

75, HONEY HILL, WHITSTABLE, CT5 3BP

Professional opinion

Addresses the Law Society practice notes on Contaminated Land and Flood risk.



FLOOD RISK

Contaminated Land Liability



Passed

Flood Risk



High

page 4

Further guidance

Ground Stability



Radon
Passed



Planning Constraints



page 11

Screenings

Energy
Identified



Transportation
Not identified



Planning Applications
Identified

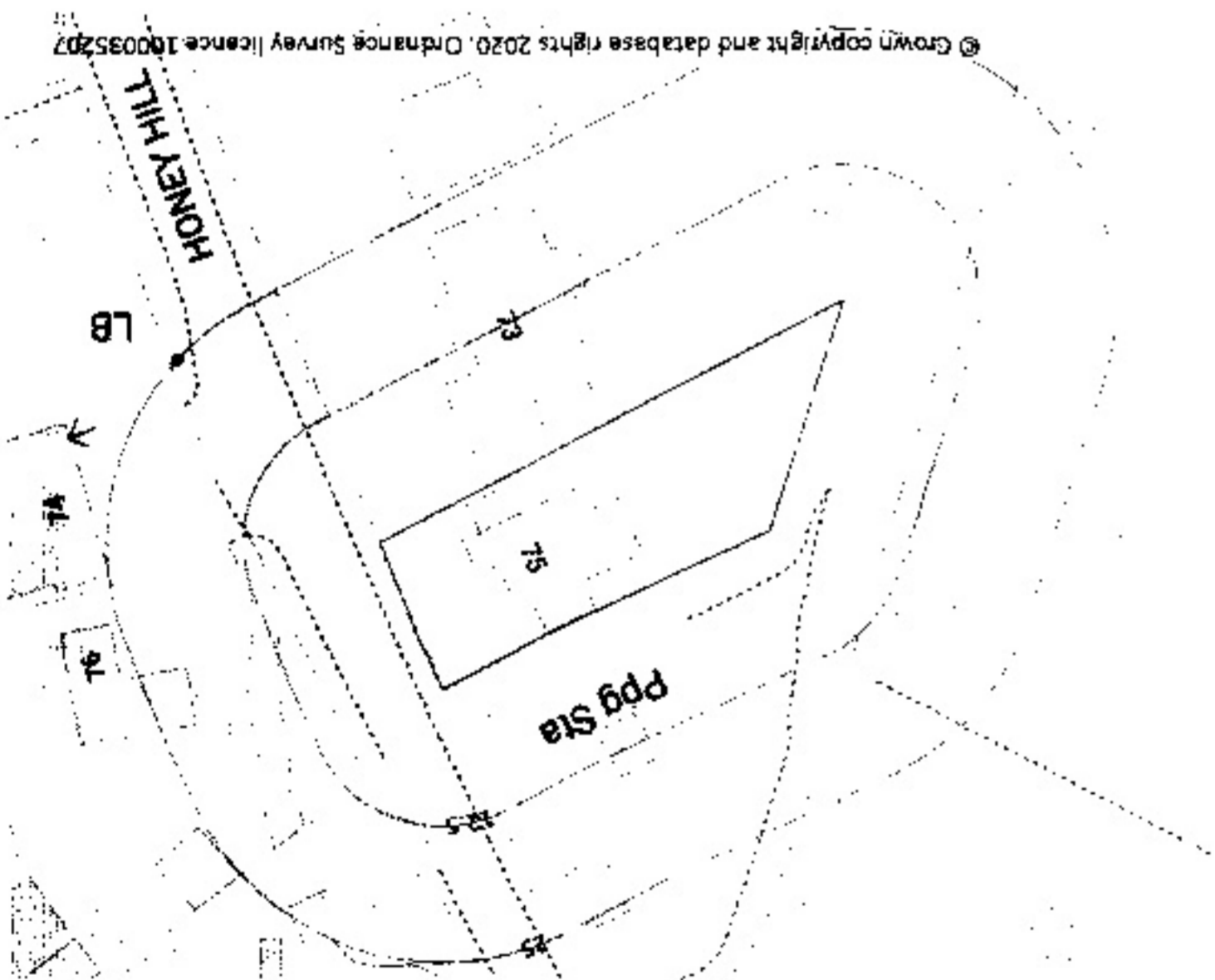


page 11

page 9

Full assessments of the above screenings are available in our Avista report. Please contact Groundsure or your search provider for further details.

Site plan



Useful contacts

Canterbury City Council:

<https://www.canterbury.gov.uk/>

customer.services@canterbury.gov.uk

01227 862 000

Environment Agency National Customer

Contact Centre (NCC):

enquiries@environment-agency.gov.uk

03708 506 506

Overview of findings and recommendations

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

You can view the fully comprehensive library of information we have searched on [page 14](#).

Flood Risk

Flood risk

An elevated level of flood risk has been identified at the property. Key recommended next steps:

- check to see if the property is eligible for the Flood Re scheme, which enables many properties at risk of flooding to be insured at reasonable rates: <https://www.floodre.co.uk/homeowner/about-us/>
- investigate the insurance on offer for the property to ensure any implications on premiums are fully understood before completion
- the assessment in this report is automated based on the highest flood risk found within the site boundary. You may wish to check the maps provided in this report to confirm whether the flood risk area affects the buildings or the associated land. Groundsure can manually reassess the site. Please note this does not include a site visit
- if the property has recently been constructed, the flood risk assessment contained within this report will not take into account any measures put in place by the developer to deal with flooding. You should seek further information from the developer on flood risk mitigation for the site
- investigate the various forms of flood resistance and resilience measures that will help protect your property in the event of a flood

Ground stability



Environmental summary



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

Please see page 2 for further advice.

Contaminated Land



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

Contaminated Land Liability Passed

Past Land Use Passed

Waste and Landfill Passed

Current and Recent Industrial Passed

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

Flood Risk



The property and area within the site outline is at risk from one or more kinds of flooding. Property's overall risk assessment for past flooding and river, coastal, surface water and groundwater flooding is high. Please see page 5 for details of the identified issues.

River and Coastal Flooding

Groundwater Flooding

Surface Water Flooding

Past Flooding

Flood Storage Areas

Negligible

Significant

Not identified

Not identified

FloodScore™

High

The rating is compiled by Ambiental, a leading flood risk analysis company. Please see page 17

Ground stability



The property is assessed to have potential for natural or non-natural ground subsidence. Please see page 8 for details of the identified issues.

Natural Ground Stability

Non-Natural Ground Stability

Not identified

Radon



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

Not in a radon affected area

The property is indicated to lie within an area that could be affected by natural ground subsidence. You should consider the following:

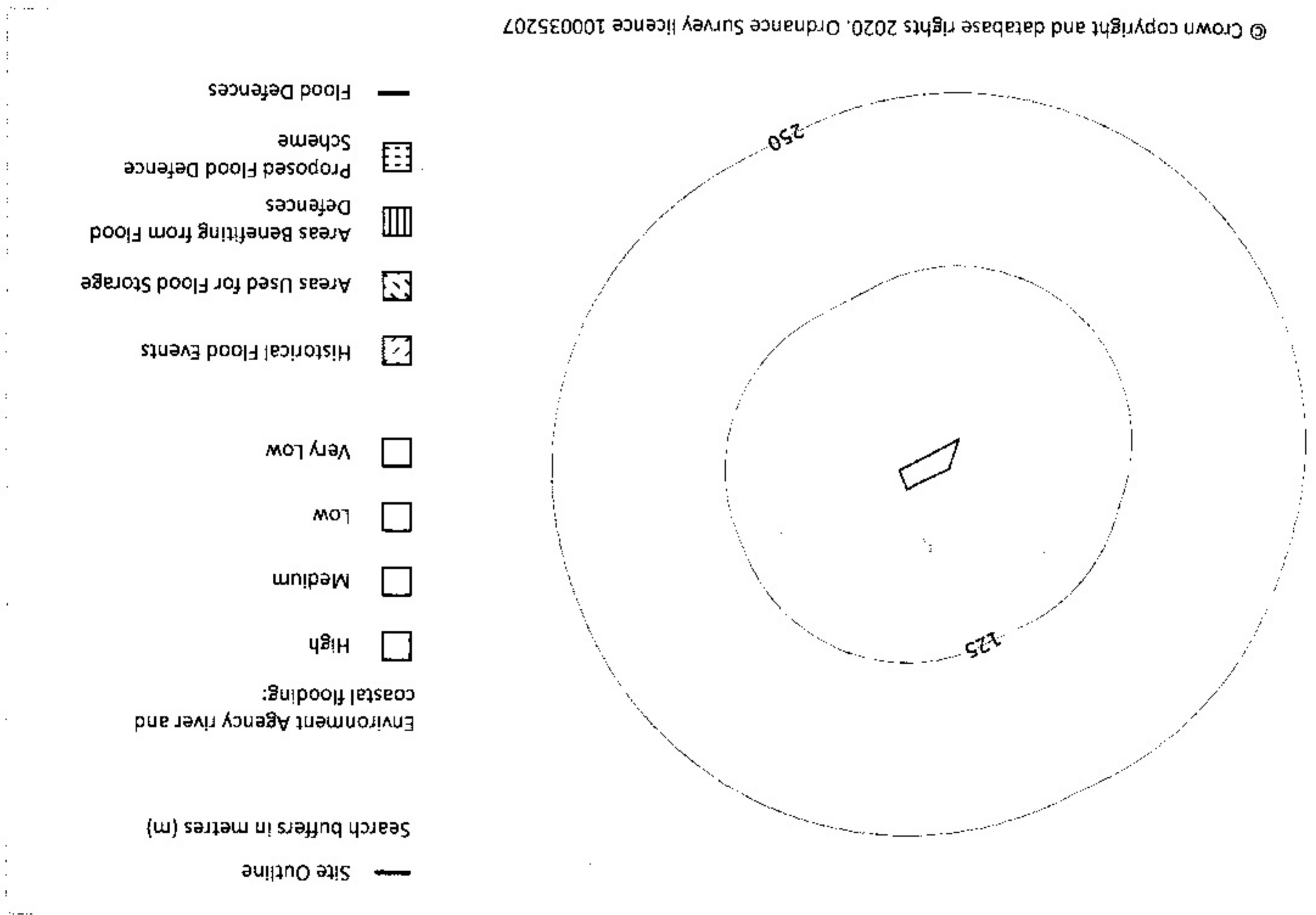
- carry out a visual inspection of the property looking out for cracks and other signs of subsidence
- have a structural survey conducted by a Structural Surveyor to clarify whether or not the property is being affected by any of the risks presented in this report
- contact the relevant Local Authority departments (e.g. Planning department, Building Regulations) to ask for records of the property and local area relating to subsidence
- check whether your property benefits from an NHBC guarantee or other environmental warranty that often covers structural issues
- remember that professional advice should be sought before altering the ground in any way at the property, including the planting of trees

Other considerations

No additional factors that Groundsure believe require further action have been identified in relation to the property.

Flood Risk

Risk of flooding from rivers and the sea



Environment Agency RoFras risk ratings

Please see page 2 for further advice.

below for explanation of the RoFras levels of flood risk.

defences are in. The RoFras model uses local water level and flood defence data to model flood risk. See

shows the chance of flooding from rivers or the sea, taking account of flood defences and the condition those

RoFras assesses flood risk from rivers and the sea in England and Wales, using local data and expertise. It

before 2009, it may be eligible for insurance assistance from the Flood Re scheme: <http://www.floodre.co.uk/>

Sea (RoFras) data. This could cause problems with insuring the property against flood risk. However, if built

The property has a Medium chance of flooding in any given year, according to Risk of Flooding from Rivers and

Risk of flooding from rivers and the sea

Homebuyers

75, HONEY HILL, WHITSTABLE, CT5

3BP

Ref: CDS-6819373

Your ref: 1474390

Grid ref: 611378 162141

VIEW LOW

Low

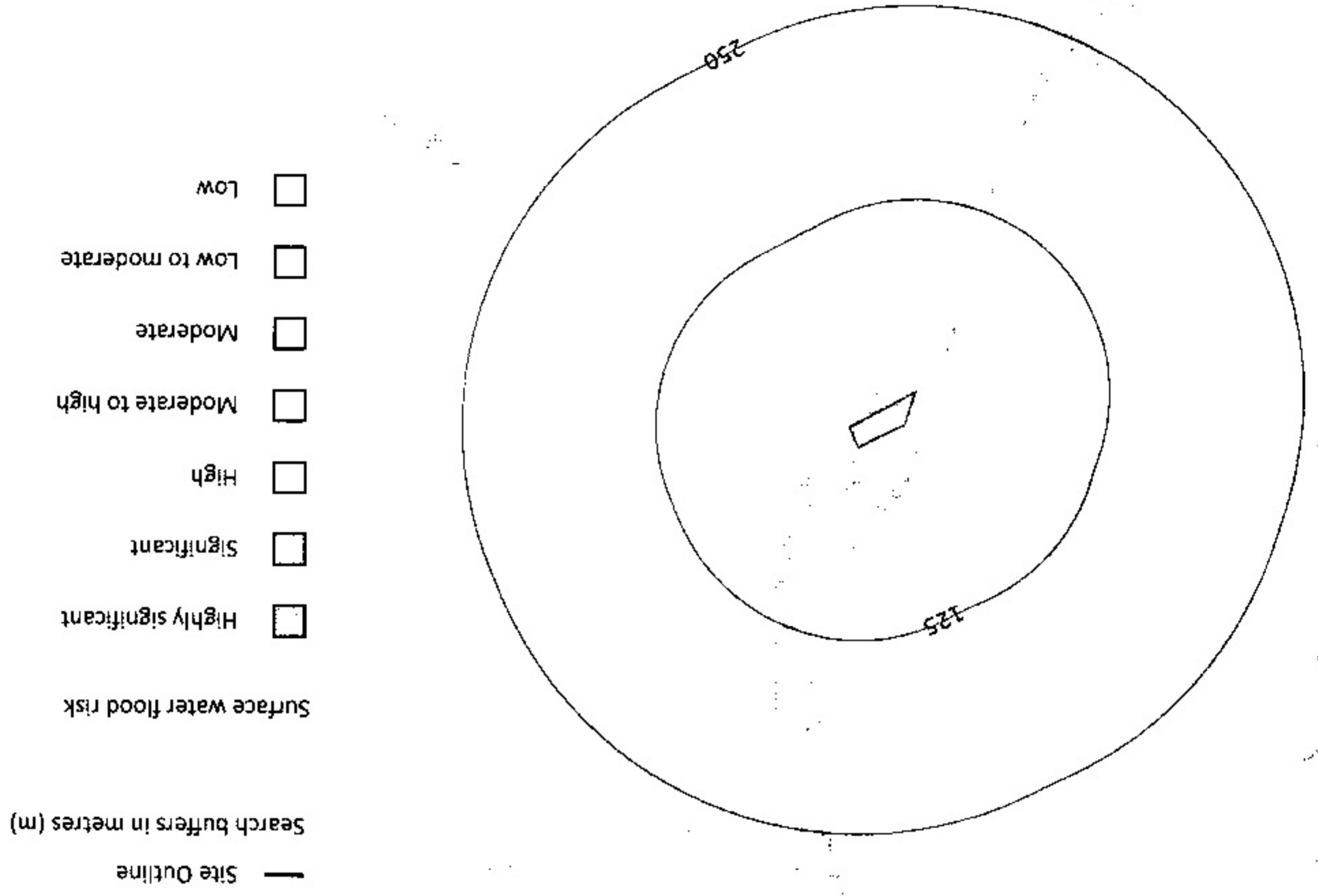
The chance of flooding from rivers or the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

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

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

The chance of flooding from rivers or the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

Surface water flood risk



Surface water flood risk

The property is likely to be prone to flooding following extreme rainfall, which may have an impact on insuring the property against flood risk. However, if built before 2009, it may be eligible for insurance assistance from the Flood Re scheme: <http://www.floodre.co.uk>

The area in which the property is located has been assessed to be at a Significant risk of surface water flooding. This area is considered to have a 1 in 30 probability of surface water flooding due to rainfall in a given year to a depth of between 0.3m and 1.0m. However, as is the case with probability statistics and predictions, this information should be used as a guideline only. The area may flood several years in a row, or not at all for many years. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20

Flood information

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

Risk of flooding from rivers and the sea

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

Historic flood events

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

Surface water flooding

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

Proposed flood defences

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

Flood storage areas

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

Groundwater flooding

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

Ambiental Floodscore™

The property has been rated as **High** risk. Please see **page 2** for further advice.

Flood Re is a re-insurance scheme that makes flood cover more widely available and affordable as part of your residential property home insurance. Properties at higher risk of flooding may have the flood part of their policy ceded to Flood Re by their insurer. It is important to understand that Flood Re does not apply to all situations. Exclusions from Flood Re includes properties constructed after 1 January 2009; properties not within domestic Council Tax bands A to H (or equivalent); commercial properties, certain buy to let scenarios and buildings comprising four or more residential units. A full list of the exemptions can be found on the Flood Re website (<https://www.floodre.com/property/faq>).

Ambiental's Floodscore™ risk rating gives an indicative assessment of the potential insurance risk classification from flooding, which can provide an indication of how likely it is that a property's policy will be ceded to Flood Re. The assessment is based on Ambiental's river, tidal and surface water flood data and other factors which some insurers may use in their assessment are not included.

The Ambiental Floodscore™ is classified into six different bandings:

Very High indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a very high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

High indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

Moderate-High indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a low possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.

Low indicates a level of risk that is likely to mean standard cover and premiums are available for flood cover. There is a low possibility the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.

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