

Overall Risk Passed



Flood risk

The site is not considered to be at a significant risk of flooding. No further action is considered necessary. It would be prudent to consider the measures outlined on page 1.

Flood Risks



Undefended flood risk

Low

What is the overall risk of flooding, assuming defences fail or are absent or over-topped?



Insurability

Yes

Is the site likely to be insurable at standard terms?



Development

No

If development is proposed would a detailed Flood Risk Assessment be required?



Flood Defences

Yes

Are there existing flood defences that might benefit the site?

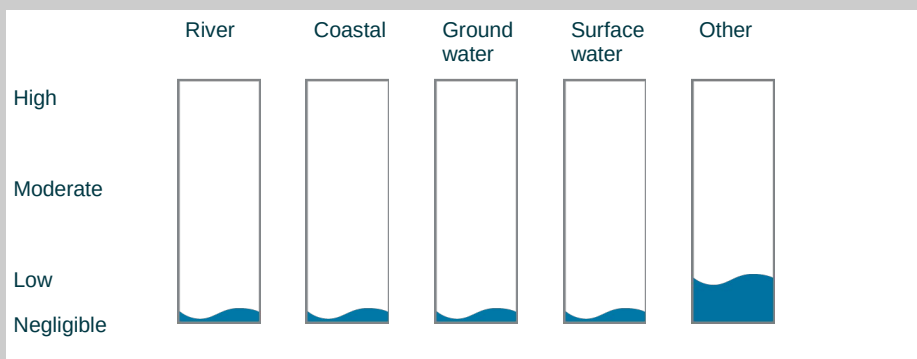


Effect

Low

What is the risk of flooding when these defences are operational?

Flood Gauges



The Responsible Authority for the site is:
Birmingham City Council

This report is issued for the property described as:

Sample Site, Sample Street, Anytown, UK

Report Reference
Sample

Customer Reference
Sample

Report produced on
18 February 2015

CONTACT DETAILS

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

0844 844 9966

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



Understanding this report

This report provides a flood risk screening designed to enable property professionals to assess the risk of flooding at commercial sites. It examines three areas; how flood risk affects the availability of insurance for a site; how flood risk affects the potential to redevelop a site; and the overall risk of flooding at a site.

A summary of the flood risks is provided on the front page. It is split into a number of sections as follows:

Insurability

The assessment is based on RoFRS data supplied by the Environment Agency and surface water flooding data supplied by JBA Consulting. This data is used by a significant proportion of the insurance industry to help determine the suitability of a site for insurance.

The responses to the question assumes the site is an existing domestic property or business and makes no allowance for previous claims arising from any type of flooding nor for non-flood related risks such as subsidence. The question has two possible answers as follows:

Yes - The site is likely to be considered acceptable by insurance companies at standard terms and flood insurance should not be difficult to obtain. No further action required.

No - The site is not likely to be considered acceptable by insurance companies at standard terms, on the basis of current information. Further work may be required in order to obtain acceptable insurance terms for the flood risk. This could include a more detailed risk assessment or the use of accredited products, flood resilient materials and temporary defences to defend the property.

Development Risk

The report comments on whether a detailed Flood Risk Assessment (FRA) would be required if redevelopment was proposed in accordance with National Planning Policy Framework (NPPF). The answer to this question is indicative only and is based on the size of the Site and the flood data in this report.

A separate Drainage Impact Assessment may also be required to demonstrate that development of the Site will not adversely affect flood risk elsewhere.

Flood Risk and Flood Defences

The report provides an overall flood risk rating based on an assessment of the data provided within this report.

The first answer provides a worst case scenario and assumes that no defences are present or that they have failed or been over-topped.

The next question identifies if there are any flood defences present that could protect the site (data provided by the Environment Agency to a distance of 500m). If defences are present an indication of what the flood risk is when they are operational is provided.

A residual risk of flooding may be present if such defences failed. Flood defences do not generally protect the Site against groundwater and surface water flooding.

Flood Gauges

The flood risk gauges provide a more detailed analysis of the risk from each of the four main types of flooding – river, coastal, groundwater and surface water. A fifth gauge provides an analysis of other factors (i.e. historic flood events, geological deposits, proximity to surface water features and elevation above sea level).

For surface water flooding, only the risk rating generated from the 1:200 year rainfall event data is included in the overall risk assessment. The data on 1:75 year and 1:1000 year rainfall events is provided for information only.

The gauges take into account any existing flood defences and assumes they work as designed. The analysis also takes into account the other information contained in those data sections of the report which are relevant to that particular type of flooding. The assessment of the risk as shown in the flood gauge should therefore take priority over the information in the individual data sections of the report.

Sitecheck Flood Report



Aerial Photo

This photograph shows the location used for this report



Flooding

Recommendations



1. It would be prudent to ask the vendor to confirm whether or not they are aware of any previous flooding at the site.
2. You may wish to obtain insurance terms prior to completion of this transaction.

Additional Considerations

Whilst this assessment is primarily a flood risk screening report, you may wish to consider the following potential liability considerations that fall outside the scope of the Flood Risk Screening Methodology.

Landmark can provide additional information on any of the issues highlighted below. The cost of this additional information is from £50 + VAT and any disbursements.



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.

Sometimes, The Environment Agency 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.



Development Control

Sites which lie close to (but do not adjoin) a watercourse, may be subject to planning controls should redevelopment be considered. The Environment Agency are normally consulted regarding any development within 20m of a Main River and Internal Drainage Boards should be similarly contacted regarding developments close to drainage channels. Navigation authorities are normally consulted regarding any development within 250m of a canal, although this varies on a site by site basis.

The Environment Agency should also be contacted with regards to development (other than minor development) in Flood Zones 2 and 3.

Flooding



Sewer Flooding

In times of extreme rainfall events sewers can overflow and cause local flooding. 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. The At Risk Registers are maintained by each of the ten water and sewerage companies in England and Wales and details of properties subject to sewer flooding are normally kept for between two and five years. These registers are not necessarily complete as not all episodes of past flooding may be recorded. The answer to this question is based on replies given by the relevant water and sewerage provider to specific enquiries. The response provided is based on the information held. Sometimes, the water and sewerage provider is unable to confirm whether the site has flooded, but provides a response based on all properties connected to a local sewer network (normally up to ten houses). This is due to the way in which the data is collected.

Flooding



Risk Management Options

Flooding can often be managed by the installation of flood protection measures either on/within the building(s) or across the site. Flood protection measures can be divided into two categories; flood resistance and flood resilience.

Both flood resistance and flood resilience solutions can be integrated with design proposals for new build properties or retro-fitted to existing properties. Specific flood protection packages can often include both resistance and resilience measures. What is suitable will depend on a number of factors including flood source, likely flood depths, property design and age.

Research conducted by CLG Sustainable Buildings Division and The Environment Agency revealed that installing flood resistance measures may be inappropriate where likely flooding will be deep. Certain types of building construction are unable to resist the pressure load placed on the exterior skin of the building by retained flood waters. Generally a flood depth between 0.6m and 1.0m above ground level is used as a benchmark to decide whether to consider flood resilience measures rather than rely on flood resistance measures. However, this would be dependant on the age and construction of the property.

The costs above are for indicative budget purposes only. They are based on installing components of a standard design and colour. If the site requires bespoke products, these are likely to cost more (for example, if the site is in a conservation area, different colours may be required).

If you require a property specific assessment of which measures are suitable, and a more accurate cost appraisal, Argyll will need to complete a FLOODSOLUTIONS Consult Report. This report normally costs from £500 to £1000 (plus VAT) and provides more detailed information on the likelihood and, in particular, the depth of all potential types of flooding. Argyll can also arrange for one of a panel of specialist contractors to provide a tailored estimate for flood protection measures.

Guideline Costs for Resistance Measures

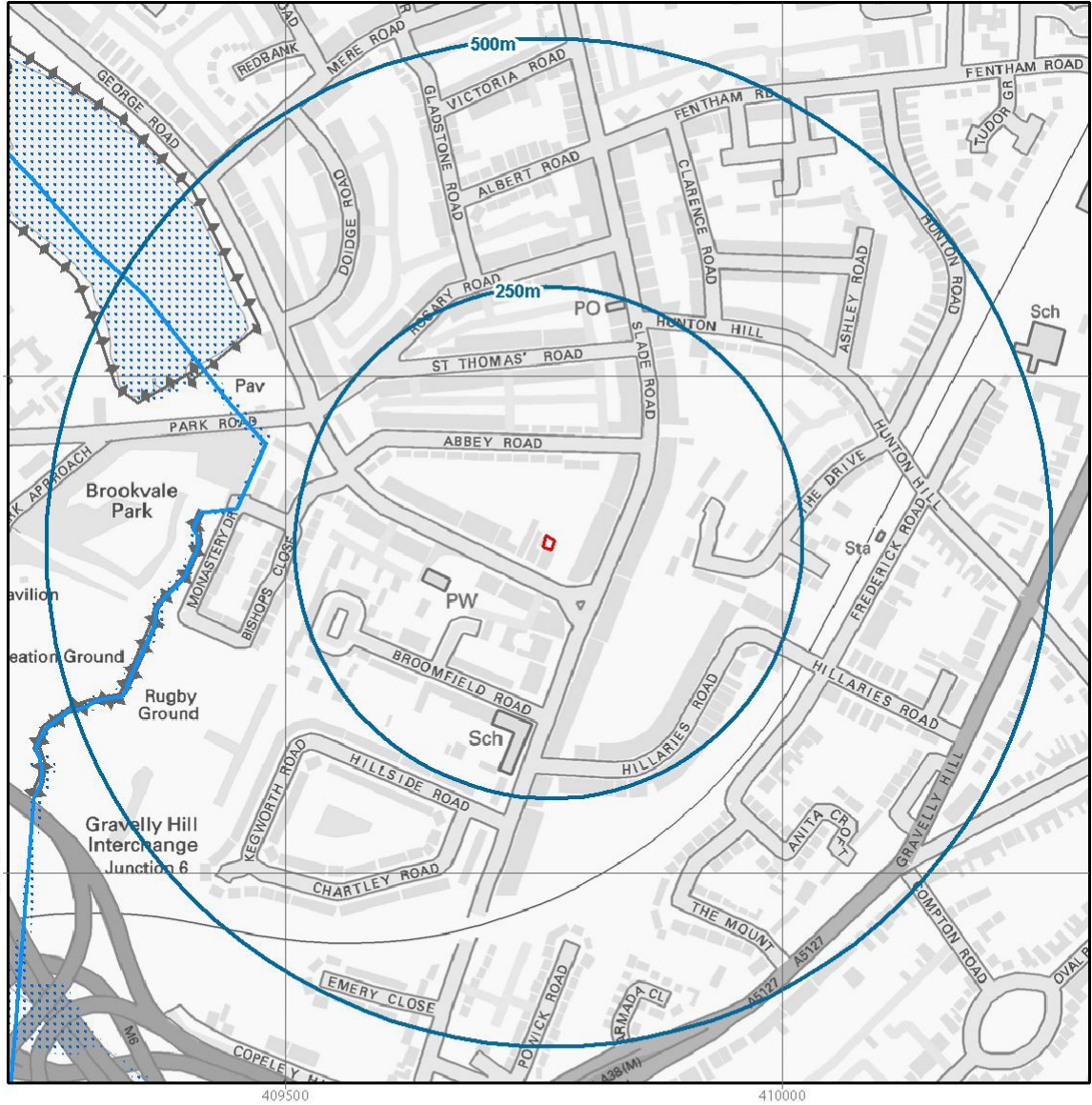
Building feature	Cost estimate
Standard 900mm single door	£750 + vat
Standard 1800mm double entrance door	£950 + vat
Large roller shutter door up to 2745mm span	£1420 + vat including channel
Standard garage door	£1400 - £1575
Standard window up to 1,240mm span	£750
Large window 1240mm to 2150mm span	£550 - £700
Single air brick	£60 - £90
Double air brick	£80 - £230
Tanking of basement, walls, or floors	£25 - £50 per metre ²
Simple non-return valve	£35 - £170
Sophisticated non-return valve	£670 - £900

Flooding



Environment Agency

This map shows a view of Environment Agency reported data



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- Client Site
- Main/Minor River
- Flood Storage
- Flood Defences
- Flood Zone 3
- Defended Areas
- Flood Zone 2



Not all features in legend may be present in above map

Flooding

Flood Zones

Details	Status
Are there any flood plains (EA Flood Zone 2) within 500m?	YES
Type: Fluvial Models, Source: The Environment Agency, Boundary Accuracy: As Supplied.	294.0m W
Are there any flood plains in the event of an extreme flood (EA Flood Zone 3) within 500m?	YES
Type: Fluvial Models, Source: The Environment Agency, Boundary Accuracy: As Supplied.	294.0m W

What is it?

The Environment Agency model England and Wales for river or sea flooding. This model does not take flood defences into account and is therefore any indicator of the worst case scenario where flood defences fail.

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.

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.

The EA split the country into 'flood zones':

Flood Zone 1 - The area where flooding from rivers or sea is very unlikely as defined by The Environment Agency. There is less than 0.1% (1 in 1000) chance of flooding occurring each year.

Flood Zone 2 - The area of medium probability of flooding as defined by The Environment Agency – a flood with an annual chance of occurring of between 1% (1 in 100) to 0.1% (1 in 1000) for river flooding and 0.5% (1 in 200) to 1% (1 in 1000) for coastal flooding.

Flood Zone 3a - The area of high probability of flooding as defined by The Environment Agency – a flood with an annual chance of occurring of 1% (1 in 100) or greater for river flooding and 0.5% (1 in 200) or greater for coastal flooding.

Flood Zone 3b - The boundary between 3a and 3b is a planning decision made by the Local Authority. This information is usually in the strategic flood risk assessment. This area is a functional floodplain as defined by The Environment Agency. It is an area which is designed to flood – a flood return period of 1 in 20 or less.

A full Flood Risk Assessment (FRA) Report is a bespoke report required under the National Planning Policy Framework (NPPF) for any development site within The 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.

What could be the impact on the site?

The site is at a low risk of flooding from rivers or the sea, as defined by the regulatory body's Flood Map. If the site area is greater than one hectare, any planning application for development would need to be accompanied by a Flood Risk Assessment in accordance with NPPF. There should be no difficulty in obtaining flood insurance for properties on the site. Most insurers will cover risk of less than 1.33% annual probability.

Flooding

Flood defences

Details	Status
Are there any flood defences within 500m?	YES

What is it?

The Environment Agency provides data to show flood defences built in the last five years. The defences shown protect against river floods with a 1 per cent (1 in 100) chance of happening each year, or floods from the sea with a 0.5 per cent (1 in 200) chance of happening each year. These are shown together with some, but not all, older defences and defences which protect against smaller floods. Flood defences that are not yet shown, and the areas that benefit from them, will gradually be added.

For information on flood defences which are not yet shown on the map, contact your local Environment Agency Office.

What could be the impact on the site?

There are flood defences within 500m of the site. There may therefore be a small residual risk of flooding should the protection standard of the defences be exceeded (and the defences overtopped) or should the defences fail.

Defended Areas (Areas Benefiting from Flood Defences)

Details	Status
Does the site or any areas within 500m benefit from flood defences?	NO

What is it?

The Environment Agency provides data to show the areas of land that benefit from the flood defences shown, in the event of a river flood with a 1 per cent (1 in 100) chance of happening each year, or a flood from the sea with a 0.5 per cent (1 in 200) chance of happening each year. If the defences were not there, these areas would be flooded.

Flood defences do not completely remove the chance of flooding, however, and can be overtopped or fail in extreme weather conditions.

What could be the impact on the site?

The site is over 500m from an Area Benefiting from a Flood Defence, as defined by the regulatory body. The residual risk that the site may flood if the protection standard of any flood defences is exceeded, or if the defences fail, is insignificant.

Flood Storage Areas

Details	Status
Are there any flood storage areas within 500m?	NO

What is it?

A flood storage area is a reservoir or field intended to fill with water in the event of a flood. It is designed as a flood resistance measure but their presence indicates that flooding could occur.

Flooding

What could be the impact on the site?

The site is over 500m from a Flood Storage Area (FSA) as defined by the regulatory body. These areas store flood water during flood events. It is unlikely that any FSA presents any associated flood risk to the site.

Risk of Flooding from Rivers and Sea

Details	Status
What is the flood likelihood category for the site?	-

What is it?

The data in the Risk of Flooding from Rivers and Sea Property Flood Likelihood Database is sourced from The Environment Agency's National Receptor Dataset. The information provided includes the flood likelihood category low, moderate, or significant according to the flood likelihood analysis. Some areas may be classified as having no result. This occurs where there is no output data from the analysis, but the area falls within the extreme flood outline (with a 0.1% or 1 in 1000 chance of flooding in any year).

What could be the impact on the site?

Some areas may be classified as having no result. This occurs where there is no output data from the regulatory body's risk assessment, but the area falls within the extreme flood outline (with a 0.1% or 1 in 1000 chance of flooding in any year).

Flooding



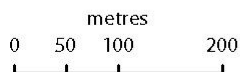
Groundwater Flood Risk

This map shows a the risk of flooding from groundwater.



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-  Client Site
-  High Risk
-  Moderate Risk
-  Low Risk



Not all features in legend may be present in above map

Flooding

Groundwater Flooding Risk

Details	Status
What is the risk of groundwater flooding at the site?	Negligible

What is it?

Groundwater flooding occurs when groundwater 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.

ESI provides data to Landmark in relation to groundwater flooding. Through research and development, building on their expertise in addressing groundwater flooding issues for The Environment Agency and other clients in the UK, ESI has developed algorithms and calibrated predictions of the risk of groundwater flooding occurring in England and Wales. This differs from other suppliers of data regarding groundwater flooding which only report on the susceptibility of groundwater flooding. Susceptibility merely has to be identified, whereas risk must be quantified. The resulting map is a 50x50m classification of groundwater flooding risk into four categories (Negligible, Low, Moderate and High). ESI's classifications are based on the level of risk, combining severity and uncertainty that a site will suffer groundwater flooding within a return period of about 200 years.

The map is a general purpose indicative screening tool, and is intended to provide a useful initial view for a wide variety of applications. However, it does not provide an alternative to a site specific assessment, and a detailed risk assessment should be used for any site where the impact of groundwater flooding would have significant adverse consequences.

What could be the impact on the site?

Information from ESI indicates that there is a negligible risk of groundwater flooding in this area and any groundwater flooding incidence will be less frequent than 1 in 200 years return period. No further investigation of risk is deemed necessary unless the proposed site use is unusually sensitive. However, data may be lacking in some areas, so assessment as 'negligible risk' on the basis of the map does not rule out local flooding due to features not currently represented in the national datasets used to generate this version of the map.

Flooding





Surface Water Flood Risk

This map shows a view of surface water flood risks for a 1 in 200 year flood event.



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-  Client Site
-  1m + depth
-  30cm - 1m depth
-  10cm - 30cm depth



Not all features in legend may be present in above map

Flooding

Surface Water Flooding

Details	Status
What is the risk of surface water flooding at the site following a 1 in 75 year rainfall event?	Negligible
What is the risk of surface water flooding at the site following a 1 in 200 year rainfall event?	Negligible
What is the risk of surface water flooding at the site following a 1 in 1000 year rainfall event?	Negligible

What is it?

Surface water or 'pluvial' 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.

The risk is classified by JBA into four categories, negligible, low (more than 0.1m), medium (more than 0.3m) and high (more than 1m) which reflect varying depths of potential surface water flooding during a range of rainfall events including 1:75 year, 1:200 year, and 1:1000 year events.

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.

What could be the impact on the site?

Information from JBA Risk Management indicates that there is not a significant risk of surface water flooding at the Site. Any surface water flooding incidence is modelled as being less frequent than anticipated during a 1 in 200 year return period. No further investigation of risk is deemed necessary unless the proposed site use is unusually sensitive, or where development is proposed that may increase the risk of flooding to neighbouring areas. In areas where there are smaller local water courses or drains a risk may still exist due to blockages or poor maintenance which could cause reduced flow.

Flooding



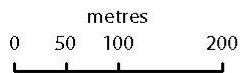
Historical Flooding

This map shows a view of past flood events



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-  Client Site
-  Historical Floods
-  Geo Indicators



Not all features in legend may be present in above map

Flooding

Historical Flood Events

Details	Status
Have any flood events occurred in the past at or within 500m of the site ?	NO

What is it?

The Environment Agency has collated extensive records (including outlines) of flooding from rivers, the sea or groundwater which have occurred in England and Wales since c.1950. This information comes from various sources including maps, aerial photographs and private records. It is not necessarily comprehensive.

What could be the impact on the site?

The regulatory body's records have no indication of past flooding within 500m of the site. As these records are not comprehensive, it may still be prudent to ask the relevant authorities and the site owner whether they are aware of any previous flooding at the site or in the surrounding area.

Geological Indicators of Flooding

Details	Status
Are there any geological deposits which indicate the site may have been flooded in the past?	NO

What is it?

The BGS Geological Indicators of Flooding (GIF) data set is a digital map based on the BGS Digital Geological Map of Great Britain at the 1:50,000 scale (DiGMapGB-50). It was produced by characterising Superficial (Drift) Deposits on DiGMapGB-50 in terms of their likely vulnerability to flooding, either from coastal or inland water flow and reflects areas which may have flooded in the recent geological past. This normally relates to flooding which happened many thousands of years ago.

What could be the impact on the site?

Data from the British Geological Survey (BGS) indicates that the type of deposits in the locality of the site are not of the type normally associated with floodplains. However, this data should only be considered as complementary to the regulatory body's Flood Map. This BGS data does not indicate the likelihood of flooding, since such deposits may be due to flood events which occurred thousands of years ago. Refer to the other assessments in this report for an overall assessment of flood risk.

Contacts

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For help with this report
or to purchase a follow-on report

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21-33 Dyke Road
Brighton
BN1 3FE
0845 458 5250
info@argyllenviro.com
www.argyllenvironmental.co.uk

Envirorep

Flood Risk Helpline
0845 606 6650
envirep.co.uk

For advice on groundwater flooding

Environment Agency

National Customer Contact Centre
PO Box 544
Rotherham
S60 1BY
03708 506 506
enquiries@environment-agency.gov.uk
www.gov.uk/government/organisations/environment-agency

For advice on regulatory information

Flood Protection Association

10 Cavalry Ride
Norwich
NR3 1U
Telephone 01603 633 440
Fax 01603 763256
www.floodprotectionassoc.co.uk

For advice on flood protection
measures

British Geological Survey

Kingsley Dunham Centre
Keyworth
Nottingham
NG12 5GG
General enquiries 0115 936 3143
Fax 0115 936 3276
www.bgs.ac.uk

For advice on geological causes of
groundwater flooding

Useful Information

British Insurance Brokers' Association

8th Floor
John Stow House
8 Bevis Marks
London
EC3A 7JB
Consumer helpline 0870 950 1790

For advice on flood insurance

JBA Risk Management

South Barn
Broughton Hall
Skipton
North Yorkshire
BD23 3AE
General enquiries 01756 799 919
Fax 01756 799 449
info@jbarisk.com

For advice on JBA flood risk data

Useful Information

Front Page Overview

In this section Argyll will summarise if any significant flood risks have been identified and whether insurance is likely to be available at Standard Terms.

The following table describes the possible outcomes of the report:

Assessment	Risk Rating and Meaning
PASSED	Low and Low to Moderate - the site is not considered to be at a significant risk of flooding. Insurance is likely to be available at standard terms.
PASSED	Moderate - the site is located within an area which is at risk of flooding. In most cases insurance should be available at standard terms. However, this will be dependent on site specific factors and we recommend contacting your insurance broker before proceeding with any transaction.
FURTHER ACTION	Moderate to High and High - the site is located within an area which is at risk of flooding and as a result insurance may not be available at standard terms. However, this will be dependent on site specific factors and we recommend contacting your insurance broker before proceeding with any transaction.

Insurance Availability

Landmark provides an indication of whether the site is likely to be insurable for flood risk at standard terms. The answer to Question1 (on page 3) is based on consideration of Risk of Flooding from Rivers and Sea data supplied by The Environment Agency and surface water flooding data supplied by JBA Consulting. This data is used by a significant proportion of the insurance industry to help determine the suitability of a Site for insurance, although they may access additional information which could affect their assessment.

Under the Association of British Insurers' Revised Statement of Principles on the Provision of Flooding Insurance (July 2008), the general policy of member companies is that flood insurance for domestic properties and small businesses should continue to be available for as many customers as possible until 1st July 2013, by which time a longer term solution should be implemented. The premiums charged and other terms will reflect the risk of flooding but insurance will be available:

- 1) for properties where the flood risk is not significant (generally defined as no worse than 1.33% or 1-in-75 years annual probability of flooding); and
- 2) to existing domestic property and small business customers at significant risk, providing The Environment Agency has announced plans to reduce that risk within five years, such as improving flood defences. (The commitment to offer cover will extend to the new owner of any applicable property subject to satisfactory information about the new owner).

However, for significant risk areas where no improvements in flood defences are planned, and in all cases other than domestic properties and small businesses, insurers cannot guarantee to provide cover, but will examine the risks on a case-by-case basis. The implementation of the revised Statement of Principles depends on action from the Government and is continually reviewed by insurers. In addition, the revised Statement of Principles does not apply to properties built after 1st January 2009. Different guidance applies to these (see Climate Change – Guidance on Insurance Issues for New Developments from www.abi.org.uk).

The responses to the question 'Is the site likely to be insurable at standard terms?' assume the site is an existing domestic property or small business and makes no allowance for previous claims arising from any type of flooding, nor for non-flood related risks such as subsidence.

Response	Meaning
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Useful Information

Yes	the site is likely to be considered acceptable by insurance companies at standard terms and flood insurance should not be difficult to obtain. No further action required.
No	the site is not likely to be considered acceptable by insurance companies at standard terms, on the basis of current information. Further work may be required in order to obtain acceptable insurance terms for the flood risk. This could include a more detailed risk assessment or the use of accredited products, flood resilient materials and temporary defences to defend the property

Development Risk

Argyll comments on whether a full or partial Flood Risk Assessment (FRA) would be required in accordance with National Planning Policy Framework (NPPF). The answer to Question 2 (on page 3) is indicative only and is based on the size of the site (as supplied by the client) and the information in the data section of this report.

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 site will not adversely affect flood risk elsewhere.

Response	Meaning
Yes (full)	If the site was redeveloped, a full Flood Risk Assessment is likely to be required which should include a Drainage Impact Assessment.
Yes (Drainage)	If the site was redeveloped, a full Flood Risk Assessment may not be required however, given the size of the site, a Drainage Impact Assessment may be necessary.
No	If the site was to be redeveloped, no further flood assessment is likely to be required.

Flood Risk Rating

Argyll provides an overall flood risk rating based on an assessment of the data provided within this report. It does so by asking two questions:

3. What is the overall risk of flooding, assuming flood defence fail or are absent or overtopped?

The answer to Question 3 (page 3) provides a worst case scenario assuming there are either no defences in the area, that any defences in the area could fail, primarily as a result of river or coastal flooding, or are overtopped by excessive flood volumes.

4. Are there existing flood defences which might benefit the site?

The answer to Question 4 (page 3) is based on the presence of any flood defences in the dataset provided by The Environment Agency within 500m of the site. It should be noted that a residual risk of flooding may be present if such defences failed. Flood defences do not generally protect the site against groundwater and surface water flooding.

If defences are present within 500m, a further question is asked (also on page 3):

5. What is the risk of flooding when these defences are operational?

This assesses the risk from flooding, assuming these defences work as intended and neither fail nor are overtopped.

Questions 3 and 5 are answered by one of six standard responses:

Response	Meaning
Negligible	The overall flood risk rating for the site is assessed to be 'Negligible'. Existing datasets do not indicate any risk at the site itself, or any feature within the locality of the site, which would be expected to pose a threat of flooding. It is not considered that any further investigations are necessary in regard to flood risk.

Useful Information

Low	The overall flood risk rating for the site is assessed to be 'Low'. Although large sites (over 1 ha) would require a Drainage Impact Assessment to accompany any planning application, it is not considered necessary to undertake any other further investigations into the flood risk to the site.
Low to Moderate	The overall flood risk rating for the site is assessed to be 'Low to Moderate'. The presence of such features as flood defences, flood storage areas and watercourses within the locality of the site suggests that there may be a risk of flooding to the site itself. Further investigations could be undertaken to further assess this risk.
Moderate	The overall flood risk rating for the site is assessed to be 'Moderate'. Information from existing datasets suggests that there are certain features which may present a risk to the site and its occupants. Further assessment would normally be suggested as a prudent measure to clarify the risk of flooding at the site.
Moderate to High	The overall flood risk rating for Site is assessed to be 'Moderate to High'. Information from existing datasets suggests that there are certain features which may present a significant risk to the site and its occupants. Further assessment is usually recommended in order to clarify the risk of flooding at the site.
High	The overall flood risk rating for Site is assessed to be 'High', with a consequent risk to life and property. This means that existing datasets reveal significant flood risk issues which need to be addressed. Further assessment is usually recommended in order to clarify the risk of flooding at the site.

Flood Analysis

The flood risk gauges provide a more detailed analysis of the risk from each of the four main types of flooding – river, coastal, groundwater and surface water. In addition, a fifth gauge provides an analysis of other factors (i.e. historic flood events, geological deposits which are indicative of past flooding, proximity to surface water features and elevation above sea level) that may affect the overall flood risk. For surface water flooding, only the risk rating generated from the 1:200 year rainfall event data is included in the overall risk assessment. The data on 1:75 year and 1:1000 year rainfall events is provided for information only. For further information on each of these types of flooding, please refer to the Argyll FloodSolutions User Guide.

This analysis takes into account any existing flood defences that are intended to protect the site and assumes that these work as designed. The analysis also takes into account the other information contained in those data sections of the report which are relevant to that particular type of flooding. The assessment of the risk as shown in the flood gauge should therefore take priority over the information in the individual data sections of the report.

Limitations of the Report

The Sitecheck Flood report has been designed to satisfy basic flood-related environmental due-diligence enquiries for commercial properties. It is a desktop review of information provided by the client and from selected private and public databases. It does not include a site investigation, nor are specific information requests made of the regulatory authorities for any relevant information (other than local water and sewerage providers). Therefore, Argyll cannot guarantee that all issues of concern will be identified by this report, or that the data and information supplied to it by third parties is accurate and complete.

This report includes an assessment of surface water flooding which examines the risk of the general drainage network overflowing during periods of extreme rainfall. This report does not make a detailed site-specific assessment of the suitability of the existing drainage on the site. If this is required, then a site survey should be considered. The assessment of pluvial flooding does not take into account particular local or temporary factors that may cause surface water flooding such as the blockage or failure of structures on or within watercourses, drains, foul sewers, water mains, canals and other water infrastructure; and any history of drains flooding at the site or in the locality. Surface water flooding can occur before surface water reaches the general drainage network, for example on hills and inclines.

The Risk of Flooding from Rivers and Sea dataset provided by The Environment Agency does take account of failure of flood defences but does not take into account particular local or temporary

Useful Information

factors such as blockage. Data from The Environment Agency does not include flood risk from very small catchments as models of such small scale catchments are not considered to be reliable for UK-wide flood risk assessments. The potential impact of climate change on flood risk to the site would require further study.

When answering any questions within this report, current applicable legislation is taken into account.

The data used in this report may have inherent limitations and qualifications. Further details are set out in the FloodSolutions User Guide which is available free of charge from our website www.argyllenvironmental.co.uk or by calling one of our technical team on 0845 458 5250.

Terms and Conditions

Full terms and conditions can be found on the following link:

<http://www.landmarkinfo.co.uk/Terms/Show/515>

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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.

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TPOs Contact Details:

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

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:

Head of Customer Relations
Landmark Information Group Ltd
Landmark UK Property
Imperium
Imperial Way
Reading
RG2 0TD

Telephone: 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.