

Resident - Selly Park North

Our ref: N/A

Your ref: N/A

Date: December 2016

Please note the contents of this letter have been provided as an example of the insurance letter that will be provided to all residents if the flood alleviation proposals are successfully implemented. Information contained hereafter is to be considered draft and subject to change.

Dear Sir/Madam

Risk of flooding from rivers and the sea and surface water information for insurance purposes for Selly Park north

Thank you for your enquiry dated December 2016 regarding the address above.

The Environment Agency's information on the risk of flooding from rivers, the sea and surface water in the area relating to this address is shown below.

The attached 'Flooding information sheet – your questions answered', which we have produced jointly with the Association of British Insurers and Flood Re, gives general information on flood risk from rivers / the sea / surface water and insurance.

The likelihood of flooding from rivers and the sea in this area (taking into account defences)

1. Our most recent National Flood Risk Assessment (carried out in 2017), which takes account of the location, type and condition of flood defences, classified the flood risk for this area as -

- Low – The chance of flooding is less than 1% (1 in 100) but greater than or equal to 0.1% (1 in 1,000) in any given year

2. Flood defences built in 2017 were designed to reduce the flood risk in this area to 0.5% (1 in 200) chance in any year. However you should be aware that flood defences can fail or be overtopped.

3. No further improvements or investigations are planned to reduce flood risk in this area.

4. The area was previously flooded in:

- 2008, 2012 and 2016

The likelihood of flooding from surface water in this area

5. This address is within 20 metres of an area at risk of surface water flooding (located within the highway). For more information about how surface water flooding is managed in your local area please contact Lead Local Flood Authority Birmingham City Council

Note - This information relates to the area the above named property is in, and is not specific to the property itself. Please see the attached fact sheet for further explanation

Note – For more information on historic river / sea flooding you should contact the Environment Agency. For more information on flooding from other sources you should contact your Lead Local Flood Authority

The property at this address is located in an area that could be flooded from rivers or surface water. The scale of the risk will vary according to how far the property is away from the source of flooding, the height of the property above the ground, and as a result of other factors such as any flood defences in the area. We do not hold records on height of property above the ground but, where it is available, we can provide information on our assessment of the flood risk from rivers and the sea in your area and on any flood defences.

Water causing flooding can come from different places, for example from rivers or the sea; surface water (i.e. rainwater flowing over or accumulating on the ground before it is able to enter rivers or the drainage system); overflowing or backing up of sewer or drainage systems which have been overwhelmed or from groundwater rising up from underground aquifers.

Insurers choose whether they want to use Environment Agency data to inform their decision making. If they use it, they do so alongside other relevant information, including any that the customer may be able to provide. Insurers will then make an assessment as to whether they can provide insurance cover and under what terms.

Use of information provided

Please note:

- It is not possible to say for certain what the flood risk is but we use the best information available to provide an indication so that people and insurers can make informed choices about living with or managing the risks. The information we supply does **not** provide an indicator of flood risk at **an individual property / site level**.
- As our information relates to an area rather than a specific property, not all properties within that area (e.g. a street or a postcode) will necessarily be at the same risk of flooding. This might be the case if the property is on higher land or the floor levels are high.
- Our flood risk/likelihood information provided is for sites in or near an area at risk of flooding from rivers and from surface water and does not cover other sources of flooding

such as from local drains. However our records on historic flooding can include flooding from groundwater.

- We log historic flooding where we have adequate records and do not have a record of all past flooding. If an area of land is shown outside the extent of recorded flooding it doesn't mean it has never flooded, simply that we don't hold a record of the area of land being flooded
- Any information provided in respect of proposed improvements to flood defences or natural river channels should be considered as general information for the area in which your property/site is located and is not specific to individual properties/sites.

Attached is a copy of the Open Government Licence which sets out terms and conditions associated with use of this data.

Flood Warning Service

Your property/site may be covered by the Environment Agency's Flood Warning Service. If you are unsure and/or you wish to register for this free service please contact Floodline on Tel no. 0345 988 1188 or 0845 988 1188.

We may have more detailed information for this site such as maps of historic flooding for rivers and surveyed ground levels. If you would like further information we would be happy to provide it to you if requested. You may also wish to contact your local authority or internal drainage board, **Birmingham City Council** to ask about surface water flooding or if they have other relevant local flood information.

I hope that we have correctly interpreted your request.

We respond to requests for recorded information that we hold under the Freedom of Information Act 2000 and the associated Environmental Information Regulations 2004. If you are not satisfied with our response to your request for information you can contact us within 2 calendar months to ask for our decision to be reviewed.

Yours sincerely

Environment Agency