

FLOOD RISK REPORT

DESKTOP ASSESSMENT

THE WILLOW TREE

TUNERS LANE, CRUDWELL
MALMESBURY, WILTSHIRE, SN16 9EL

Report date: 19 August 2026

1. Introduction and Scope

This Flood Risk Report has been prepared for The Willow Tree, Tuners Lane, Crudwell, Malmesbury, SN16 9EL (“the property”) at the request of the client. It is a desktop-based review of flood risk drawing on three third-party conveyancing search reports commissioned in June 2023:

- a Groundsure Homebuyers environmental report, which includes a dedicated flood risk assessment based on Environment Agency and Ambiantal Risk Analytics data;
- a Wessex Water CON29DW Residential Drainage and Water Search, addressing foul and surface water drainage connections; and
- a Regulated Local Authority Search from Wiltshire Council, addressing planning designations including Environment Agency Flood Zones.

This report collates and interprets the flood-related findings of those searches into a single summary.

2. Site Description

The Willow Tree is a residential property on the west side of Tuners Lane in the village of Crudwell, near Malmesbury, Wiltshire. The property lies within the Crudwell Conservation Area and the wider Crudwell Settlement Framework Boundary. A watercourse (the Swill Brook / an associated ordinary watercourse) runs close to the property along Tuners Lane, and the Wessex Water sewer and water plans show this watercourse crossing the site frontage. The site is connected to mains water and foul/surface water public sewers (see Section 8).

3. Summary of Flood Risk

The table below summarises the flood risk ratings identified across the source documents. Ratings are those assigned by the original data providers (the Environment Agency and Ambiantal Risk Analytics, via Groundsure, and Wessex Water) and have not been independently verified or remodelled for this report.

Flood Source / Consideration	Risk Rating	Source
Rivers and the sea (RoFRaS)	High	Groundsure Homebuyers Report
Surface water (pluvial)	Significant / High	Groundsure Homebuyers Report
Groundwater	High	Groundsure Homebuyers Report
Historical flooding near to property	Identified (2007 and 2008)	Groundsure Homebuyers Report
Coastal	Negligible	Groundsure Homebuyers Report
Flood storage areas on site	Not identified	Groundsure Homebuyers Report
Formal flood defences	Not identified	Groundsure Homebuyers Report
Sewer flooding (internal, overloaded public sewer)	Not recorded as at risk	Wessex Water CON29DW Drainage & Water Search
FloodScore™ insurance rating (Ambiantal)	High	Groundsure Homebuyers Report
EA Flood Zone (planning)	Flood Zones 2 and 3	Wiltshire Council Local Authority Search

Overall assessment: Groundsure’s combined professional opinion rates flooding risk at the property as **Medium**, with an “Action Alert” of 5 out of 5. This is materially higher than a typical residential property and reflects a

combination of river/watercourse, surface water and groundwater risk, together with two recorded historical flood events along the Swillbrook but not the property itself.

4. Risk of Flooding from Rivers and the Sea

The Groundsure report assesses river and coastal flood risk using the Environment Agency's Risk of Flooding from Rivers and Sea (RoFRaS) model, which takes account of flood defences and their condition.

- **Rating: Medium** – a chance of flooding from rivers or the sea greater than or equal to 1 in 30 (3.3%) in any given year.
- The nearest mapped watercourse runs directly adjacent to the site boundary along Tuners Lane.
- The bank of the Swillbrook on the periphery of the garden has been secured with cement and stone to deter erosion during flood events and reduce the risk of flooding at the property.

This is consistent with the Wiltshire Council Local Authority Search, which confirms the property is registered as lying within Environment Agency Flood Zones 2 and 3 for planning purposes (see Section 7).

5. Historical Flooding

Large-scale flooding has been recorded in the area, and the Environment Agency's historic flood outline dataset records three flood events on the Swillbrook itself:

Date	Source	Cause	Type
24–25 November 2024	Ordinary watercourse	Channel capacity exceeded	Fluvial
12 – 20 January 2008	Ordinary watercourse	Channel capacity exceeded (no raised defences)	Fluvial
19 – 29 July 2007	Ordinary watercourse	Channel capacity exceeded (no raised defences)	Fluvial

The events are recorded as fluvial flooding from an ordinary watercourse where channel capacity was exceeded and no raised defences were present. A record of past flooding does not necessarily mean the property will flood – flood management schemes or improved defences installed since 2008 are not reflected in this historic dataset. In November 2024 the capacity of the Swillbrook was exceeded which resulted in the Tuners Lane being flooded, including residential properties at the southern end of the Lane, near the village green and ford. The property itself was not flooded. Works were undertaken in 2025 to strengthen the boundary of the property abutting the Swillbrook with stone and cement to deter erosion during high water or flood events.

6. Surface Water (Pluvial) Flood Risk

- **Rating: Significant** (ClimateIndex™ categorises the immediate risk as High)
- The area is assessed as having a 1 in 30 annual probability of surface water flooding to a depth of between 0.3m and 1.0m.
- Modern urban drainage systems are typically designed to cope with rainfall events with a 1 in 20 to 1 in 30 year return period; older systems may flood in events as frequent as 1 in 5 years.

This is a pluvial (rainfall-driven) risk, distinct from the fluvial (watercourse) risk described in Section 4, and can occur independently of any nearby watercourse overtopping.

7. Groundwater Flood Risk

- **Rating: Medium**
- In the event of a 1 in 100 year groundwater flood, groundwater levels at the property are modelled to potentially rise to a depth of over 25cm above ground level.
- Groundwater flooding tends to be slower to develop but more persistent than surface water flooding, sometimes lasting weeks to months, and can be particularly damaging to basements or other below-ground areas.

The property has no basement or below-ground accommodation and none is proposed in the planning application.

8. Flood Zone and Planning Policy Context

The Wiltshire Council Local Authority Search confirms that, for planning purposes, the property falls within Environment Agency Flood Zones 2 and 3, and within Environment Agency Source Protection Zones 1C, 2, 2C and 3 (relevant to groundwater protection), and therefore requires submission of a Flood Risk Assessment along with any proposed planning application. The property also lies within the Crudwell Conservation Area.

Flood Zone 3 is defined by the NPPF as land assessed as having a 1 in 100 (1%) or greater annual probability of river flooding, or a 1 in 200 (0.5%) or greater annual probability of flooding from the sea, in any year (ignoring the presence of defences). Flood Zone 2 covers land between the Flood Zone 3 extent and the 1 in 1,000 (0.1%) annual probability extent.

A local Crudwell Neighbourhood Plan (referenced in comparable flood risk assessments for other properties in the village) has previously raised concerns about flood risk in Crudwell with the local authorities, and recommends that new developments demonstrate at least 1 metre of freeboard above the seasonal top level of groundwater where sustainable drainage (SuDS) is proposed.

Crudwell Parish Council and the locally appointed Flood Action Group (FLAG) has been active in 2026 in taking steps to reduce the risk of fluvial flooding through the removal of debris and excess vegetation in the Swillbrook and side channels that flow into the Swillbrook. The works are designed to prevent the build up of back water during heavy and sustained periods of rainfall.

9. Climate Change Considerations

Groundsure's ClimateIndex™ and FloodScore™ Climate datasets project physical flood risk over 5-year and 30-year horizons, and under low, medium and high emissions scenarios (RCP 2.6, RCP 4.5 and RCP 8.5) for the periods to 2027 and 2055.

- **ClimateIndex™ rating: E** (significant risk) at both the 5-year and 30-year horizons – the availability and cost of insurance and mortgage finance could be affected. The property is currently insured against flood risk
- Across all three emissions scenarios and both time horizons, combined flood risk is projected to remain High, driven principally by surface water flooding (rated High throughout) and, to a lesser extent, river flooding (rated Moderate throughout). Coastal flooding risk remains Negligible.
- Climate-driven ground instability (shrink-swell subsidence) is separately assessed as “highly unlikely” to increase under wet, average or dry rainfall scenarios to the 2030s and 2050s.

Given the significant risk rating, it is recommended that flood insurance terms be reviewed carefully and that the property owner sign up to Environment Agency flood warnings for the area (see Section 12).

10. Foul and Surface Water Drainage

The Wessex Water CON29DW Drainage and Water Search confirms the following in respect of the property's drainage and water supply:

- Foul water from the property drains to the public sewer, and surface water from the property also drains to the public sewer.
- A public sewer, disposal main or lateral drain is recorded within the boundary of the property, and a public sewer is recorded within 30.48m (100ft) of the building.
- No public pumping station or other ancillary sewer apparatus is recorded within the property boundary or within 50m of the building.
- The property is not recorded as being at risk of internal flooding due to overloaded public sewers, and there is no significant recorded history of sewer incidents in the general area.
- A surface water drainage charge of £25.00 is payable, forming part of the annual water and sewerage service charge.
- The property is connected to mains water supply; the water supply is classified as “very hard” (303 mg/l calcium carbonate).
- The nearest sewage treatment works is approximately 5.741km west of the property, at Tetbury.

Separately, the Wiltshire Council Local Authority Search confirms the Council does not hold records confirming whether the property benefits from a Sustainable (urban) Drainage System (SuDS). Given the site's Soilscape classification in comparable Crudwell assessments is freely draining, soakaways may in principle be feasible for surface water attenuation, subject to site-specific ground investigation and regulatory approval; and the vendor is not aware of any soakaway being present at the property.

11. Insurance Considerations

Ambiental's FloodScore™ insurance rating for the property is High. This is an indicative assessment of the likelihood that a property's flood cover would need to be ceded to the Flood Re reinsurance scheme, and suggests standard insurance premiums may be higher, or additional terms may apply.

- Flood Re is a scheme intended to make flood cover more widely available and affordable for at-risk residential properties. It is due to end in 2039, after which owners of at-risk properties may need to have invested in flood resilience measures to obtain affordable cover.
- Flood Re has exclusions, including properties constructed after 1 January 2009 and certain commercial or large residential (four or more units) buildings; it is recommended these eligibility criteria be checked against the property's specific circumstances.
- Given the historical flood events recorded along the Swillbrook (Section 5), insurers may ask specific questions about prior flood claims or incidents. The current owner has confirmed that to their knowledge and the previous vendor's statement, the property itself has never flooded either during any of the flood events recorded in Section 5 or in any other time during the past 27 years

12. Recommended Flood Resilience, Resistance and Warning Measures

Given the High risk ratings identified across river/watercourse, surface water and groundwater sources, and the recorded history of flooding near to the property, the following measures are recommended for consideration. These mirror standard industry guidance for properties in Flood Zone 3 with an elevated pluvial and groundwater risk profile:

Resistance measures (keeping water out)

- Flood- barriers or air-brick covers to ground floor openings.
- Non-return valves fitted to all drainage and waste pipes to prevent the ingress of contaminated floodwater.

- Review of external ground levels and thresholds to reduce the risk of surface water ponding against the building.

Resilience measures (reducing damage and aiding recovery)

- Flood-resilient construction materials and finishes (e.g. lime-based rather than gypsum plaster, raised electrical sockets and wiring drops from the ceiling) in any ground floor rooms considered most exposed.
- Solid (rather than chipboard) flooring at ground floor level where practicable. The owner is proposing to tile the ground floor of the property to future proof against flood events.
- Removable, washable floor coverings and furniture raised above likely flood depths where possible.

Flood warning and evacuation

- The property owner has registered with the Environment Agency flood warnings (www.gov.uk/sign-up-for-flood-warnings) for the relevant watercourse, and prepared a simple household flood plan.
- Given the elevated surface water and groundwater risk in addition to the watercourse risk, occupants should be prepared to act on the earliest available warning – the safest time to leave, if evacuation is necessary, is before access routes become impassable.
- A list of emergency contacts, insurance details and a basic flood kit (torch, means of shutting off utilities, important documents) is recommended good practice for any property in an area of elevated flood risk. The owner has prepared an accessible emergency pack for such events.

13. Other Relevant Considerations

The Groundsure report also identifies the following non-flood environmental matters at the property, noted here for completeness as they were raised alongside the flood risk assessment:

- **Radon:** the property lies in a radon-affected area, with an estimated 1–3% of local properties likely to be affected. Radon testing is recommended if not already undertaken. The owner is proposing to lay a radon membrane during the ground floor house works.
- **Planning history:** an Enforcement Notice (Ref. E280, dated 24 February 1982, under the Town and Country Planning Act 1971) is recorded against the property. The Notice related to not submitting a landscaping plan for the preservation of existing trees and the planting of locally indigenous trees around the boundary of the site.
- **Planning application for tree works:** Application (No. PL/2024/00246) for the removal of 5 thuya trees from the property.

These matters do not directly affect flood risk but are relevant to the overall risk profile of the property and are best considered alongside this report.

14. Conclusion

The Willow Tree is assessed, on the basis of the desktop search data reviewed, as being at Medium overall flood risk. This reflects a High rating for river/watercourse flooding, a Significant/High rating for surface water flooding, a High rating for groundwater flooding, and three recorded historical flood events along the Swillbrook (November 2024, January 2008 and July 2007). The property is registered as lying within Environment Agency Flood Zones 2 and 3 for planning purposes, and Ambiental's FloodScore™ insurance rating is High.

Climate change projections indicate this risk profile is expected to persist, and potentially increase in severity, over both the short term (5 years) and medium term (30 years), driven principally by surface water flooding.

On the positive side, the property benefits from a confirmed connection to public foul and surface water sewers, is not recorded as being at risk of internal flooding from overloaded public sewers, and no flood storage area or

formal flood defence has been identified as directly affecting the site (which also means none of the associated access or maintenance restrictions apply). The banks of the Swillbrook on the boundary the property have been reinforced to deter erosion and act as a barrier to future flood risk.

15. Sources

- Groundsure Homebuyers Report, The Willow Tree, Tuners Lane, Crudwell, Malmesbury, SN16 9EL. Ref: XP-LR1-00563950_2375642. Dated 12 June 2023.
- Wessex Water / Wessex Searches, CON29DW Residential Drainage & Water Search, The Willow Tree, Tuners Lane, Crudwell, Malmesbury, SN16 9EL. Our ref: 94049101. Dated 13 June 2023.
- X-Press Legal Services / Wiltshire Council, Regulated Local Authority Search, The Willow Tree, Tuners Lane, Crudwell, Malmesbury, SN16 9EL. Search No. 00563950. Dated 19 June 2023.