



Flooding and Thatcham

**A briefing note prepared by
Thatcham Town Council**

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Is Thatcham in a flood risk zone?

River flooding

Very little of the built up area of Thatcham is in a zone at risk of river flooding because very few properties in Thatcham lie within the active floodplain of the River Kennet. Locations at risk of river flooding are mapped on the Environment Agency's website www.environment-agency.gov.uk.

Surface water flooding

Flooding on 20 July 2007 was caused by surface water associated with a rainstorm calculated on a frequency of 1 in 169 years, i.e. an extremely rare occurrence. Much of the flooding followed the line of natural watercourses, that are mostly culverted under the town.

Computer modelling to map surface water flood risk is currently being commissioned. This exercise will identify if parts of Thatcham are at significant risk of surface water flooding under different storm scenarios. For insurers, the risk considered 'significant' is a flood event occurring in 1 in 75 years or less.

Properties that were not flooded on 20 July 2007 cannot be considered at significant risk of surface water flooding, on the basis they were not flooded during a 1 in 169 year event.

It is also unlikely that many of the properties flooded in 2007 are at significant risk of flooding, using the insurance industry's risk assessment (1 in 75 years). However, the degree of risk for individual properties cannot be quantified until the computer modelling exercise has been completed.

Insurance

The vast majority of properties that flooded in 2007 had not been flooded before. They were flooded due to an extreme weather event that was of an unprecedented scale. However, some insurance companies have substantially raised the excess payable for flooding on renewal of premiums. The National Flood Forum advises that substantial increases should be challenged by property owners, in cases where there is no prior history of flooding. The Association of British Insurers has produced a Statement of Principles on the Provision of Flood Insurance (see further information below) and property-holders should refer to this if they believe they are being unfairly treated by their insurers.

The insurance industry has recently committed to continue to provide flood insurance to the vast majority of UK customers, including those whose properties have been flooded before.

Revised Statement of Principles on the Provision of Flood Insurance¹ (July 2008)

The Association of British Insurers says it will to continue to offer cover residential property and small businesses if the flood risk is not significant (1 in 75 year or less probability of flooding) and to those at higher risk if this risk is reduced to below 1 in 75 within 5 years. The commitment will not apply to new properties occupied from 2009. Guidance for insuring new developments is to be provided. The commitment is to be annually reviewed. The cost of premiums and imposition of excesses, however, will continue to remain the prerogative of individual insurance companies, enabling them to reflect the commercial nature of their business that takes into account risk factors.

Work to reduce future flood risk

Some problems with the town's drainage system were highlighted by the July 2007 floods. However, shortcomings in the drainage system did not cause the flooding.

¹ www.floodforum.org.uk/revisedstatementofprinciplesjuly2008.pdf

Thatcham's drainage has been investigated by the agencies that are responsible for maintaining it, West Berkshire Council and Thames Water. Some improvements have been made or will be under way shortly. Some new works are also proposed, that will increase the resilience of the town to surface water flooding. Full details are given in Annex B, Table 1a, in the report *Flooding in Thatcham – A Year in Perspective*. This is available to view at the office of Thatcham Town Council and on line (see www.thatchamtowncouncil.gov.uk - flooding).

Flooding in July 2007

What happened and why

On 20 July 2007 approximately 1100 properties in Thatcham were affected by flooding.

The type of flooding was 'flash' flooding, caused by a huge volume of 'surface' water generated during an unprecedented and intense rainstorm over the area. Much of the surface water entered the town from farmland to the north, where the ground was saturated owing to the unusually wet summer. Under normal conditions, much of the rain would have percolated into the soil, and there would have been much less surface water.

Due to the intensity of the storm, the volume of surface water was too great for much of it to enter the Thatcham's drainage system². In some locations, parts of the drainage system failed to work properly, for instance, due to blockages and, on Kennet Heath, problems with the pumps that drain

water away from the estate. However, even if the town's drainage had worked to full capacity, flooding would have been extensive.

The rainstorm on 20 July 2007 was an extreme weather event unprecedented in living memory, calculated to be a 1 in 169-year event. According to the Centre for Ecology and Hydrology, this weather was not considered to form part of any clearly emerging pattern or long term trend associated with climate change. However, more frequent and intense rainstorms are a predicted consequence of climate change.

Which areas were flooded?

Maps showing the pathway of the floodwater, and the properties that were flooded, can be downloaded from Thatcham Town Council's website (see Appendix 2a to *Flooding in Thatcham* report).

Many other towns and villages in West Berkshire were also affected by flash flooding, including Lambourn, a town high up on the Berkshire Downs.

Buying a property? Finding out about drainage

Information about the location of surface and foul water drainage should be available in the Home Information Pack for the property that is being sold.

Further enquiries about drainage can be made to West Berkshire Council (the 'Highways Authority'), which has a map of drainage assets in the town and which is taking a lead in coordinating drainage maintenance and improvement activities in the town.

Recently constructed properties

If you are buying a property on a new development, be aware that the roads,

² Underground concrete pipes (culverts) that carry watercourses and surface water from properties, roads and public open spaces.

pavements and drainage infrastructure may not yet be 'adopted', in which case responsibility for maintaining these will lie with the developer.

West Berkshire Council will normally accept legal responsibility for maintaining roads, including highway drainage (i.e. road gullies that take water from the road into the Surface Water Sewers and the pipes that connect these to the surface water sewers), once the developer has satisfied all the conditions that have been placed upon them as laid out in the planning permission, and associated legal agreements, for the development. Once these have been satisfied, Thames Water will normally become responsible for maintaining structures (pumps and main surface water sewers) that remove surface water from the estate. However, 'adoption' sometimes happens many years after an estate has been built.

Information on whether or not the development and its infrastructure has been adopted and, if not, what outstanding conditions have yet to be met by the developer, is available from the Local Planning Authority (West Berkshire Council, Development Control) and should be available as part of the searches that are undertaken prior to the purchase/sale of a property.

Protecting property from flood damage

There are many ways to reduce the rebuilding time and costs should a property be flooded, and that can reduce the risk of water entering a property. These range from installing permeable driveways to raising the electrics in the ground floor. The National Flood Forum website has links to many useful sources of information on this subject.

Further information and contacts

A reference box containing information relating to the July 2007 floods is held at Thatcham Town Council and Thatcham Library. Lots of information is also on the Town Council's website, including the report *Flooding in Thatcham, July 2007-September 2008. A Year in Perspective*.

Thatcham Town Council is unable to answer queries about drains, flooding and flood risk in specific locations. All such enquiries should be made to West Berkshire Council.

Thatcham Flood Forum: contact Thatcham Town Council.

Your local councillor: see www.thatchamtowncouncil.gov.uk (for town councillors) and www.westberkshire.gov.uk (for district councillors).

To report problems with surface water drainage, including balancing ponds: tel. 01635 519080, email: streetcare@westberks.gov.uk

To report problems with Foul Sewers, contact Thames Water Utilities: tel. 0845 9200 800 – also ask for a sewer flooding questionnaire and fill one in.

Environment Agency Pollution hotline (to report river pollution or illegal dumping of paint or oil down roadside drains): tel. 0800 80 70 60

Reports commissioned by West Berkshire Council:

Overview and Scrutiny Commission. *Review of July 2007 Flooding*.
Highway and Transport *Review of the July 2007 flood event*.

These can be viewed on the WBC website (search on 'flooding'):
<http://www.westberks.gov.uk/index.aspx?articleid=16>