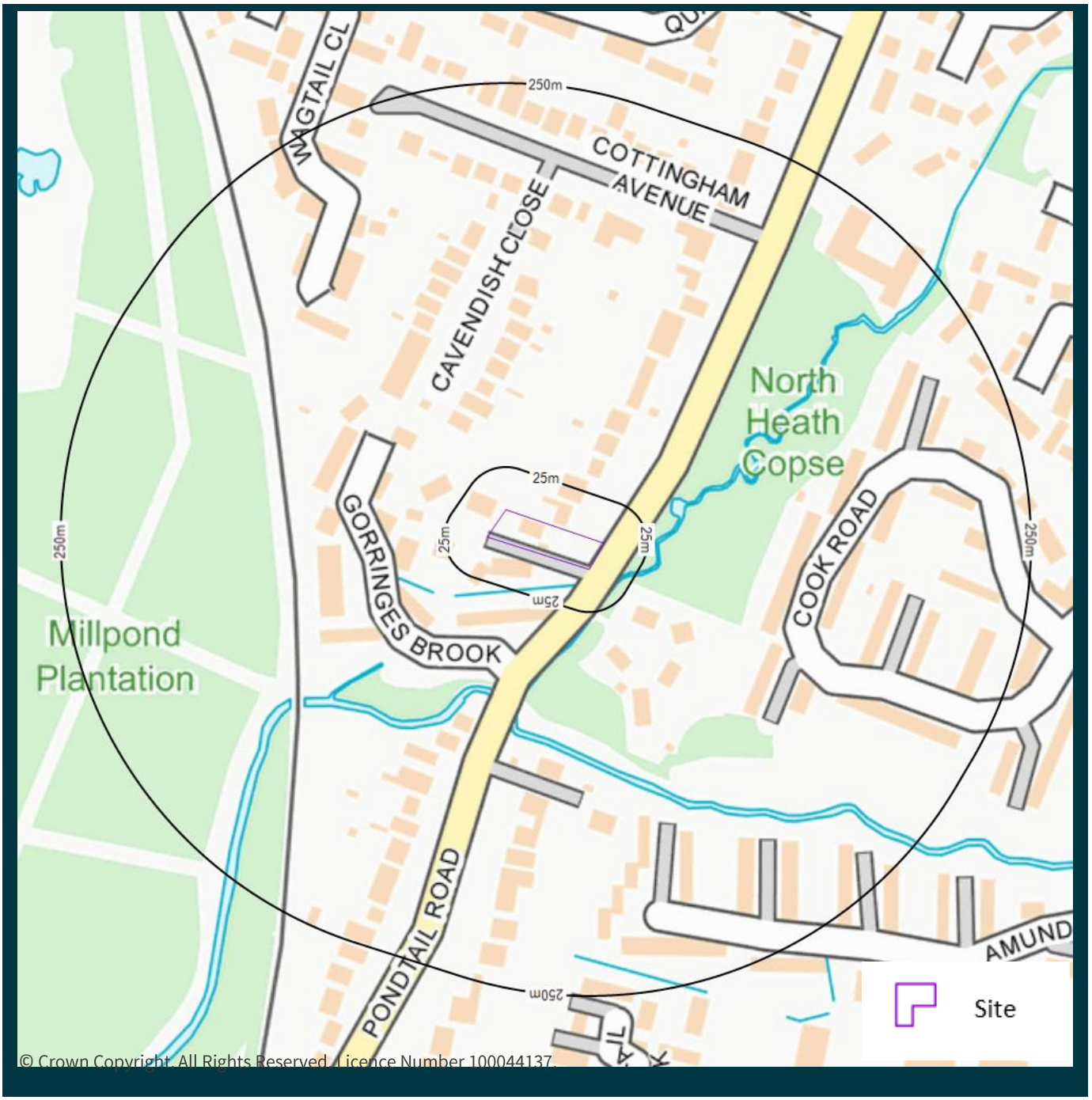


Executive Summary

Background

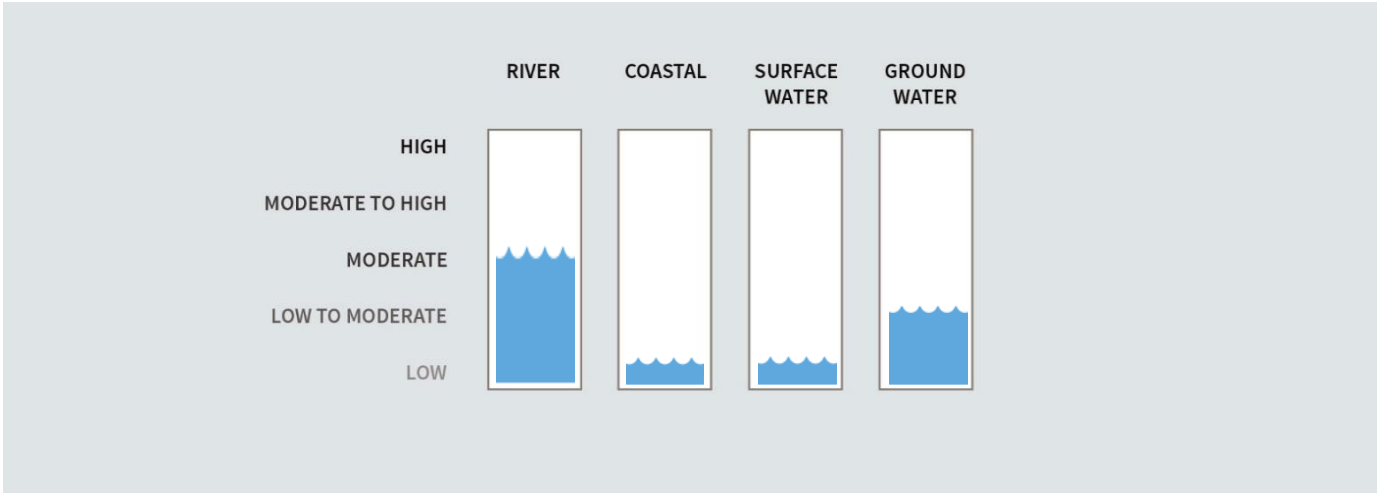
The Landmark Flood report (263687838) which has been prepared for this site identified a risk of flooding. As a result, we have carried out a detailed manual assessment of these risks.

Any flood risks identified within the 'Others' gauge in the Landmark Flood report have been assessed in association with the relevant risk source; river, coastal, groundwater or surface water.

Flood Risk Summary

Overall Flood Risk	**MODERATE**
Is the property at risk? (curtilage of the property footprint)	Yes – but only the outbuilding during extreme storm events
Flood Defences and their Protection	
Do Environment Agency recorded defences protect the property?	Yes
If these defences fail, are breached or overtopped, what is the risk expected to be?	Moderate
Insurability	
In most cases insurance should be readily available at standard terms. We recommend contacting an insurance provider to obtain a quote for this.	
Recommendations	
The outbuilding is at risk and access may be resticted during an extreme storm event. As such, it would be prudent to prepare for flooding (See Recommendations on page 5).	

Consultant Risk Summary



River Flood Risk

The Holbrook Gill is located 19m east. No defences line the banks of this watercourse, but defences are located along Channels Brook 87m south. The outbuilding and access along Pondtail Road is modelled at a low risk of flooding, with the remainder of the property (including the main house) not at risk. A review of street level photography indicates that access to the house is up a steep driveway. Whilst this is expected to offer some protection, given the proximity to the Holbrook Gill and lack of defences, the property could still be at risk during an extreme storm event, or in the event of a blockage.

In addition, a culvert runs in front of the property along Pondtail Road, and 6m south. However, given the nature of this feature it does not present a significant risk.

As such we have revised the risk to moderate.

Coastal Flood Risk

No risk has been identified.

Surface Water Flood Risk

No risk has been identified.

Groundwater Flood Risk

Owing to the elevation of the Site above the water table and the permeability of the underlying geology, the Site and the wider area are at a low to moderate risk of groundwater flooding. This will be more of a problem if the building has a cellar or basement.

Recommendations

Protection measures: Resistance / Resilience

As flooding is only anticipated at the outbuilding and not expected to occur at the main house, in our opinion the fitting of property level flood protection measures is not required.

Preparation

We recommend preparing for flooding to allow yourselves time to take action:

- The on Site or nearby watercourse presents a potential risk of flooding during extreme storm events. We recommend you regularly check the watercourse for blockages, unusual changes water flow, and collapsed or badly damaged banks.
- Living near a watercourse comes with certain responsibilities, outlined here www.gov.uk/guidance/owning-a-watercourse.
- Sign up to the Environment Agency's free flood warning service. For more information, see the Environment Agency's website;
- Develop a Flood Action Plan. This can include: shutting off building services and moving valuables to safe places;
- Develop a Flood Evacuation Plan to ensure safe access and egress from the property.

Vendor Enquiries

We recommend sending enquiries to the vendor regarding the extent of any historical flood events at the property, and what impact these events had, if any.

Know and Manage Your Flood Risk

Preparation for a Flood Event

It is important to understand that flooding can happen anywhere, even if you don't live near to a watercourse or the sea. This is because in periods of very heavy rainfall, water can collect in many places where there may be a dip in the ground or a barrier blocking the water's path. Severe rainfall events can also lead to water rising from under the ground as the ground becomes saturated and water is unable to drain away naturally.

The impacts of flooding are not just financial as flooding can also devastate lives, causing both severe disruption at the time as well as continued disturbance through the drying out period in the months that follow. Therefore, it is important to consider any potential flood risk when purchasing a property. Insurance may be expensive or difficult to obtain if your home is at risk, so it is vital to understand the risk of flooding of your home or before purchasing a property.

How is the Overall Flood Risk Calculated?

Impact: We consider the expected depths of flooding at your house. Low depths, for example, 10cm, are unlikely to put people at risk but water damage to buildings and contents may be significant without any flood protection. High water depths, for example 1m, may severely threaten the safety of people and may cause extensive damage to buildings. It may be dangerous to keep deep floods out of a building because of the large weight of water pressing against the wall.

Likelihood: Flood risk is based on probability and different approaches to flood protection may be needed depending upon how likely flooding is expected. A common way of expressing how likely a flood event is to occur is 'return period'. For example, a 1:100 year event has a 1% likelihood of occurring in any given year, whereas a 1:200 year event has a 0.5% likelihood of occurring in any given year. The 1:200 event would be expected to result in a greater extent of flooding than the 1:100 event, as it would be more severe, but the likelihood of it occurring is lower.



Know and Manage Your Flood Risk

Flood Protection Measures

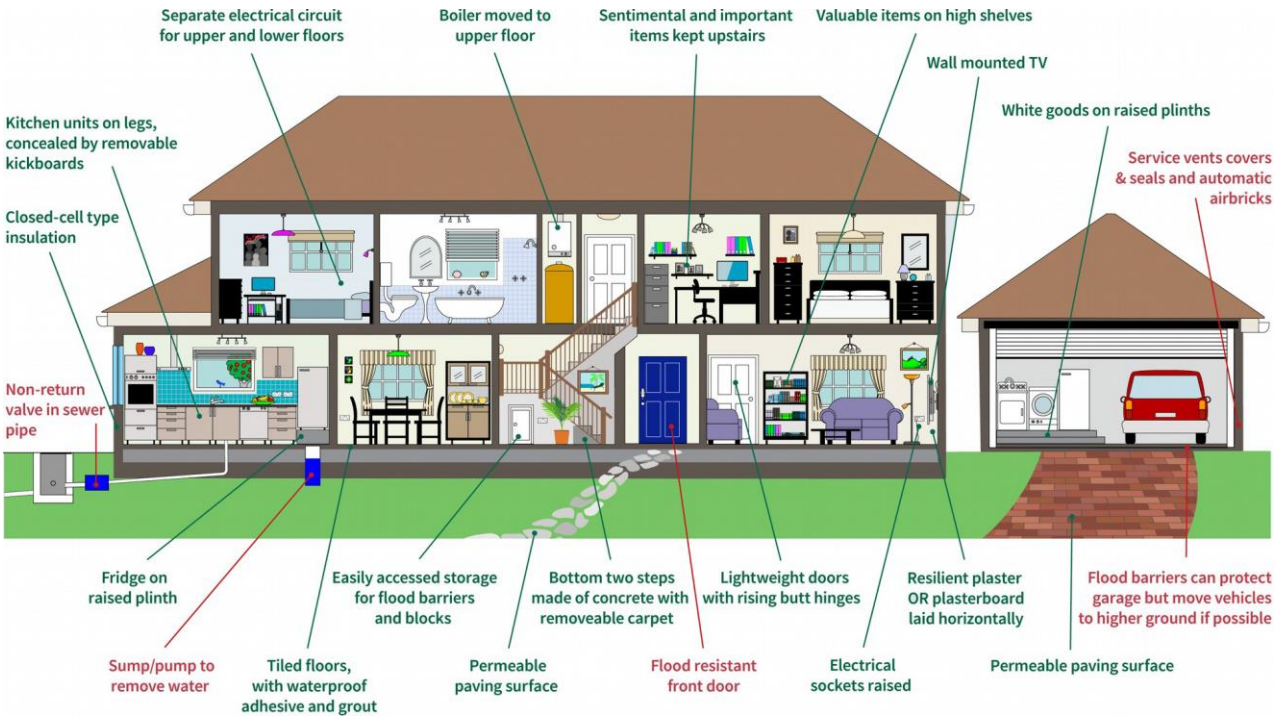
Flooding can usually be managed by the installation of flood protection measures, either on or within the building or across the property. Flood protection measures can be divided into two categories; flood resistance and flood resilience.

Flood resistance measures: physical barriers designed to keep water out of your house, such as flood doors, air brick covers and non-return valves. Temporary flood resistance products are those that need deploying (fitting or activating) prior to flooding arriving, whereas permanent flood resistance products do not need activating.

Flood Resilience measures: these reduce flood damage in situations where water is allowed to enter, such as raising electrical sockets, the use of resilient plaster.

The flood source, likely depths and property design and age will inform the best choice of permanent resistance, temporary resistance or resilience. Other factors will play a part in the decision making process, such as cost, visual impact, ease of deployment and product performance. The best answer for your home will most likely involve a combination of products.

Please refer to the Know Your Flood Risk website for further information and suppliers of protection and resilience measures: **www.knowyourfloodrisk.co.uk/flood-advice-guidance.**



Addtional Flooding Considerations

Flood Action Plan

Preparing a Flood Action Plan will help ensure the safety of everyone, minimize the disruption that you may suffer and reduce damage to important items. The flood plan should comprise of a simple check list for you to follow should a flood event be expected. You can create your own personal Flood Action Plan by visiting the Environment Agency Website at www.gov.uk/prepare-for-flooding/future-flooding. Alternatively, visit your Local Authority's website. A Flood Action Plan should include:

- Contact numbers for utility providers (gas, electricity, water), insurance providers, local authority and other important contacts family, friends etc.;
- A list of important items that you can move upstairs or to a safe place before an event (pets, cars, electrical equipment, heirlooms, furniture);
- Where the utility shut off points are and how to operate them;
- What Property Level Protection measures to install and where;
- Where the emergency flood kit is and what it should comprise of;
- Practical advice on appropriate actions to do during a flood (store as much drinkable water as possible, block sinks and toilets, tune into your local radio station for updates);
- Practical advice on appropriate actions after a flood has occurred (take photos and videos of damage, contact insurance providers, contact utilities to check that central heating, water and electrics are working fine).

Flood Action Groups

As well as protecting your property and preparing yourself for a flood, as a local community you can set up a flood action group. Flood action groups across England and Wales are proving to be very successful ways in raising awareness and engaging communities in responding to flood risk. This is done through engagement, increasing resource, applying for grant schemes and working in partnership with relevant Agencies and Authorities. The advice, support and assistance provided by Agencies and Authorities can be helped by local knowledge to better help reduce or mitigate flood risk. For guidance on how to create a flood action group in your community please visit the National Flood Forum's website **www.nationalfloodforum.org.uk/flood-risk-community-groups/how-to-form-a-flood-action-group.**

Sewer Flooding

In times of extreme rainfall events sewers can overflow and cause local flooding. Sewer flooding is not considered within the assessment of this report. Ofwat's 'DG5 - At Risk Registers' record properties that have flooded from sewers and are at risk of flooding again, with separate registers for internal and external flooding. These registers are not necessarily complete as not all episodes of past flooding may be recorded. For more information on risks from sewer flooding at your property, please contact your local water company. Development Control.

The National Planning Policy Framework (NPPF) sets out Government policy on development and flood risk. Its aims are to ensure that flood risk is taken into account at all stages in the planning process to avoid inappropriate development in areas at risk of flooding, and to direct development away from areas of highest risk. Where new development is exceptionally necessary, NPPF aims to make it safe, without increasing flood risk elsewhere, and, where possible, reducing flood risk overall.

A separate Drainage Impact Assessment may be required in addition to an FRA to demonstrate that development of the property will not adversely affect flood risk elsewhere. Any Sites within 50m of a Main River where development is proposed are required to consult with the Environment Agency prior to the submission of any planning application.

Riparian Ownership

A riparian owner describes anyone who owns a property where there is a watercourse within or adjacent to the boundaries of their property. Under common law, a riparian owner has rights and responsibilities relating to the stretch of watercourse that falls within or beside the boundaries of their land. Their primary responsibility is to keep the watercourse free of any obstructions that could hinder normal water flow. If the riparian owner fails to carry out their responsibilities, this could result in civil action.

A riparian owner should also check before carrying out any works near to the edge of a river, as such works may be subject to byelaws. If infringed, this could lead to enforcement action by the Environment Agency. There is a presumption that the boundary between properties abutting a watercourse is the centre line of that watercourse. To confirm whether this is the case, a solicitor should check the deeds or the Index Map.

The Environment Agency has published useful guidance 'Living on the edge' for owners of land or property alongside a watercourse: **https://www.gov.uk/government/uploads/system/uploads/attachment data/file/454562/LIT_7114.pdf.**

Sometimes, the EA or other organisations managing flood risk, may have statutory rights of access to properties which adjoin a watercourse. This may be for maintenance, repair or rebuilding of any part of the watercourse or for access to or repair of monitoring equipment.

Glossary

1 in 100 year return period

1 in 100 year flood event (1% Annual probability of flooding).

Flood Evacuation Plan

A flood evacuation plan sets out clear steps to ensure the safe evacuation of staff during a flood. It will form part of the Business Continuity Plan.

Coastal Flooding

Coastal flooding is the inundation of land areas along the coast caused by sea water rising above normal tidal conditions. Coastal flooding can arise from a combination of high tides, wind induced tidal surge, storm surge created by low pressure and wave action.

Flood Resistance Measures

These measures are designed to prevent flood water from entering the house and external areas at the property.

Flood Resilience Measures

These measures are intended to make buildings more resilient to flood damage so that they recover more quickly from flooding. They are not designed to prevent flood water entering the property.

Flood Risk Assessment

A full Flood Risk Assessment (FRA) Report is a bespoke report required under NPPF for any development site within Environment Agency Flood Zones 2 or 3 and/or any development site larger than 1 hectare. These reports are generally prepared following liaison with the Local Planning Authority and the application of the sequential test.

Flood Zone 1

An area of low probability of flooding as defined by the Environment Agency – a flood return period of 1 in 1,000 or more.

Flood Zone 2

An area of medium probability of flooding as defined by the Environment Agency – a flood return period between 1 in 100 to 1 in 1,000 for river flooding and 1 in 200 to 1 in 1,000 for coastal flooding.

Groundwater Flooding

Groundwater flooding occurs when ground water levels increase sufficiently for the water table to intersect the ground surface. Groundwater flooding can occur in a variety of geological settings including valleys and in areas underlain by chalk, and in river valleys with thick deposits of alluvium and river gravels.

National Planning Policy Framework (NPPF)

This relates to the National Planning Policy Framework and the associated Technical Guidance.

Surface Water Flooding

Surface water flooding results from rainfall running over ground before entering a watercourse or sewer. It is usually associated with high intensity rainfall events (typically greater than 30mm per hour) but can also occur with lower intensity rainfall or melting snow where the ground is already saturated, frozen, developed (for example in an urban setting) or otherwise has low permeability.

Return Period

Return periods are a measure of how likely flooding is to occur. They are commonly expressed as a ratio (for example 1 in 75 or 1:75). This means that this level of flooding is expected once in every 75 years.

River Flooding

River flooding mainly happens when the river catchment (that is the area of land that feeds water into the river and the streams that flow into the main river) receives greater than usual amounts of water (for example through rainfall or melting of snow). The amount of runoff depends on the soil type, catchment steepness, drainage characteristics, agriculture and urbanisation as well as the saturation of the catchment. The extra water causes the level of the water in the river to rise above its banks or retaining structures.

RoFRS (Risk of Flooding from River and Sea)

A dataset provided by the Environment Agency, which takes into account defences to assess the risk of flooding in an area.

Useful Contacts

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

Argyll Environmental Ltd
1st Floor
98 – 99 Queens Road Brighton
BN1 3XF

If you require any assistance, please contact our consultancy team on:

0330 036 6115

or by email at:
orders@argyllenviro.com

or visit:
www.argyllenvironmental.com

Contact	Name	Address	Contact details
1	Landmark Information Group	Imperium Imperial Way Reading RG2 0TD	**T:** 0844 844 9966 **E:** helpdesk@landmark.co.uk

The Purpose and Scope of this Report

The FloodSolutions Consult Residential report is a desktop flood risk report, designed to enable property professionals and home buyers to understand the risk of flooding at the property.

The report outlines the overall risk of flooding, provides a clear summary of flood risk issues and the expected impact to the property. Specific steps to mitigate the impact of a flood event are included based upon the anticipated depths reported, as well as an indication of how flood risk affects the avai=lability of insurance for the property. The report has been produced and quality-checked by a qualified consultant using the data contained in this report.

Flood Risk Ratings

Argyll provides individual flood risk ratings based on the likely depths of flooding for the four main sources of flooding, shown in the flood risk gauges. Our overall risk rating is based on the worst case reported in the gauges. Only risks screened as moderate or above will be analysed in detail.

For river and coastal flood risk a 1 in 100 year return period is analysed. For surface water, our analysis considers either or both the 1 in 75 and 1 in 100 year return periods. The table below demonstrates the methodology for the individual flood risk gauges.

Any flood risks identified within the 'Others' gauge in the Homecheck Flood report have been assessed in association with the relevant risk source; river, coastal, groundwater or surface water.

Response	Meaning
Low	The overall flood risk rating for the property is assessed to be 'Low'. This is because our analysis has revealed there to be minimal or no risk of flooding to the property. It is not considered necessary to undertake any other further investigation into the flood risk to the property.
Low to Moderate	The overall flood risk rating for the property is assessed to be 'Low to Moderate'. Our analysis has revealed potential flood risks to the property. However, flooding would be expected to be restricted to the garden or surrounding roads and is unlikely to impact upon the house. Please refer to the recommendations sections.
Moderate	The overall flood risk rating for the Site is assessed to be 'Moderate'. Our analysis has revealed that the depths of expected flooding may present a risk to the Site. Please refer to our recommendations section.
Moderate to High	The overall flood risk rating for the Site is assessed to be 'Moderate to High'. Our analysis has revealed that the depths of expected flooding may present a significant risk to the Site and its occupants. Please refer to our recommendations section.
High	The overall flood risk rating for the Site is assessed to be 'High'. Our analysis has revealed significant flood depths at the Site and associated issues which need to be addressed as they are likely to impact the Site and its occupants. Please refer to our recommendations section.

Flood Risk Screening Methodology

Insurance Availability

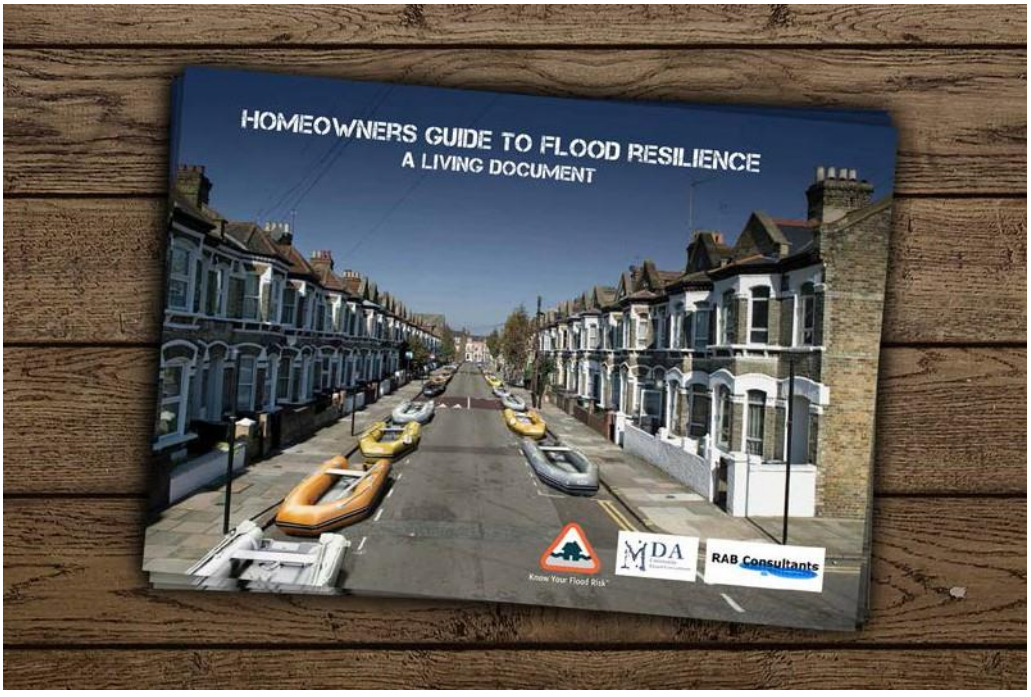
The response to the 'Insurance' question on the overview page assumes the Site is an existing domestic property and does not take into account previous claims arising from any type of flooding, nor for non-flood related risks such as subsidence. Based on the data assessed within this report, an indication of whether the Site is likely to be insurable for flood risk is provided. Our opinion does not take into account any historic episodes of flooding or previous insurance claims arising from flooding at the Site.

Since April 2016 insurers of residential property are all free to decide whether to offer insurance against flooding, at what price, and on what terms. They will have different attitudes to risk. This means there are no universal guidelines to whether insurance will be available against flood risk or not. Where an insurer is not willing itself to offer cover, it can arrange for flood insurance cover (for either or both of buildings and contents) to be provided by Flood Re, a government approved scheme which started in April 2016.

Properties will be eligible for Flood Re only if they meet all of the criteria – see details of eligible properties at **www.floodre.co.uk/eligibility**

We do not know whether the Site falls into any of the excluded categories. Therefore, where we consider there to be a moderate or high risk of flooding to the Site, we will recommend that you consult your proposed insurer or broker prior to exchange of contracts, to establish the terms on which flood insurance would be offered.

For some properties, it is possible to reduce the risk of flooding by installing flood protection measures (either flood resistance or flood resilience measures). If these measures are appropriate to the Site, and have been installed properly, then an insurer may offer better terms.



Further details of such measures can be found on page 4 or at **www.knowyourfloodrisk.co.uk/sites/default/files/FloodGuide For Homeowners.pdf**

Useful information

Limitations of the Report

This report has been published by Argyll Environmental ("Argyll"). It has been prepared on the understanding that it is to be used for an individual residential property transaction and should not be used or relied upon in a commercial property transaction.

The detailed modelled flood data and maps within this report have been based on an undefended 1 in 100 year river and surface water return period and a 1 in 200 year coastal return period. Other reports may utilise different return periods.

This report is neither a guarantee of the physical condition of the subject property nor a substitute for any physical investigation or inspection.

Whilst every effort is made to ensure the details in the report are correct, Argyll cannot guarantee the accuracy or completeness of such information or data, nor identify all the factors that may be relevant. If you are a private individual using this report Argyll recommends that you discuss its contents in full with your professional advisor.

Terms and Conditions

This report is provided under Argyll Environmental Limited Conditions of Contract for SiteSolutions and FloodSolutions reports, July 2012, Version 3.3, a copy of which is available on our website**, https://lmkargyll2.s3.amazonaws.com/s3fs-public/tc_dp_3-3_new_address.pdf**.

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- The standards can be seen here: http://www.conveyinfoexec.com

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

TPOs Contact Details:
The Property Ombudsman scheme
Milford House
43-55 Milford Street
Salisbury
Wiltshire SP1 2BP
Tel: 01722 333306
Fax: 01722 332296
Website: www.tpos. co.uk
Email: admin@tpos.co.uk

Consumer Protection

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:

Legal Director
Argyll Environmental Ltd
1st Floor
98 – 99 Queens Road
Brighton
BN1 3XF
Tel: 0330 036 6115
Email: orders@argyllenviro.com

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.



