

Specimen Address, Specimen Town

Overall Flood Risk



**MODERATE-
HIGH**

Groundsure Flood complies with relevant Law Society practice notes on flood risk in property transactions.

Site plan



Search Results

	Rivers and the Sea Medium	page 3		Historic Flood Not identified	
	Surface Water Low-Moderate	page 4		Flood Defences No	
	Groundwater High	page 5		Floodability Amber	page 7

Full assessments for other environmental risks are available in additional Groundsure searches including the Groundsure Avista 7 in 1 report. Contact Groundsure or your search provider for further details.

Overview of findings and recommendations

To save you time when assessing the report, we only provide maps and data tables of features within the search radius that we have identified to be of note. These relate to environmental risks that may have liability implications, affect insurance premiums, property values and/or a lender's willingness to lend.

You can view the fully comprehensive library of information we have searched on **page 6**.



Flood Risk

Flood risk

The property is assessed to have a flood risk rating of moderate or higher. Key recommended next steps:

- consider flood prevention measures that may be useful in the property, such as flood gates and barriers or modified airbricks
- investigate the insurance on offer for the property to ensure any implications on premiums are fully understood before completion
- check to see if the property is eligible for the Flood Re scheme, which enables many properties at risk of flooding to be insured at reasonable rates: <http://www.floodre.co.uk/homeowner/about-us/>

Groundwater

The property is assessed to have a groundwater flood risk of moderate or higher. Key recommended next steps:

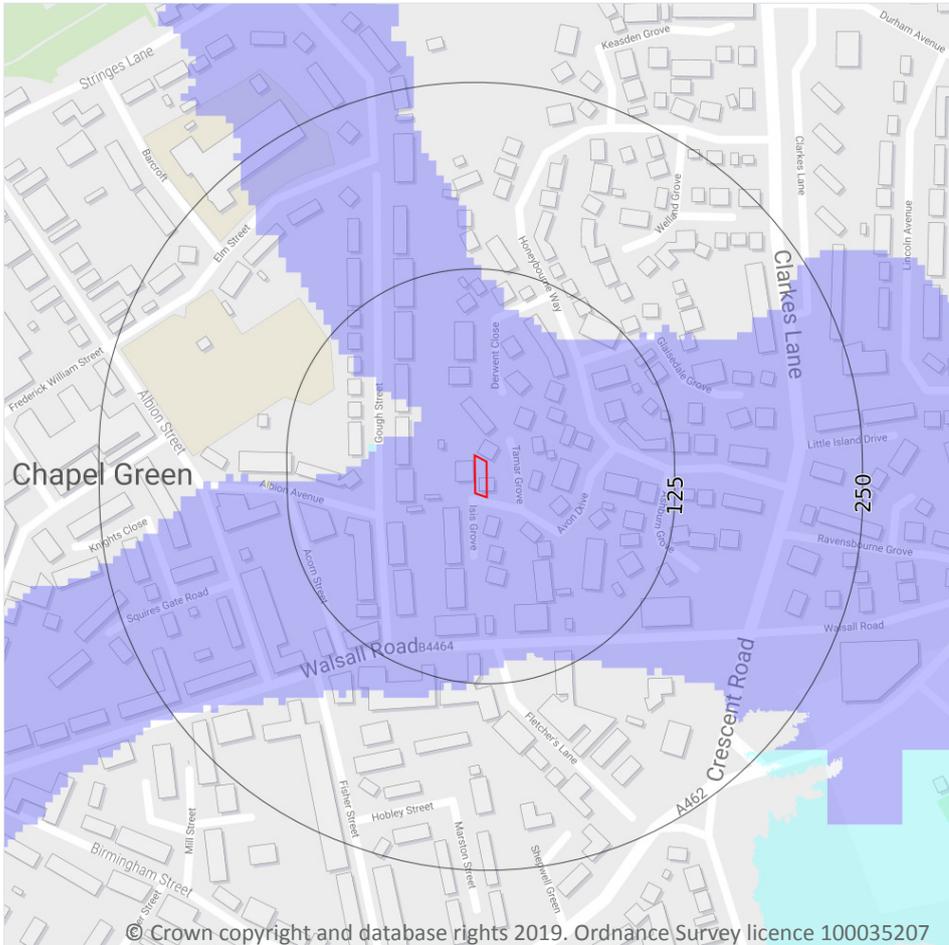
- if the property has a basement or other section below ground, investigate whether tanking is possible. This is a process where basement areas are sealed with a watertight material to prevent groundwater seeping in
- look at the search result in the context of its locality. Discuss with the seller (and potentially their neighbours) to see if groundwater flooding is common there and what measures are in place to combat it
- consider conducting a visual check at the property looking for water staining, damp patches or mould growth. Be aware of any damp smells. It is also worth checking the survey to see if any of these things have been reported
- further advice on groundwater flooding has been produced by Environment Agency and the Local Government Association and can be found at https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/297421/flho0911bugi-e-e.pdf



Flood Risk



Risk of flooding from rivers and the sea



— Site Outline

Search buffers in metres (m)

Environment Agency river and coastal flooding:

High

Medium

Low

Very Low

Historical Flood Events

Areas Used for Flood Storage

Areas Benefiting from Flood Defences

Proposed Flood Defence Scheme

Flood Defences

Risk of flooding from rivers and the sea

The property has a Medium chance of flooding in any given year, according to Risk of Flooding from Rivers and Sea (RoFRaS) data. This could cause problems with insuring the property against flood risk. However, if built before 2009, it may be eligible for insurance assistance from the Flood Re scheme: <http://www.floodre.co.uk/>

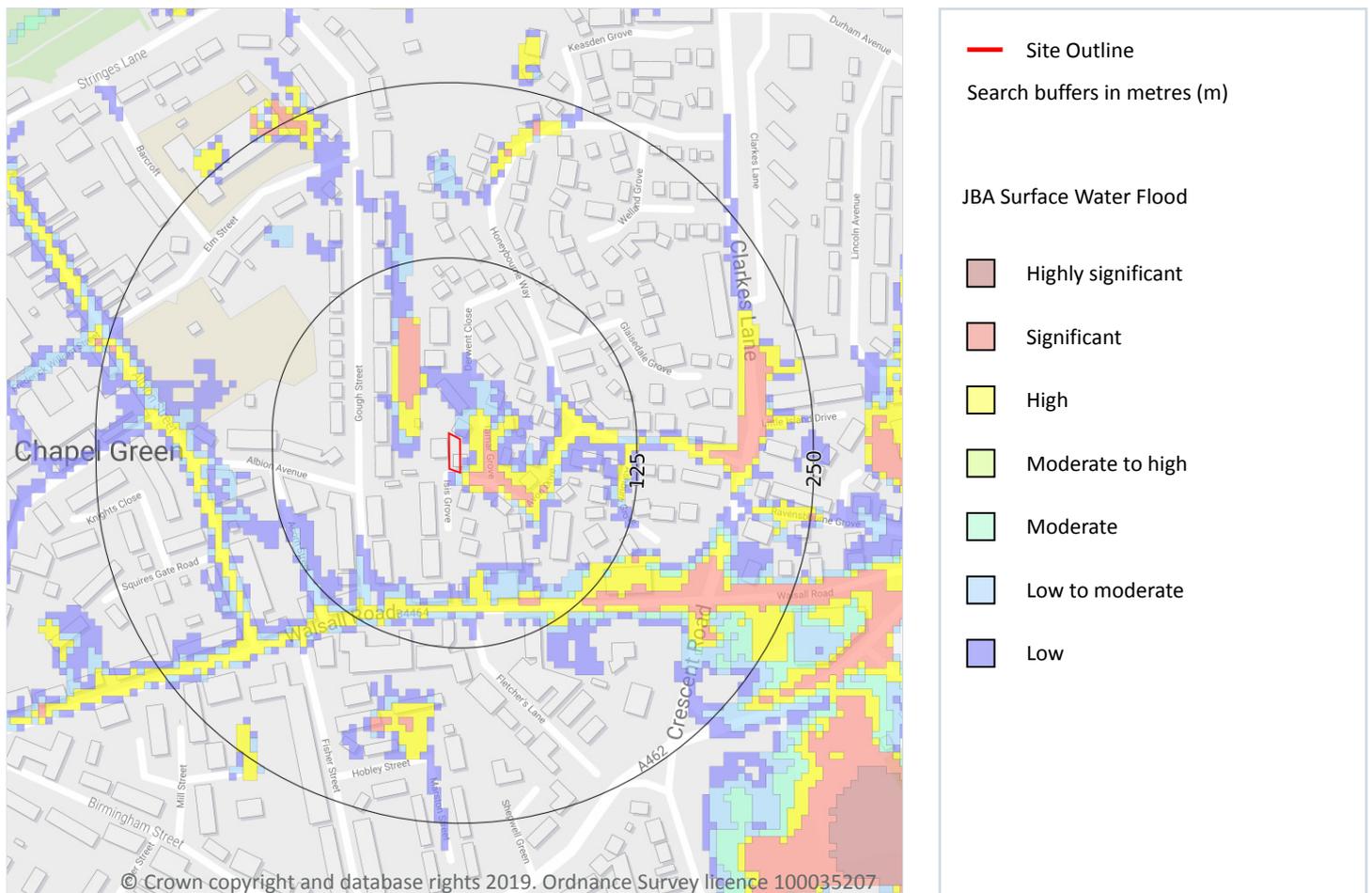
RoFRaS assesses flood risk from rivers and the sea in England and Wales, using local data and expertise. It shows the chance of flooding from rivers or the sea, taking account of flood defences and the condition those defences are in. The RoFRaS model uses local water level and flood defence data to model flood risk. See below for explanation of the RoFRaS levels of flood risk.

Please see **page 2** for further advice.

Environment Agency RoFRaS risk ratings

Very Low	Low	Medium	High
The chance of flooding from rivers or the sea is considered to be less than 1 in 1000 (0.1%) in any given year.	The chance of flooding from rivers or the sea is considered to be less than 1 in 100 (1%) but greater than or equal to 1 in 1000 (0.1%) in any given year.	The chance of flooding from rivers or the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 100 (1%) in any given year.	The chance of flooding from rivers or the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

Surface water flood risk



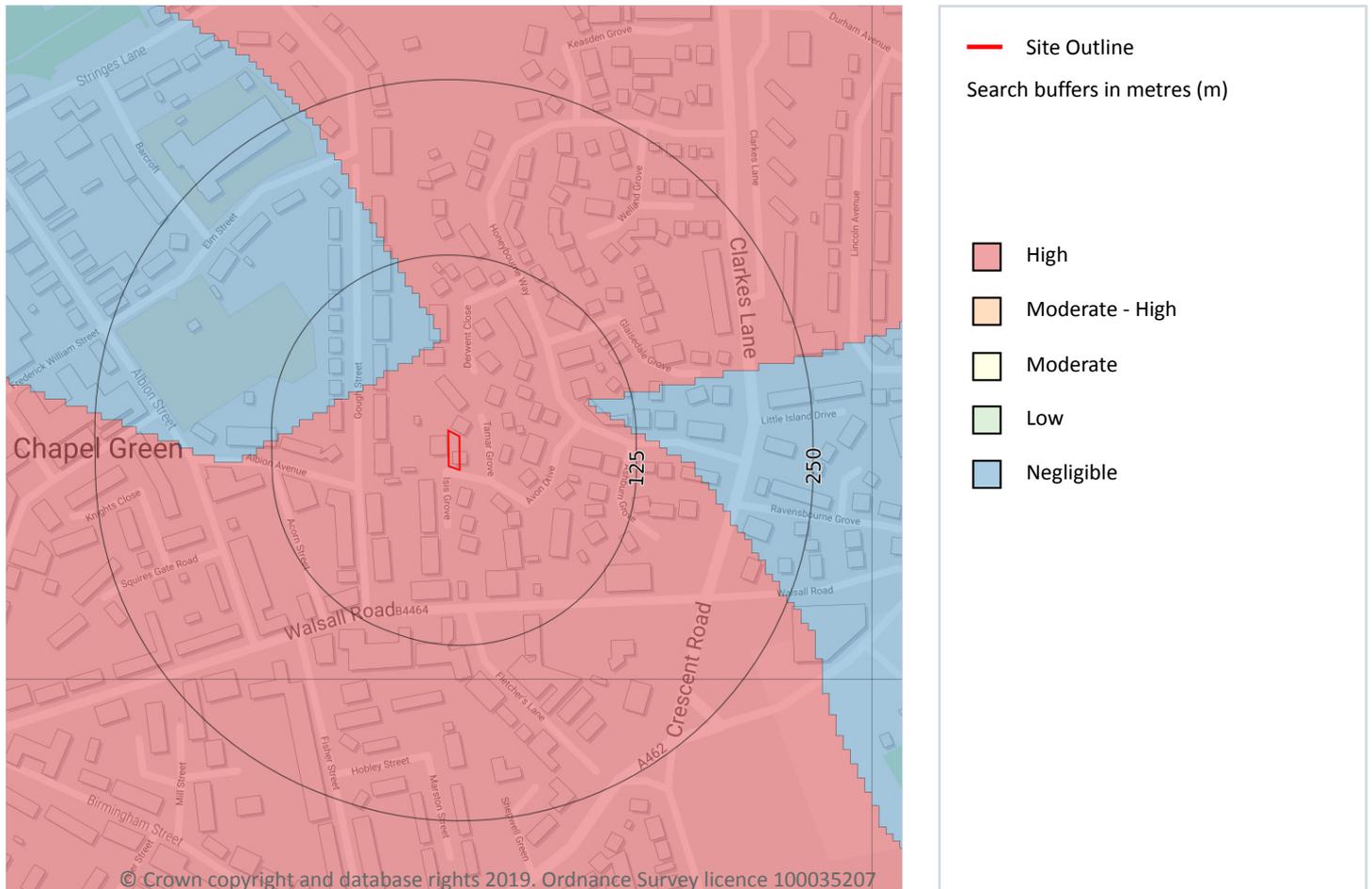
Surface water flood risk

The property is likely to be prone to flooding following extreme rainfall, which could cause problems with insuring the property against flood risk. However, if built before 2009, it may be eligible for insurance assistance from the Flood Re scheme: <http://www.floodre.co.uk/>

The area in which the property is located has been assessed to be at a Low-Moderate risk of surface water flooding. This area is considered to have a 1 in 200 probability of surface water flooding due to rainfall in a given year to a depth of between 0.1m and 0.3m. However, as is the case with probability statistics and predictions, this information should be used as a guideline only. The area may flood several years in a row, or not at all for many years.

These risk calculations are based on JBA Risk Management maps.

Groundwater flooding



JBA data indicates that the property is in an area with a high risk of groundwater flooding. Should a 1 in 100-year (1%) design groundwater flood occur, groundwater levels could reach to or very near to the ground surface, giving a risk of groundwater flooding to both surface and subsurface assets. Groundwater may emerge at significant rates and has the capacity to flow overland and/or pond within any topographic low spots.

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Datasets searched

This is a full list of the data searched in this report. If we have found results of note we will state "Identified". If no results of note are found, we will state "Not identified". Our intelligent filtering will hide "Not identified" sections to speed up your workflow.

Flood Risk

Risk of flooding from rivers and the sea	Identified
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Flood storage areas: part of floodplain	Not identified
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Historical flood areas	Not identified
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Areas benefiting from flood defences	Not identified
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Flood defences	Not identified
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Proposed flood defences	Not identified
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Surface water flood risk	Identified
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Groundwater flooding	Identified
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Flood information

The Flood Risk Assessment section is based on datasets covering a variety of different flooding types. No inspection of the property or of the surrounding area has been undertaken by Groundsure or the data providers. The modelling of flood hazards is extremely complex and in creating a national dataset certain assumptions have been made and all such datasets will have limitations. These datasets should be used to give an indication of relative flood risk rather than a definitive answer. Local actions and minor variations, such as blocked drains or streams etc. can greatly alter the effect of flooding. A low or negligible modelled flood risk does not guarantee that flooding will not occur. Nor will a high risk mean that flooding definitely will occur. Groundsure's overall flood risk assessment takes account of the cumulative risk of river, coastal, surface water (pluvial), and groundwater flooding and historic flood events.

Risk of flooding from rivers and the sea

This is an assessment of flood risk for England and Wales produced using local data and expertise, provided by Environment Agency. It shows the chance of flooding from rivers or the sea presented in categories taking account of flood defences and the condition those defences are in. The model uses local water level and flood defence data to model flood risk.

Historic flood events

Over 86,000 events are recorded within this database. This data is used to understand where flooding has occurred in the past and provides details as available. Absence of a historic flood event for an area does not mean that the area has never flooded, but only that Environment Agency/Natural Resources Wales do not currently have records of flooding within the area. Equally, a record of a flood footprint in previous years does not mean that an area will flood again, and this information does not take account of flood management schemes and improved flood defences.

Surface water flooding

JBA Risk Management surface water flood map identifies areas likely to flood following extreme rainfall events, i.e. land naturally vulnerable to surface water or "pluvial" flooding. This data set was produced by simulating 1 in 75 year, 1 in 200 year and 1 in 1000 year rainfall events. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though older ones may even flood in a 1 in 5 year rainstorm event.

Proposed flood defences

The data includes all Environment Agency/Natural Resources Wales's projects over £100K that will change or sustain the standards of flood defence in England and Wales over the next 5 years. It also includes the equivalent schemes for all Local Authority and Internal Drainage Boards.

Flood storage areas

Flood Storage Areas may also act as flood defences. A flood storage area may also be referred to as a balancing reservoir, storage basin or balancing pond. Its purpose is to attenuate an incoming flood peak to a flow level that can be accepted by the downstream channel. It may also delay the timing of a flood peak so that its volume is discharged over a longer time interval. These areas are also referred to as Zone 3b or 'the functional floodplain' and has a 5% or greater chance of flooding in any given year, or is designed to flood in the event of an extreme (0.1%) flood or another probability which may be agreed between the Local Planning Authority and Environment Agency/Natural Resources Wales, including water conveyance routes. Development within Flood Storage Areas is severely restricted.

Groundwater flooding

Groundwater flooding is flooding caused by unusually high groundwater levels. It occurs as excess water emerging at the ground surface or within underground structures such as basements. Groundwater flooding tends to be more persistent than surface water flooding, in some cases lasting for weeks or months, and it can result in significant damage to property. This risk assessment is based on a 5m Digital Terrain Model (DTM) and a 1 in 100 year return period.

JBA Floodability

The property has been rated as **Amber**. Please see **page 2** for further advice.

Flood Re is a joint initiative between the Government and insurers. It was set up to help UK residents who are at risk of flooding to obtain flood cover as part of their household insurance. There are several exemptions from the Flood Re scheme including new properties built after 1 January 2009, commercial property, buy to let properties and blocks of flats with four or more units. A full list of exemptions is available on the Flood Re website (<https://www.floodre.co.uk/can-flood-re-help-me/eligibility-criteria/>).

JBA's Floodability rating provides an indication of the likelihood of a property being ceded into the Flood Re scheme from river, coastal and surface water flood only. It does not consider the many other factors needed for ceding into the Flood Re scheme, nor does it consider the other requirements for obtaining insurance.

The JBA Floodability Index is categorised on a fivefold scale:

Black 2 indicates a level of flood hazard such that standard priced insurance covering flood risk is likely to be subject to increased premiums and non-standard and/or additional terms. There is a very high possibility of insurance companies ceding the property into the Flood Re scheme, especially if the property has flooded in the past.

Black 1 indicates a level of flood hazard such that standard priced insurance covering flood risk is likely to be subject to increased premiums and non-standard and/or additional terms. There is a high possibility of insurance companies ceding the property into the Flood Re scheme, especially if the property has flooded in the past.

Red indicates a level of flood hazard such that standard priced insurance covering flood risk is likely to be subject to increased premiums and non-standard and/or additional terms. There is a moderate possibility of insurance companies ceding the property into the Flood Re scheme particularly if the property has flooded in the past.

Amber indicates a level of flood hazard such that insurance covering flood risk may be available but may be subject to increased premiums and non-standard and/or additional terms. There is a low possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.

Green indicates a level of flood hazard such that insurance covering flood risk may be obtainable relatively easily as part of a standard household insurance contract. There is a very low possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.

N/A indicates that a Floodability rating has not been provided for the property. This is either because the property is a new build and doesn't contain an OS Address Point or the nearest Floodability rating is outside of the 10m search radius. Please contact Groundsure for further assistance.

Search Code and Groundsure terms and conditions

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- sets out minimum standards which firms compiling and selling search reports have to meet
- promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals
- enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services

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- handle complaints speedily and fairly
- ensure that products and services comply with industry registration rules and standards and relevant laws
- monitor their compliance with the Code

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Please note that all queries or complaints regarding your search should be directed to your search provider in the first instance, not to TPOs or to the PCCB.

TPO's Contact Details:

The Property Ombudsman scheme, Milford House, 43-55 Milford Street, Salisbury, Wiltshire SP1 2BP. Tel: 01722 333306 Fax: 01722 332296 Email: admin@tpos.co.uk Web: <https://www.tpos.co.uk/>

You can get more information about the PCCB from <https://pccb.org.uk/>.

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- acknowledge it within 5 working days of receipt
- normally deal with it fully and provide a final response, in writing, within 20 working days of receipt
- keep you informed by letter, telephone or e-mail, as you prefer, if we need more time
- provide a final response, in writing, at the latest within 40 working days of receipt
- liaise, at your request, with anyone acting formally on your behalf

Complaints should be sent to:

Operations Director, Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email:

info@groundsure.com If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to The Property Ombudsman scheme (TPOs): Tel: 01722 333306, E-mail: admin@tpos.co.uk We will co-operate fully with the Ombudsman during an investigation and comply with their final decision.

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