

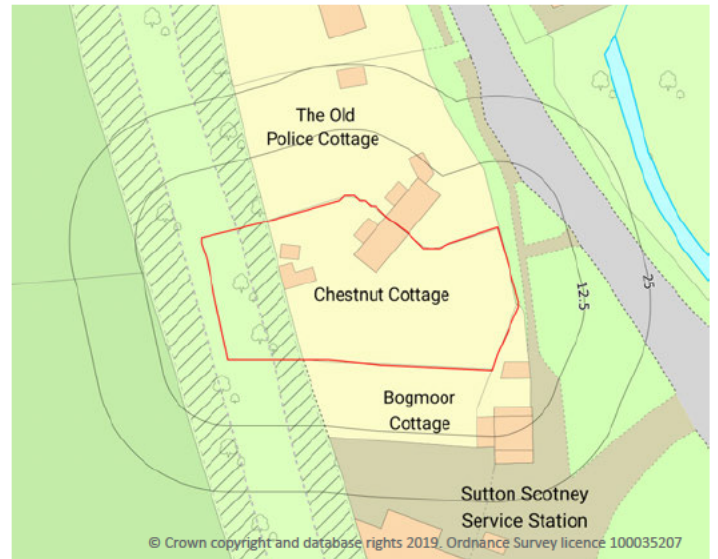
## Overall Flood Risk









**HIGH**

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

## Site plan



## Search Results

	<b>Rivers and the Sea</b> <b>Medium</b>	page 3		<b>Historic Flood</b> Not identified	
	<b>Surface Water</b> <b>Significant</b>	page 4		<b>Flood Defences</b> No	
	<b>Groundwater</b> <b>High</b>	page 5		<b>FloodScore™</b> High	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

An elevated level of flood risk has been identified at the property. Key recommended next steps:

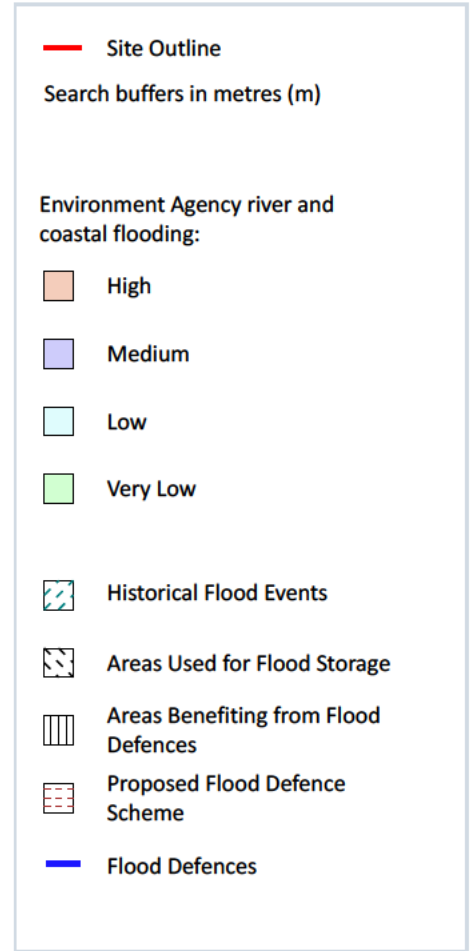
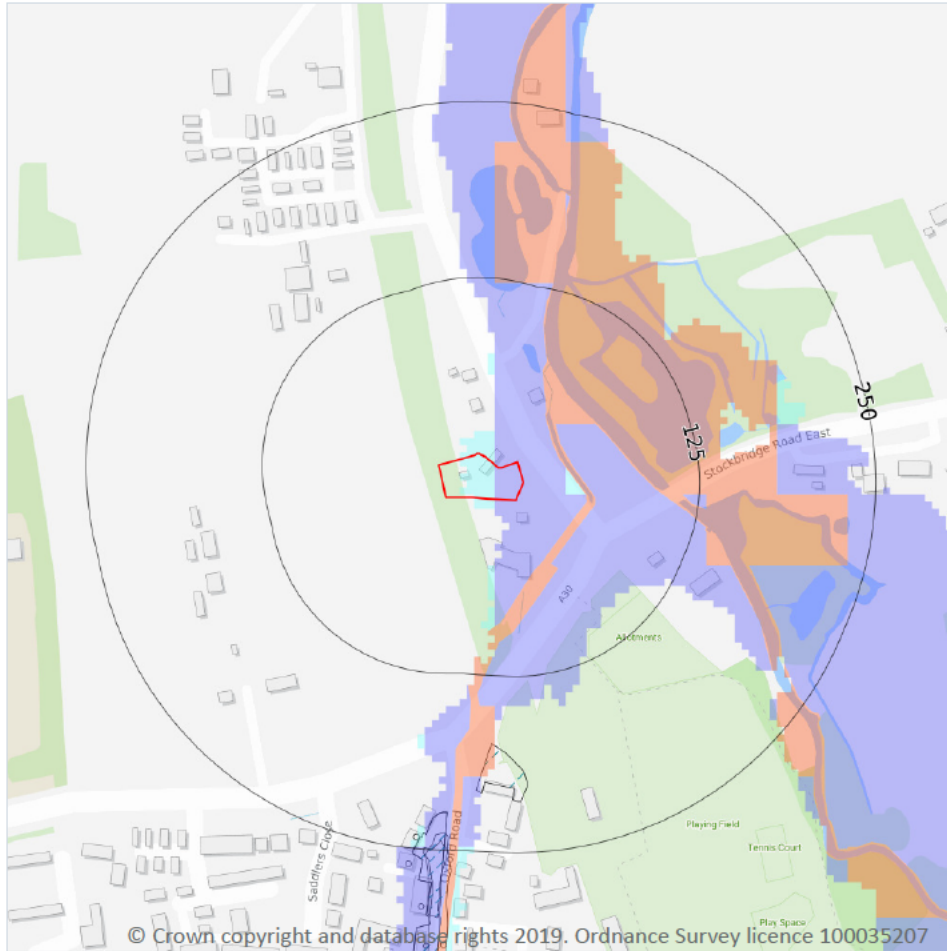
- check to see if the property is eligible for the Flood Re scheme, which enables many properties at risk of flooding to be insured at reasonable rates: <http://www.floodre.co.uk/homeowner/about-us/>
- investigate the insurance on offer for the property to ensure any implications on premiums are fully understood before completion
- a risk of groundwater flooding has been identified at the site. This will be more of an issue for properties with a basement or other section below ground. Further advice on groundwater flooding has been produced by the Environment Agency and the Local Government Association and can be found at [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/297421/flho0911bugi-e-e.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/297421/flho0911bugi-e-e.pdf)
- consider purchasing a more detailed flood risk assessment for the property from a flood risk specialist. Groundsure currently does not offer these searches but our customer services team will be able to provide contact details of our preferred suppliers of those reports
- investigate the various forms of flood resistance and resilience measures that will help protect your property in the event of a flood



## Flood Risk



### Risk of flooding from rivers and the sea



### 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.

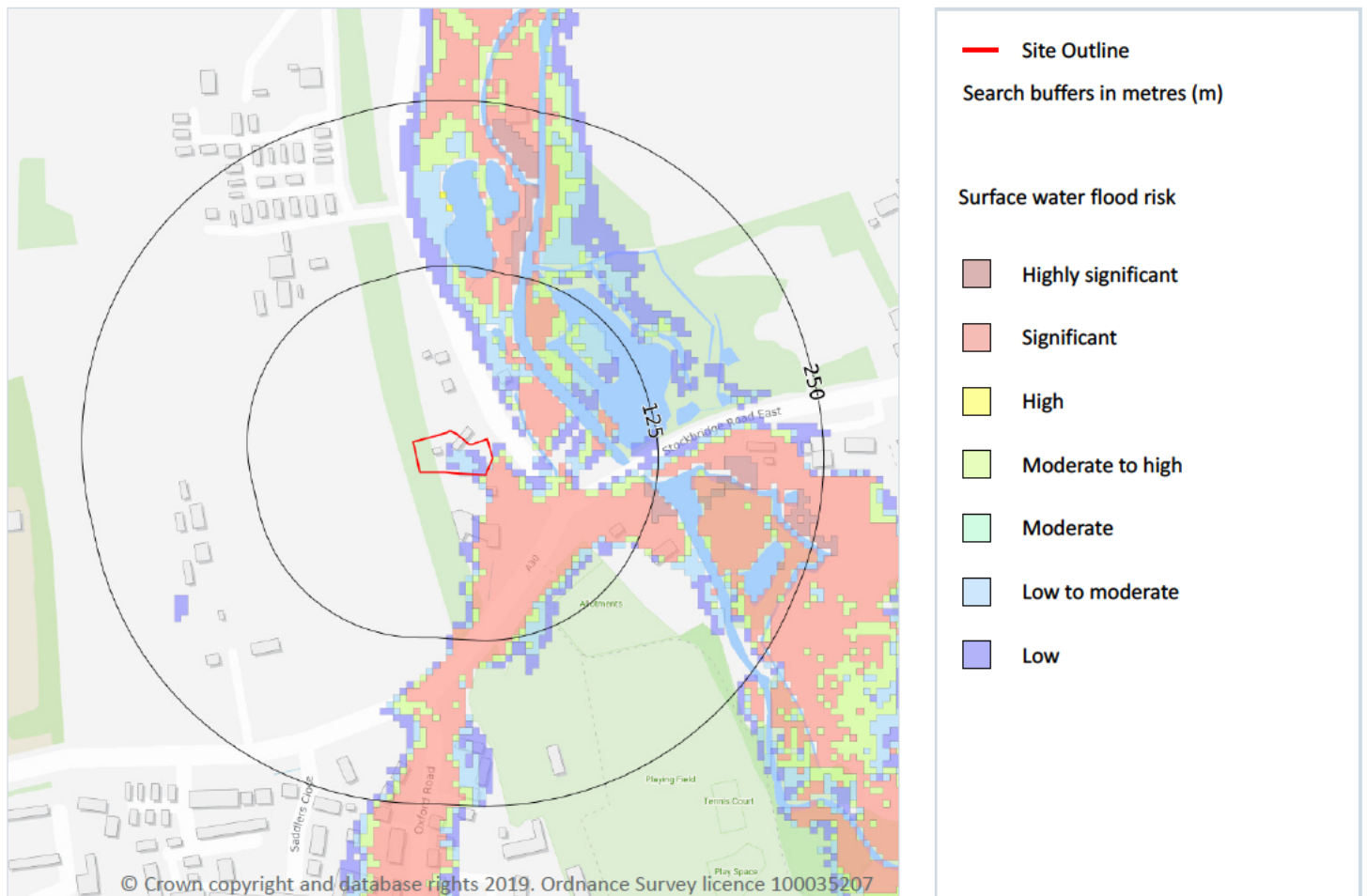
Please see page 2 for further advice.

### 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 may have an impact on 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/>

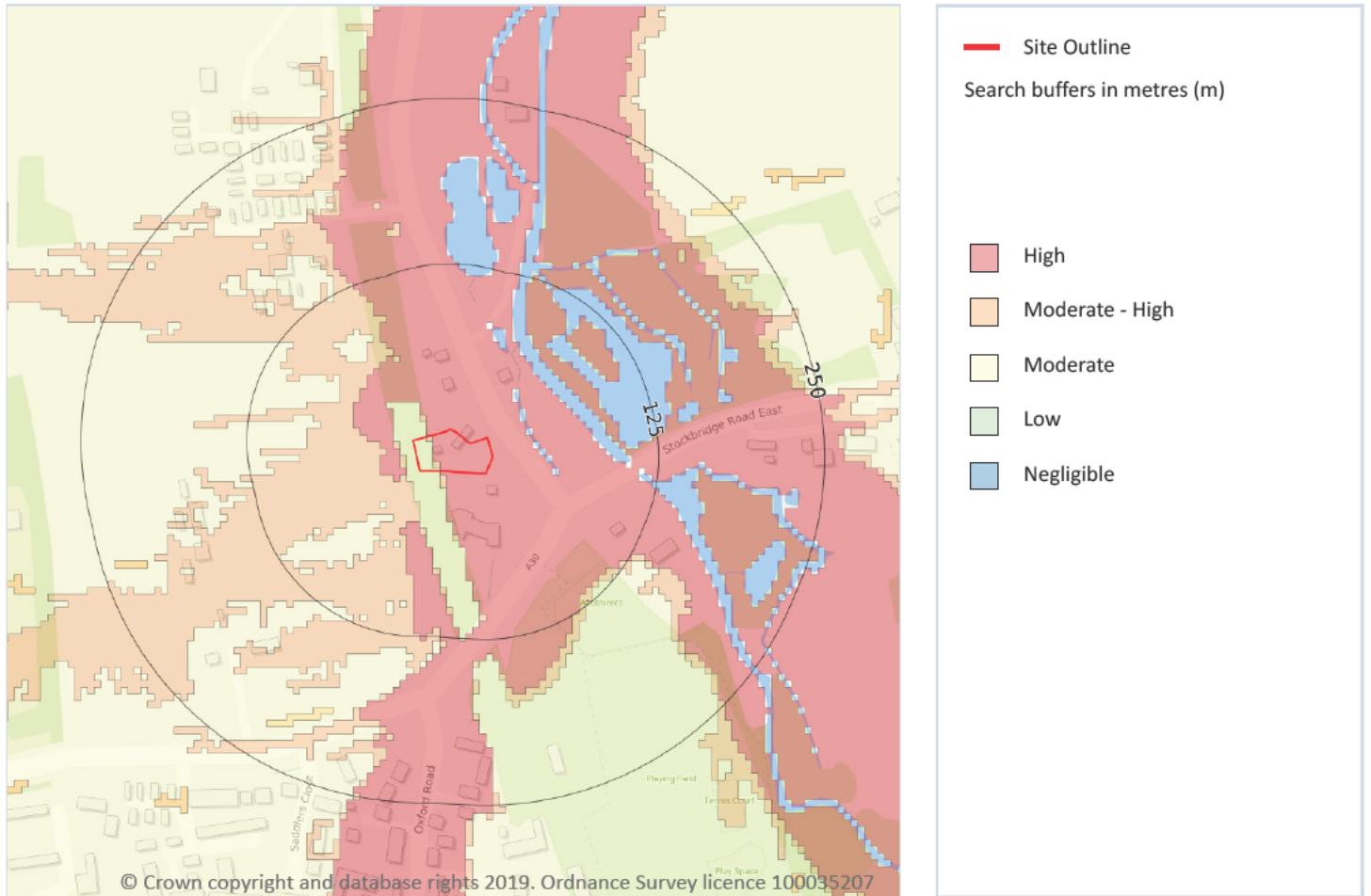
The area in which the property is located has been assessed to be at a Significant risk of surface water flooding. This area is considered to have a 1 in 30 probability of surface water flooding due to rainfall in a given year to a depth of between 0.3m and 1.0m. However, as is the case with probability 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. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20



and 1 in 30 years, though some older ones may flood in a 1 in 5 year rainfall event.

These risk calculations are based on Ambiantal Risk Analytics maps.

## Groundwater flooding



Ambiental data indicates that the property is in an area with a high risk of groundwater flooding. Should a 1 in 100-year groundwater flood occur, groundwater levels could rise above ground level to depth of over 25cm. Basement areas may become inundated.

Some of the responses contained in this report are based on data and information provided by the Natural Environment Research Council (NERC) or its component body British Geological Survey (BGS). Your use of any information contained in this report which is derived from or based upon such data and information is at your own risk. Neither NERC nor BGS gives any warranty, condition or representation as to the quality, accuracy or completeness of such information and all liability (including for negligence) arising from its use is excluded to the fullest extent permitted by law. Your use of the data/report/assessment constitutes your agreement to bring no claim against NERC or BGS in connection with it.



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

## 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

Ambiental Risk Analytics 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 30 year, 1 in 100 year, 1 in 250 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 1 in 100 year and 1 in 250 year return periods.

## Ambiental FloodScore™

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

Flood Re is a joint initiative between the Government and the UK insurance market. The scheme was set up to provide affordable household insurance flood cover to UK residents at risk of flooding. There are some exemptions from the Flood Re scheme, which includes; 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 the exemptions can be found on the Flood Re website (<https://www.floodre.co.uk/can-flood-re-help-me/eligibility-criteria/>).

Ambiental's FloodScore™ risk rating provides an indication of the perceived insurance risk classification, and subsequently the likelihood of a property being ceded into the Flood Re scheme from river, coastal and surface water flood only. It does not consider other factors required or assessed against for ceding into the Flood Re scheme, nor does it consider any other requirements for obtaining household insurance.

The Ambiental FloodScore™ is classified into six different bandings:

**Very High** indicates a level of flood risk where standard insurance pricing for flood cover is likely to be subject to increased premiums and non-standard and/or additional terms. There is a very high possibility of the property being ceded into the Flood Re scheme by insurance companies, especially if there is a record of a previous flood at the property.

**High** indicates a level of flood risk where standard insurance pricing for flood cover is likely to be subject to increased premiums and non-standard and/or additional terms. There is a high possibility of the property being ceded into the Flood Re scheme by insurance companies, especially if there is a record of a previous flood at the property.

**Moderate-High** indicates a level of flood risk where standard insurance pricing for flood cover is likely to be subject to increased premiums and non-standard and/or additional terms. There is a moderate possibility of the property being ceded into the Flood Re scheme by insurance companies, particularly if there is a record of a previous flood at the property.

**Moderate** indicates a level of flood risk where standard insurance pricing for flood cover may be available but may be subject to increased premiums and non-standard and/or additional terms. There is a low possibility of the property being ceded into the Flood Re scheme by insurance companies, unless there is a record of a previous flood at the property.

**Low** indicates a level of flood risk where insurance cover for flood may be relatively easily obtained as part of a standard household insurance policy. There is a very low possibility of the property being ceded into the Flood Re scheme by insurance companies, unless there is a record of a previous flood at the property.

**Very Low** indicates a level of flood risk that should not have any impact on the provision of flood cover for the property.



## Search Code and Groundsure terms and conditions

### IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email: [info@groundsure.com](mailto:info@groundsure.com) which is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered search firms maintain compliance with the Code.

### The Search Code

- provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in property search reports undertaken by subscribers on residential and commercial property within the United Kingdom
- 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

By giving you this information, the search firm is confirming that they keep to the principles of the Code. This provides important protection for you.

### The Code's core principles

Firms which subscribe to the Search Code will:

- display the Search Code logo prominently on their search reports
- act with integrity and carry out work with due skill, care and diligence
- at all times maintain adequate and appropriate insurance to protect consumers
- conduct business in an honest, fair and professional manner
- 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

### Complaints Advice

If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for any complaint to be considered under their formal internal complaints procedure. If you remain dissatisfied with the firm's final response, after your complaint has been formally considered, or if the firm has exceeded the response timescales, you may refer your complaint for consideration under The Property Ombudsman scheme (TPOs). The Ombudsman can award up to £5,000 to you if the Ombudsman finds that you have suffered actual financial loss and/or aggravation, distress or inconvenience as a result of your search provider failing to keep to the Code.

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](mailto:admin@tpos.co.uk) Web: <https://www.tpos.co.uk/>

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

PLEASE ASK YOUR SEARCH PROVIDER IF YOU WOULD LIKE A COPY OF THE SEARCH CODE

## COMPLAINTS PROCEDURE: If you want to make a complaint, we will:

- 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](mailto: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](mailto:admin@tpos.co.uk) We will co-operate fully with the Ombudsman during an investigation and comply with their final decision.

Groundsure's Terms and Conditions can be viewed online at this link: <https://www.groundsure.com/terms-and-conditions-feb11-2019>

## Important consumer protection information

All of the advice and reports that Groundsure produces are covered by a comprehensive Remediation Contribution policy to ensure customers are protected, see <https://www.groundsure.com/remediation> for full details.

## Data providers

Groundsure works with respected data providers to bring you the most relevant and accurate information in your Flood report. To find out who they are and their areas of expertise see <https://www.groundsure.com/sources-reference>.