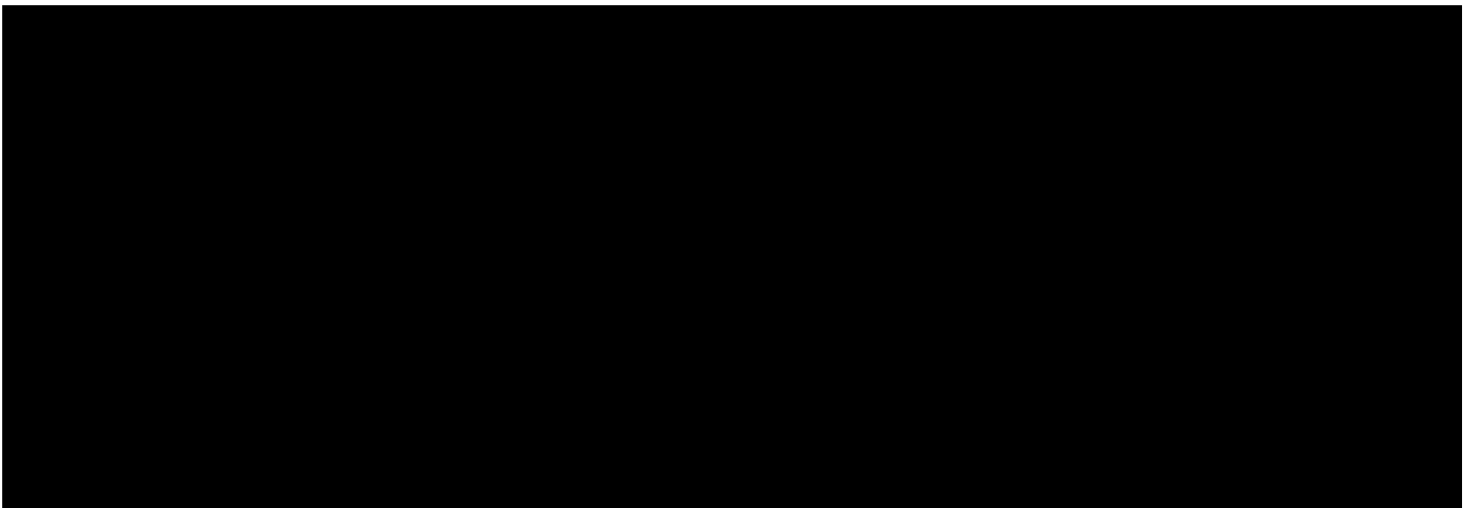
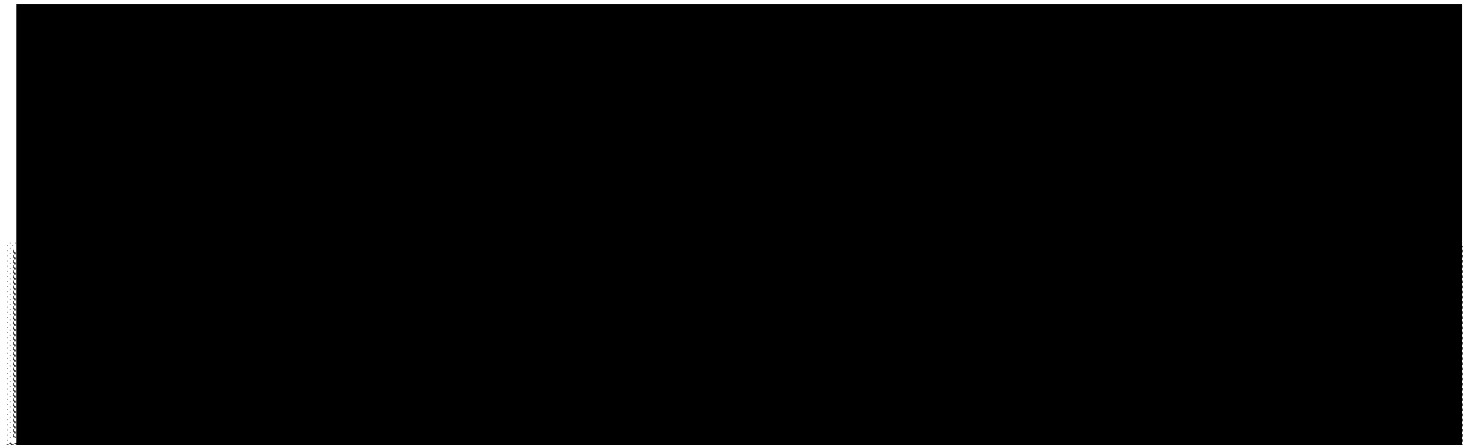






From: Giles Vos | Acopia Group [REDACTED]

Sent: 21 November 2017 05:59

To: David Innes

Cc: Paul Cann

Subject: AL/102/17/RES

Good evening Mr Innes and Mr Cann,

I am writing as a resident of Northfields Lane, which forms one of the boundaries to this development. Indeed our property backs on to it (WSX273461).

I am in support of the development, however there seems to have been a number of oversights in the application.

1. As a resident that backs on to the development, we have received no notification of the planning application for the reserved matters. We have a legal right to be notified of this, and will be taking it further.
2. We have a ditch at the rear of the property which forms our boundary, and as part of riparian rights – we own to the middle of the ditch. The original application shows the ditch being relocated to the far side of the tall trees. As this is our property, we have a right to be consulted on this and will be taking the matter further with the ombudsman and have already spoken to the Environment agency.
3. There is no arbour report attached to the application, and indeed the different sets of plans on the application show different trees, but not all the same trees.

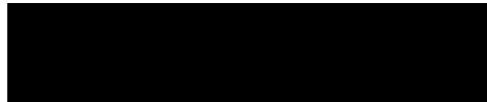
4. The drainage strategy plans make no reference at all to the ditch to the rear of our property, which is integral to the flood defences to our property. See attached flood report. Again as part of our riparian rights, we have a right to defend our property against flood. How can this ditch be moved without consulting us. in the initial application, the design and access statement shows the ditch being moved (see page 47 and page 60)
5. There is Japanese Knotweed on the banks on the far side of the ditch. We have notified the environment agency of this. At this moment, it hasn't yet spread to our side of the ditch. Please see attached images showing this thriving colony of knotweed.

I appreciate that the official consultation period has ended, however there appear to be a number of technical points which could potentially invalidate the application.

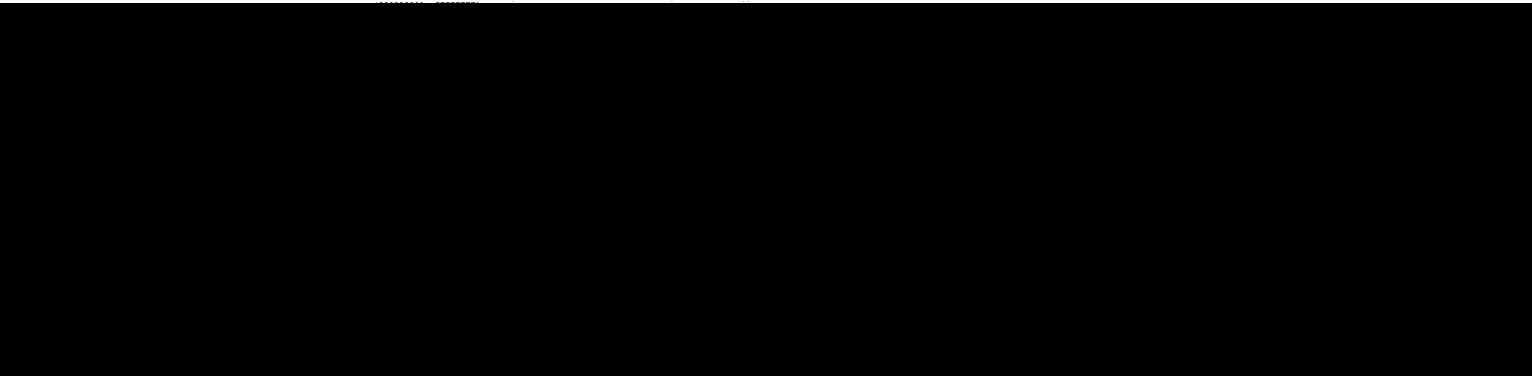
Please feel free to contact me on [REDACTED] I am happy to meet you on site to discuss these issues.

Kind Regards,

Giles Vos
Sales Support Team



=====





KEY:

- Adoptable Foul sewer
- Adoptable Foul rising main
- Private Foul drain
- Highway gullies to discharge via permevoids to a permeable sub-base trench
- Beany kerbs
- Permeable block paving
- Impermeable block paving

Note:
Plot drainage to outfall via permevoids to the private drive permeable sub-base and to Aquacells/trench
Soakways positioned within rear gardens or parking courts.

PRELIMINARY FOR PLANNING PURPOSES ONLY

A	13.09.17	Drawing updated to suit the latest planning layout.		WSR
REV. No.	DATE	DESCRIPTION	INITIALS	
Client				
Taylor Wimpey plc		MJA CONSULTING CIVIL AND STRUCTURAL ENGINEERS Monarch House, Barton Lane, Abingdon, Oxon, OX14 3NB Tel: 01235 555173 Fax: 01235 523225 		
Project Westergate & Eastergate				
Title		Scale	Date	Drawing No.
Drainage Strategy		1:500 @ A0	Aug '17	5655:P01
Checked		Drawn	Rev	
AMc		WSR	A	



Environment
Agency

living on the edge



A guide to your rights
and responsibilities of
riverside ownership

We are the Environment Agency. It's our job to look after your environment and make it a better place – for you, and for future generations.

Your environment is the air you breathe, the water you drink and the ground you walk on. Working with business, Government and society as a whole, we are making your environment cleaner and healthier.

The Environment Agency. Out there, making your environment a better place.

Published by:

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Email: enquiries@environment-agency.gov.uk

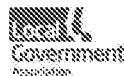
www.gov.uk/government/organisations/environment-agency

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October 2014

5th edition, 2014



Watercourses enhance our lives in so many ways and yet they can also pose a threat when in flood. They need to be respected, protected and improved for our benefit and for future generations. That is why there is a significant amount of legal safeguards that we all need to comply with.



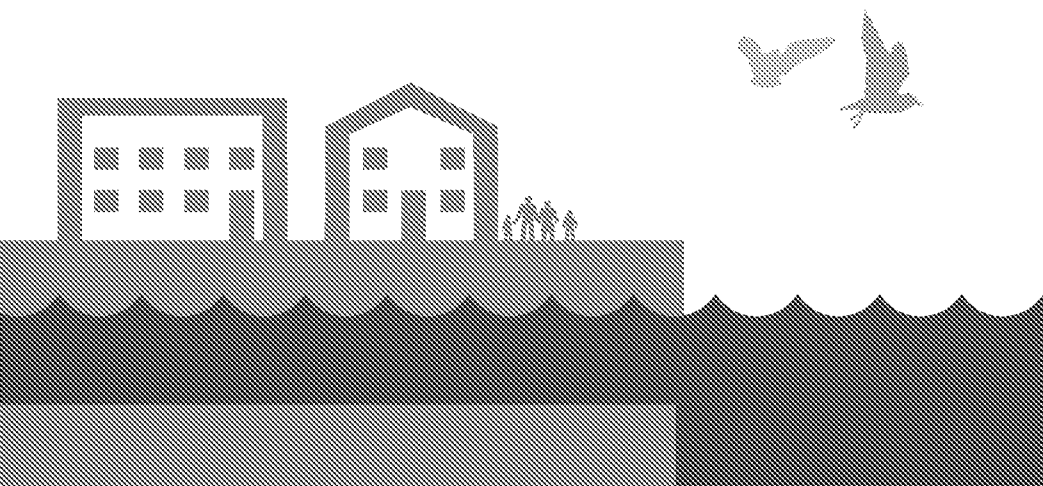
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1 Introduction

If you own land or property next to a river, stream or ditch you are a 'riparian landowner' and this guide is for you. It has been updated with new information on who to contact for guidance on watercourses.

Your rights as a riparian landowner have been established in common law for many years, but they may be affected by other laws. You may need permission for some activities from a third party, such as your local authority (unitary, county or district council), Internal Drainage Board or the Environment Agency. These organisations are known as **risk management authorities**, and their role is described in Appendices 1 and 2.



This guide explains:

- your rights and responsibilities as a riparian landowner. It also explains the roles of your risk management authority and other organisations you may need to work with.
- who is responsible for flood risk management and flood defences, and what that means in practice.
- how you can work with your risk management authority and other organisations to protect and improve the natural environment of our rivers and streams.

Your risk management authority has powers and responsibilities to manage flood risk and work with others to improve the river environment in England and Wales.

A watercourse is any natural or artificial channel above or below ground through which water flows, such as a river, brook, beck, ditch,

mill stream or culvert.

Your risk management authority can give you advice and guidance on managing your watercourse. However, depending on the situation, they will not approve or consent to work that would harm the environment or increase flood risk, even if the works are structurally sound. They will discourage culverting, diverting or channelling watercourses and building into watercourses, known as encroachment. They will promote ‘soft engineering’ methods to control erosion (see section 12).

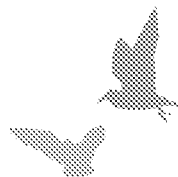
If you are not sure who to contact please visit the Environment Agency website: www.gov.uk/environment-agency or call 03708 506 506.

For help and information during a flood call Floodline on 0345 988 1188.

2 Your rights and responsibilities

If you own land adjoining, above or with a watercourse running through it, you have certain rights and responsibilities. In legal terms you are a 'riparian owner'. If you rent the land, you should agree with the owner who will manage these rights and responsibilities.





Your rights

- If your land boundary is next to a watercourse it is assumed you own the land up to the centre of the watercourse, unless it is owned by someone else.
 - If a watercourse runs alongside your garden wall or hedge you should check your property deeds to see if the wall or hedge marks your boundary. If the watercourse marks the boundary, it is assumed you own the land up to the centre of the watercourse.
 - If you own land with a watercourse running through or underneath it, it is assumed you own the stretch of watercourse that runs through your land.
 - Occasionally a watercourse, especially an artificial one, will be the responsibility of a third party. This should be noted in your deeds.
 - Water should flow onto or under your land in its natural quantity and quality. This means that water should not be taken out of a watercourse if it could lead to a lack of water for those who need it downstream. It also means that a person cannot carry out activities that could lead to pollution of the water and therefore reduce the natural water quality within a watercourse. More information on the permissions required to abstract water from a watercourse (section 7) and what to do if you spot pollution in your local watercourse is included in this booklet.
 - You have the right to protect your property from flooding, and your land from erosion. However, you must get your plans agreed with the risk management authority before you start work (see section 5).
 - You usually have the right to fish in your watercourse using a legal method. Anyone aged 12 or over must have a valid Environment Agency rod licence. It is important to check what your rights are, because fishing rights can be sold or leased.
- These rights are affected by your duty to other riparian landowners, the community and the environment.

Your responsibilities

- You must let water flow through your land without any obstruction, pollution or diversion which affects the rights of others. Others also have the right to receive water in its natural quantity and quality as explained in the Your Rights Section. You should be aware that all riparian owners have the same rights and responsibilities.
- You must accept flood flows through your land, even if these are caused by inadequate capacity downstream. A landowner has no duty in common law to improve the drainage capacity of a watercourse he/she owns.
- You should keep the banks clear of anything that could cause an obstruction and increase flood risk, either on your land or downstream if it is washed away. You are responsible for maintaining the bed and banks of the watercourse and the trees and shrubs growing on the banks. You should also clear any litter and animal carcasses from the channel and banks, even if they did not come from your land. You may need your risk management authority's consent for these works (see section 5). Your local authority can advise you on the removal of animal carcasses.
- You should always leave a development-free edge on the banks next to a watercourse. This allows for easy access to the watercourse in case any maintenance or inspection is required. In some areas local byelaws exist which explain what you can and cannot do within certain distances of a watercourse. For more information on works near watercourses you should contact your risk management authority.
- You must keep any structures, such as culverts, trash screens, weirs and mill gates, clear of debris. Discuss the maintenance of flood defences, such as walls and embankments, on your property with your risk management authority. They may be vital for flood protection.
- You should not cause obstructions, temporary or permanent, that would stop fish passing through.
- You have a legal obligation to notify the Environment Agency and the relevant risk management authority if you would like to build or alter a structure that acts as an obstruction to a watercourse. Under the Eel Regulations in some cases it may be an offence if you do not notify the

Environment Agency of the above.

- Please help to protect water quality. Do not use riverbanks to dispose of garden or other waste, where it could be washed into the river. This includes grass cuttings, which pollute the water.
- You are responsible for protecting your property from water that seeps through natural or artificial banks. Where this damages a flood defence, your risk management authority may require you to pay for repairs.
- You must control invasive alien species such as Japanese knotweed. Your local risk management authority can advise you on how to manage and control these species.
- Make sure any work you do on a watercourse fits with the natural river system. Work must not damage wildlife and wherever possible you should try and improve the habitat. Speak to the relevant risk management authority about wildlife and

nature conservation.

If you are not sure what you have to do and/or are new to living near a watercourse, ask your risk management authority for advice.

Your property may include a watercourse that runs in a culvert. You have the same responsibilities for the upkeep of the culvert as if it was an open watercourse.

If you do not carry out your responsibilities, you could face legal action.

If you see any activity that could damage the environment or increase flood risk, please report it to your risk management authority as soon as possible. Water and land pollution or blockages which increase the risk of flooding should be reported to the Environment Agency incident hotline on 0800 80 70 60 (Freephone*, 24 hour service). Do not report incidents by email as this could delay the response.

*Calls from mobile phones are charged at your network operator's rates.

3 Flood risk management

As a riparian owner you also have a responsibility to manage your own flood risk.

More than two million properties in England and Wales are at risk from flooding from rivers and the sea. Changes in our climate, resulting in fiercer storms and wetter winters, will increase that risk. It will never be possible to prevent flooding but we can all manage flood risk to reduce the likelihood of flooding and its impact.

The term 'flood risk management' is used to describe the work of risk management authorities such as the Environment Agency, local authorities and Internal Drainage Boards.

They aim to reduce the likelihood of flooding by:

- managing flood risk from all sources including river and coastal systems, surface runoff and ground water;
- constructing and managing defences, where appropriate;
- maintaining watercourses and flood defences, where appropriate.

They work together to reduce the impact of floods through:

- influencing land use planning, what is built and where;
- regulating works carried out in rivers;
- better flood warning;
- faster emergency responses.

There is more information about what the Environment Agency, local authorities and Internal Drainage Boards do in Appendices 1 and 2.



IMPORTANT NOTE

Your risk management authority can designate a feature on your land as a flood risk management asset. Features and structures such as garden walls that were not designed to manage flood risk can still help to do that job.

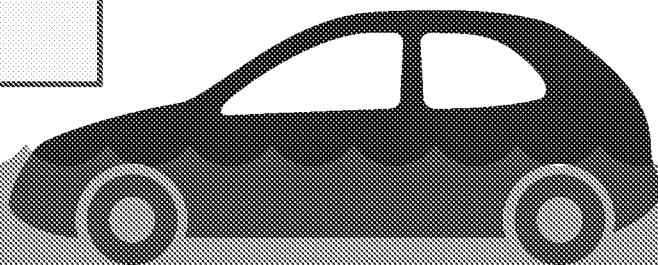
They will give you at least 28 days notice if they decide to do this. They will also give you details of the feature and explain why they want to designate it. You have a right to challenge any designation if you do not agree with what is proposed.

Features and structures that have been designated as an asset cannot be altered, removed or replaced without the consent of the responsible authority.

For further information and guidance please contact your risk management authority.

Flood and coastal erosion risk management plans look at flood risk on a large scale. This allows risk management authorities to examine whether reducing risk in one area might change, or even increase, the risk elsewhere.

During a flood, your local authority provides emergency aid to householders, which may include supplying sandbags. Please contact your local authority for further information on its role during a flood.



4 Understanding flood risk



Floodwater can come from overland flow, groundwater, rivers and the sea. Land and property near watercourses and the sea could be at risk from flooding. The Environment Agency can tell you about that risk, how flood warnings are issued, and what to do when there is a flood.

The Environment Agency's maps show the extent of flooding from rivers and the sea in England and Wales. They are available from Environment Agency local offices or online at www.gov.uk/prepare-for-a-flood. The maps also show flood defences and the areas they protect.

You should also telephone the Environment Agency's Floodline on 0345 988 1188 for local flood risk information and to find out if you can receive free flood warnings. For further information on flooding and advice on how to prepare for a flood, how to reduce the impact of flooding and what to do when it floods, visit

the Environment Agency website at www.gov.uk/prepare-for-a-flood. Your risk management authority and the National Flood Forum (www.nationalfloodforum.org.uk/) are also good sources of information and help.

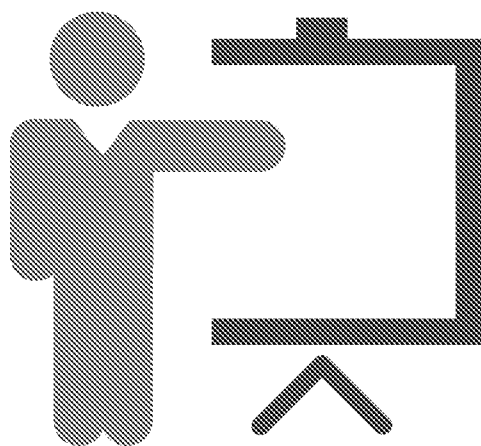
RIVERS CAN BE DANGEROUS

Water may look harmless, but it can hide strong flows. Water can be deep and powerful, especially near weirs and sluices. Always be aware of the risk of possible injury or even death when around water.

5 Flood defence/ ordinary watercourse consents

You should discuss your plans to work on or near a watercourse with your risk management authority as early as possible.

Submit your plans both to the risk management authority and to your local planning authority. The risk management authority will tell you whether you need its consent before doing the works. It takes many environmental factors into account before authorising work. These include flood risk, wildlife conservation, fisheries, tidal limits and the reshaping of the river and landscape.



Some sites are important for conservation or have archaeological value. If your work would affect one of these sites, you may need other permissions from the relevant English or Welsh authorities (see section 14 *The role of other organisations*).

The type of consent you need will depend on the type of watercourse you want to work in.

1. Flood Defence Consents for works on main rivers

The Water Resources Act 1991 and associated byelaws require you to contact your local Environment Agency office to apply for formal consent for works in, over, under or adjacent to main rivers. Main rivers are defined in section 15 below

The current application fee is £50 per structure.

2. Flood Defence (in England) / Ordinary Watercourse (in Wales) Consents for works on ordinary watercourses

Under the Land Drainage Act 1991, you need your local authority or Internal Drainage Board to approve

any works that will create or alter a mill dam, weir or other similar obstruction to the flow of an ordinary watercourse, including any proposals to install culverts or alter them in a manner that would be likely to affect the flow of water. Ordinary watercourses are defined in section 15 below.

The current application fee is £50 per structure.

Risk management authorities discourage culverts in watercourses (see section 9).

Contact your risk management authority as soon as possible to discuss your plans. It will need to see detailed proposals for the work and receive your consent application, including the fee, at least two months before you intend to start work.

When applying for consent, you may need to complete a Water Framework Directive compliance assessment. This is to ensure your proposal does not harm the environment and helps to deliver the actions set out in your local River Basin Management Plan. Water Framework Directive compliance assessments can be time consuming. Please contact your risk management authority at an early stage to find out if they need an

assessment, and agree its scope. This avoids delays and wasted effort. Once preliminary details have been agreed, you can complete the application form and return it to the authority with the appropriate fee.

The risk management authority will decide whether or not they agree to the works within two months. You can appeal against the decision if you think consent has been refused unreasonably. You will be told more about the appeals procedure if the authority decides to refuse consent. An independent arbitrator will hear the appeal.

You must not do any work without consent. If you do, it could be expensive. The risk management authority can reclaim from you the cost of whatever action they decide is necessary to remove or alter your work. They can also require you to put things right. If you fail to comply with a notice to rectify problems you may face criminal charges.

A consent only covers the impact of the structure on flood risk and the environment:

The risk management authority does not assess or approve the design of a structure or check whether your plan complies with other legislation, such

as health and safety. It does not allow you to carry out works on land or rivers that you do not own. You must have the landowner's permission as well as the consent.

If you are a landowner affected by flooding, you may benefit from an environmental stewardship scheme that focuses on the coast or floodplain, or the equivalent scheme in Wales, which is known as Glastir. The relevant authority can give you advice; Natural England (www.gov.uk/government/organisations/natural-england) or, in Wales the Welsh Government (<http://gov.wales/topics/environmentcountryside/farmingandcountryside/farming/schemes/glastir/?lang=en>).

You may also be able to apply to a conservation scheme for the restoration of, or creation of, features in a watercourse or on the floodplain. You will still require consent for any works and may have to show this consent before a conservation scheme can be agreed. Contact the funding organisation and the risk management authority's local office before you make a funding application to avoid delays.

6 Planning permission

Works on a watercourse may require planning permission, as well as flood defence or ordinary watercourse consent. Your local planning authority can advise whether your proposed works will require planning permission, and possibly a flood risk/flood consequence assessment to support your application.

Your local planning authority may require you to provide an Environmental Statement if your proposed works on a watercourse or lake could have a significant environmental impact. Contact your local planning authority for more information.

The Environment Agency is a statutory consultee on planning applications that relate to the environmental matters they are responsible for, including protecting floodplains from inappropriate development. Local Environment Agency staff can advise you on development issues in the floodplain. The Environment Agency comments on planning policies and applications to local planning authorities. But it is the local planning authority that makes these policies and approves these applications.

For details of government policy on development and flood risk, see:

- The National Planning Policy Framework and Planning Practical Guidance. This sets out the Government's requirements for the Town and Country planning system in England.
- *Technical Advice Note 15*, published by the Welsh Government in Wales.

These publications and other information are available for England from the Department of Communities and Local Government website www.gov.uk/government/publications/national-planning-policy-framework--2 and for Wales at the Welsh Government website <http://gov.wales/topics/planning/policy/tans/tan15/?lang=en>.

7 Other consents and licences



You may need the Environment Agency's permission for other activities which affect the water environment.

Water resources

You may need a licence from the Environment Agency to abstract water from or impound water on a watercourse. They will ensure that:

- your proposals will not harm the environment;
- existing abstraction rights are protected;
- water resources are managed in the best interests of the environment and other lawful users.

You will almost certainly need an abstraction licence if you want to:

- remove or abstract water from a surface source such as a river, stream or canal; and
- take more than 20 cubic metres (approximately 4,400 gallons) a day.

Contact your local Environment

Agency office if you want to abstract water. The Environment Agency guide *Abstracting water - a guide to getting your licence* is available at: www.gov.uk/topic/environmental-management/water

Hydropower (or hydroelectric power) schemes harness the energy from flowing water to generate electricity, using a turbine or other device. There are various permissions required if you would like to set up a hydropower scheme. For more information please call the Environment Agency or visit their website at www.gov.uk/government/collections/hydropower-schemes-guidelines-and-applying-for-permission.

Water abstraction is a cross compliance standard. Cross Compliance is the set of conditions which have to be met by farmers who

claim payments under the Common Agricultural Policy (CAP) (such as the Single Payment Scheme). These conditions cover public, animal and plant health, animal welfare, the environment and landscape features. If you are a farmer and do not meet these rules it may result in reductions to your Single Farm Payment or other scheme payments. See section 13 for further information on Cross Compliance Standards and the Single Payment Scheme.

Water discharge activities/ groundwater activities

You may require an environmental permit or exemption or a consent from your Internal Drainage Board (definition in section 15) if you want to release or discharge any water or trade or sewage effluent to 'controlled waters'. Controlled waters include main rivers, ordinary watercourses, some lakes and ponds, canals, reservoirs and underground sources.

If the water is clean surface runoff, for example, from a roof, road, pathway or clean hard standing area, you do not need a permit or exemption. You just need to make sure your discharge stays clean and uncontaminated.

You may also need separate flood defence or ordinary watercourse consent from your local risk management authority if you are building a structure such as a headwall for discharges. The Environment Agency uses the consents system to protect water quality and its environmental value. They set water quality objectives and make sure discharges comply with European Directive standards.

For more information on environmental permits visit the Environment Agency website at www.gov.uk/environmental-permit-check-if-you-need-one.

Fisheries

The Environment Agency has a duty to maintain, improve and develop fisheries. It assesses stock, improves habitat and restocks rivers. It grants and regulates licences to introduce and remove fish, as well as issuing rod licences and commercial eel and salmon licences. The Salmon and Freshwater Fisheries Act 1975, the Salmon Act 1986, and various byelaws cover this work.

The Environment Agency regulates structures, sluices and dams that

stop freshwater fish, salmon, trout and eels moving along the river.

If you want to build a new structure or alter or refurbish an existing one on a river on your land, you may need to install a fish pass or screen in accordance with the Salmon and Fresh Water Fisheries Act 1975, or an eel pass or screen in accordance with the Eels (England and Wales) Regulations 2009 Statutory Instrument No. 3344.

Over the coming years, the Environment Agency will be informing land owners if they will need to install an eel pass or screen on their existing structures. If you intend to build, modify or maintain an existing structure you are legally obliged to inform the Environment Agency. Contact the fisheries and biodiversity team at your local Environment Agency office for more information.

You must have an Environment Agency rod licence if you are fishing for salmon, trout, freshwater fish or eels in:

- England (except the River Tweed);
- Wales;
- the Border Esk and its tributaries in Scotland.

Money from licence sales funds fisheries management. If you fish

without a licence, you could be fined up to £2,500.

Recreation and navigation

The Environment Agency has a duty to encourage the appropriate recreational use of watercourses. On some rivers they are also responsible for navigation. In this role the Environment Agency may require special licensing or place restrictions on plans for the bed or banks of a river. These requirements may affect proposals for mooring and landing facilities and you may also need a boat licence.

Right of entry

Your risk management authority may need to come onto your land to carry out flood risk management work. Risk management authorities try to make sure that they always have access to riverbanks, so that they can carry out essential maintenance and other work quickly and safely.

They have statutory powers of entry so that they can do their job properly and without delay. Whenever possible they will co-operate with you, but they can obtain a warrant from the courts if you refuse them entry to your land. All risk management authority staff carry identity cards.

8 Water Framework Directive



Like riparian land owners, all risk management authorities must consider the Water Framework Directive when they plan works on a watercourse.

The Water Framework Directive is a European law, which provides a framework for the protection of the water environment (including rivers, lakes, estuaries and other watercourses). It aims to:

- protect and enhance our water environment;
- promote sustainable water consumption;
- reduce water pollution;
- lessen the effects of floods and droughts.

The Water Framework Directive is being applied in England and Wales using River Basin Management Plans. When the Environment Agency does flood risk management works, it assesses whether its proposals could damage the river. If this is the case,

it must complete a Water Framework Directive compliance assessment.

It must make sure that the proposal does not cause environmental harm, and helps to deliver the actions set out in the local River Basin Management Plan. This also applies to any person who would like to carry out works affecting a watercourse.

Under the Water Framework Directive, a riparian owner who harms a watercourse may be required to put it right.

For more information on how the Water Framework Directive affects you, please visit the Environment Agency website www.gov.uk/government/collections/river-basin-management-plans.

9 Culverts

A culvert is a watercourse that has been enclosed in a structure such as a pipe.

This is usually done so that the land above the watercourse can be used for other things, for example a driveway or school playground. Culverts do not include sewers. The legal definition of a culvert is set out in the explanation of terms in section 15.

Risk management authorities discourage the construction of new culverts because they increase flood risk and damage the environment. They are likely to only allow a culvert to be built if there is no alternative. If you want to build a new culvert or alter an existing one, your local risk management authority must consent to the works. Please contact them for more information.

If there is a culvert on your land, you generally own it from where it enters to the point it leaves your land. You are responsible for maintaining culverts on your land. Culverts can

CULVERTS CAN BE DANGEROUS

You risk injury, drowning or becoming trapped by going into a culvert. Culverts are confined spaces that can contain noxious gases. Only trained, properly equipped people should go inside them.

collapse and cause the ground above to subside if they are not maintained properly. Water cannot flow through blocked culverts, and may back up and cause flooding above ground.

It is not always easy to find culverts, especially if they were built a long time ago. Maps and records may not be accurate or could have been lost or never made in the first place. If you think you have a culvert on your land, but do not know where it is or are worried about its condition, you should arrange for a professional company to do a survey. Your risk management authority also has some information on culverts.

It is your responsibility to let water flow through your land without obstruction, pollution or diversion affecting the rights of others. This means you must clear a blocked culvert on your land or under your property.

10 Mills and weirs



A river control structure affects river levels and flow, for example a mill dam or weir. If you own one you are legally obliged to maintain and operate the structure properly.

You must also fulfil your land drainage byelaw obligations which are explained in Appendices 1 and 2. If anyone suffers loss or damage because you have changed or neglected your structure they can take civil action against you. You must:

- keep gates and screens clear of obstructions so that they work properly.
- obtain an abstraction licence if you intend to take water from the river. See section 7 for more details.
- contact your risk management authority if you want to build a weir, sluice gate or other control structure, or if you would like to modify an existing structure. You may need their consent, and possibly an impounding licence from the Environment Agency. Impoundment licenses are needed when you want to dam a watercourse or build a weir. Risk management authorities

discourage these obstructions being built because of their environmental impacts.

You may also be required to include a fish pass or screen when a river control structure is built, rebuilt or refurbished to any extent.

You can discuss the maintenance and operation of river control structures with your risk management authority. If you are buying a property with a river control structure, contact them to introduce yourself. If your structure is on a main river your risk management authority will be the Environment Agency and if your structure is on an ordinary watercourse it will be either your local authority or Internal Drainage Board. More information on these risk management authorities is available in appendices 1 and 2. You can find out what you need to know, how you can work with them and what problems may arise.

11 Tidal watercourses

The tide can affect rivers that flow into the sea for large distances inland.

If the watercourse on your land is affected by the tide, your land is downstream of the tidal limit. In this case, you may require a marine licence from the Marine Management Organisation (MMO) in England and the Marine Consent Unit (MCU) in the Welsh Government before doing some types of work. This licence is in addition to the flood defence consent described in section 5.

The Environment Agency can waive a flood defence consent if satisfied that a marine licence adequately addresses flood risk management issues. Please contact the Environment Agency and MMO or MCU to discuss this further.

Please contact your risk management authority and the MMO or MCU as soon as possible if you are planning works in a tidal watercourse. They will tell you which licences you need.

For further information on marine licensing in England visit the MMO website www.gov.uk/government/organisations/marine-management-organisation.

For further information on marine licensing in Wales visit the Welsh Government website <http://gov.wales/topics/environmentcountryside/marineandfisheries/licensing/marine-licensing/?lang=en>

12 Erosion of river banks

Moving water naturally wears away riverbanks causing erosion. Narrowing the river channel, reinforcing the banks in the wrong place and overgrazing the banks can cause more erosion.

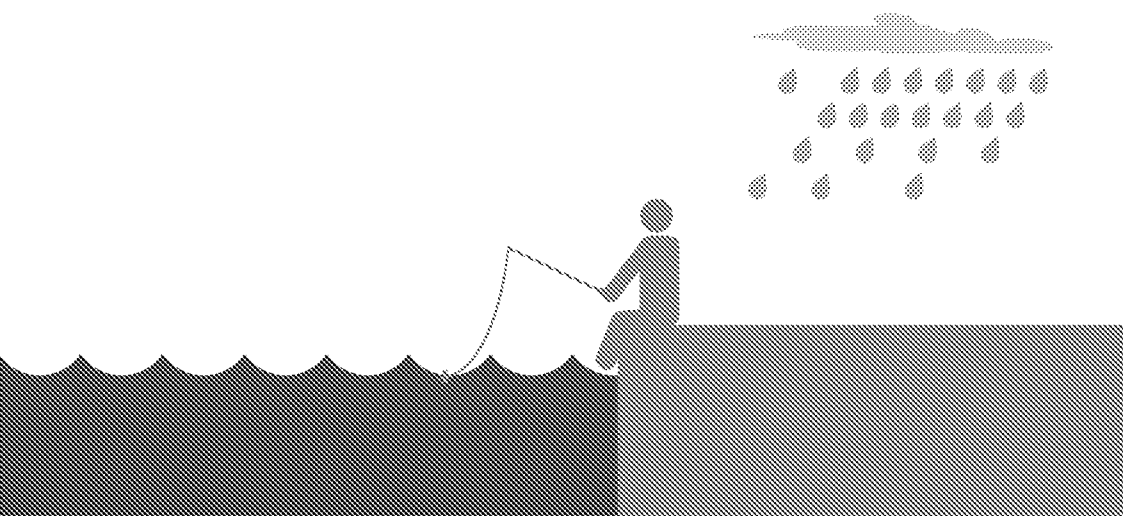
The landowner is usually responsible for work to reduce bank erosion. Risk management authorities usually only get involved where natural erosion threatens a flood defence. The local risk management authority will probably need to agree to any bank protection work. They will encourage you to use soft engineering techniques, where possible. This means using natural materials such as woven willow spiling or planting to limit erosion, rather than blockstone or steel sheet piles.



13 Land management

Farmers should use techniques to prevent rainwater from carrying off topsoil into the watercourse and leading to a potential pollution incident. This runoff damages the land and the ecology, quality and capacity of the river channel. Allowing runoff may constitute a criminal offence. If you are a farmer, this could threaten your Single Farm Payment.

Soil protection is a cross compliance standard and all claimants are required to complete and retain on farm a Soil Protection Review (SPR) 2010, which is defined in section 15.



You can find information about preventing soil erosion and runoff in the following publications:

- The Environment Agency booklet, *Best farming practice: profiting from a good environment* (2003); Soil Protection Review 2010 at www.rpa.defra.gov.uk/crosscompliance/farmerguidance
- the Defra booklet *Single Payment Scheme. Cross Compliance. Guidance for Soil Management* (2010); www.rpa.defra.gov.uk/crosscompliance/farmerguidance
- Think Soils Publication, which gives soil assessment guidance with the aim of avoiding runoff and erosion: <http://adlib.everysite.co.uk/adlib/defra/content.aspx?doc=263232&id=263233>
- Welsh Government cross compliance self assessment guidance: <http://gov.wales/topics/environmentcountryside/farmingandcountryside/farming/crosscompliance/?lang=en>

If you live in England you could receive money under the Environmental Stewardship scheme to help improve your management practices. Visit the Environment Agency web site www.gov.uk/environmental-stewardship for more information.

If you live in Wales you could receive money under Glastir which pays for the delivery of specific environmental goods and services aimed at combating climate change, improving water management and maintaining and enhancing biodiversity. Visit the Welsh Government website for more information <http://gov.wales/topics/environmentcountryside/farmingandcountryside/farming/schemes/glastir/?lang=en>

For more information on pollution prevention, please see the Environment Agency's pollution prevention guidance advice, which is available on their website or from their local office.

Cross compliance and Single Payment Scheme

If you claim the Single Payment Scheme or certain Rural Development Scheme payments, such as Environmental Stewardship, then cross compliance rules will apply to you. Cross compliance includes a set of specific European legal requirements, known as Statutory Management Requirements (SMRs) and standards, based on a legal Framework, which require you to keep your land in Good Agricultural and Environmental Condition (GAEC). Several of these SMRs and GAECs are directly applicable to protecting watercourses and also cover the land around watercourses.

The Guide to Cross Compliance in England 2012 edition outlines the rules you must follow and you should read this carefully if you claim, or intend to claim, any of these payments. If you fail to meet these rules then the Rural Payments Agency (RPA) may reduce your payments. Information on cross compliance, including all guidance documents, can be found on the RPA website at www.gov.uk/government/collections/cross-compliance.

If you need technical advice or assistance about cross compliance, please phone the Farming Advice Service on 0345 345 1302 (Monday to Friday, 9am to 5pm) or visit their website at www.gov.uk/government/groups/farming-advice-service.

The Welsh Assembly Government has published *A Farmer's guide to cross compliance* which outlines the regulatory requirement that farmers have to meet in order to receive the Single Payment Scheme and Rural Development area based scheme payments. Failure to meet any of the cross compliance standards could result in a financial penalty being imposed on your Single Farm Payment and Rural Development area based schemes.

Further information on cross compliance for farmers in Wales is available on the Welsh Government website at: <http://gov.wales/topics/environmentcountryside/farmingandcountryside/farming/crosscompliance/?lang=en>

14 The role of other organisations

Archaeology

Your local authority is responsible for making sure that areas of archaeological importance are protected from damage that could be caused by works in or near watercourses. If your proposed works may affect archaeological remains, or if you discover archaeological remains on your land during the works, you should contact your local authority. The local archaeological officer will be able to advise you further.

Nature conservation

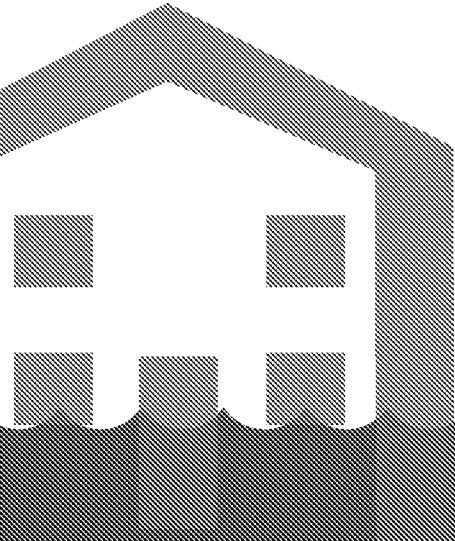
You will need permission for works in or near a watercourse from a conservation body as well as the risk management authority if your proposed works:

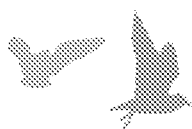
- are on or may affect a site protected by law, such as a Site of Special Scientific Interest (SSSI) or Special Area of Conservation; or
- are on a site which supports a legally protected species, such as otters or water voles.

In these circumstances you must contact the relevant conservation body:

- Natural England. Visit www.gov.uk/government/organisations/natural-england.
- Countryside Council for Wales. Visit www.ccw.gov.uk.

Ask your risk management authority for advice if you are not sure who to contact.





Navigation

The tidal reaches of many rivers, where the sea flows in and out of the mouth of the river, have public rights of navigation. Harbour authorities may have some control in these reaches. However, there is no public right of navigation on most non-tidal watercourses, but the public can use some specific rivers and canals administered by navigation authorities, private companies or the Environment Agency.

Marine Management Organisation (MMO) and Marine Consent Unit (MCU)

If the watercourse running through or alongside your land is affected by the tide, you may require a marine licence from the MMO in England or MCU

in Wales as well as a flood defence or ordinary watercourse consent before doing works. (see section 11) The MMO and MCU are interested in works on tidal watercourses because they affect the marine environment.

Rural Payments Agency/ Rural Payments Wales

The Rural Payments Agency in England and Rural Payments Wales are the paying agencies for Common Agricultural Policy schemes such as the Single Payment Scheme. They are also Competent Control Authorities for cross compliance and carry out inspections to check if claimants are adhering to the cross compliance rules, including those which protect watercourses.

15 Explanation of terms

Main rivers

Main rivers are usually larger streams and rivers, but some of them are smaller watercourses of local significance. In England Defra decides which watercourses are the main rivers, and the Welsh Government does this in Wales.

Main rivers are marked on an official document called the main river map. Environment Agency local offices have copies of these maps.

Main rivers can include any structure that controls or regulates the flow of water in, into or out of the channel.

Ordinary watercourse

An ordinary watercourse is every river, stream, ditch, drain, cut, dyke, sluice, sewer (other than a public sewer) and passage through which water flows, but which does not form part of a main river. The local authority or Internal Drainage Board has powers

on ordinary watercourses similar to the Environment Agency's powers on main rivers.

Lead local flood authority

In England this means—

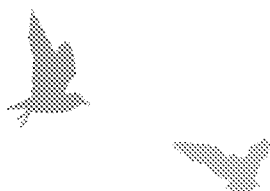
- (a) the unitary authority for the area, or
- (b) if there is no unitary authority, the county council for the area.

In Wales this means—

- (a) the county council for the area;
- (b) the county borough council for the area.

Internal Drainage Board

Internal Drainage Boards (IDBs) are established in areas of special drainage known as drainage districts. Their functions include the supervision of land drainage, water level management and flood risk management works and regulation on ordinary watercourses.



Culvert

A covered channel or pipe designed to prevent the obstruction of a watercourse or drainage path by an artificial construction.

Flood defence

Some legislation still uses the terms 'flood defence' or 'land drainage'. We now refer to these activities as 'flood risk management', but may use the other terms for legal purposes.

Floodplain

A floodplain is an area of land over which river or sea water flows or is stored during a flood. Floodplains usually extend beyond the land immediately next to a watercourse. There is often pressure to build on them. However, buildings or other artificial objects can obstruct floodplains, block the flow of water and make flooding worse.

Groundwater

Groundwater is all water which is below the surface of the ground and in direct contact with the ground or subsoil.

Surface water runoff

Surface water runoff is rainwater, including snow. It is water on the surface of the ground, whether or not it is moving, which has not entered a watercourse, drainage system or public sewer.

Risk management authority

The following risk management authorities have powers over and responsibilities for watercourse management:

- the Environment Agency;
- Lead Local Flood Authorities (LLFAs);
- Internal Drainage Boards (IDBs).

Water discharge activity

A water discharge activity is the discharge or entry to surface waters which are controlled waters (but not to groundwater) of any poisonous, noxious or polluting matter, waste matter, trade effluent or sewage effluent. It also includes activities that cause deposits to be carried away in water (except for those that relate to land drainage, flood prevention or navigation). Examples are the removal of accumulated deposits from the bottom of a channel caused by a dam holding back waters or, in some cases, cutting or uprooting a substantial amount of vegetation in or near inland freshwaters if the debris falls into the water.

Groundwater Activity

A groundwater activity is the discharge of a pollutant that results in, or might lead to, a direct or indirect input to groundwater. It also covers:

- any other discharge that might lead to a direct or indirect input of a pollutant to groundwater;
- an activity in respect of which a notice under Schedule 22 of the Environmental Permitting (England and Wales) Regulations 2010 has taken effect; or
- an activity that might lead to a discharge, as already mentioned, where that activity is carried on as part of the operation of a regulated facility of another class.

Soil Protection Review (SPR) 2010

This document requires farmers to complete a risk assessment for all the fields on their farm and select measures to address any soil issues.

For help and information
during a flood call
Floodline on 0345 988
1188



1 The role of the Environment Agency

The Environment Agency is one of the risk management authorities as defined by the Flood and Water Management Act 2010. Protecting the river environment and managing flood risk is part of its job. This means that some of its duties and powers affect riparian owners.

The Environment Agency is the risk management authority you need to contact if you would like more information on main rivers and matters relating to flooding from main rivers and the sea.

Powers

The Environment Agency has powers to work on main rivers (defined in section 15) and the sea to manage flood risk

These powers allow it to do work. However, it does not have to maintain or construct new works on main rivers or the sea. It is unlikely to maintain a watercourse to improve the amenity of the river or to stop erosion that

does not increase flood risk.

Flood risk management works can include:

- constructing and maintaining flood risk management assets, for example flood banks, and works on main rivers to manage water levels and make sure flood water can flow freely.
- operating flood risk management assets during a flood.
- dredging the river. The Environment Agency can dispose of the material on land within reach of the dredging machine's boom.
- issuing flood warnings.

It can also do work to prevent environmental damage to watercourses, or to restore conditions where damage has already been done.

The Environment Agency has the power to make byelaws. Your local Environment Agency office can provide you with the relevant byelaws for where you live.

The Environment Agency can serve notice on you if you have not maintained a watercourse on your land that is causing problems, such as increasing flood risk.

Duties

The Environment Agency has strategic roles for all sources of flooding and coastal erosion in England and Wales. It has produced with Defra a national strategy for flood and coastal erosion risk management in England and worked with the Welsh Government on a national strategy for Wales. These strategies show how communities, the public sector and other organisations can work together to manage the risk. This includes the development of local flood risk management strategies by lead local flood authorities such as county and unitary councils.

A summary of the National Strategy for England can be found at www.gov.uk/government/publications/national-flood-and-coastal-erosion-risk-management-strategy-for-england.

Information on the National Strategy for Wales can be found at <http://gov.wales/topics/environmentcountryside/epq/flooding/nationalstrategy/strategy/?lang=en>.

The Environment Agency also has a duty to promote the conservation of the water environment, the natural beauty of rivers and wetlands, and the wildlife that lives there. It assesses the impacts of any proposal on the whole environment. For riparian owners, this means that the Environment Agency will assess the environmental impacts of proposals for any works in or adjacent to rivers. It will discuss how and when the work might be done to protect the environment.

2 The Role of your local authority (LA) and Internal Drainage Board (IDB)

Certain local authorities (LAs) as well as Internal Drainage Boards (IDBs) are risk management authorities. They have powers to manage flood risk from **ordinary watercourses**. In their flood risk management role LAs are known as Lead Local Flood Authorities (LLFA) (see explanation of terms in section 15) and IDBs are known as risk management authorities as explained earlier. Not all local authorities are risk management authorities and therefore LLFAs. The definition of an LLFA in section 15 outlines the types of local authority in both England and Wales that act as risk management authorities.

If you live in an area with a two tier local authority it is the county council who will act as the **Lead Local Flood Authority**. However, you should contact your local authority to confirm who your contact should be.

In areas known as **internal drainage districts** the risk management authority is the **Internal Drainage Board** for the area and they have

powers on ordinary watercourses instead of the LA.

IDBs are local public bodies established in areas of special drainage need in England and Wales to manage flood risk and water levels on behalf of their community. For more information on Internal Drainage Boards please visit the Association of Drainage Authorities website www.ada.org.uk/

IDBs are generally located in the Broads, Fens, East Anglia, Lincolnshire, Somerset Levels and Yorkshire. To determine whether your property lies within an internal drainage district please contact the Association of Drainage Authorities on 02476 992889 or visit their website www.ada.org.uk/idb_members_map.html

LLFAs and IDBs have an important role in managing local flood risk, which covers flooding from surface water, ground water and ordinary watercourses.

You need permission from your LA or IDB to do certain types of works in an ordinary watercourse. These permissions are called Flood Defence Consents in England and Ordinary Watercourse Consents in Wales.

The activities that require consent are described in section 5.

We recommend that you contact your risk management authority as soon as possible if you are planning works in an ordinary watercourse.

Powers

Under the Land Drainage Act 1991 and recent changes in the Flood and Water Management Act 2010, LAs and IDBs have powers to manage flood risk from ordinary watercourses, surface water runoff, and groundwater.

Their powers allow them to:

- carry out works to manage flood risk from these sources and that will contribute to the local flood risk management strategy.
- serve notice on you if you have not maintained a watercourse on your land, and the proper flow of water is not possible or it is increasing flood risk.

Works to manage flood risk can include:

- maintaining existing works, including buildings and structures. This includes repairing and

generally maintaining the efficiency of an existing watercourse or drainage work: improving existing works: altering or removing works and reducing or increasing the level of water in a place.

- operating existing structures (such as sluice gates or pumps).
- building or repairing new works, including buildings, structures, watercourses, drainage works and machinery.

These powers allow them to do work. However, they do not have to maintain or construct new works on ordinary watercourses. LAs and IDBs may also have additional regulations and bylaws, which will affect what you can and cannot do on an ordinary watercourse.

Duties

All LLFAs in England and Wales must develop, maintain, apply and monitor a local flood risk management strategy for their area. The strategy must deal with the three sources of flood risk outlined above and interactions between these sources and other types of flood risk. Please contact your LLFA for more information on your local flood risk management strategy.

LLFAs also keep a register of structures that have a significant effect on flood management in their area. The list includes who owns the structure and what state of repair it is in.

[illegible]

[illegible]

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www.gov.uk/environment-agency

incident hotline **0800 80 70 60** (24 hours)

floodline **0345 988 1188** (24 hours)

Find out about call charges: www.gov.uk/call-charges



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Key

Survey boundary.

Tree with numbered reference. Canopy spread and BS5837:2012 tree quality category as shown below.

Tree (in off-site or estimated location) with numbered reference. Canopy spread and BS5837:2012 tree quality category.

Vegetation group with numbered reference. Canopy extent and BS5837:2012 tree quality category as shown below.

Hedge with numbered reference. Width and BS5837:2012 tree quality category as shown below.

BS 5837:2012 Tree Quality Categories - Table 1

Category A - High quality

Category B - Moderate quality

Category C - Low quality

Category U - Unsuitable for retention

Tree protected by Tree Preservation Order No xxx, xx xxx. Bracketed number reference relates to the TPO Schedule.

Root protection area (RPA) Calculated in accordance with Section 4.6 - BS5837:2012

Tree to be removed with numbered reference. Canopy spread and BS5837:2012 tree quality category.

Vegetation group or hedge to be removed with numbered reference. Canopy spread and BS5837:2012 tree quality category.

Temporary protective fencing in accordance with Section 8.2 - BS5837:2012. See inset details for example barriers.

Above ground construction requiring "no-dig" design principles in accordance with APN12.

Excavation to be completed by hand, any required root pruning to be in accordance with BS 3998. Pruning of roots over 25mmØ to be monitored by arboriculturalist, with ongoing monitoring of trees condition by an arboriculturalist being recommended.

Surface area to be protected in accordance with Section 8.2.3 BS - 5837:2012. To be removed in sections in a retreating manner away from the retained tree as no-dig surfacing is installed.

NOTES:

Refer to RPS Tree Survey Report & Schedule for further details.

Survey based on a visual inspection from the ground and is not intended as a full arboricultural inspection.

Plan produced in accordance with recommendations set out in BS 5837:2012, 'Trees in Relation to design, demolition and construction'.

Due to the legal protection afforded to breeding birds vegetation removal should not take place during the bird nesting period, generally, although not restricted to, March - August inclusive.

Survey based upon topographic survey produced by Wilms Geomatics Ltd in Shrewsbury, October 2012.

Podiatric/vehicular emergency access routes to be maintained at all times.

All protective fencing to be completed and approved by LPA / CA prior to commencement of any site works.

All works to conform with requirements of BS 3998:2010 - Tree Works BS 5837:2012 - Trees in relation to design, demolition and construction

Figure 2 Default specification for protective barrier

DETAIL A Tree protection barrier (Not to scale)

Key

Standard scaffold poles

Heavy gauge 2 m tall galvanized tube and welded mesh infill panels

Panel secured to uprights and cross-members with wire ties

Ground level

Uprights driven into the ground until secure (minimum depth 0.6 m)

Standard scaffold clamps

Reproduced from BS5837:2012 (Fig 2)

Figure 3 Examples of above-ground stabilizing systems

DETAIL B Tree protection barrier (Not to scale)

a) Stabilizer strut with base plate secured with ground pins

b) Stabilizer strut mounted on block tray

Reproduced from BS5837:2012 (Fig 3)

Scale Bar

0m

25m

50m

A	Revised to latest layout	Aug 17	JL	CP
Rev	Description	Date	Initial	Checked

RPS

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Client Taylor Wimpey Southern Counties

Project Land at Nyton Nurseries Westergate

Title Tree Protection and Removal Plan Sheet 2 of 3

Status Drawn By PM/Checked by

For Planning JBI/JMB CC

Job Ref Scale @ A1 Date Created

JSL2869 1:500 07/07/2017

Drawing Number Rev

712 A

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Key Plan

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CLIENT

Taylor Wimpey

DRAWING TITLE

SITE LOCATION PLAN

SCALE	DRAWN BY	CHECKED	DATE
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DRAWING NUMBER	REVISION
59650-100	/

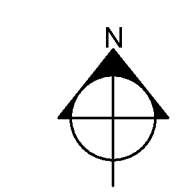


INSET DETAIL



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- KEY**
- HARD LANDSCAPE**
- ROAD SURFACING - Tarmac
 - ROAD SURFACING - Concrete blocks, 'Grey / buff'
 - SHARED SURFACING - Concrete block surfacing, 'Natural'
 - 'SHARED' SURFACING - Concrete block surfacing, 'Brindle'
 - CROSSOVER SURFACING - Conservation sett paving, 'Silvergrey'
 - COURTYARD SURFACING - Concrete block paving, 'Brindle'
 - CAR PARKING SURFACING - Tarmac
 - FOOTPATH / CYCLEWAY SURFACING - Tarmac
 - FOOTPATH SURFACING - Hoggins type surface
 - PEDESTRIAN PAVING - Concrete slab paving, 'Buff'
 - SAFETY SURFACING - Wet pour, 'Blue'
 - SAFETY SURFACING - Rubber safety grass
 - PLAYSAND
- ENCLOSURES**
- BRICK WALL - 1.8m high
 - CLOSE BOARD FENCE - 1.8m high



REFER TO INSET

A	Revised to latest layout	08/17	SH	DC
Rev	Description	Date	Initial	Checked

RPS

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Client **Taylor Wimpey Southern Counties**

Project **Land at Nyton Nurseries Westergate**

Title **Proposed Hard Landscape**

Status Planning	Drawn By SH	PM/Checked by NJ
Job Ref JSL2869	Scale @ A0 1:500	Date Created August 2017
Drawing Number 201	Rev A	

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Flood Report



Flood Risk Assessment PASSED

Professional Opinion

The overall flood risk rating for the property has been assessed as being 'Moderate'. This means that the site is in an area which is susceptible to some flooding. General flood risk guidance and recommendations are on page 2 and information about flood resistance and resilience measures is on page 4.

This report is issued for the property described as:

Stanwick Northfields Lane,
Westergate,
CHICHESTER,
West Sussex,
PO20 3UH

Report Reference:
65794798_1

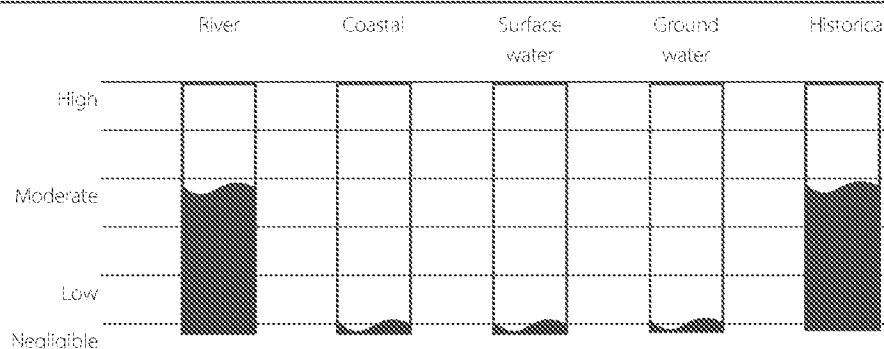
National Grid Reference:
493886E, 105712N

Client Reference:
GilesVos_HCF

Report Date:
25 March 2015



Overall Flood Risk



Insurance: Yes

The flood risk identified is unlikely to affect obtaining insurance at standard terms

Contact Details

If you require any assistance please contact our customer services team on 0844 844 9966

or email
helpdesk@landmark.co.uk

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Flood Risk Assessment

Professional Opinion



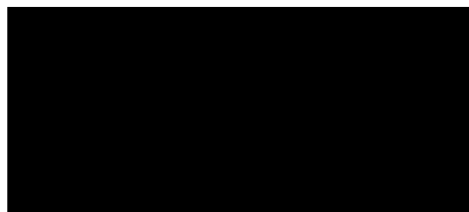
Passed

The property has been identified as being in an area susceptible to flooding from one or more sources following an assessment of all the data contained within this report. It would be prudent to consider the following recommendations and advice in order to further clarify the risk of flooding at the property and to take practical steps in reducing the consequences of any potential flood event.

RECOMMENDATIONS

1. A prudent purchaser may wish to consider further assessment of the property to identify appropriate flood protection measures. Such measures, including flood guards, gates, temporary barriers and tanking systems, may assist in reducing the effects of flooding on the property (if defences are absent or fail) and could help to obtain property insurance (if not already available). The regulatory body supports the use of kitemarked flood products, which have been independently tested and meet the required standards. An initial survey of the property can be conducted for around £300-400 plus VAT and most providers will deduct this from the costs of any recommended products. More information on flood protection measures is presented on page 4 along with additional advice on reducing the impacts of flooding. Details of providers are available from the Flood Protection Association (contact details can be found at the end of this report). Landmark would be happy to arrange a survey by an approved supplier. Please contact us for further information.
2. It would be prudent to ask the vendor to confirm whether or not they are aware of any previous flooding at the property. In addition, we would draw your attention to the additional advice on page 4.
3. You may wish to obtain insurance terms prior to exchange of contracts and completion of this transaction.

Approved by



Christopher S. Taylor BSc (Hons), MSc, AIEMA
Chartered Water and Environmental Manager
Technical Director, Argyll Environmental Ltd

Summary of Findings

A '-' indicates no data found. Those factors with a 'Yes' will offer further explanation in Sections A-D.

Section A.1 – River, Coastal, and Surface Water Flood Risk: 1 in 75 Year – From JBA

	On-site	1-250m
River	-	-
Coastal	-	-
Surface Water	-	YES

Section A.2 – River, Coastal, and Surface Water Flood Risk: 1 in 200 Year – From JBA

	On-site	1-250m
River	-	-
Coastal	-	-
Surface Water	-	YES

Section A.3 – River, Coastal and Surface Water Flood Risk: 1 in 1000 Year – From JBA

	On-site	1-250m
River	-	-
Coastal	-	-
Surface Water	-	YES

Section B – Floodplains, Flood Defences, and Flood Risk – From regulatory body

	On-site	1-250m
Rivers and coastal (zone 2)	YES	YES
Rivers and coastal (zone 3)	YES	YES
Flood defended area	-	-
Flood defences	-	YES
Risk of Flooding from Rivers and Sea	YES	YES

Section C – Groundwater

	On-site	1-250m
Risk of groundwater flooding	-	-

Section D – Historical

	On-site	1-250m
Historical flooding	YES	YES
Flood insurance claim rating	YES	YES

Flood Resistance and Resilience Measures

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

Flood resistance measures aim to prevent flood water from entering a property (i.e. barriers and baffles) while flood resilience measures aim to reduce the impact of flood water once it enters a property. Both flood resistance and flood resilience solutions can be integrated into design proposals for new developments or be retro-fitted to existing properties. A total solution may often include both resistance and resilience measures and will depend on a number of factors including flood source, likely flood depths, property design and age.

Most properties can be protected against shallow flash flooding from between £2000 and £6000, although significantly more may be required for high risk properties. Details of providers are available from the Flood Protection Association (contact details can be found at the end of this report). For further information about flood resistance measures or to be put in touch with one of our partners in this field please contact customer services on 0844 844 9966 or email helpdesk@landmark.co.uk

Guideline Costs for Resistance Measures

Building feature	Cost estimate including installation (excluding VAT)
Standard single door	£500-£995
Standard garage door	£700-£1500
Standard window	£350-£600
Single air brick	£40-£100
Patio doors	£500-£1500
Simple non-return valve	£20-£50
Large non-return valve	£300-£800
Tanking a basement, walls, or floors	£25 per metre ²

Additional Advice

In purchasing this report you have taken the first step in understanding the risk of flooding at your property. In addition to the installation of flood protection measures, such as those outlined above, there are a number of further practical steps you may wish to consider in order to ensure you are fully prepared in the event of a flood:

- **Understand your flood risk:** Take time to understand the sources of flooding affecting your property. Additional information on flooding in your area may be available from the Local Authority if they have completed a Strategic Flood Risk Assessment examining flood risk in the wider area. Alternatively, you may wish to consider a further strategic appraisal of flooding at your property to more closely examine available data and provide a more accurate estimate of anticipated flood depths. Further assessment can be undertaken starting from £500 plus VAT please contact customer services on 0844 844 9966 or email helpdesk@landmark.co.uk for more details.
- **Sign up to flood warnings:** The Environment Agency operates a free flood warning service providing alerts by phone, text or email when flooding is anticipated providing an opportunity for home owners to take necessary precautions.
- **Make a flood plan:** Prepare a flood plan outlining the precautions and actions you should take when a flood event is anticipated to help reduce the impact and damage flooding may cause. Sensible precautions would include raising electrical items, irreplaceable items and sentimental items off the ground or where possible moving them to a higher floor, rolling up carpets and rugs and turning off utilities. In addition, consider what actions you would take should the property need to be evacuated including access and egress routes and preparing a flood kit in advance containing warm clothing, medication, a torch, food and wellingtons.

Further information is available from The Environment Agency on how to prepare and what to do in the event of a flood at their website or by calling their Floodline on 0845 988 1188.

Property Location



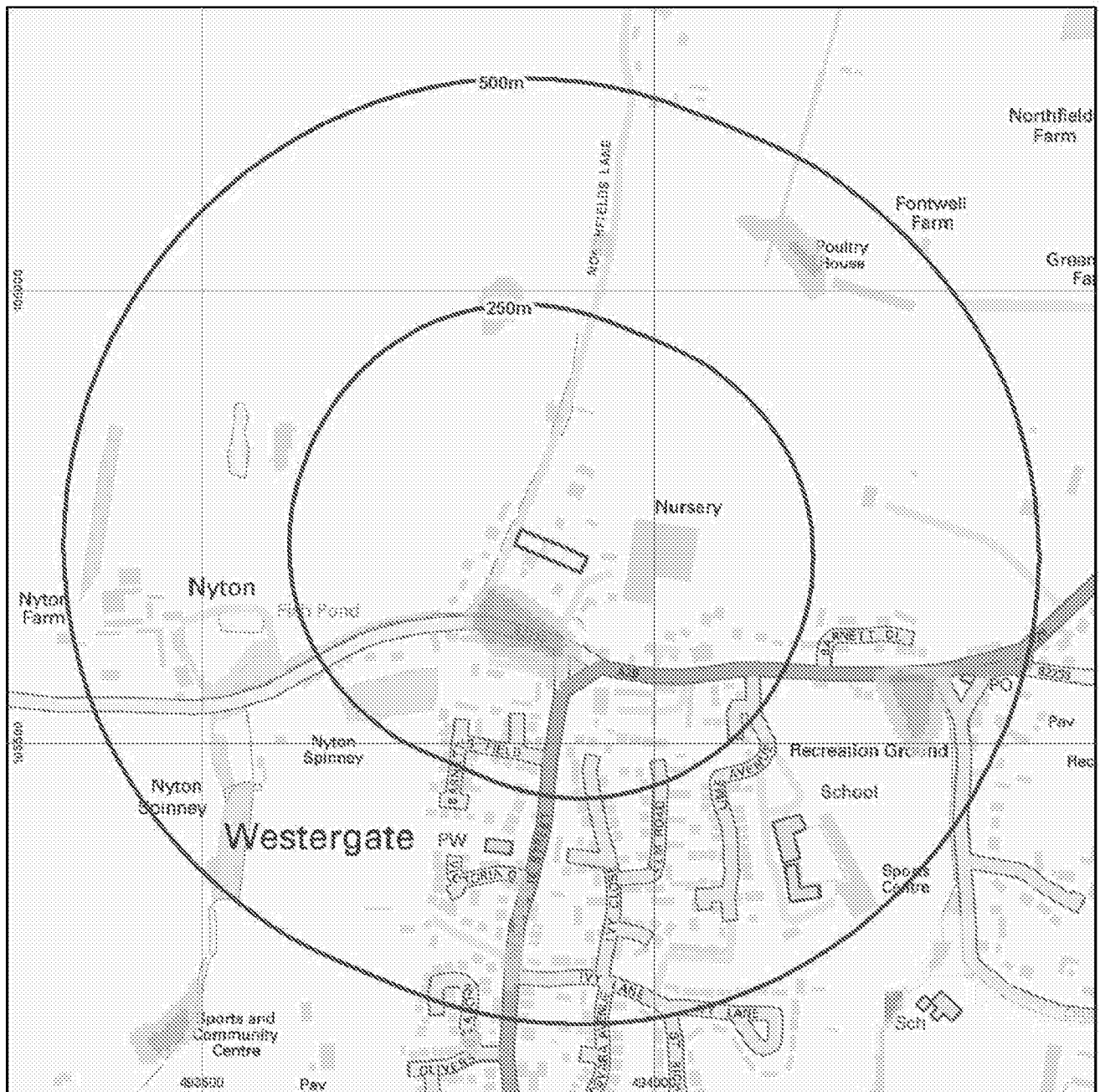
Section A.1 – River, Coastal and Surface Water Flood Risk: 1 in 75 Year – From JBA

Enquiry	Distance	Result	Note
River What is the risk of river water flooding?	On-site 1-250m	Negligible Negligible	Information regarding the risk of river (fluvial) flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 75 return period. This data has been modelled assuming an 'undefended' scenario where no defences are present. However, where flood defences are identified in this report this will be reflected in our overall risk assessment. 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 river flooding.
Coastal What is the risk of coastal flooding?	On-site 1-250m	Negligible Negligible	Information regarding the risk of coastal (tidal) flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 75 return period. This data has been modelled assuming an 'undefended' scenario where no defences are present. However, where flood defences are identified in this report this will be reflected in our overall risk assessment. 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 river flooding.
Surface Water What is the risk of surface water flooding?	On-site 1-250m	Negligible Medium	Information regarding the risk of natural surface water or pluvial flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 75 return period. 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.

Comment

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Section A.1 – River, Coastal and Surface Water Flood Risk: 1 in 75 Year – From JBA



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75yr Flood Risk



Client Site

Surface Water Depth

River Depth

Coastal Depth

10cm - 30cm

10cm - 30cm

10cm - 30cm

30cm - 1m

30cm - 1m

30cm - 1m

> 1m

> 1m

> 1m

metres
0 50 100 200

* - Not all features in legend may be present in above map

Nominal scale at A4 paper size - 1:7,000

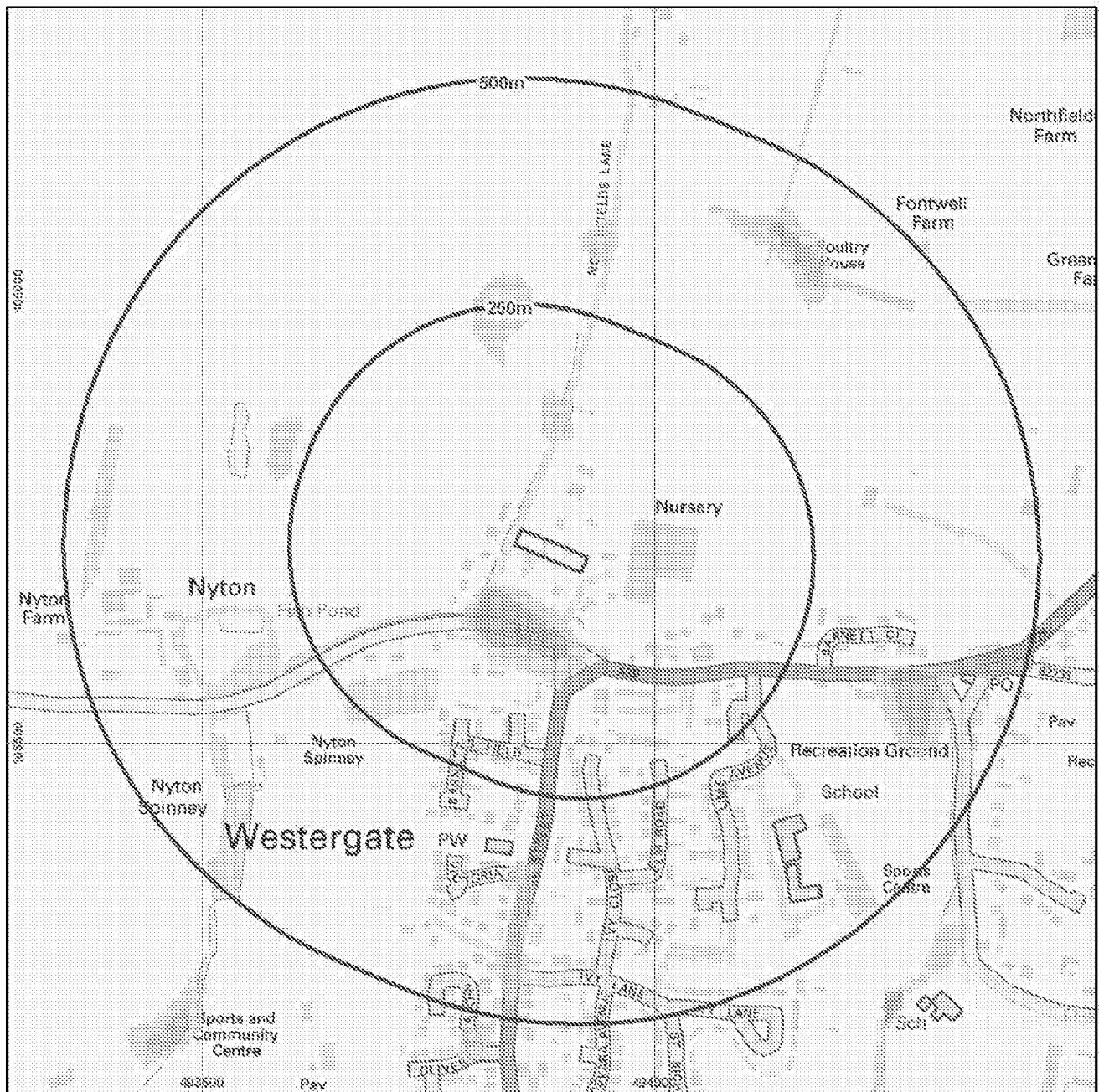
Section A.2 – River, Coastal, and Surface Water Flood Risk: 1 in 200 Year – From JBA

Enquiry	Distance	Result	Note
River What is the risk of river water flooding?	On-site 1-250m	Negligible Negligible	Information regarding the risk of river flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 200 return period. This data has been modelled assuming an 'undefended' scenario where no defences are present. However, where flood defences are identified in this report this will be reflected in our overall risk assessment. 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 river flooding.
Coastal What is the risk of coastal flooding?	On-site 1-250m	Negligible Negligible	Information regarding the risk of coastal flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 200 return period. This data has been modelled assuming an 'undefended' scenario where no defences are present. However, where flood defences are identified in this report this will be reflected in our overall risk assessment. 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 river flooding.
Surface Water What is the risk of surface water flooding?	On-site 1-250m	Negligible Medium	Information regarding the risk of natural surface water flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 200 return period. 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.

Comment

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Section A.2 – River, Coastal, and Surface Water Flood Risk: 1 in 200 Year – From JBA



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200yr Flood Risk



Client Site

Surface Water Depth

River Depth

Coastal Depth

10cm - 30cm

10cm - 30cm

10cm - 30cm

30cm - 1m

30cm - 1m

30cm - 1m

> 1m

> 1m

> 1m

metres
0 50 100 200

* - Not all features in legend may be present in above map

Nominal scale at A4 paper size - 1:7,000

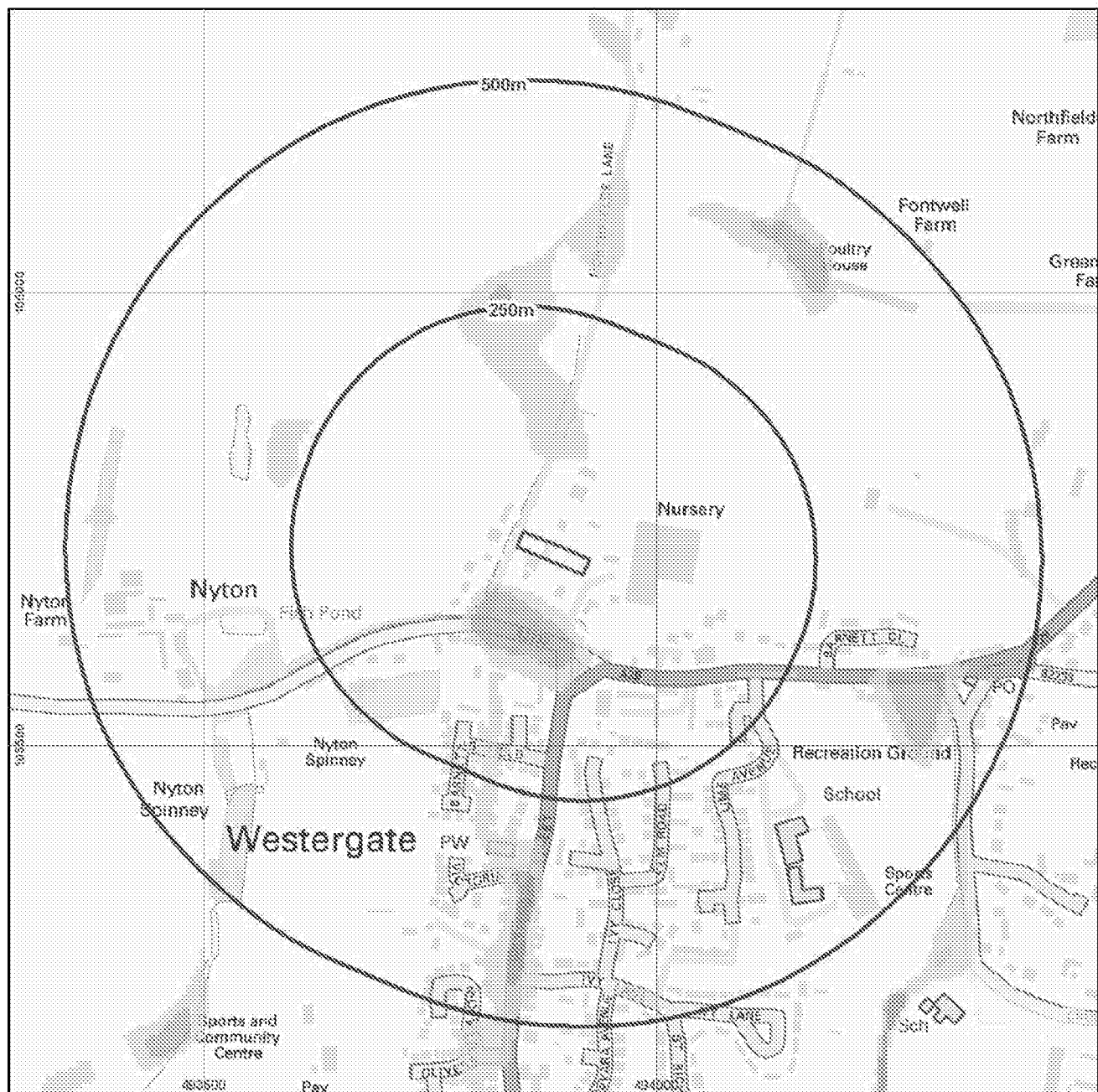
Section A.3 – River, Coastal and Surface Water Flood Risk: 1 in 1000 Year – From JBA

Enquiry	Distance	Result	Note
River What is the risk of river water flooding?	On-site 1-250m	Negligible Negligible	Information regarding the risk of river (fluvial) flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 1000 return period. This data has been modelled assuming an 'undefended' scenario where no defences are present. However, where flood defences are identified in this report this will be reflected in our overall risk assessment. 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 river flooding.
Coastal What is the risk of coastal flooding?	On-site 1-250m	Negligible Negligible	Information regarding the risk of coastal (tidal) flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 1000 return period. This data has been modelled assuming an 'undefended' scenario where no defences are present. However, where flood defences are identified in this report this will be reflected in our overall risk assessment. 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 river flooding.
Surface Water What is the risk of surface water flooding?	On-site 1-250m	Negligible Medium	Information regarding the risk of natural surface water or pluvial flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 1000 return period. 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.

Comment

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Section A.3 – River, Coastal and Surface Water Flood Risk: 1 in 1000 Year – From JBA



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1000yr Flood Risk



Client Site

Surface Water Depth

River Depth

Coastal Depth

10cm - 30cm

10cm - 30cm

10cm - 30cm

30cm - 1m

30cm - 1m

30cm - 1m

> 1m

> 1m

> 1m

metres
0 50 100 200

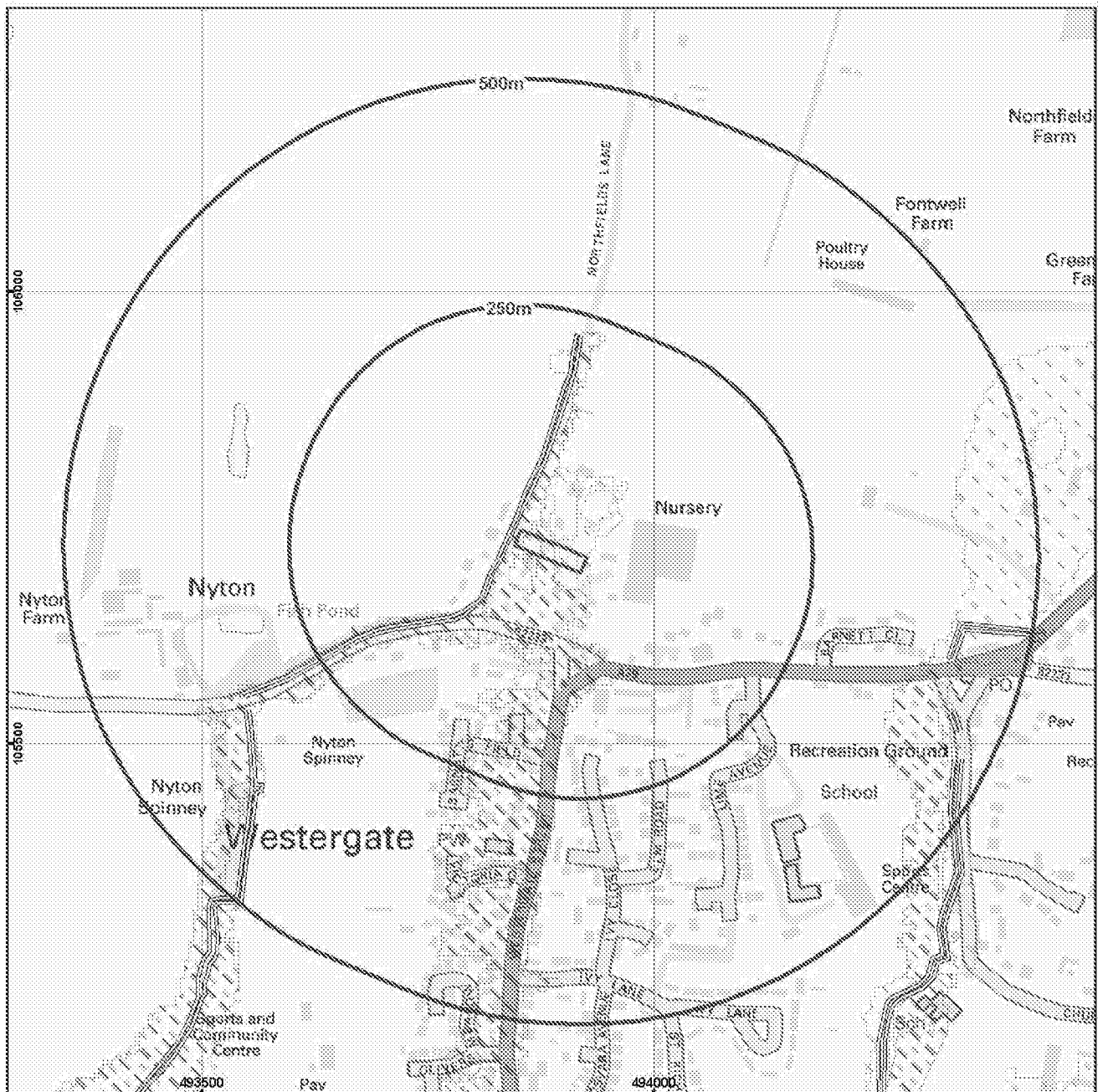
* - Not all features in legend may be present in above map

Nominal scale at A4 paper size - 1:7,000

Section B – Floodplains, Flood Defences, and Flood Risk – From regulatory body

Enquiry	Distance	Result	Note
Rivers and coastal Is the property in an area affected by flooding (Flood Zone 3) or extreme flooding (Flood Zone 2)?	On-site 1-250m	YES YES	The site has been identified as being on or within 25m of Flood zone 3 according to the regulatory body Flood Map and is at a high risk of river or coastal flooding. The annual probability of flooding is either greater than 1% from rivers or greater than 0.5% from the sea. Properties within Flood Zone 3 may have difficulty obtaining flood insurance. In addition, all proposed developments would need to be accompanied by a full Flood Risk Assessment, in accordance with the National Planning Policy Framework. It is recommended further assessment is undertaken to further quantify the flood risk and suggest appropriate flood protection measures.
Flood defended area Is the property in an area benefiting from flood defences?	On-site	NO	The site is not situated within 250m of an area benefiting from flood defences according to the regulatory body Flood Map. The Environment Agency defines areas benefiting from flood defences which should be afforded protection by existing flood defences during flood events with an annual probability of 1% from rivers and 0.5% from the sea. However, not all areas have been mapped and the property may still benefit from some flood defences.
Flood defences Are there any flood defences within 250m?	On-site 1-250m	NO YES	Flood defences were identified within 250m of the site which should afford it some level of flood protection. However, there may be a residual risk of flooding should the protection standard of those defences be exceeded (and the defences over-topped) or should the defences fail. The Environment Agency data regarding the presence and location of flood defences includes linear flood defences (such as walls and embankments). Not all flood defences may yet be registered and as a result not all flood defences may be shown.
Risk of Flooding from Rivers and Sea What is the flood likelihood category for the property?	On-site	Medium	The site is classified as being at a moderate risk of flooding. This classification relates to the locality as a whole, rather than the individual site and solely considers river and coastal flooding. Flood insurance should be widely available at standard terms for properties in this locality as the annual probability of flooding is less than 1.3%. However, it would be prudent to consider further assessment or the installation of flood protection measures. The data in the Risk of Flooding from Rivers and Sea dataset is sourced from The Environment Agency's National Property Dataset (NPD2). The information provided includes the flood likelihood category low, moderate, or significant according to the flood risk 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).

Section B – Floodplains, Flood Defences, and Flood Risk – From regulatory body



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Flood Zones, Defended Areas and Flood Defences

- | | | | |
|---|----------------|---|--------------|
|  | Client Site |  | Flood Zone 2 |
|  | Flood Defences |  | Flood Zone 3 |
|  | Defended Areas | | |

0 50 100 200
meters

* - Not all features in legend
may be present in above map

Nominal scale at A4 paper size - 1:7,000

Section C – Groundwater

Enquiry	Result	Note
Groundwater Flood Risk What is the risk of groundwater flooding based on the underlying geological conditions?	Negligible	ESI provides data to Argyll 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. 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 is groundwater flooding?

Groundwater flooding occurs when groundwater levels are sufficiently raised to exceed ground level. This can occur in two main ways:

1. Clearwater Flooding. This type of groundwater flooding occurs when the water table within a bedrock aquifer rises above ground level. This is dependent upon local geology.
2. Permeable Superficial Deposits (PSD) Flooding. This type of groundwater flooding is often associated with river flooding. It occurs when river levels are swollen and the water table rises in response, within the superficial deposits associated with the watercourse, and rises above ground level.

How is groundwater flood risk identified?

ESI are a consultancy specialising in groundwater flood risk. ESI have produced a national groundwater flood risk map, which considers a number of factors to determine the likelihood and severity of groundwater flooding in a 1 in 200 year return period (i.e. an extreme event). The key components considered are:

1. Bedrock geology
2. Superficial permeable deposits
3. Topography
4. Proximity to nearby watercourses

How accurate is the groundwater data?

Although it is the most comprehensive groundwater dataset available, the ESI groundwater risk map has a 50m resolution. Therefore, it should not be considered a property-specific flood risk assessment, but rather a risk screening tool of the potential for groundwater flooding based on local factors identified.

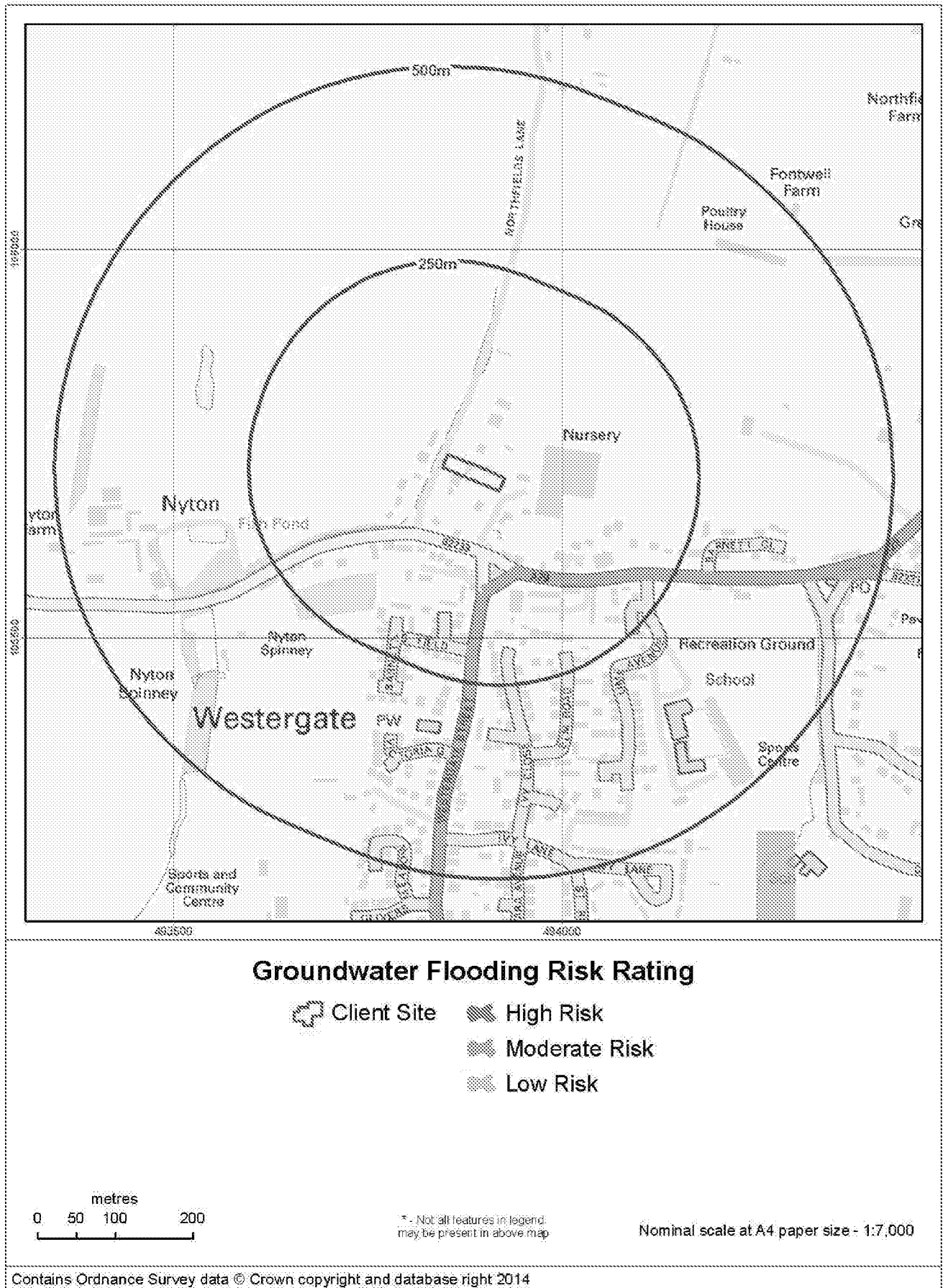
My property has been identified as being at risk of groundwater flooding, what should I do now?

There are some factors you can identify to establish if groundwater flooding is likely to be an issue. A property will be more susceptible to groundwater flooding if:

1. It has a basement or cellar
2. It is in a depression
3. It is located on a floodplain (i.e. within a Flood Zone 2 or Flood Zone 3)
4. It is located on a spring line or within an intermittent river valley such as a winterbourne (a stream that is dry through the summer months).

If any of the above apply to your property, you may wish to have a more detailed and property specific groundwater assessment report undertaken, to clarify if groundwater flooding is likely to be an issue. Please contact us for a quote.

Section C – Groundwater



Section D – Historical

Enquiry	Result	Note
Historical Flooding Have any historical flood events occurred at the site or within 250m?	YES	The regulatory body's records indicate the site has flooded in the past. It would be prudent to ask the property owner whether they are aware of any previous flooding at the property or in the surrounding area. It would be possible to ask the regulatory body for more details of the recorded incident of past flooding. The Environment Agency has collated extensive records (including outlines) of flooding from rivers, the sea, or groundwater which have occurred since c.1950 in order to map the outlines of recorded historical flood events. This information comes from various sources including maps, aerial photographs and private records. It is not necessarily comprehensive.
Flood Insurance Claim Rating How do Crawford's rate the area for insurance claims?	Low	Less than 2 claims Per 1000 households Crawford & Co is the world's largest independent provider of claims management solutions to the risk management and insurance industries. Crawford have compiled information in over 9,000 postcode sectors regarding the number of insurance claims made as a result of flooding. The risk has been classified by Crawford into five categories, too few, very low (no claims), low (less than 2 claims per 1000 households), moderate (between 2 and 5 claims per 1000 households) and high (more than 5 claims per 1000 households). This information is not necessarily comprehensive and excludes flood claims arising as a result of burst pipes and domestic appliances.

Flood Risk Screening Methodology

The Homecheck Professional® report is a desktop flood risk screening report, designed to enable home buyers and property professionals to assess the risk of flooding at residential sites. It examines two key areas; the overall risk of flooding at a site taking into account any flood defences present (where these are identified) and how flood risk affects the availability of insurance for a site. The report considers current Government guidance including the National Planning Policy Framework (NPPF) and the current agreement between insurance companies and central Government. The report has been designed and produced by qualified flood risk specialists using the data available in this report.

Flood Risk Rating

An overall flood risk rating is provided based on an assessment of the data provided within this report. The overall risk rating in the report takes into account the effect of flood defences, where these are identified, based on the presence of flood defences registered by The Environment Agency within the vicinity of the property. It should be noted that a residual risk of flooding may remain if such defences were to fail owing to extreme weather conditions, over-topping or poor maintenance. In addition, it should be noted that flood defences do not generally offer protection against groundwater or surface water flooding.

Where no flood defences are present in the vicinity of the property the overall risk rating provides a worst case scenario which may be alleviated by smaller scale local flood defences or recently constructed flood defences not currently registered by The Environment Agency. Replies in Scotland will always present the worst case scenario where there are no flood defences in the area benefiting the site or assuming any flood defences will fail or be over-topped. This is because data regarding flood defences in Scotland is currently unavailable from the Scottish Environment Protection Agency and Local Lead Flood Authorities.

The overall risk of flooding will be answered by one of four standard responses:

Response	Meaning
Negligible	The overall flood risk rating for the property is assessed to be 'Negligible'. Existing datasets do not indicate any risk at the property itself, or any feature within the locality of the property, 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.
Low	The overall flood risk rating for the property is assessed to be 'Low'. Although large sites (over 1 ha) would require a Flood Risk Assessment examining the impact the development would have on local drainage to accompany any planning application, it is not considered necessary to undertake any other further investigations into the flood risk at the property.
Moderate	The overall flood risk rating for the property is assessed to be 'Moderate'. Information from existing datasets suggests that there are certain features which may present a risk to the property and its occupants. Further assessment would normally be suggested as a prudent measure to clarify the risk of flooding at the property.
High	The overall flood risk rating for property 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 property.

Flood Risk 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. In addition, a fifth gauge provides an analysis of other factors (i.e. historic flood events) that may affect the overall flood risk. For undefended fluvial and tidal flood risk and surface water flood risk data provided by JBA, only the risk rating generated during the modelled the 1:200 year return event is considered in the overall risk assessment. The data on 1:75 year and 1:1000 year return events are provided for information only. For further information on each of these types of flooding, please refer to the Homecheck Professional® User Guide.

This analysis takes into account any existing flood defences, where these are identified, that are intended to protect the property 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 gauges should therefore take priority over the information in the individual data sections of the report.

Insurance Availability

An indication of whether the property is likely to be insurable for flood risk at standard terms is provided by this report. Replies in England and Wales are based on consideration of the Risk of Flooding from Rivers and Sea dataset supplied by The Environment Agency, surface water flooding data supplied by JBA Consulting and Groundwater Flooding risk data supplied by ESI. Replies in Scotland are based on the consideration of the river flood (undefended fluvial) data and surface water flooding data supplied by JBA Consulting. This data is commonly used by insurance companies to determine the suitability of a property 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 1 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 property likely to be insurable at standard terms?' assumes the property 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
Yes	The property 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 property may not 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.

Limitations of the Report

The Homecheck Professional® report has been designed to satisfy basic flood-related environmental due-diligence enquiries for residential 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. Therefore, Landmark 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. The assessment within the report has been undertaken on a point location provided by the client and a 25m buffer placed around that point in order to assess the most likely areas associated with the property of interest. Landmark cannot be responsible for incidents where the 25m buffer does not encompass the entirety of the property demise.

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 property. 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 property or in the locality. Surface water flooding can occur before surface water reaches the general drainage network, for example on hills and inclines.

The Environment Agency and JBA fluvial and coastal flood data 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 property would require further study.

Replies in Scotland are based on the best available data in that locality. The overall risk assessment and insurability assessment will still provide a response based on the best available information within this report. Where information is unavailable or has not been provided for a region the relevant data section will report No Data.

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 Homecheck Professional® User Guide which is available by calling one of our customer services team on 0844 844 9966 or emailing helpdesk@landmark.co.uk.

Homecheck Professional® is provided by Sitescope Limited, part of Landmark Information Group. Sitescope is a leading UK provider of spatially-enabled property and environmental risk information to lawyers, banks, insurance companies, home inspectors and other property professionals.

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If you experience difficulties accessing our Terms & Conditions, if you copy and paste the link directly into your browser, you will be able to access our Terms & Conditions from there.

Should you still experience difficulties, then please telephone our Customer Service Team on 0844 844 9966

Contacts

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Telephone 0844 844 9966
Fax 0844 844 9980

Email info@landmark.co.uk

Website www.landmark.co.uk

For advice on the report

The Environment Agency

PO Box 544
Templeborough
Rotherham
S60 1BY

General enquiries 08708 506 506
Floodline 0845 988 1188

Email enquiries@environment-agency.gov.uk

For advice on regulatory information

Flood Protection Association

10 Cavalry Ride
Norwich
NR3 1U

Telephone 01603 633 440
Fax 01603 763256

Website www.floodprotectionassoc.co.uk

For advice on Flood Protection Measures



Important Consumer Protection Information

This search has been produced by Landmark Information Group Ltd, Imperium, Imperial Way, Reading, RG2 0TD. Telephone 0844 844 9966, Fax No. 0844 844 9980 email helpdesk@landmark.co.uk which is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered firms maintain compliance with the Code.

The Search Code:

- provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in property search reports undertaken by subscribers on residential and commercial property within the United Kingdom
- sets out minimum standards which firms compiling and selling search reports have to meet
- promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals
- enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services.

By giving you this information, the search firm is confirming that they keep to the principles of the Code. This provides important protection for you.

The Code's core principles

Firms which subscribe to the Search Code will:

- display the Search Code logo prominently on their search reports
- act with integrity and carry out work with due skill, care and diligence
- at all times maintain adequate and appropriate insurance to protect consumers
- conduct business in an honest, fair and professional manner
- handle complaints speedily and fairly
- ensure that products and services comply with industry registration rules and standards and relevant laws
- monitor their compliance with the Code

Complaints

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

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

TPOs Contact Details:

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

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

Save on your insurance*

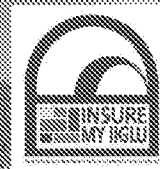
as a thank you for purchasing this report

- ✓ This report already confirms your property is an acceptable flood risk
- ✓ **Price Guarantee**** - we will quote cheaper
than your mortgage lender or the same level of standard cover
- ✓ Quotes available for both buildings and contents
- ✓ £1,000,000 automatic buildings cover
- ✓ Policy underwritten at Lloyd's
- ✓ Monthly payment options available

* Subject to certain standard underwriting conditions including the number, type and value of previous risks

Just call 08455 199 060

to speak to our experienced team who look forward to tailoring a product for your new property that will give you the necessary coverage required by your Mortgage Lender.



** Subject to terms, please contact us for further information 1. Your quote must provide cover on an equivalent basis to the one offered by INSURE My IGLU 2. The offer applies to new policyholders only 3. Qualifying criteria apply 4. You must send us proof of your lenders quote documentation detailing cover and premium to: INSURE My IGLU Three Whiting Street Bury St Edmunds Suffolk IP39 1HX 5. INSURE My IGLU will not return any documentation received in conjunction with this offer 6. This offer is not available in Northern Ireland 7. The proof of lenders offer is required before guarantee can be applied 8. If you accept our standard quotation price before you send us valid proof, depending on your payment method, we will either refund you the difference between the price you paid and the price you should have paid had the guarantee applied or we will reduce your future payments 9. Refunds will be given by the same method and to the same card/account as the original payment

NOTICE TO LAWYERS

Your CML insurance responsibilities:

Have you informed the lender if the insurance policy excess exceeds £1000?

The majority of lenders require notification of large policy excesses***.

Do you know what your client's lenders limits are?

Do you have regular contact with your client post sale?

59%*** of lenders require notification of future non renewal of policy.

Not all insurers or brokers agree to make this notification. Insure My IGLU does.

In most cases, we even provide an indemnity cover for you should this fail to happen.

Just call 08455 199 060

to speak to our specialist team who look forward to tailoring a product for a property and provide you with the necessary coverage required by your mortgage lender



*** Source: CML 2010 Insurance Policy - 16 October 2013









Title Number : WSX273461

This title is dealt with by Land Registry, Durham Office.

The following extract contains information taken from the register of the above title number. A full copy of the register accompanies this document and you should read that in order to be sure that these brief details are complete.

Neither this extract nor the full copy is an 'Official Copy' of the register. An official copy of the register is admissible in evidence in a court to the same extent as the original. A person is entitled to be indemnified by the registrar if he or she suffers loss by reason of a mistake in an official copy.

This extract shows information current on 23 MAR 2015 at 12:09:36 and so does not take account of any application made after that time even if pending in the Land Registry when this extract was issued.

REGISTER EXTRACT

Title Number	: WSX273461
Address of Property	: Stanwyck, Northfields Lane, Westergate, Chichester, (PO20 3UH)
Value Stated	: £425,000
Registered Owner(s)	: GERALD FREDERICK KESTER and GILLIAN MARGARET KESTER of Stanwyck, Northfields Lane, Westergate, Chichester, West Sussex PO20 3UH.
Lender(s)	: None

Title number WSX273461

This is a copy of the register of the title number set out immediately below, showing the entries in the register on 23 MAR 2015 at 12:09:36. This copy does not take account of any application made after that time even if still pending in the Land Registry when this copy was issued.

This copy is not an 'Official Copy' of the register. An official copy of the register is admissible in evidence in a court to the same extent as the original. A person is entitled to be indemnified by the registrar if he or she suffers loss by reason of a mistake in an official copy. If you want to obtain an official copy, the Land Registry web site explains how to do this.

A: Property Register

This register describes the land and estate comprised in the title.

WEST SUSSEX : ARUN

- 1 (20.06.2003) The Freehold land shown edged with red on the plan of the above title filed at the Registry and being Stanwyck, Northfields Lane, Westergate, Chichester, (PO20 3UH).

B: Proprietorship Register

This register specifies the class of title and identifies the owner. It contains any entries that affect the right of disposal.

Title absolute

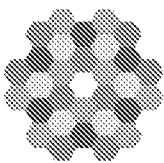
- 1 (20.06.2003) PROPRIETOR: GERALD FREDERICK KESTER and GILLIAN MARGARET KESTER of Stanwyck, Northfields Lane, Westergate, Chichester, West Sussex PO20 3UH.
- 2 (20.06.2003) The value stated as at 20 June 2003 was £425,000.

C: Charges Register

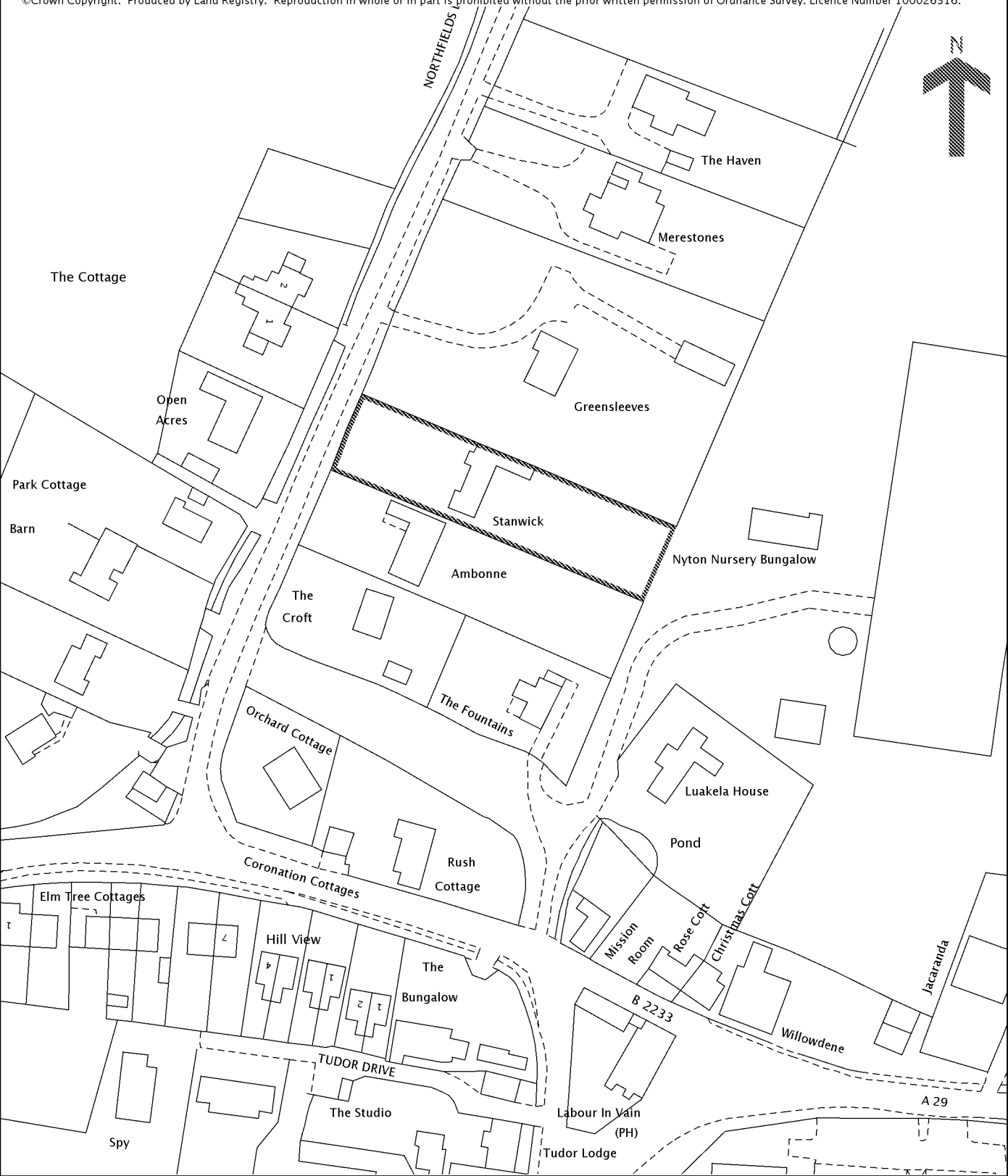
This register contains any charges and other matters that affect the land.

- 1 (20.06.2003) The deeds and documents of title having been lost the land is subject to such restrictive covenants as may have been imposed thereon before 20 June 2003 and are still subsisting and capable of being enforced.

End of register



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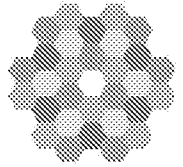


This is a copy of the title plan on 23 MAR 2015 at 12:09:37. This copy does not take account of any application made after that time even if still pending in the Land Registry when this copy was issued.

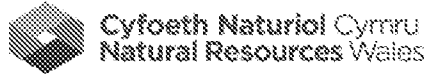
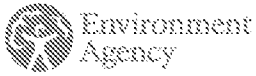
This copy is not an 'Official Copy' of the title plan. An official copy of the title plan is admissible in evidence in a court to the same extent as the original. A person is entitled to be indemnified by the registrar if he or she suffers loss by reason of a mistake in an official copy. If you want to obtain an official copy, the Land Registry web site explains how to do this.

The Land Registry endeavours to maintain high quality and scale accuracy of title plan images. The quality and accuracy of any print will depend on your printer, your computer and its print settings. This title plan shows the general position, not the exact line, of the boundaries. It may be subject to distortions in scale. Measurements scaled from this plan may not match measurements between the same points on the ground.

This title is dealt with by Land Registry, Durham Office.



in association with the



Flood Risk Indicator

Title number and property description

WSX273461

Stanwyck, Northfields Lane, Chichester,, Westergate,
PO20 3UH,

Flood risk

The land registered under the above title number is affected by a river or sea floodplain.

The land is in an area that has a medium chance of flooding from rivers or the sea which means that the chance of flooding each year is less than 3.3 percent (1 in 30), but greater than or equal to 1 percent (1 in 100). This takes into account the effect of any flood defences that may be in this area.

This result was produced on 23 March 2015 based on Environment Agency and Natural Resources Wales flood risk data that was current as of August 2014 and Land Registry data that was current as of 21 March 2015. The Flood Risk Indicator is based on the most up to date Environment Agency and Natural Resources Wales flood data available at the date and time of your search.

Disclaimer

The information contained in this document is for general information purposes only. The flood risk information is provided by the Environment Agency and Natural Resources Wales. You should note that:-

The Flood Risk Indicator shows only the predicted likelihood of flooding of areas of land from rivers or the sea and it is not detailed enough to describe the likelihood of flooding for individual properties.

Individual properties may not always face the same chance of flooding as the areas that surround them because, for example the property may be higher than the surrounding land. There may also be particular occasions when flooding occurs and the observed pattern of flooding does not in reality match the predicted patterns shown on the Environment Agency and Natural Resources Wales flood data.

Because the flood data from the Environment Agency and Natural Resources Wales is created as a result of a modelling process, it may by its nature not be as accurate as might be desired.

If you believe that a particular property does not face the chance of flooding shown on the Environment Agency and Natural Resources Wales flood data, or if you have information that you believe may not have been taken into account, then you should contact your local Environment Agency or Natural Resources Wales office or see the Environment Agency or Natural Resources Wales website for more information on flood data.

We will endeavour to keep the information up to date and correct but make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability or availability with respect to the flood data. Any reliance you place on such information is therefore strictly at your own risk.

See <https://www.gov.uk/browse/environment-countryside/flooding-extreme-weather>

and <http://www.naturalresourceswales.gov.uk/flooding-and-water>

