

Property Protection Advisor

Appraisal Report for Tadcaster Medical centre A Detached Residential Property

Introduction

This report uses information you have provided through the **Property Protection Advisor**. It outlines the typical costs of property level protection (PLP) measures which are designed to help provide flood protection to your home.

If you have filled in property specific details, the estimated costs have been based on these values. If not, then typical property information for **a detached residential property** has been used. The more detail you can provide, the better the estimate will be.

What is PLP?

Resistance measures, such as door barriers, are aimed at preventing water from entering individual properties; resilience measures, such as waterproof plaster, aim to limit the damage caused once it has entered.

Resistance measures can be either manually installed (e.g. door barrier) or work automatically (UPVC replacement flood proof door). Automatic measures are often more expensive but present advantages, for example where flood warning time is limited.

What are the costs?

Indicative costs of resistance measures for your property are:

Manual: £5,940

Automatic: £9,140

A breakdown of costs based on the information you have provided can be found overleaf.

What are the benefits?

The Environment Agency flood map identifies your property as being at 'No' risk of flooding from rivers, although you may also be at risk from surface water or groundwater flooding.

The Association of British Insurers has estimated that the average flood insurance claim in 2007 was around £30,000 for contents and building fabric alone. The use of PLP measures are designed to restrict the entry of flood water into your home during a flood event and minimise the level of damages caused.

PLP measures can help to provide peace of mind and reduce the stressful impact of frequent flooding. They can also prove beneficial with regards to insurance cover.

What next?

If you would like to purchase PLP measures it is always recommended that a detailed and independent property flood risk survey is carried out by qualified professionals before any works are completed. You can find further details regarding the type of products available and qualified PLP surveyors on the National Flood Forum Blue Pages Directory: www.bluepages.org.uk

Funding options may be available for Community Schemes from your Lead Local Flood Authority so it may be beneficial to form a collective flood group with other members of your community. Details on setting up your own flood group can be found here: www.nationalfloodforum.org.uk/?page_id=20

Property Details

If additional property specific details have not been entered; these details have been populated using agreed standard property values.

1. Wall construction: Stone
2. Floor construction: Concrete
3. Airbricks/air vents: 15
4. Cellar: No
5. Located within a conservation area: Yes
6. Property listed: No
7. Sewer connectivity: Mains
8. Ground floor WC: 2
9. Ground floor bath/shower: 0
10. Garage: No
11. Conservatory: No
12. Has the property flooded in the past: No

Please Be Aware:

It is not possible to completely stop flooding; any PLP measures are designed to mitigate flood risk and reduce the adverse consequences and damage.

If you have not already done so, it is important that you find out about your flood risk and sign up to the Environment Agency 'Floodline Warnings Direct' service. This is a free service that provides flood warnings direct by telephone, email, SMS text message and fax. This is an important step as it can provide you with time to respond and prepare the property level protection measures.

Floodline Warnings Direct can be accessed by calling Floodline on 0845 988 1188 or by visiting the Environment Agency website at <https://fwd.environment-agency.gov.uk/app/olr/home>. Further information regarding your flood risk can be found here: <http://www.environment-agency.gov.uk/homeandleisure/floods/default.aspx>

How Were My PLP Costs Calculated?

Your estimated PLP costs have been calculated based on the data you provided within the Property Protection Advisor and applied to the pricing schedule below:

Product	Quantity	Range of Costs/Product	Average Cost/Product
Professional Property Survey	1	£300 - £700	£500
Manual Door Barriers (Single)	2	£500 - £900	£700
Manual Door Barriers (Double)	1	£1,000 - £1,800	£1,400
Automatic Replacement Flood Doors (Single)	2	£1,000 - £2,000	£1,500
Automatic Replacement Flood Doors (Double)	1	£2,000 - £4,000	£3,000
Automatic Airbricks/Air Vent Covers	15	£50 - £90	£70
Pump and Generator	0	£400 - £600	£500
Full port non-return valve for use in foul chamber	1	£550 - £650	£600
Large non-return valves	3	£80 - £120	£100
Small non-return valves	1	£70 - £110	£90
Repointing external walls with water resistant mortar	1	£150 - £250	£200
Silicone gel around openings for cables etc.	1	£80 - £120	£100
Waterproof external walls	1	£200 - £400	£300
Average cost including manual door barriers		£4,340 - £7,540	£5,940
Average cost including automatic flood doors		£6,340 - £11,940	£9,140

Assumptions made

- A pump may be required to limit and control the risk of floodwater rising up through any cracks or weaknesses that may exist within the concrete floor.
- The stone construction of the walls means that the application of waterproof sealant may help to limit the entry of floodwater through the walls.
- You have identified that this property contains a ground floor bathroom and/or w/c. It has been assumed that a full port non-return valve is suitable for use at this property, however due to factors such as the location of the foul chamber this may not be the case. Consideration should then be given to manual measures such as pan seals and u-bend toilet bungs.

Property Specific Notes

Any PLP products that you purchase will require appropriate storage and maintenance. It is recommended that you seek advice from your product supplier.

It is also recommended that you prepare your own individual flood plan to ensure that you have made all efforts to help reduce the impact of flooding, as well as the time taken to recover following an event.

Begin talks within your local flood group and help to keep the Community Flood Action Plan updated and relevant.

You have identified that this property is listed and/or located within a conservation area. There are restrictions on the type of products that will be applicable on listed buildings as the products cannot be seen to alter the external character of the property.

Please contact your local Conservation Officer for further advice.

Further support and guidance regarding PLP can be obtained from your Local Authority or Environment Agency Area Office.