



6, BROOKES LANE, WHALLEY, CLITHEROE, BB7 9RG

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
Not identified



Radon
Passed



Planning Constraints
Identified

page 10



Planning Applications
108

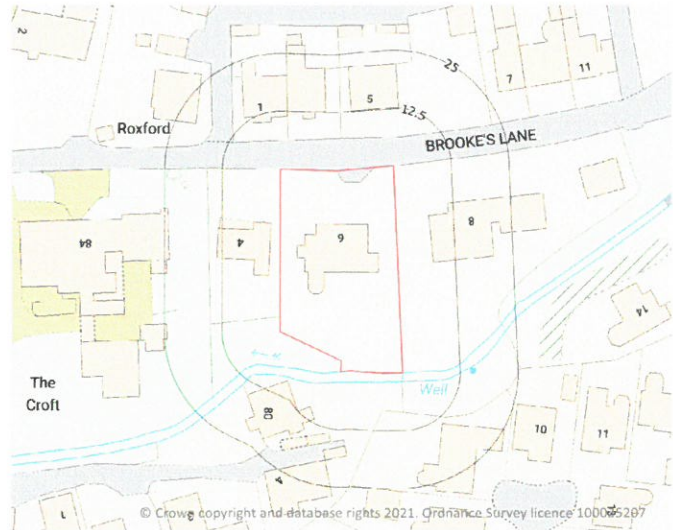
page 10



Local Information
Yes

page 26

Site plan



Screenings



Energy
Identified

page 8



Transportation
Not identified

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Useful contacts

Ribble Valley Borough Council:
<https://www.ribblevalley.gov.uk/>
contact@ribblevalley.gov.uk
01200 425111

Environment Agency National Customer
Contact Centre (NCCC):
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 30**.



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: <http://www.floodre.co.uk/homeowner/about-us/>
- investigate the insurance on offer for the property to ensure any implications on premiums are fully understood before completion
- 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

Other considerations



These are potential actions associated with non-environmental search returns such as mobile masts and planning constraints.



Planning

Mobile phone masts

The property lies within 250m of an existing or planned mobile phone mast. Next steps for consideration:

- ensure the presence of a mobile phone mast near the property is considered before the transaction completes



Planning constraints

Visual and cultural designations

The property lies within 50m of a visually or culturally protected site or area. Next steps for consideration:

- seek further guidance from the local planning department on any likely restrictions if considering any property development



Environmental summary



Contaminated Land

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

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



Flood Risk

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	Medium
Groundwater Flooding	Low
Surface Water Flooding	Significant
Past Flooding	Identified
Flood Storage Areas	Not identified

FloodScore™ insurance rating

High

The rating is compiled by Ambiental, a leading flood risk analysis company. Please see **page 33**



Ground stability

No significant concerns have been identified as a result of the ground stability searches. No action required.

Natural Ground Stability	Negligible-Very low
Non-Natural Ground Stability	Not identified



Radon

Local levels of radon are considered normal. The percentage of homes estimated to be affected by radon in your local area is less than 1%.

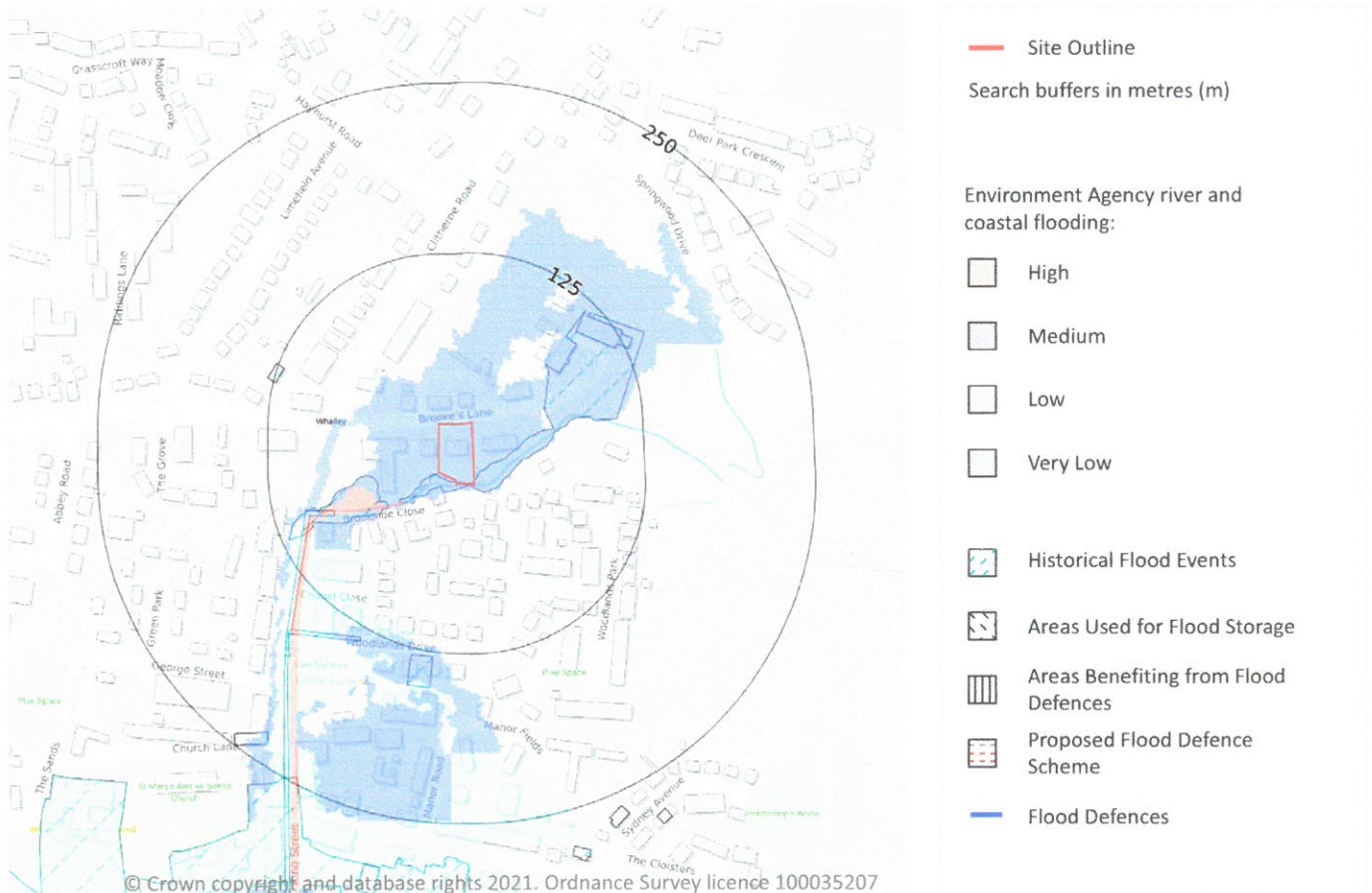
Not in a radon affected area



Flood Risk



Risk of flooding from rivers and the sea



Risk of flooding from rivers and the sea

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

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

Please see **page 2** for further advice.

Environment Agency RoFRaS risk ratings

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

Historical flood areas

Large scale flooding has been recorded in the area where the property is located in the past.

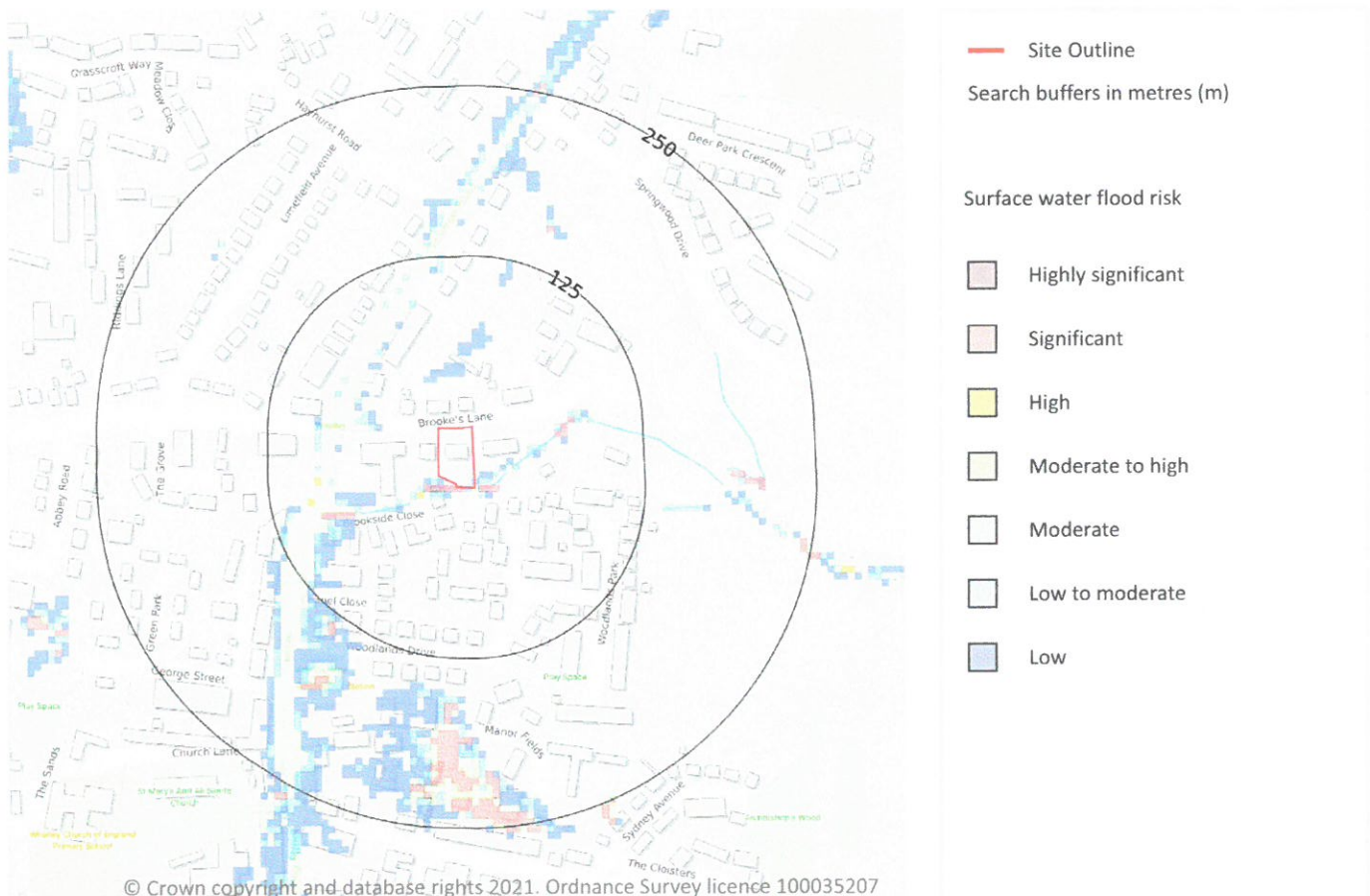
A record of a flood in previous years does not mean that an area will flood again, especially as this information does not take account of flood management schemes and improved flood defences. Equally, absence of a historic flood event for an area does not mean that the area has never flooded, but only that it doesn't appear in Environment Agency national data.

As flood risks may or may not have changed, this requires further investigation.

Distance	Direction	Date of Flood	Flood Source	Flood Cause	Type of Flood
0	on site	2015-12-26 2015-12-27	Ordinary watercourse	Channel capacity exceeded (no raised defences)	Fluvial

This information is collated from a database showing the individual footprint of every historic flood recorded by the Environment Agency. Please note this doesn't include records held by individual local offices.

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 and 1 in 30 years, though some older ones may flood in a 1 in 5 year rainfall event.

These risk calculations are based on Ambiantal Risk Analytics maps.