Landmark Flood

Overall Flood Risk

PASSED MODERATE
CLICK TO VIEW ONLINE VIEWER

Although the property is in an area that is at some risk of flooding, considering the frequency and/or severity of the risk, we are able to issue a 'Passed'. However, it would be prudent for the home buyer to consider the recommendations detailed on page 1 and visit the online viewer to explore the risks further.

Insurability

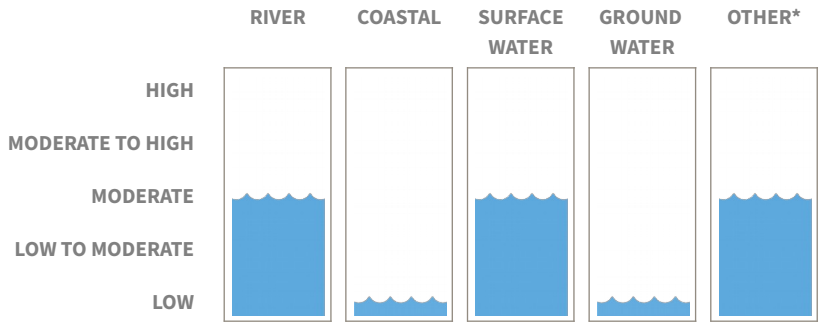
52 Errwood Road, M19 2QH may be eligible to be transferred into the Flood Re scheme as it is recorded as being built before 2009 and has a council tax band of A-H if located in England and Scotland or A-I if in Wales. The flood part of the property's insurance may therefore be ceded to Flood Re, meaning home insurance should remain available and affordable, as long as it fulfils all of the statutory eligibility criteria set out for the Flood Re scheme.

Flood Defences

Are there existing river/coastal flood defences that have been identified and taken into account in our overall risk assessment?	**Yes**

Individual Flood Risks

The gauges below detail the level and type of individual flood risks at the property. If flood defences are present, the gauges presume these are operational.



* Includes historic flood events, proximity to surface water features and elevation above sea level

This report is issued for the property described as:
52 Errwood Road, Levenshulme, Manchester, Lancashire, M19 2QH

Report Reference:
265377291

National Grid Reference:
387220 393580

Customer Reference:
21164137_HCF

Report Date:
3 November 2020

Click here
to view the **online viewer**

CONTACT DETAILS

If you require any assistance please contact our customer support team on:

0844 844 9966

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

tmgroup
we make time for you

KnowYourFloodRisk
Conveyancing Information Executive
The Property Ombudsman
Consumer Redress

Professional Opinion and Recommendations

Please see below our recommendations and next steps with regards to the property.

Overall Flood Risk

PASSED MODERATE
CLICK TO VIEW ONLINE VIEWER

Professional Opinion

Landmark Information Group have identified the property to be within an area that is at a moderate risk of flooding. This means that although some indication of potential flooding has been identified, it is not considered significant or frequent enough for a Further Action to be issued. The property purchaser should be aware of Landmark's findings and recommendations below:

1. River Flooding
   The property is within an area that is at a moderate risk of River flooding. This is either because there is the potential for flooding to occur with moderate frequency, or because the predicted depth of potential flooding at the property is likely to be shallow and insufficient to cause a significant issue.
2. Surface Water Flooding
   The property is within an area that is at a moderate risk of Surface Water flooding. This is either because there is the potential for flooding to occur with moderate frequency, or because the predicted depth of potential flooding at the property is likely to be shallow and insufficient to cause a significant issue.
3. Other Flooding
   A water feature has been identified at the property. This does not present an immediate risk, however it may require frequent upkeep and maintenance.

Flood Defences
River/coastal flood defences have been identified and considered as part of Landmark's overall risk of flooding. However, please be aware that if the defences fail, are absent or over-topped the risk of river/coastal flooding to the property would be a high risk.

Recommendations

1. While the frequency and/or severity of the risk does not warrant installing flood protection measures, we suggest that the purchaser/owner of the property creates a Flood Action Plan to ensure that they are prepared in the event of a flood occurring. The plan should clearly list actions to carry out if a flood warning was issued. Appropriate steps should include:
   - Sign up to the Environment Agency's (EA's) Flood Warning and Flood Alert Service in order to receive updates on impending floods in your area;
   - Find out whether a local Flood Risk Community Group exists in your area who can provide a better localised account of where flooding has occurred;
   - Preparing a list of actions to do in the event of a flood, including; switching off building services (gas, water, electricity), moving valuable items to safe places and putting up any flood protection measures if owned.
   - Prepare an emergency flood kit. This should include warm waterproof clothes, torches, batteries, medical kit and evacuation plan.
2. Ask the seller and other nearby residents if flooding has historically occurred in the area. If it has, why did it occur, what was the impact and what areas were affected. If the property has recently flooded, you may wish to consider flood protection measures.
3. As a moderate risk of flooding has been identified, Landmark recommend the property purchaser/owner explores the flood section of this report to understand the risks further.

Insurance

52 Errwood Road, M19 2QH may be eligible to be transferred into the Flood Re scheme as it is recorded as being built before 2009 and has a council tax band of A-H if located in England and Scotland or A-I if in Wales. The flood

Professional Opinion and Recommendations

part of the property's insurance may therefore be ceded to Flood Re, meaning home insurance should remain available and affordable, as long as it fulfils all of the statutory eligibility criteria set out for the Flood Re scheme.

Flood Risk

Flood risk is based on probability; to understand more about flood and the information reviewed, including flood protection measures, please explore the flood section of this report or visit the 'Know Your Flood Risk' website at: www.knowyourfloodrisk.co.uk.

Useful Information:

No physical site inspection has been carried out or is proposed. This report highlights only the information which we have determined should be drawn to your attention however, other risks may be present. To review the complete information and for a full list of the data used for this report, please see the Useful Information section on the online viewer. Available at **https://landmarkflood.co.uk/?guid=bb5c3532-1ca2-45e9-bf01-5383ad1617cd**.

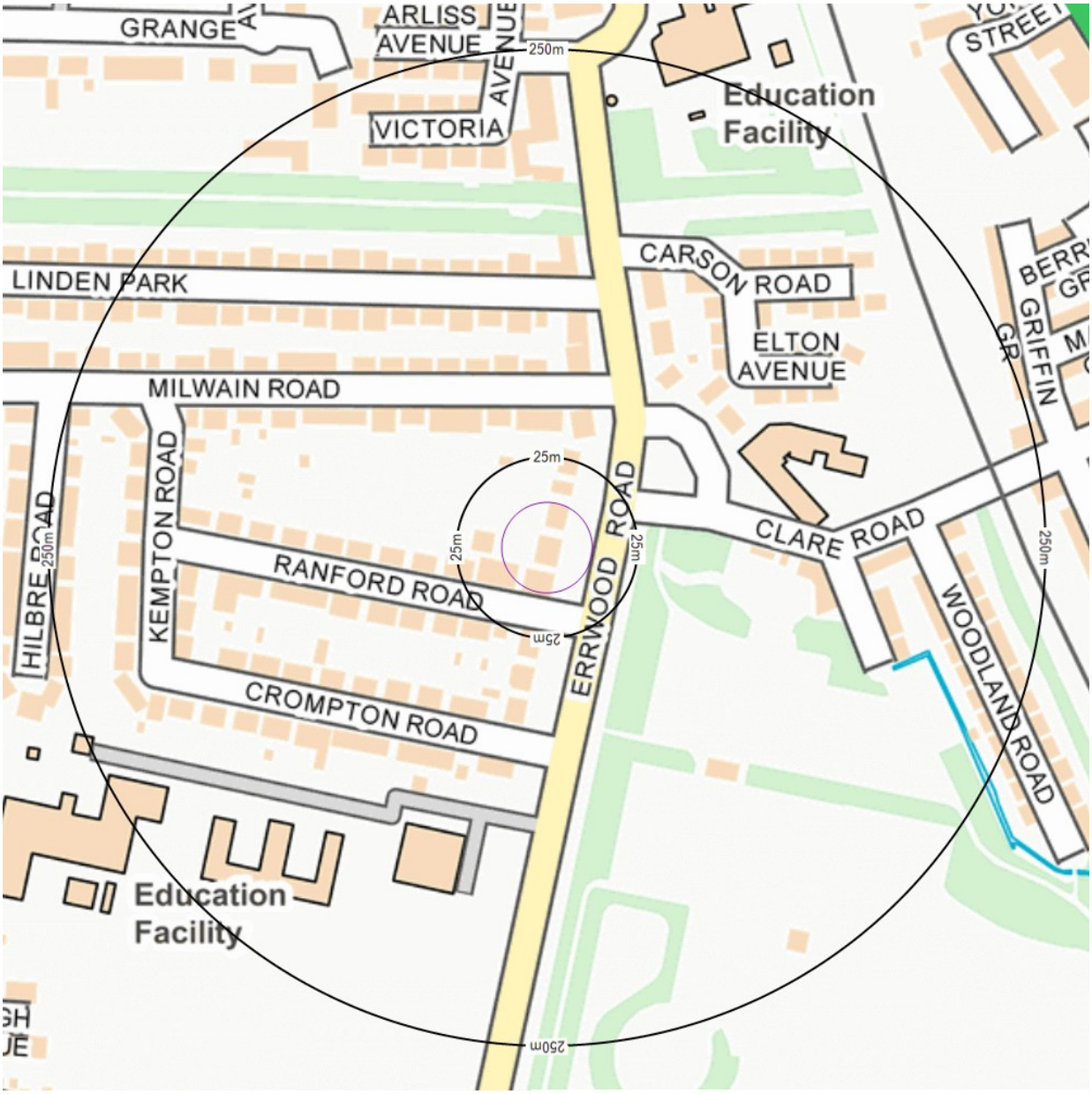
Next Steps:

If you require any assistance, please contact our customer service team **0844 844 9966** or **helpdesk@landmark.co.uk**

Property Location

Location Plan

The map below shows the location of the property



Contains Ordnance Survey © Crown Copyright and database right 2020

Property

Search Radii

Property Purchaser Guide

Understanding this report

The purpose of this report is to provide a professional opinion on the likelihood of flooding at the property. The front page provides an overall assessment, an indication of the availability of insurance, as well as a flood gauge which is broken down into River, Coastal, Surface, Groundwater and Other flood risks to help visualise the potential flood risks. Within the report, we provide recommendations and further detail of any risk requiring further attention.

Overall Flood Risk

The overall flood risk is an assessment of all the flood data which has been analysed. It may differ from the individual risks on the flood gauge as we consider the overall risk to the property.

Risk Rating

Landmark Information Group provide one of three possible responses for the Overall Flood Risk at the property. These are:

Passed: this means no risk of flooding has been identified.

Passed moderate: this means that while potential flood risks have been found, these are not considered significant or frequent enough for a Further Action to be issued. The property purchaser should refer to the online viewer to explore these potential issues further.

Further Action: this means a significant risk of flooding at the property has been identified. Further assessment will be required.

Insurability

Based on the data assessed within this report, an indication of whether buildings insurance is likely to be available and affordable is provided.

Flood Defences

If river/coastal flood defences are known to be present, these are assumed to be operational and are taken into consideration in our Overall Flood Risk analysis.

Individual Flood Risks

These enable you to easily identify your level of risk from the various causes of flooding. However, a residual risk of flooding may be present if flood defences fail. We therefore, provide on the Professional Opinion and Recommendation page the level of risk should any defences identified fail. It is important to note that flood defences do not usually protect the site against groundwater or surface water.

Flooding Types

There are several types of flooding taken into account when making our overall opinion. These are explained below. Where a risk is found, this is shown on the front page and further details are provided within the body of the report.

River Flooding
River flooding occurs when rivers and streams are unable to carry away floodwaters within their usual drainage channels. River flooding can cause widespread and extensive damage because of the sheer volume of water.

Coastal Flooding
Coastal flooding results from a combination of high tides, low lying land and sometimes stormy conditions. Coastal flooding can cause widespread and extensive damage because of the sheer volume of water.

Surface Water Flooding
Surface water flooding is common during prolonged or exceptionally heavy downpours, when rainwater does not drain away into the normal drainage systems or soak away into the ground.

Ground Water Flooding
Groundwater flooding generally occurs during long and intense rainfall when underground water levels rise above surface level. Groundwater flooding may last for weeks or several months.

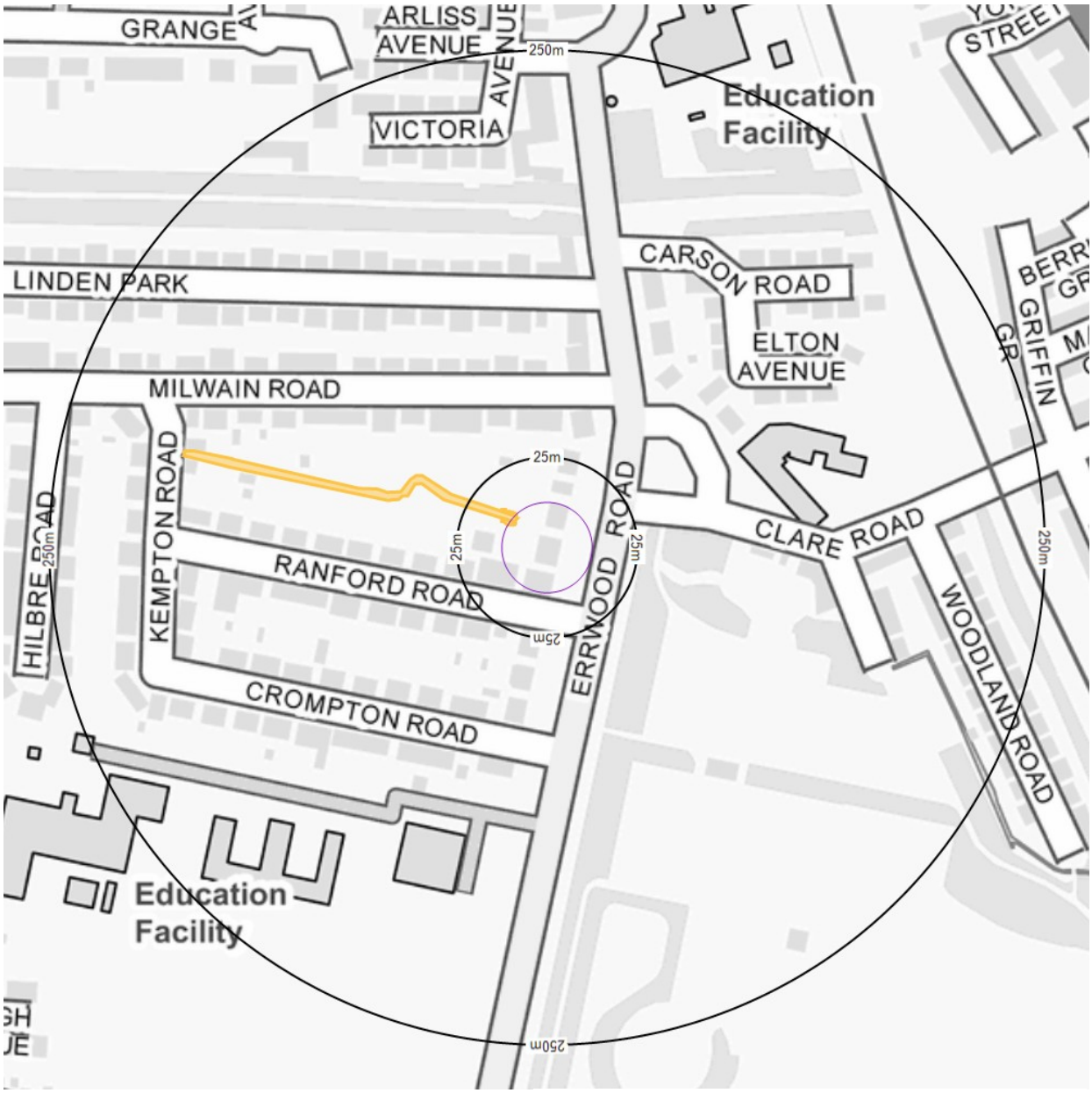
Other Flooding
We analyse any historic flood events records, the proximity of the property to surface water features and the elevation of the property above sea level to enhance our overall analysis of the property.

Next Steps:

If you require any assistance, please contact our customer service team **0844 844 9966** or **helpdesk@landmark.co.uk**.

River Flooding

The map below shows the location of potential river flood risks that may affect the property. We detail the information we believe requires your further attention in the table on the following page and also on the Professional Opinion and Recommendations page. If you wish to explore these features and the surrounding area further, please visit the online viewer.



Contains Ordnance Survey © Crown Copyright and database right 2020

River Flooding

- Risk Of Flooding From Rivers And Sea (RoFRS)
- Flooding From Rivers or Sea Without Defences (Flood Zone 3)

Click Here
to view the **Online Viewer**

River Flooding

River Flooding

We have highlighted below potential flood risks at or around the property. Please see the Professional Opinion and Recommendations page for further information and next steps guidance.

Details	Distance	Contact
Risk of Flooding From Rivers and Sea (RoFRS)		
Data Provider: Environment Agency	On Site	1

What does this mean?

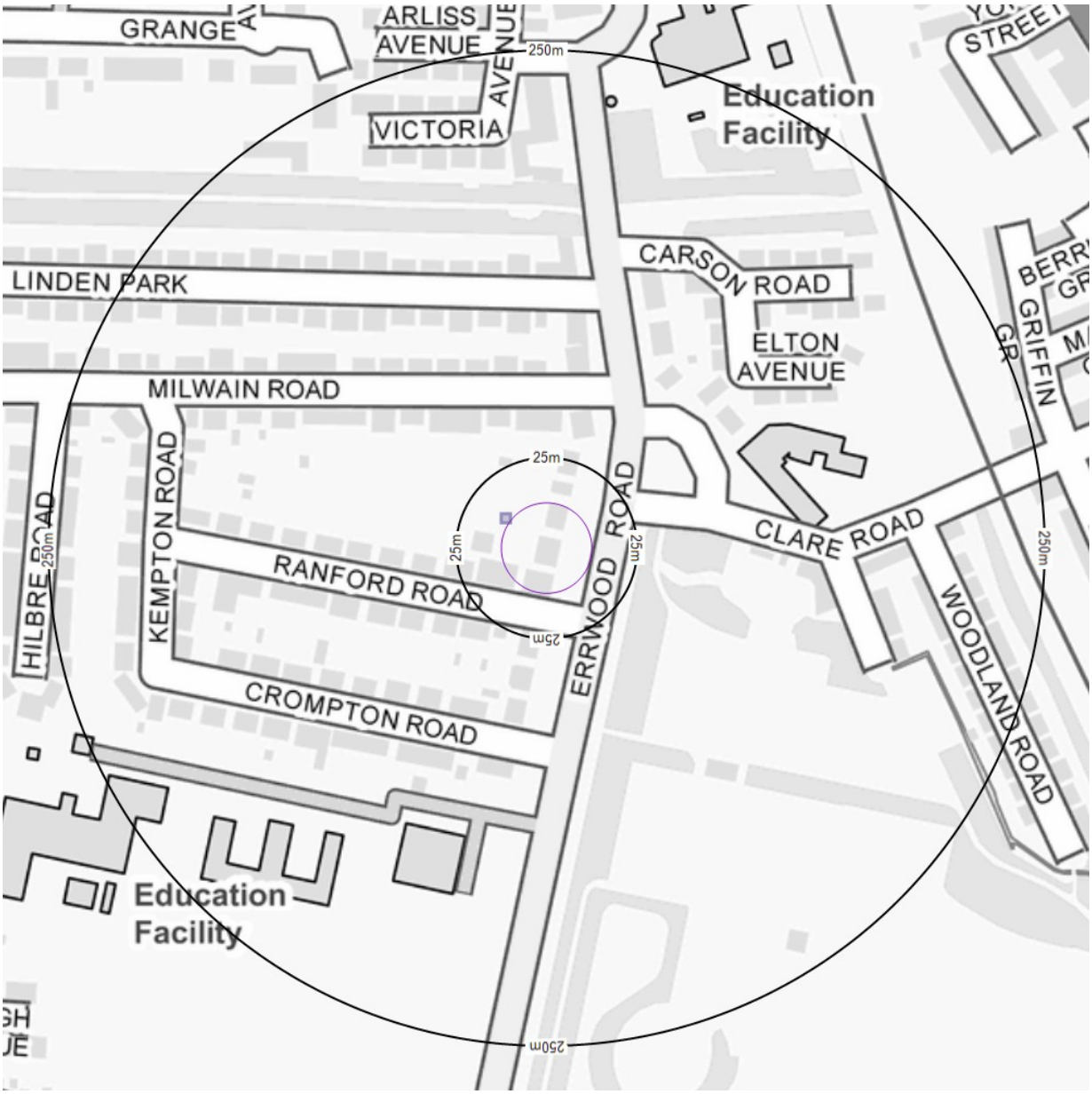
- **RoFRS:** The Environment Agency (if in Wales National Resource Wales) have carried out a national flood likelihood analysis, using local expertise, to predict the chance of flooding taking into consideration flood defences present. A risk rating is then given to each area. Please see Landmark's Overall Flood Risk result to understand the expected impact on the property.

Further Information

Please visit the online viewer to understand more about river & coastal flood risks at and around the property and the data used in this analysis.

Surface Water Flooding

The map below shows the location of surface water flood risks that may affect the property. We detail the information we believe requires your further attention in the table on the following page and also on the Professional Opinion and Recommendations page. If you wish to explore these features and the surrounding area further, please visit the online viewer.



Contains Ordnance Survey © Crown Copyright and database right 2020

Surface Water Flooding

- Surface Water greater than 1m on site (return period: 1/75)
- Surface Water 0.3m - 1m on site (return period: 1/75)
- Surface Water greater than 1m on site (return period: 1/200)

Click Here
to view the **Online Viewer**

Surface Water Flooding

Surface Water Flooding

We have highlighted below flood risks at or around the property. Please see the Professional Opinion and Recommendations page for further information and next steps guidance.

Details	Distance	Contact
Surface Water Flooding Return Period: 1 in 75		
Depth of flood water: Greater than 0.3m and Less than or equal to 1.0m **Data Provider:** JBA Risk Management Limited	On Site	2

Flood data provided by JBA Risk Management Limited. © Copyright JBA Risk Management Limited 2008-2020

What does this mean?

- **Surface Water Flooding Return Period: 1 in 75:** This area is at risk of flooding in a 1:75 year rainfall event (an event that has a 1 in 75 chance of happening in any given year). It is expected that in this event a large amount of rainfall would overwhelm the drainage systems or be unable to soak away into the ground immediately, and would therefore gather at the areas shown on the map. The depth information above will help you understand how severe any resulting flood might be. If your property/site is within this area we would recommend you consider further investigations to clarify the impact of any flooding.

Further Information

Please visit the online viewer to understand more about river & coastal flood risks at and around the property and the data used in this analysis.

Preparation for a Flood Event

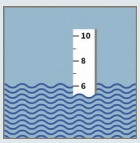
Understanding Flood Risk

It is important to understand that flooding can happen anywhere, even if you don't live near to a watercourse or the sea. This is because in periods of very heavy rainfall, water can collect in many places where there may be a dip in the ground or a barrier blocking the water's path. Severe rainfall events can also lead to water rising from under the ground as the ground becomes saturated and water is unable to drain away naturally.

The impacts of flooding are not just financial as flooding can also devastate lives, causing both severe disruption at the time as well as continued disturbance through the drying out period in the months that follow. Therefore, it is important to consider any potential flood risk when purchasing a property.

Insurance may be expensive or difficult to obtain if your home is at risk, so it is vital to understand the risk of flooding of your home or before purchasing a property.

How is the Overall Flood Risk Calculated?



Impact: We consider the expected depths of flooding at your house. Low depths, for example, 10cm, are unlikely to put people at risk but water damage to buildings and contents may be significant without any flood protection. High water depths, for example 1m, may severely threaten the safety of people and may cause extensive damage to buildings. It may be dangerous to keep deep floods out of a building because of the large weight of water pressing against the wall.

Likelihood: Flood risk is based on probability and different approaches to flood protection may be needed depending upon how likely flooding is expected. A common way of expressing how likely a flood event is to occur is 'return period'. For example, a 1:100 year event has a 1% likelihood of occurring in any given year, whereas a 1:200 year event has a 0.5% likelihood of occurring in any given year. The 1:200 event would be expected to result in a greater extent of flooding than the 1:100 event, as it would be more severe, but the likelihood of it occurring is lower.

Useful Information

The Purpose and Scope of the Report

The Landmark Flood report is a desktop flood risk screening report, designed to satisfy the concerns raised by the Law Society Practice Note and to enable home buyers and property professionals to assess the risk of flooding at residential sites. It examines two key areas: (1) the overall risk of flooding at a site taking into account any flood defences present (where these are identified within the vicinity of the property and based on the presence of flood defences registered by The Environment Agency). 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 (2) how flood risk affects the availability of insurance for a site. 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.

Where several flood risks have been identified, the report highlights the most risky and details the information Landmark consider should be drawn to your attention as part of the conveyancing transaction. However, other flood risks may be present. A home buyer may wish to review the complete information at and around the property using the online viewer.

The Landmark Flood report is a general purpose indicative screening tool, and is intended to provide a useful initial analysis for a residential conveyancing transaction. It does not provide an alternative to a property specific assessment, such as the Flood Solutions Consult Report, which should be used when this report suggests 'Further Action'.

The Individual Flood Risks

The individual flood risk gauges on the front page highlight the individual river, coastal, surface water, ground water and other types of flooding risk at the property, taking into consideration any flood defences found. These risks are used to determine the overall flood risk to the property. The individual flood risks are demonstrated in the gauges as follows:

High **Moderate To High**	Landmark consider the individual flood risk to be significant. This is because there is a potential flood risk that would be likely to occur fairly frequently or the predicted depth of any flood event would result in significant impact and/or there is a flood water storage area on property and/or there is information to suggest a flood has happened in the past. It is recommended that you refer to the Overall Flood Risk and take note of the Professional Opinion and Recommendations as further action will be required.
Moderate	Landmark consider the individual flood risk to be moderate. This is either because of a potential flood that is likely to occur with moderate frequency, or because the predicted depth of potential flooding at the property is likely to be shallow and insufficient to cause a significant issue. It is recommended that you check the Overall Flood Risk result and refer to the Professional Opinion and Recommendations for guidance and next steps.
Low To Moderate	This describes areas that Landmark Information Group consider are at low to moderate risk flooding. These are areas where we have found some indication of potential flood risk, however any resulting flooding would be expected to be infrequent, or have a low predicted depth. It is recommended that you check the Overall Flood Risk to the property as this may differ from the individual flood risks.
Low	This describes areas that Landmark Information Group consider are at minimal or no risk of flooding. These are areas where there may be some indications of potential flood risk, however any flooding would be expected to be very infrequent, or have a very low predicted depth. It is recommended that you check the Overall Flood Risk to the property as this may differ from the individual flood risks.

Useful Information

Limitations and Terms & Conditions

This report has been published by Landmark Information Group Limited ("Landmark") and is supplied subject to our Terms and Conditions of Business, which can be found at http://www.landmarkinfo.co.uk/Terms/Show/534. It has been prepared on the understanding that it is to be used for an individual residential property transaction and should not be used or relied upon in a commercial property transaction. This report is neither a guarantee of the physical condition of the subject property nor a substitute for any physical investigation or inspection. Whilst every effort is made to ensure the details in the report are correct, Landmark cannot guarantee the accuracy or completeness of such information or data, nor identify all the factors that may be relevant. If you are a private individual using this report Landmark recommends that you discuss its contents in full with your professional advisor.

Copyright Statement

The data supplied for this Landmark Flood Report falls under the following copyrights: © Environment Agency and database right 2020 ; Contains Natural Resources Wales information © Natural Resources Wales and Database Right. All rights Reserved. Some features of this information are based on digital spatial data licensed from the Centre for Ecology & Hydrology © NERC (CEH). Defra, Met Office and DARD Rivers Agency © Crown copyright. © Cranfield University. © James Hutton Institute. Contains OS data © Crown copyright and database right 2020. Land & Property Services © Crown copyright and database right; Flood data provided by JBA Risk Management Limited. © Copyright JBA Risk Management Limited 2008-2020; © GeoSmart Information Ltd; Ordnance Survey © Crown copyright and/or Database Right. All rights reserved. Licence 100022432 .

Landmark works in association with:

Environment Agency

Conveyancing Information Executive

Map data

JBA risk management

Cyfoeth Naturiol Cymru Natural Resources Wales

Useful Contacts

Please see below the contact details of the suppliers referred to within this report. For all queries please contact:

Landmark Information Group
Imperium
Imperial Way
Reading
RG2 0TD

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

0844 844 9966

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

Contact	Name	Address	Contact Details
1	**Environment Agency, National Customer Contact Centre (NCCC)**	PO Box 544 Templeborough S60 1BY	**T:** 03708 506 506 **E:** enquiries@environment-agency.gov.uk
2	**Landmark Information Group Limited**	Imperium Imperial Way Berkshire RG2 0TD	**T:** 0844 844 9966 **E:** helpdesk@landmark.co.uk **W:** www.landmark.co.uk

Please note that if you choose to contact any of the above organisations, they may have a charging policy in place for enquiries.

Consumer Protection

Conveyancing Information Executive

The Property Ombudsman
Consumer Redress

Important Consumer Protection Information

This search has been produced by Landmark Information Group Ltd, Imperium, Imperial Way, Reading, Berkshire, RG2 0TD.

Tel: 0844 844 9966

Fax: 0844 844 9980

Email: helpdesk@landmark.co.uk

Landmark adheres to the Conveyancing Information Executive (CIE) standards.

The Standards:

- Conveyancing Information Executive Members shall act in a professional and honest manner at all times in line with the Conveyancing Information Executive Standards and carry out the delivery of the Search with integrity and due care and skill.
- Compliance with the Conveyancing Information Executive Standards will be a condition within the Conveyancing Information Executive Member's Terms and Conditions.
- Conveyancing Information Executive Members will promote the benefits of and deliver the Search to the agreed standards and in the best interests of the customer and associated parties.
- The standards can be seen here: http://www.conveyinfoexec.com

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 up to £5,000 to you if the Ombudsman finds that you have suffered actual financial loss and/or aggravation, distress or inconvenience as a result of your search provider failing to keep to the Standards.

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

TPOs Contact Details:

The Property Ombudsman scheme
Milford House
43-55 Milford Street
Salisbury
Wiltshire SP1 2BP

Tel: 01722 333306
Fax: 01722 332296
Website www.tpos.co.uk
Email: admin@tpos.co.uk

Landmark Complaints Procedure

If you want to make a complaint to Landmark, 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:

Customer Relationships Manager
Landmark Information
Imperium
Imperial Way
Reading
RG2 0TD

Tel: 0844 844 9966
Email: helpdesk@landmark.co.uk
Fax: 0844 844 9980

If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to The Property Ombudsman Scheme (TPOs):

Tel: 01722 333306
Email: admin@tpos.co.uk

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