

SITE INTELLIGENCE

Flood Risk Assessment

Tier 1 Desktop Assessment

14 Oakfield Road, Guildford, Surrey GU2 4EH



PREPARED FOR

Sample Client

DOCUMENT REFERENCE

SAMPLE-PFCO-REP-FloodRisk-R00

DATE

1 March 2026

PREPARED BY

Site Intelligence

CLASSIFICATION

Client Confidential

Flood Risk Rating: Low

Flood Zone 1 — all sources assessed as low risk

Development Suitability: Appropriate

NPPF-compliant — no Sequential or Exception Test required

SuDS Viability: Attenuation Required

Impermeable geology (clay/alluvium) — soakaways not viable, attenuated discharge required

Climate Change Vulnerability: Moderate

Site is within 2080s projected climate change flood extent — monitor EA flood map updates

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HOW TO READ THIS REPORT

Reading Order

- **Start Here:** The Planning Position on the cover page is your headline verdict. Section 2 (Planning Verdict) gives you the full picture in one page.
- **Then:** Section 3 (Feasibility Assessment) tells you whether to proceed, and Section 4 (Executive Summary) summarises the evidence.
- **Deep Dive:** Sections 5–9 cover the policy framework. Sections 10–14 contain flood data, climate projections, and drainage strategy. Sections 15–16 cover design assumptions and insurance/mortgage implications.

Report Structure — Decision > Context > Evidence > Action

This FRA is deliberately front-loaded. You get the verdict first (Sections 1–4), then the planning context (Sections 5–9), then the technical evidence (Sections 10–14), and finally the practical actions (Sections 15–16). A planner or architect should be able to read the first 4 pages and know exactly where they stand.

Traffic-Light Key

Rating	Meaning
Flood Risk	Low / Medium / High / Very High — overall flood risk to the site from all 7 sources
Development Suitability	Appropriate / With Mitigation / Exception Test Required / Inappropriate
SuDS Viability	Infiltration / Attenuation / Constrained / Not Viable — surface water drainage options
Climate Change Vulnerability	Low / Moderate / Significant / Severe — how climate projections affect the site

What to Do Next

- Share this report with your architect or planner — the Planning Verdict (Section 2) is designed for them
- Check if a Sequential or Exception Test is needed (see Section 9)
- Review the mitigation requirements in Section 14 and design assumptions in Section 15
- Consider insurance and mortgage implications (Section 16) — especially for Flood Zone 2 and 3 sites

TABLE OF CONTENTS

HOW TO READ THIS REPORT.....	3
Reading Order	3
Report Structure — Decision > Context > Evidence > Action	3
Traffic-Light Key	3
What to Do Next	3
TABLE OF CONTENTS.....	4
2. PLANNING VERDICT	7
Decision Risk Scores	7
Typical Planner Concerns for This Site	8
What Could Cause Planning Refusal	8
Mitigation Strategy Diagram.....	8
3. FEASIBILITY ASSESSMENT	9
Stop/Proceed Logic	9
What This Report Enables.....	9
4. EXECUTIVE SUMMARY	10
What This Means for Your Development	10
Insurance, Mortgage & Valuation Reality.....	10
Recommended Next Steps.....	11
5. SCOPE, LIMITATIONS AND RELIANCE.....	12
What This Report Covers	12
What This Report Does Not Cover	12
Data Confidence Summary	12
Reliance and Limitation of Use	13
6. SITE DESCRIPTION AND LOCATION	14
7. DEVELOPMENT PROPOSALS AND VULNERABILITY CLASSIFICATION	15
8. PLANNING POLICY FRAMEWORK.....	16
National Planning Policy Framework (December 2024)	16
Planning Practice Guidance (September 2025)	16
EA Standing Advice (October 2025).....	16
SuDS National Standards (June 2025).....	16
Local Planning Policy.....	16

9. SEQUENTIAL AND EXCEPTION TESTS 17

 Sequential Test Assessment..... 17

 Vulnerability/Flood Zone Compatibility..... 17

10. FLOOD RISK ASSESSMENT — ALL 7 SOURCES 18

 10.1 Fluvial Flood Risk (Rivers)..... 18

 10.2 Tidal and Coastal Flood Risk..... 18

 10.3 Surface Water Flood Risk 18

 10.4 Groundwater Flood Risk 18

 10.5 Sewer Flood Risk 18

 10.6 Reservoir Flood Risk..... 18

 10.7 Artificial Sources 19

 10.8 Historical Flooding 19

11. CLIMATE CHANGE ASSESSMENT 20

 Peak River Flow Allowances..... 20

 Peak Rainfall Allowances..... 20

 Climate Change Impact Summary..... 20

12. FLOOD HAZARD AND RISK SUMMARY..... 21

13. SURFACE WATER DRAINAGE STRATEGY 22

 SuDS National Standards (June 2025) Compliance..... 22

 SuDS Viability Assessment..... 22

14. FLOOD RISK MITIGATION 23

 Finished Floor Levels (FFLs)..... 23

 Flood Resilience and Resistance Measures 23

 Safe Access and Egress..... 23

15. SITE-SPECIFIC DESIGN ASSUMPTIONS..... 24

16. INSURANCE, MORTGAGE & VALUATION REALITY 25

17. CONCLUSIONS AND COMPLIANCE STATEMENT 26

 Sequential Test Compliance..... 26

 Exception Test Compliance 26

 Tier Upgrade Recommendation..... 26

 NPPF Compliance Statement 26

18. APPENDICES 27

 Appendix A: Flood Zone Map..... 27

 Appendix B: Climate Change Allowance Tables..... 28

Appendix C: Data Source Register 29

 Important: Limitations, Disclaimers and Conditions of Use 30

SAMPLE REPORT DISCLAIMER..... 36

SAMPLE
REPORT

2. PLANNING VERDICT

PLANNING POSITION: Likely acceptable with mitigation

The site is located within Flood Zone 1 according to the EA Flood Map for Planning, which represents the lowest probability of fluvial flooding. The proposed proposed two-storey rear extension and loft conversion with associated landscaping and off-street parking provision is classified as More Vulnerable development, which is appropriate in Flood Zone 1 without the need for a Sequential or Exception Test.

However, the site is within the projected 2080s climate change flood extent, and the underlying geology constrains infiltration drainage. Standard mitigation measures (raised finished floor level, attenuated surface water drainage, and flood-resilient materials) are recommended as a precautionary approach.

Decision Risk Scores

Category	Score	Rating	Basis
Planning Risk	1/10	Low (Green)	Flood Zone 1 — no Sequential or Exception Test required. NPPF Table 3 permits More Vulnerable in FZ1.
Technical Mitigation Complexity	2/10	Low (Green)	Standard mitigation only — 150mm threshold step, attenuated drainage to surface water sewer.
Cost Exposure	3/10	Low (Green)	Moderate uplift for attenuated drainage (soakaways not viable on clay/alluvium). Standard construction otherwise.
Programme Risk	2/10	Low (Green)	No additional assessment or LPA consultation needed beyond this Tier 1 FRA. Standard planning application.

Typical Planner Concerns for This Site

Planner Concern	Our Response	Evidence
FFL justification	Site is in Flood Zone 1. FFL set at 150mm above ground level (standard threshold step). No flood level to apply freeboard above.	Section 14
Safe access/egress	14 Oakfield Road, Guildford provides safe access above any surface water flood level. No fluvial flood risk at site.	Section 14
Floodplain storage compensation	Not applicable — site is outside the floodplain (Flood Zone 1).	Section 10
Downstream impact	Attenuated drainage limits peak discharge to greenfield rate. No increase in downstream flood risk.	Section 13
Climate change resilience	2080s Higher Central allowance (36%) applied. Site currently FZ1 but within projected CC extent.	Section 11

What Could Cause Planning Refusal

- Site in FZ3b functional floodplain — Does not apply (site is FZ1)
- No available discharge route — Does not apply (surface water sewer accessible)
- Floor levels unachievable — Does not apply (standard ground levels)
- Risk transferred to third parties — Does not apply (attenuated drainage to greenfield rate)
- Sequential Test failed — Does not apply (FZ1 — no Sequential Test required)
- No safe dry access route — Does not apply

Mitigation Strategy Diagram

[Indicative mitigation strategy diagram — not included in sample report — site-specific imagery omitted from sample]

Figure 1: Indicative mitigation strategy diagram. Not to scale. Confirm with site-specific survey and structural engineer's design.

3. FEASIBILITY ASSESSMENT

Stop/Proceed Logic

PROCEED — the following conditions are satisfied:

Condition	Status	Detail
FFL is achievable	CLEAR (Green)	Standard ground levels allow 150mm threshold step. No raised FFL required above flood level.
Discharge route is feasible	CLEAR (Green)	Surface water sewer is accessible. Attenuated discharge is standard.
Safe access/egress is available	CLEAR (Green)	14 Oakfield Road, Guildford provides safe pedestrian and vehicular access above any modelled flood level.
Sequential Test passed or FZ1	CLEAR (Green)	Site is in Flood Zone 1. Sequential Test is not required.
Mitigation measures are standard	CLEAR (Green)	Standard construction with attenuated drainage. No bespoke flood engineering required.

MONITORING ITEMS — not blockers, but note for future:

Item	Status	Detail
Climate change projection	REQUIRES ACTION (Amber)	Site is within 2080s projected flood extent. Monitor EA flood map updates. If future mapping moves site to FZ2, a review would be needed.
Drainage discharge route confirmation	REQUIRES ACTION (Amber)	Surface water sewer connection assumed. Confirm with water company pre-application enquiry.

What This Report Enables

- Supports pre-application discussions with Guildford Borough Council (informed flood risk position)
- Supports architect design decisions (finished floor levels, floor construction type, service routing)
- Supports planning statements (no Sequential or Exception Test required for FZ1)
- Informs viability assessment (cost exposure quantified — standard construction with attenuated drainage)
- Feeds into structural engineer brief (drainage constraints, standard foundation design)
- Informs contractor pricing (standard flood-resilient construction specification)

4. EXECUTIVE SUMMARY

This Tier 1 Desktop Flood Risk Assessment has been prepared for 14 Oakfield Road, Guildford, Surrey GU2 4EH in connection with a proposed two-storey rear extension and loft conversion with associated landscaping and off-street parking provision. The site is located within Flood Zone 1 according to the Environment Agency Flood Map for Planning, representing the lowest probability of fluvial flooding (less than 0.1% annual exceedance probability).

The nearest river system flows approximately 300–400 metres from the site. Flood Zones 2 and 3 associated with these watercourses are present within the wider area but do not extend to the site. Historic flood outlines are recorded within 1 kilometre of the site, confirming that the local river corridor has experienced flooding historically, though the site itself is not within any recorded flood outline.

Surface water flood risk at the site is assessed as Low based on the EA Risk of Flooding from Surface Water mapping. Groundwater flood risk is assessed as Low to Moderate, reflecting the presence of superficial alluvium and river terrace deposits. Sewer, reservoir, and artificial source flood risks are assessed as Low or Not Applicable.

The site is within the projected 2080s climate change flood extent, where the Higher Central allowance is 36% and the Upper End allowance is 71%. This is a material consideration, although the site remains in Flood Zone 1 under current mapping.

What This Means for Your Development

- The site passes the Sequential Test by virtue of being in Flood Zone 1 — no further sequential assessment is required
- Flood mitigation is standard: 150mm threshold step, attenuated surface water drainage, and flood-resilient materials as a precautionary measure
- Drainage is constrained by impermeable geology (alluvium and clay) — soakaways are unlikely to be viable. Attenuated discharge to the surface water sewer is the preferred strategy
- No additional flood risk assessments are required for the planning application. This Tier 1 desktop FRA is sufficient
- Insurance and mortgage lendability should not be materially affected by the Flood Zone 1 classification

Insurance, Mortgage & Valuation Reality

The site is classified as Flood Zone 1, which represents the lowest flood risk category. Properties in Flood Zone 1 generally face no additional insurance premiums attributable to flood risk, and mortgage lending is not restricted. The Flood Zone 1 classification is unlikely to be flagged as a material concern on a RICS Home Survey.

Recommended Next Steps

- **1.** Submit this FRA with the planning application to Guildford Borough Council
- **2.** Instruct an architect to incorporate the finished floor level and drainage assumptions in Section 15 into the design
- **3.** Confirm surface water sewer connection with the water company via pre-application enquiry
- **4.** Commission a drainage engineer to prepare a detailed surface water drainage strategy once site layout is confirmed
- **5.** Consider registering for the EA Flood Warning Service as a precautionary measure

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5. SCOPE, LIMITATIONS AND RELIANCE

This report is a Tier 1 Desktop Flood Risk Assessment prepared using publicly available data from authoritative national datasets. It provides a preliminary assessment of flood risk based on desk-based research only and does not constitute a site-specific hydraulic study.

What This Report Covers

- Flood risk from all seven sources (fluvial, tidal, surface water, groundwater, sewer, reservoir, artificial)
- EA flood zone classification with climate change projections
- Surface water flood risk mapping and drainage strategy
- Greenfield runoff rate calculation (IH124 methodology)
- Climate change allowances (catchment-specific)
- NPPF vulnerability classification and zone compatibility check
- Sequential and Exception Test assessment

What This Report Does Not Cover

- Site-specific hydraulic modelling (Tier 2/3 FRA)
- Topographic survey or measured ground levels
- Drainage design calculations or sizing
- Structural design for flood mitigation measures
- Geotechnical investigation or BRE 365 soakaway testing

Data Confidence Summary

Data Category	Confidence	Explanation
EA Flood Zone Classification	High	Authoritative national dataset with complete England coverage. Zero features at site = confirmed Flood Zone 1.
EA Climate Change Flood Zones	High	National-scale projected extents. Site confirmed within 2080s CC extent.
Surface Water Flood Risk	Medium	EA national mapping — modelled depths may differ from site-specific conditions.
Groundwater Susceptibility	Medium	BGS national mapping — local conditions may vary. No site-specific borehole data.
Geology (BGS)	High	National 625k mapping. Local variation possible at site scale.
Historic Flood Outlines	High	EA recorded events. Multiple outlines within 1km.
Climate Change Allowances	High	EA published catchment-specific allowances.
Elevation (m AOD)	Medium	Approximate from postcode-level data (~62.5m). DEFRA LIDAR not accessed at property level.

Reliance and Limitation of Use

This report has been prepared by Site Intelligence™ (a service of PF & Co Construction Ltd) for the sole benefit of Sample Client (“the Client”) in connection with the proposed works at 14 Oakfield Road, Guildford, Surrey GU2 4EH (“the Project”). No third party may rely on the contents, findings, or recommendations of this report without the prior written consent of PF & Co Construction Ltd.

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6. SITE DESCRIPTION AND LOCATION

Parameter	Value
Site Address	14 Oakfield Road, Guildford, Surrey GU2 4EH
OS Grid Reference	SU 993 498
Easting / Northing	499350 / 149800
Latitude / Longitude	51.2362 / -0.5742
Elevation	62.5 m AOD (approximate, from postcode-level data)
Local Planning Authority	Guildford Borough Council
Region	South East England
River Basin District	Thames

The site is located in 14 Oakfield Road, Guildford, a residential area in Guildford. The surrounding area is predominantly residential with a mix of detached and semi-detached properties. The site is situated on relatively level ground at approximately 62.5 metres Above Ordnance Datum.

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7. DEVELOPMENT PROPOSALS AND VULNERABILITY CLASSIFICATION

The proposal comprises a proposed two-storey rear extension and loft conversion with associated landscaping and off-street parking provision. The development is classified as More Vulnerable under NPPF Annex 3 Table 2, which applies to residential extensions and alterations. The design lifetime is 100 years (standard for residential development).

Parameter	Classification	Basis
Development Type	Residential extension and loft conversion	Householder application
NPPF Vulnerability	More Vulnerable	NPPF Annex 3 Table 2 — residential use
Design Lifetime	100 years	Standard for residential development
Flood Zone Restriction	Appropriate in all flood zones (FZ1–FZ3a)	NPPF Table 3 — More Vulnerable permitted in FZ1, FZ2, and FZ3a (with Exception Test in FZ3a)

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8. PLANNING POLICY FRAMEWORK

National Planning Policy Framework (December 2024)

Chapter 14 of the NPPF (December 2024) sets out the national policy framework for flood risk and development. Paragraphs 165–175 are relevant to this assessment:

- Paragraph 175 provides a Sequential Test exemption where a site-specific FRA demonstrates that all built development is outside the flood risk area both now and in the future
- The Sequential Test covers all flood sources, not just rivers and sea
- Mitigation does not bypass the Sequential Test — the test must be passed before mitigation is considered

Planning Practice Guidance (September 2025)

- Paragraph 23: All flood sources are given equal weight in the sequential assessment
- Paragraph 27: Surface water carve-out — an FRA demonstrating safety from current and future surface water risk exempts from Sequential Test for surface water
- Paragraph 27a: Proportionate search areas — for non-major housing, the search area does not usually extend beyond the town/city or village and immediate neighbours

EA Standing Advice (October 2025)

The EA Standing Advice sets out the minimum requirements for FRAs submitted with planning applications. Key requirements include a minimum finished floor level of 600mm above the estimated flood level, safe access and egress above flood level, and a surface water drainage strategy.

SuDS National Standards (June 2025)

- S1: Drainage hierarchy — reuse > infiltration > surface water body > surface water sewer > combined sewer
- S2: First 5mm rainfall must be retained on-site (80% summer, 50% winter)
- S3: Peak flow limited to greenfield rate or 3 l/s/ha (whichever is greater) for the 50% AEP event
- S4: Water quality — pollution hazard risk assessment is mandatory

Local Planning Policy

Guildford Borough Council's Level 1 Strategic Flood Risk Assessment identifies the local river corridor as a significant flood risk area. The SFRA confirms historical flooding in the wider catchment area.

9. SEQUENTIAL AND EXCEPTION TESTS

Sequential Test Assessment

The site is located in Flood Zone 1, which represents the lowest probability of flooding. The Sequential Test aims to steer new development to areas with the lowest risk of flooding. For sites in Flood Zone 1, the Sequential Test is passed by default.

Assessment Criterion	Finding
Current Flood Zone	Flood Zone 1 (confirmed by EA Flood Map for Planning, accessed 1 March 2026)
Sequential Test Required?	No — site is in Flood Zone 1
Paragraph 175 Exemption	Applies — all built development is outside the flood risk area under current mapping
Exception Test Required?	No — More Vulnerable development is appropriate in Flood Zone 1 without Exception Test

Vulnerability/Flood Zone Compatibility

Vulnerability	FZ1	FZ2	FZ3a	FZ3b
Essential Infrastructure	OK	OK	Exception	Exception
Highly Vulnerable	OK	Exception	NOT PERMITTED	NOT PERMITTED
More Vulnerable (THIS SITE)	OK	OK	Exception	NOT PERMITTED
Less Vulnerable	OK	OK	OK	NOT PERMITTED
Water-Compatible	OK	OK	OK	OK

The proposed development (More Vulnerable) in Flood Zone 1 is shown as “OK” in the compatibility matrix. No Sequential Test, Exception Test, or further flood risk assessment beyond this Tier 1 desktop FRA is required for NPPF compliance.

10. FLOOD RISK ASSESSMENT — ALL 7 SOURCES

10.1 Fluvial Flood Risk (Rivers)

The EA Flood Map for Planning confirms the site is within Flood Zone 1. No Flood Zone 2 or Flood Zone 3 polygons intersect the site. Within 1 kilometre, multiple Flood Zone 2 and Flood Zone 3 features are recorded, associated with the local river floodplain.

The climate change flood zone projection indicates the site is within or near the 2080s projected flood extent, suggesting that future flood risk may increase under climate change scenarios.

10.2 Tidal and Coastal Flood Risk

The site is located more than 50 kilometres from the coast and is not within a tidal flood risk area. Tidal and coastal flood risk is not applicable to this site.

10.3 Surface Water Flood Risk

Surface water flood risk at the site is assessed as Low based on the EA Risk of Flooding from Surface Water (RoFSW) mapping.

AEP Event	Risk Classification	Notes
High (>3.3% AEP)	Very Low	No modelled surface water flooding at the site
Medium (1–3.3% AEP)	Very Low	No modelled surface water flooding at the site
Low (0.1–1% AEP)	Low	Possible minor surface water accumulation in extreme events

10.4 Groundwater Flood Risk

The site is underlain by superficial deposits over bedrock aquifer. Groundwater flood susceptibility is assessed as Low to Moderate. Below-ground construction should be designed to accommodate potential seasonal variations in groundwater level.

10.5 Sewer Flood Risk

Sewer flooding records (DG5 register) are held by the sewerage undertaker and are not publicly available. This assessment cannot fully evaluate sewer flood risk without DG5 data.

10.6 Reservoir Flood Risk

EA reservoir flood risk mapping should be checked via the EA Long-Term Flood Risk service. The risk from reservoir failure is residual as dams are inspected and maintained under the Reservoirs Act 1975.

10.7 Artificial Sources

The site is not located near any known canal infrastructure or raised embankments that would present a material flood risk.

10.8 Historical Flooding

Historic flood outlines are recorded within 1 kilometre of the site, confirming that the local river corridor has experienced flooding on multiple occasions. The site itself is not within any recorded historic flood outline.

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11. CLIMATE CHANGE ASSESSMENT

Climate change allowances are published by the Environment Agency for each management catchment and represent the projected changes to peak river flows and peak rainfall under UKCP18 climate projections.

Peak River Flow Allowances

Epoch	Central (50th percentile)	Higher Central (70th percentile)	Upper End (95th percentile)
2020s (2015–2039)	+10%	+15%	+28%
2050s (2040–2069)	+9%	+17%	+36%
2080s (2070–2125)	+24%	+36%	+71%

Design allowance: For More Vulnerable development with a 100 years design lifetime, the Higher Central (70th percentile) allowance at the 2080s epoch applies. This is +36% on peak river flows.

Peak Rainfall Allowances

Epoch	3.3% AEP (1 in 30)	1% AEP (1 in 100)
2050s	+20%	+20%
2070s	+25%	+40%

Climate Change Impact Summary

Flood Source	Current Risk	2080s Risk (HC)	Change
Fluvial	Low (FZ1)	Low–Medium	Site within projected CC extent. May move towards FZ2 boundary under HC 2080s.
Surface Water	Low	Low–Medium	Peak rainfall uplift of 40% (1% AEP, 2070s) increases surface water volumes.
Groundwater	Low–Moderate	Low–Moderate	Minimal change expected for groundwater under climate projections.
Sewer	Low (assumed)	Low–Medium	Increased rainfall intensity may increase combined sewer surcharge risk.

12. FLOOD HAZARD AND RISK SUMMARY

The site is in Flood Zone 1 with no current fluvial flood risk. The flood hazard rating calculation is not applicable to this site as no flood depth or velocity data exists for the site location. The hazard classification is therefore Low — Caution.

Source	Current Risk	Future Risk (2080s HC)	Confidence	Action Required
Fluvial	Low	Low–Medium	High	Monitor EA flood map updates
Tidal / Coastal	Not Applicable	Not Applicable	High	None
Surface Water	Low	Low–Medium	Medium	Attenuated drainage design
Groundwater	Low–Moderate	Low–Moderate	Medium	Sealed below-ground services
Sewer	Low (assumed)	Low–Medium	Low	Confirm DG5 with water company
Reservoir	Not confirmed	Not confirmed	Low	Verify via EA LTFR service
Artificial Sources	Low	Low	Medium	None

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13. SURFACE WATER DRAINAGE STRATEGY

SuDS National Standards (June 2025) Compliance

Standard	Requirement	Site Assessment
S1 — Hierarchy	Reuse > Infiltration > SW body > SW sewer > Combined sewer	Infiltration unlikely (clay/alluvium). Attenuation to SW sewer preferred.
S2 — Retention	First 5mm rainfall retained on-site	Achievable with permeable paving, rain garden, or water butt
S3 — Peak Flow	Limited to greenfield rate or 3 l/s/ha (whichever greater)	Greenfield rate calculated below. Attenuation tank or SuDS required.
S4 — Water Quality	Pollution hazard assessment	Residential — low pollution hazard. Standard SuDS treatment sufficient.

SuDS Viability Assessment

SuDS Type	Viability	Constraints	Notes
Permeable paving	Viable (lined)	Requires attenuation beneath	Lined system with restricted outflow
Rain garden	Viable (lined)	Clay subsoil limits infiltration	With impermeable liner and outlet
Soakaways	Unlikely viable	Alluvium/clay superficial deposits	BRE 365 test required to confirm
Attenuation tank	Viable	Space required	Below-ground cellular storage
Green/brown roof	Viable	Extension roof area	Reduces runoff volume
Water butts	Viable	Supplementary measure	Contributes to S2 retention

14. FLOOD RISK MITIGATION

Finished Floor Levels (FFLs)

The site is in Flood Zone 1 with no estimated flood level. The FFL is therefore set at a standard threshold step above the external ground level:

$$\text{FFL} = \text{Ground Level} + \text{Standard Threshold Step} = \sim 62.5 \text{ m AOD} + 0.15\text{m} = \sim 62.65 \text{ m AOD}$$

Flood Resilience and Resistance Measures

Measure	Applicability	Specification	Responsibility
Raised threshold	Extension entrance	150mm step above external ground level	Architect / Builder
Non-return valves	All drainage connections	On all below-ground drainage to prevent surcharge	Drainage engineer
Sealed services	Below FFL	All service entries sealed where they pass through external walls below FFL	M&E engineer
Water-resistant materials	Below FFL	Concrete, tile, closed-cell insulation below FFL as a precaution	Architect
External levels	Around extension	Falls away from building, minimum 1:60 gradient	Groundworker
Attenuated drainage	All new impermeable areas	Restricted discharge to SW sewer at greenfield rate	Drainage engineer

Safe Access and Egress

14 Oakfield Road, Guildford provides safe pedestrian and vehicular access and egress from the property. As the site is in Flood Zone 1, there is no requirement for a specific flood evacuation plan.

15. SITE-SPECIFIC DESIGN ASSUMPTIONS

The following design assumptions are provided for architects and structural engineers to incorporate into the detailed design.

Assumption	Value / Constraint	Basis
Extension slab type	Standard ground-bearing slab (no raised FFL requirement)	FZ1 — no flood level to design above
Minimum FFL	~62.65 m AOD (150mm above ground level)	Standard threshold step (no flood level applies)
Service entry routing	Seal all service entries below FFL. Route above FFL where possible.	Precautionary flood resilience specification
Drainage constraints	No infiltration assumed (alluvium/clay). Attenuated discharge to SW sewer.	Section 13 — geology assessment
Below-ground services	Sealed, non-return valves on all drainage connections	Precautionary flood resistance specification
External levels	Falls away from building, 150mm threshold step minimum	BS 8102 / Approved Document C
Foundation design	Standard strip or trenchfill foundations (subject to ground investigation)	No abnormal flood-related foundation requirements

These are desktop assumptions based on publicly available data. Confirm with site-specific survey, topographic data, and structural engineer's design before construction.

16. INSURANCE, MORTGAGE & VALUATION REALITY

The site is classified as Flood Zone 1 — the lowest flood risk category. The following general market context applies:

- **Insurance Premiums:** Properties in Flood Zone 1 generally face no additional insurance premiums attributable to flood risk.
- **Mortgage Lending:** Mortgage lenders do not typically restrict lending on Flood Zone 1 properties.
- **RICS Surveyor:** A RICS Home Survey is unlikely to flag the Flood Zone 1 classification as a material concern.
- **Resale Disclosure:** Previous flooding at the property is a material fact that must be disclosed under the Property Information Form (TA6). The site has no known flood history.

This section provides general market context for properties in Flood Zone 1. It does not constitute financial, insurance, or legal advice.

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17. CONCLUSIONS AND COMPLIANCE STATEMENT

This Tier 1 Desktop Flood Risk Assessment has assessed flood risk to the site from all seven sources. The key conclusions are:

- The site is in Flood Zone 1 (lowest probability of flooding) according to the EA Flood Map for Planning
- Surface water flood risk is assessed as Low
- Groundwater flood risk is assessed as Low to Moderate
- Historic flood outlines are recorded within 1 kilometre, associated with the local river corridor, but none affect the site
- The site is within the projected 2080s climate change flood extent
- Drainage is constrained by impermeable superficial deposits — soakaways are unlikely to be viable without BRE 365 testing
- Standard flood-resilient construction measures are recommended as a precautionary approach

Sequential Test Compliance

The site is in Flood Zone 1. The Sequential Test is passed — no further sequential assessment is required.

Exception Test Compliance

The Exception Test is not required for More Vulnerable development in Flood Zone 1.

Tier Upgrade Recommendation

A Tier 2 site-specific FRA is not required for this site based on the findings of this assessment. The site is in Flood Zone 1 with low surface water risk, and the proposed development is a householder extension and loft conversion — a minor application that does not trigger any Tier 2 upgrade criteria.

NPPF Compliance Statement

Based on the findings of this assessment, the proposed proposed two-storey rear extension and loft conversion with associated landscaping and off-street parking provision at 14 Oakfield Road, Guildford, Surrey GU2 4EH is considered appropriate in flood risk terms, subject to the precautionary mitigation measures outlined in Section 14 and the drainage strategy outlined in Section 13.

18. APPENDICES

Appendix A: Flood Zone Map

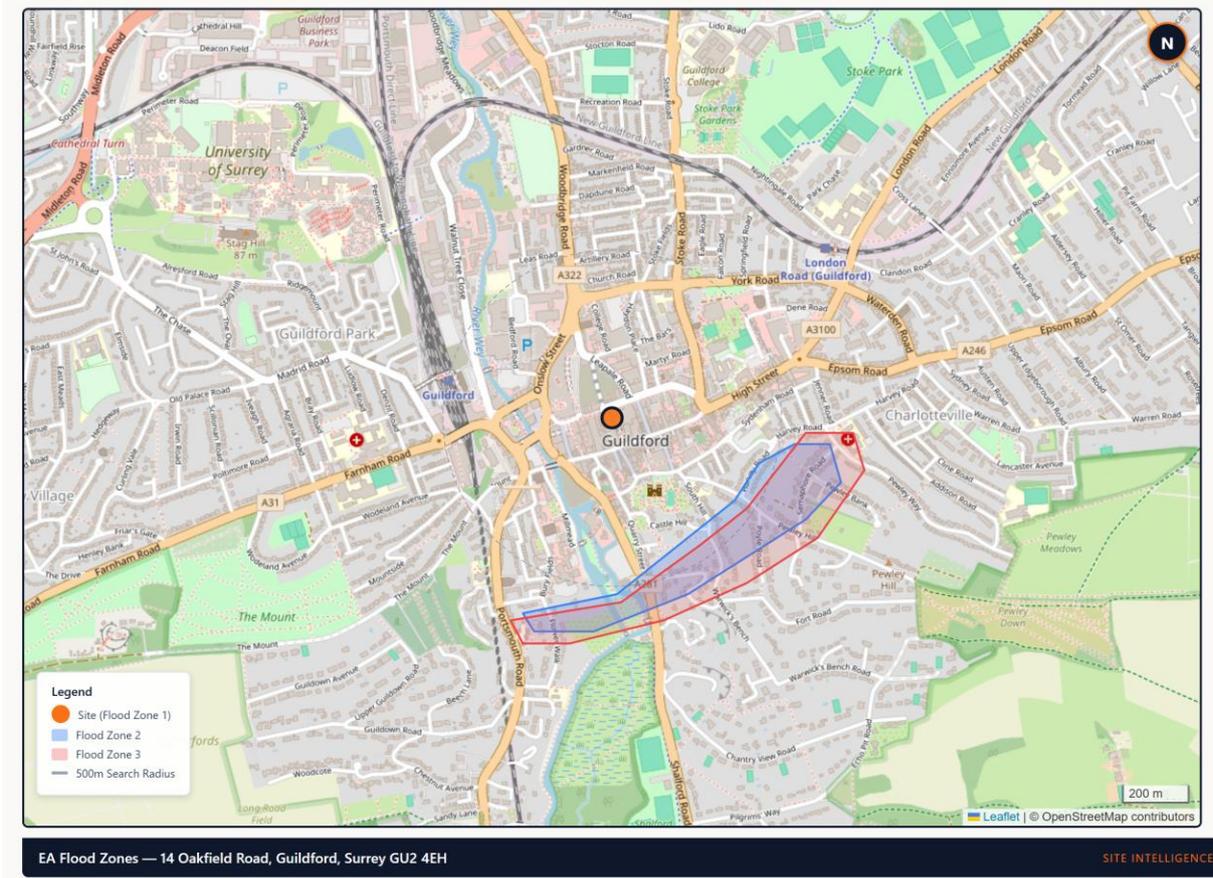


Figure 2: EA Flood Zone Map — Flood Zone 2 (blue), Flood Zone 3 (red) relative to site. Site confirmed in Flood Zone 1. Flood data © Environment Agency 2026.

Appendix B: Climate Change Allowance Tables

Peak River Flow Allowances (Thames River Basin District)

Epoch	Central	Higher Central	Upper End
2020s (2015–2039)	+10%	+15%	+28%
2050s (2040–2069)	+9%	+17%	+36%
2080s (2070–2125)	+24%	+36%	+71%

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Appendix C: Data Source Register

Source	Data Obtained	Date Accessed
EA Flood Map for Planning	Flood zone classification (FZ1)	1 March 2026
EA Climate Change Flood Zones	Projected 2080s extent	1 March 2026
EA Flood Monitoring	Monitoring stations within 5km	1 March 2026
EA Historic Flood Map	Outlines within 1km	1 March 2026
EA Climate Change Allowances	Peak flow and rainfall	1 March 2026
BGS Geology 625k	Bedrock and superficial	1 March 2026

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Clause 1: Named Client and Reliance Restriction

This report has been prepared by PF & Co Construction Ltd (trading as "Site Intelligence") for the sole and exclusive use of Sample Client ("the Client") in connection with the project described herein at 14 Oakfield Road, Guildford, Surrey GU2 4EH ("the Site").

This report has been prepared for the Client only. No other person or entity may use or rely upon this report, or any part of it, without the prior written consent of PF & Co Construction Ltd. Any such consent, if given, may be subject to conditions including the payment of additional fees and the execution of a formal reliance letter or collateral warranty.

Any party other than the Client who obtains access to this report, or any part of it, does so entirely at their own risk. PF & Co Construction Ltd owes no duty of care to any such party and accepts no responsibility or liability whatsoever, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, to any person or entity other than the Client in respect of the contents of this report.

Clause 2: Purpose Limitation

This report has been prepared for the specific purpose described herein and should not be used for any other purpose. PF & Co Construction Ltd accepts no responsibility for the use of this report, or any information contained within it, for a purpose other than that for which it was commissioned.

Without limitation, this report should not be used in connection with any transaction, valuation, investment decision, or insurance assessment unless PF & Co Construction Ltd has given its prior written consent and has been provided with relevant details of the intended use.

Clause 3: Third-Party Exclusion

The rights of any third party to rely upon or enforce any term of this report, or any benefit arising from it, are expressly excluded under the Contracts (Rights of Third Parties) Act 1999.

No term of this report is intended to be enforceable by any person who is not a party to the engagement under which this report was prepared. Should any third party wish to rely upon the contents of this report, they must first obtain written confirmation from PF & Co Construction Ltd, which may be subject to conditions and additional fees.

Clause 4: Information Reliance

In preparing this report, PF & Co Construction Ltd has relied upon information provided by the Client and/or obtained from publicly available sources, including but not limited to government databases, local authority records, statutory registers, and mapping services. PF & Co Construction Ltd has not independently verified the accuracy, completeness, or currency of such information unless expressly stated otherwise.

PF & Co Construction Ltd accepts no liability for any inaccuracy, omission, or error in information provided by the Client or obtained from third-party sources. Where this report identifies specific data sources, the data confidence and any known limitations are noted.

Clause 5: Limitations of Investigation

This report is based on desk-based research carried out on or before 1 March 2026. The scope of investigation is described in the body of this report and should be read in full.

Ground conditions, environmental factors, regulatory requirements, planning policy, and site circumstances may change over time. The findings, opinions, and recommendations contained in this report reflect the conditions and information available at the date of issue and may not remain valid indefinitely.

This report must be read in its entirety. No individual section, extract, table, or figure should be taken in isolation or relied upon without reference to the report as a whole, including all caveats, qualifications, and limitations stated herein.

Clause 6: Professional Advice Caveat

This report provides professional assessment and guidance based on the information available at the time of preparation. Every project and every site is unique. The Client should obtain advice specific to their circumstances before making decisions that may have financial, legal, structural, or safety implications.

PF & Co Construction Ltd is a qualified structural engineering and construction consultancy. The opinions expressed in this report represent the professional judgment of qualified engineers exercising reasonable skill and care. They do not constitute legal advice, financial advice, insurance advice, or advice from any other regulated profession.

Where this report identifies matters outside the expertise of PF & Co Construction Ltd (including but not limited to specialist heritage impact assessment, ecological survey, full hydraulic modeling, or contaminated land assessment), the Client should engage appropriately qualified specialists.

Clause 7: No Guarantee of Outcome

The assessments, opinions, and recommendations contained in this report represent the professional judgment of the author based on the information available at the date of issue. They do not constitute a guarantee or warranty of any particular outcome, whether in respect of planning permission, Building Control approval, structural performance, ground conditions, flood risk, or any other matter.

Where this report expresses a view on the likelihood of a particular outcome (for example, the prospect of obtaining planning permission or the probability of flooding), such views are professional opinions based on available evidence and experience. They are not predictions and should not be treated as such.

Clause 8: AI Assistance Disclosure

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All outputs from any AI-assisted processes are reviewed, verified, and approved by a qualified engineer before inclusion in this report. The professional opinions, conclusions, and recommendations expressed herein are those of PF & Co Construction Ltd, not of any software system or AI tool.

The use of AI-assisted tools does not diminish or alter the standard of reasonable skill and care applied by PF & Co Construction Ltd in the preparation of this report. PF & Co Construction Ltd retains full professional responsibility for the contents of this report, and no responsibility is transferred to any technology provider.

Clause 9: Data Completeness Caveat

This report draws upon publicly available data from government agencies, statutory bodies, and other sources. Public datasets may contain gaps in coverage, may not be updated in real time, and may not capture all relevant local conditions.

Where data limitations or gaps have been identified during the preparation of this report, they are noted in the relevant sections. The absence of a recorded constraint, hazard, or designation does not confirm that no such constraint, hazard, or designation exists. It confirms only that no record was found in the sources consulted at the date of access.

Data access dates are recorded in this report. Where significant time has elapsed since the data was accessed, the Client should consider whether updated information may be available.

Clause 10: Limitation of Liability

(a) PF & Co Construction Ltd has exercised reasonable skill and care in the preparation of this report in accordance with the standards reasonably to be expected of a competent structural engineering consultancy undertaking work of a similar scope and nature.

(b) Nothing in this clause or in this report shall exclude or limit the liability of PF & Co Construction Ltd for death or personal injury caused by its negligence, or for fraud or fraudulent misrepresentation.

(c) Subject to sub-clause (b), the liability of PF & Co Construction Ltd arising out of or in connection with this report, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, shall not exceed £10,000,000 (ten million pounds sterling) in respect of any one claim or series of claims arising out of any one event or related series of events. This cap is not reduced by any excess or deductible applicable under the Consultant's professional indemnity insurance policy.

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- loss of profit;
- loss of revenue;
- loss of anticipated savings;
- loss of business or business opportunity;
- loss of goodwill;
- loss of use of any property or asset;
- increased cost of working;
- wasted expenditure (other than fees paid directly to PF & Co Construction Ltd for this report);
- any other indirect, special, or consequential loss or damage.

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(d) The Client shall not, without the prior written consent of PF & Co Construction Ltd:

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- use this report for any project other than that for which it was commissioned;
- assign, transfer, or sub-license the right to use this report to any third party (including a subsequent purchaser or tenant of the property);
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Clause 12: Statutory Authority Submission Note

Where this report is submitted to a Local Planning Authority, Building Control body, the Environment Agency, a Lead Local Flood Authority, or any other statutory or regulatory authority, it is provided for that authority's information and independent assessment.

PF & Co Construction Ltd does not warrant that any statutory authority will accept the findings of this report. Each authority is responsible for exercising its own professional judgment and for determining compliance with applicable legislation, policy, and standards. The submission of this report to a statutory authority does not confer any right of reliance upon PF & Co Construction Ltd by that authority, its officers, or its agents.

The statutory authority may require additional information, investigation, modelling, or assessment beyond the scope of this report. PF & Co Construction Ltd accepts no responsibility for any additional requirements imposed by a statutory authority.

Clause 13: Mortgage, Valuation and Subsequent Purchaser Exclusion

This report has not been prepared for the purpose of mortgage valuation, property valuation, insurance assessment, or any transaction involving the purchase, sale, or financing of the property.

This report is not suitable for use as, or as a substitute for, a mortgage valuation, Home Buyer Report, Building Survey, or any other valuation or survey product. PF & Co Construction Ltd accepts no liability to any mortgage lender, valuer, insurer, subsequent purchaser, tenant, or other party who may use or rely upon this report in connection with a property transaction.

Any subsequent purchaser or new owner of the property should commission their own independent assessment. Findings contained in this report may not remain valid or applicable to changed circumstances, altered proposals, or the passage of time.

Clause 14: Report Validity Period

The findings, opinions, and recommendations contained in this report are based on the conditions and information available at the date of issue. Unless otherwise stated in the body of this report, the findings should be considered valid for a period of twelve (12) months from the date of issue.

After the expiry of this period, or where material changes to the site, the proposal, the regulatory framework, or the available data have occurred, PF & Co Construction Ltd recommends that the Client commission an updated assessment. PF & Co Construction Ltd accepts no liability for reliance on this report after the expiry of its validity period or following material changes in circumstances.

Clause 15: Governing Law and Jurisdiction

This report, and any dispute or claim arising out of or in connection with it (including non-contractual disputes or claims), shall be governed by and construed in accordance with the laws of England and Wales.

The courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this report.

Additional Limitations Specific to This Flood Risk Assessment

FRA.1 — Tier 1 Desktop Assessment. This Flood Risk Assessment is a Tier 1 desktop study based on publicly available Environment Agency data, BGS geological data, NRFA hydrological records, and other data sources. It is NOT a site-specific hydraulic modelling study (Tier 2 or Tier 3 FRA). It does not include topographic survey, cross-section analysis, breach modelling, or detailed flood depth/velocity mapping.

FRA.2 — Not Drainage Design. This report does not constitute drainage design. Where surface water drainage strategy or SuDS (Sustainable Drainage Systems) recommendations are outlined, they are indicative and at screening level only. Drainage systems must be designed by a qualified drainage engineer using site-specific topographic survey, ground permeability testing, and detailed calculations to meet adopted standards including the SuDS National Standards (June 2025) and local authority requirements.

FRA.3 — Not Insurance, Financial, or Legal Advice. Where this report discusses flood insurance (including the Flood Re scheme), property valuation implications, or mortgage lending considerations, such discussion is provided for general context only. It does not constitute insurance advice, financial advice, or legal advice. The Client should consult a qualified insurance broker, financial adviser, or solicitor as appropriate. PF & Co Construction Ltd accepts no liability for any insurance, financial, or property transaction decision made in reliance on this report.

FRA.4 — Flood Level and Finished Floor Level Recommendations. Where this report recommends Finished Floor Levels (FFLs) or flood mitigation measures, such recommendations are based on desktop data including Environment Agency flood zone mapping, climate change allowances and standing advice. They are preliminary and subject to confirmation by site-specific assessment, which may include Tier 2 FRA with hydraulic modelling and detailed topographic survey. Actual flood levels at the site may differ from those estimated in this desktop assessment.

FRA.5 — Climate Change and Policy Currency. Flood risk assessment is informed by climate change allowances published by the Environment Agency, which are periodically updated. This report applies the allowances current at the date of preparation. If the report is used after a revision to climate change allowances or flood risk policy (including NPPF, PPG, or EA standing advice), the findings may need to be reviewed against the updated framework.

Prepared by:

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Structural & Civil Engineer

For and on behalf of:

Site Intelligence

A PF & Co Construction Ltd service

Date of issue: 1 March 2026

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