

Useful contacts

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Avista Action Alert 2

Overview of findings and recommendations

To save you time when assessing the report, we only provide maps and data tables of features within the search radius that we have identified to be of note. These relate to environmental risks that may have liability implications, affect insurance premiums, property values and/or a lender's willingness to lend.

You can view the fully comprehensive library of information we have searched on **page 25**.



Flood Risk

FloodScore™

The property has been given a FloodScore™ rating of Very High. Key recommended next steps:

- check to see if the property is eligible for the Flood Re scheme, which enables many properties at risk of flooding to be insured at reasonable rates: <http://www.floodre.co.uk/homeowner/about-us/>
- investigate the insurance on offer for the property to ensure any implications on premiums are fully understood before completion
- a risk of groundwater flooding has been identified at the site. This will be more of an issue for properties with a basement or other section below ground. Further advice on groundwater flooding has been produced by the Environment Agency and the Local Government Association and can be found at https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/297421/flho0911bugi-e-e.pdf
- consider purchasing a more detailed flood risk assessment for the property from a flood risk specialist. Groundsure currently does not offer these searches but our customer services team will be able to provide contact details of our preferred suppliers of those reports
- investigate the various forms of flood resistance and resilience measures that will help protect your property in the event of a flood

Environmental summary



Environmental searches are designed to ensure that significant hazards and risks associated with this property are identified and considered alongside the investment in or purchase of a property.

Please see the Avista Action Alert: on **page 2** for further advice.



Contaminated Land

No significant concerns have been identified as a result of the contaminated land searches.

Contaminated Land Liability	Passed
Past Land Use	Passed
Waste and Landfill	Passed
Current and Recent Industrial	Passed



Flood Risk

Property's overall risk assessment for river, coastal, surface water and groundwater flooding is low-moderate.

Further explanation of flood risk assessment can be seen in the Flood information on **page 29**.

River and Coastal Flooding	Low
Groundwater Flooding	Moderate
Surface Water Flooding	Negligible
Past Flooding	Not identified
Flood Storage Areas	Not identified

FloodScore™

Very High

The rating is compiled by Ambiental, a leading flood risk analysis company. Please see **page 29**



Ground stability

The property is assessed to have potential for natural or non-natural ground subsidence.

Please see **page 8** for details of the identified issues.

Natural Ground Stability	Moderate-High
Non-Natural Ground Stability	Not identified



Radon

Local levels of radon are considered normal. Percentage of affected homes in your local area is: Less than 1%.

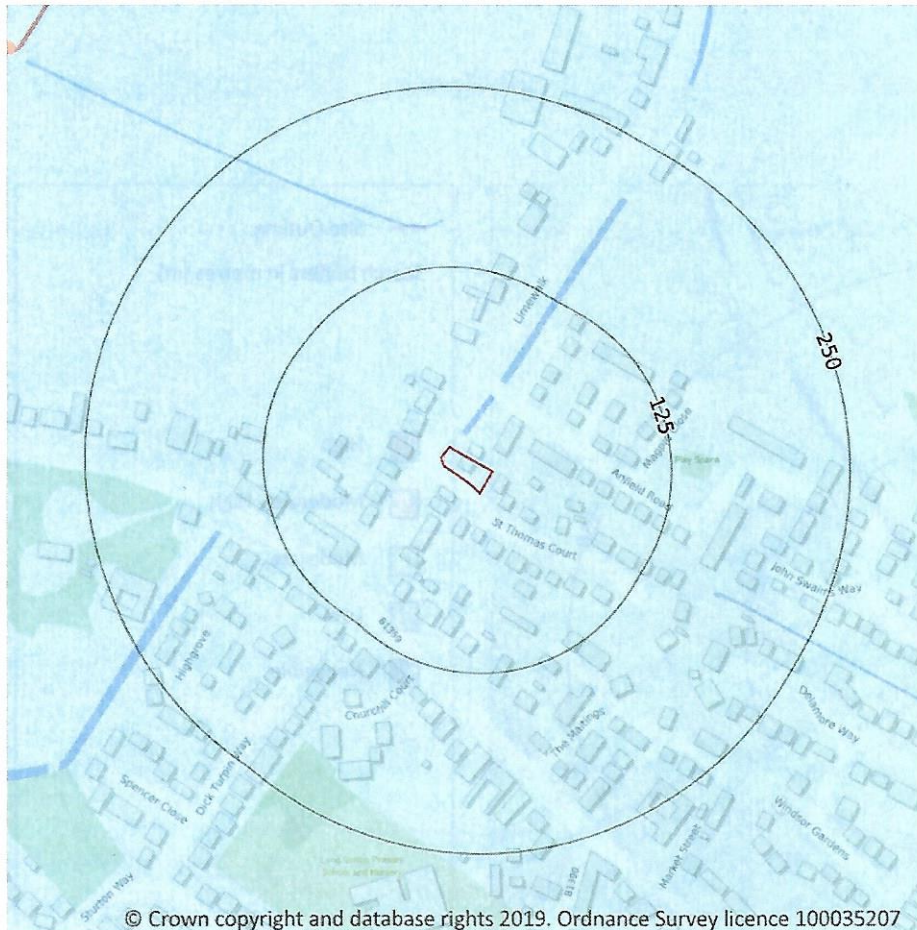
Not in a radon affected area



Flood Risk



Risk of flooding from rivers and the sea



— Site Outline

Search buffers in metres (m)

Environment Agency river and coastal flooding:

- High
- Medium
- Low
- Very Low

Historical Flood Events

Areas Used for Flood Storage

Areas Benefiting from Flood Defences

Proposed Flood Defence Scheme

— Flood Defences

Risk of flooding from rivers and the sea

The property has a Low chance of flooding in any given year, according to Risk of Flooding from Rivers and Sea (RoFRaS) data. This could cause problems with insuring the property against flood risk. However, if built before 2009, it may be eligible for insurance assistance from the Flood Re scheme: <http://www.floodre.co.uk/>

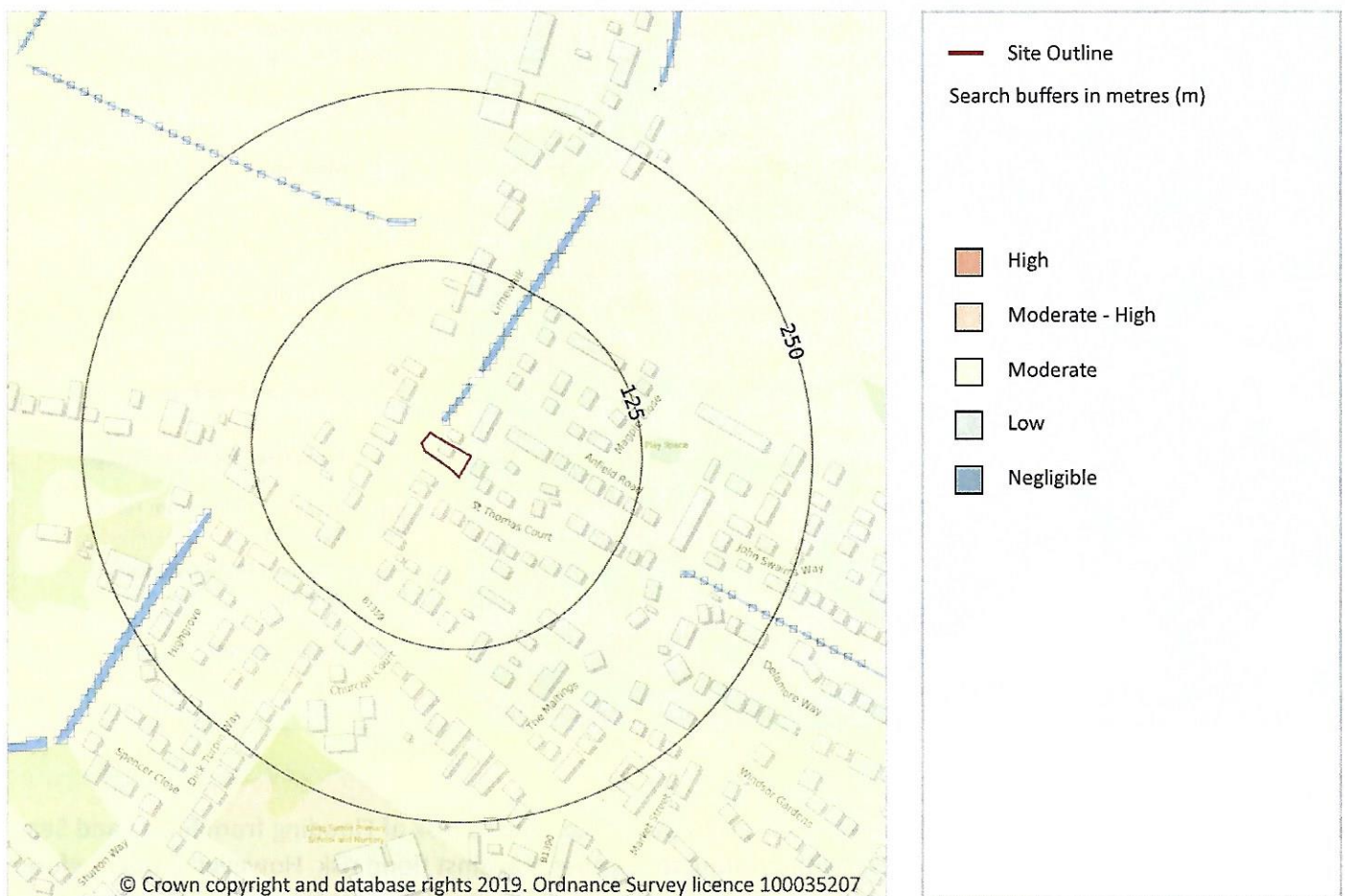
RoFRaS assesses flood risk from rivers and the sea in England and Wales, using local data and expertise. It shows the chance of flooding from rivers or the sea, taking account of flood defences and the condition those defences are in. The RoFRaS model uses local water level and flood defence data to model flood risk. See below for explanation of the RoFRaS levels of flood risk.

Please see the Avista Action Alert: on **page 2** for further advice.

Environment Agency RoFRaS risk ratings

Very Low	Low	Medium	High
The chance of flooding from rivers or the sea is considered to be less than 1 in 1000 (0.1%) in any given year.	The chance of flooding from rivers or the sea is considered to be less than 1 in 100 (1%) but greater than or equal to 1 in 1000 (0.1%) in any given year.	The chance of flooding from rivers or the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 100 (1%) in any given year.	The chance of flooding from rivers or the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

Groundwater flooding



Ambiental data indicates that the property is in an area with a moderate risk of groundwater flooding. Should a 1 in 100-year groundwater flood event occur, groundwater levels may affect basement areas. Properties without basements are not considered to be at risk from this level of groundwater flooding.

Some of the responses contained in this report are based on data and information provided by the Natural Environment Research Council (NERC) or its component body British Geological Survey (BGS). Your use of any information contained in this report which is derived from or based upon such data and information is at your own risk. Neither NERC nor BGS gives any warranty, condition or representation as to the quality, accuracy or completeness of such information and all liability (including for negligence) arising from its use is excluded to

Flood information

The Flood Risk Assessment section is based on datasets covering a variety of different flooding types. No inspection of the property or of the surrounding area has been undertaken by Groundsure or the data providers. The modelling of flood hazards is extremely complex and in creating a national dataset certain assumptions have been made and all such datasets will have limitations. These datasets should be used to give an indication of relative flood risk rather than a definitive answer. Local actions and minor variations, such as blocked drains or streams etc. can greatly alter the effect of flooding. A low or negligible modelled flood risk does not guarantee that flooding will not occur. Nor will a high risk mean that flooding definitely will occur. Groundsure's overall flood risk assessment takes account of the cumulative risk of river, coastal, surface water (pluvial), and groundwater flooding and historic flood events.

Risk of flooding from rivers and the sea

This is an assessment of flood risk for England and Wales produced using local data and expertise, provided by Environment Agency. It shows the chance of flooding from rivers or the sea presented in categories taking account of flood defences and the condition those defences are in. The model uses local water level and flood defence data to model flood risk.

Historic flood events

Over 86,000 events are recorded within this database. This data is used to understand where flooding has occurred in the past and provides details as available. Absence of a historic flood event for an area does not mean that the area has never flooded, but only that Environment Agency/Natural Resources Wales do not currently have records of flooding within the area. Equally, a record of a flood footprint in previous years does not mean that an area will flood again, and this information does not take account of flood management schemes and improved flood defences.

Surface water flooding

Ambiental Risk Analytics surface water flood map identifies areas likely to flood following extreme rainfall events, i.e. land naturally vulnerable to surface water or "pluvial" flooding. This data set was produced by simulating 1 in 30 year, 1 in 100 year, 1 in 250 year and 1 in 1000 year rainfall events. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though older ones may even flood in a 1 in 5 year rainstorm event.

Proposed flood defences

The data includes all Environment Agency/Natural Resources Wales's projects over £100K that will change or sustain the standards of flood defence in England and Wales over the next 5 years. It also includes the equivalent schemes for all Local Authority and Internal Drainage Boards.

Flood storage areas

Flood Storage Areas may also act as flood defences. A flood storage area may also be referred to as a balancing reservoir, storage basin or balancing pond. Its purpose is to attenuate an incoming flood peak to a flow level that can be accepted by the downstream channel. It may also delay the timing of a flood peak so that its volume is discharged over a longer time interval. These areas are also referred to as Zone 3b or 'the functional floodplain' and has a 5% or greater chance of flooding in any given year, or is designed to flood in the event of an extreme (0.1%) flood or another probability which may be agreed between the Local Planning Authority and Environment Agency/Natural Resources Wales, including water conveyance routes. Development within Flood Storage Areas is severely restricted.



Groundwater flooding

Groundwater flooding is flooding caused by unusually high groundwater levels. It occurs as excess water emerging at the ground surface or within underground structures such as basements. Groundwater flooding tends to be more persistent than surface water flooding, in some cases lasting for weeks or months, and it can result in significant damage to property. This risk assessment is based on a 5m Digital Terrain Model (DTM) and 1 in 100 year and 1 in 250 year return periods.

Ambiental FloodScore™

The property has been rated as **Very High** risk. Please see the Avista Action Alert: on **page 2** for further advice.

Flood Re is a joint initiative between the Government and the UK insurance market. The scheme was set up to provide affordable household insurance flood cover to UK residents at risk of flooding. There are some exemptions from the Flood Re scheme, which includes; new properties built after 1 January 2009, commercial property, buy to let properties and blocks of flats with four or more units. A full list of the exemptions can be found on the Flood Re website (<https://www.floodre.co.uk/can-flood-re-help-me/eligibility-criteria/>).

Ambiental's FloodScore™ risk rating provides an indication of the perceived insurance risk classification, and subsequently the likelihood of a property being ceded into the Flood Re scheme from river, coastal and surface water flood only. It does not consider other factors required or assessed against for ceding into the Flood Re scheme, nor does it consider any other requirements for obtaining household insurance.

The Ambiental FloodScore™ is classified into six different bandings:

Very High indicates a level of flood risk where standard insurance pricing for flood cover is likely to be subject to increased premiums and non-standard and/or additional terms. There is a very high possibility of the property being ceded into the Flood Re scheme by insurance companies, especially if there is a record of a previous flood at the property.

High indicates a level of flood risk where standard insurance pricing for flood cover is likely to be subject to increased premiums and non-standard and/or additional terms. There is a high possibility of the property being ceded into the Flood Re scheme by insurance companies, especially if there is a record of a previous flood at the property.

Moderate-High indicates a level of flood risk where standard insurance pricing for flood cover is likely to be subject to increased premiums and non-standard and/or additional terms. There is a moderate possibility of the property being ceded into the Flood Re scheme by insurance companies, particularly if there is a record of a previous flood at the property.

Moderate indicates a level of flood risk where standard insurance pricing for flood cover may be available but may be subject to increased premiums and non-standard and/or additional terms. There is a low possibility of the property being ceded into the Flood Re scheme by insurance companies, unless there is a record of a previous flood at the property.

Low indicates a level of flood risk where insurance cover for flood may be relatively easily obtained as part of a standard household insurance policy. There is a very low possibility of the property being ceded into the Flood Re scheme by insurance companies, unless there is a record of a previous flood at the property.

Very Low indicates a level of flood risk that should not have any impact on the provision of flood cover for the property.