

Homecheck Flood



Overall Flood Risk



FURTHER ACTION
CLICK TO VIEW ONLINE VIEWER

The property is at a significant risk of Surface Water, River and Other flooding. Further assessment is recommended to understand the likely depth of flood waters. Please refer to the Professional Opinion and Recommendations section on page 1 of this report. To explore the risk further, please visit the online viewer.



Insurability

Despite the risk identified, flood insurance for most residential properties will remain available and affordable providing they are eligible for the Flood Re scheme. More information is provided at the back of this report. We recommend you obtain buildings and contents insurance terms before exchange of contracts.



Flood Defences

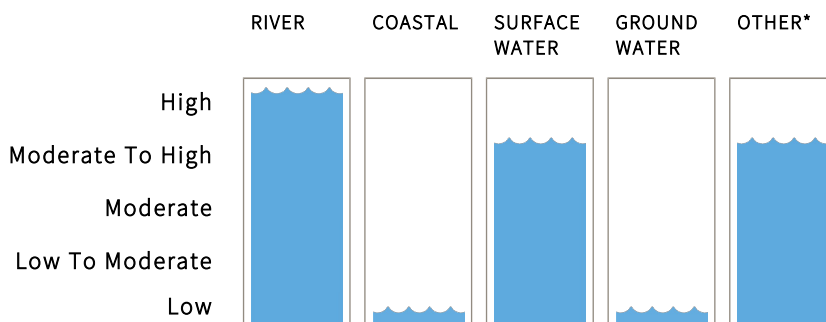
Are there existing river/coastal flood defences that have been identified and taken into account in our overall risk assessment?

Yes



Individual Flood Risks

The gauges below detail the level and type of individual flood risks at the property. If flood defences are present, the gauges presume these are operational.



* Includes historic flood events, proximity to surface water features and elevation above sea level

This report is issued for the property described as:
Test, Test, Test Town, TE1 1ST
Report Reference:
117562670

National Grid Reference:
313790 113840

Customer Reference:
test19_24/4/17_HCF

Report Date:
24 April 2017



Click here
to view the **online viewer** or go to:

<http://landmark.ly/tQfLNy>



CONTACT DETAILS

If you require any assistance please contact our customer support team on:

0844 844 9966

or by email at:
helpdesk@landmark.co.uk

Professional Opinion and Recommendations

Please see below our recommendations and next steps with regards to the property.



Overall Flood Risk



FURTHER ACTION
CLICK TO VIEW ONLINE VIEWER

Professional Opinion

A high risk of flooding was originally identified at the property, Landmark Information Group's environmental consultants have manually reviewed the risk to the property and consider this to be representative of the property as a whole. The flood risk to the property has, therefore, remained the same.

1. River Flooding

The property is within an area that is at a high risk of river flooding. Although Environment Agency recorded flood defences have been identified within 500m of the property, these are not expected to protect the property and the high flood risk remains.

2. Surface Water Flooding

During a surface water flood event, depths of surface water at the property may reach and exceed 0.3m.

3. Other Flooding

A historic flood event has been recorded at the property. Although flood defences have been identified within 500m, these may not fully protect the area.

Flood Defences

Landmark's overall risk of flooding takes into account flood defences. However, please be aware that if the defences fail, are absent or over-topped the risk of river / coastal flooding to the property would remain a High risk.

Recommendations

1. Landmark recommend carrying out a follow on report to understand the expected flood depths at the property, as well as the protection level of any defences found to benefit the property. Understanding the likely depths of flooding is important as it will help to both reassess the risk and identify what the most practical approach is to protect the property. The required follow on report, a Flood Solutions Consult, will cost £99 + VAT.
2. You should ask the seller and other nearby residents if flooding has occurred in the area previously. If it has, what was the impact and where were the affected areas.
3. As a high risk of flooding has been identified, Landmark recommend the property purchaser/owner explores the viewer to understand the risks further.

Insurance

Despite the risk identified, flood insurance for most residential properties will remain available and affordable providing they are eligible for the Flood Re scheme. Please see details of eligibility at <http://www.floodre.co.uk/homeowner/eligibility/>

We recommend you obtain buildings and contents insurance terms before exchange of contracts.

Flood Risk

Flood risk is based on probability; to understand more about flood and the information reviewed, including flood protection measures, please explore the viewer or visit the 'Know Your Flood Risk Website' at: www.knowyourfloodrisk.co.uk/sites/default/files/FloodGuide_ForHomeowners.pdf

Professional Opinion and Recommendations

Useful Information:

No physical site inspection has been carried out or is proposed. This report highlights only the information which we have determined should be drawn to your attention however, other risks may be present. To review the complete information and for a full list of the data used for this report, please see the Useful Information section on the online viewer. Available at <http://landmark.ly/tQfLNy>.

Next Steps:

If you require any assistance, please contact our customer service team **0844 844 9966** or helpdesk@landmark.co.uk



Property Location



Location Plan
The map below shows the location of the property



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-  Property
-  Search Radii

Property Purchaser Guide



Understanding this report

The purpose of this report is to provide a professional opinion on the likelihood of flooding at the property. The front page provides an overall assessment, an indication of the availability of insurance, as well as a flood gauge which is broken down into River, Coastal, Surface, Groundwater and Other flood risks to help visualise the potential flood risks. Within the report, we provide recommendations and further detail of any risk requiring further attention.

Overall Flood Risk

The overall flood risk is an assessment of all the flood data which has been analysed. It may differ from the individual risks on the flood gauge as we consider the overall risk to the property.

Risk Rating

Landmark Information Group provide one of three possible responses for the Overall Flood Risk at the property. These are:

Passed: this means no risk of flooding has been identified.

Passed moderate: this means that while potential flood risks have been found, these are not considered significant or frequent enough for a Further Action to be issued. The property purchaser should refer to the online viewer at <http://landmark.ly/tQfLNy> to explore these potential issues further.

Further Action: this means a significant risk of flooding at the property has been identified. Further assessment will be required.

Insurability

Based on the data assessed within this report, an indication of whether buildings insurance is likely to be available and affordable is provided.

Flood Defences

If river/coastal flood defences are known to be present, these are assumed to be operational and are taken into consideration in our Overall Flood Risk analysis.

Individual Flood Risks

These enable you to easily identify your level of risk from the various causes of flooding. However, a residual risk of flooding may be present if flood defences fail. We therefore, provide on the Professional Opinion and Recommendation

page the level of risk should any defences identified fail. It is important to note that flood defences do not usually protect the site against groundwater or surface water.

Flooding Types

There are several types of flooding taken into account when making our overall opinion. These are explained below. Where a risk is found, this is shown on the front page and further details are provided within the body of the report.

River Flooding

River flooding occurs when rivers and streams are unable to carry away floodwaters within their usual drainage channels. River flooding can cause widespread and extensive damage because of the sheer volume of water.

Coastal Flooding

Coastal flooding results from a combination of high tides, low lying land and sometimes stormy conditions. Coastal flooding can cause widespread and extensive damage because of the sheer volume of water.

Surface Water Flooding

Surface water flooding is common during prolonged or exceptionally heavy downpours, when rainwater does not drain away into the normal drainage systems or soak away into the ground.

Ground Water Flooding

Groundwater flooding generally occurs during long and intense rainfall when underground water levels rise above surface level. Groundwater flooding may last for weeks or several months.

Other Flooding

We analyse any historic flood events records, the proximity of the property to surface water features and the elevation of the property above sea level to enhance our overall analysis of the property.

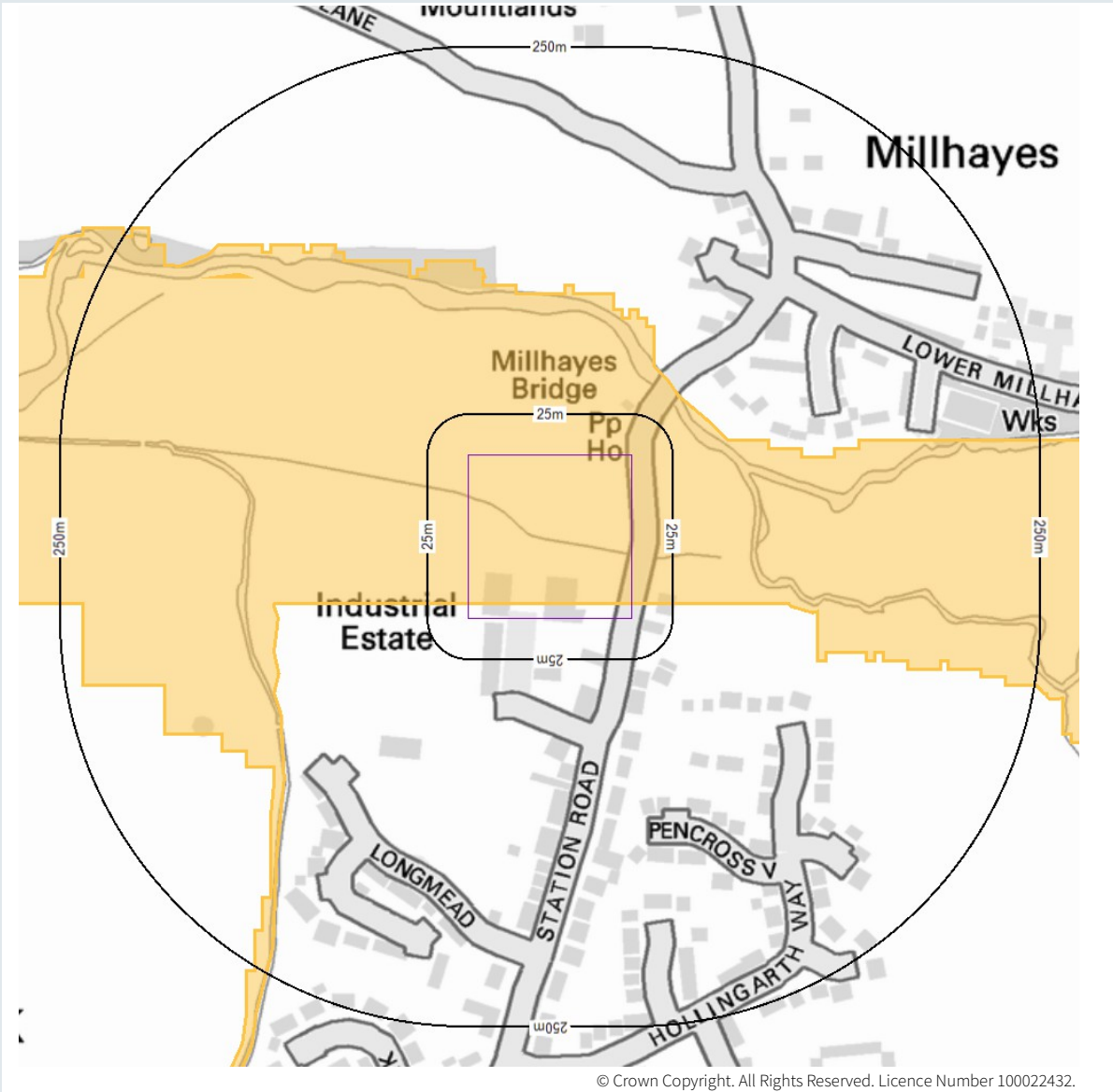
Next Steps:

If you require any assistance, please contact our customer service team **0844 844 9966** or helpdesk@landmark.co.uk.

River Flooding




The map below shows the location of potential river flood risks that may affect the property. We detail the information we believe requires your further attention in the table on the following page and also on the Professional Opinion and Recommendations page. If you wish to explore these features and the surrounding area further, please visit the online viewer.



River Flooding

- Risk Of Flooding From Rivers And Sea (RoFRS)
- Flooding From Rivers or Sea Without Defences

 [Click Here](#)
to view the **Online Viewer**

River Flooding



River Flooding

We have highlighted below potential flood risks at or around the property. Please see the Professional Opinion and Recommendations page for further information and next steps guidance.

Details	Distance	Contact
Risk of Flooding From Rivers and Sea (RoFRS)		
Data Provider: Environment Agency	On Site	1

What does this mean?

- RoFRS: The Environment Agency (if in Wales National Resource Wales) have carried out a national flood likelihood analysis, using local expertise, to predict the chance of flooding taking into consideration flood defences present. A risk rating is then given to each area. Please see Landmark’s Overall Flood Risk result to understand the expected impact on the property.



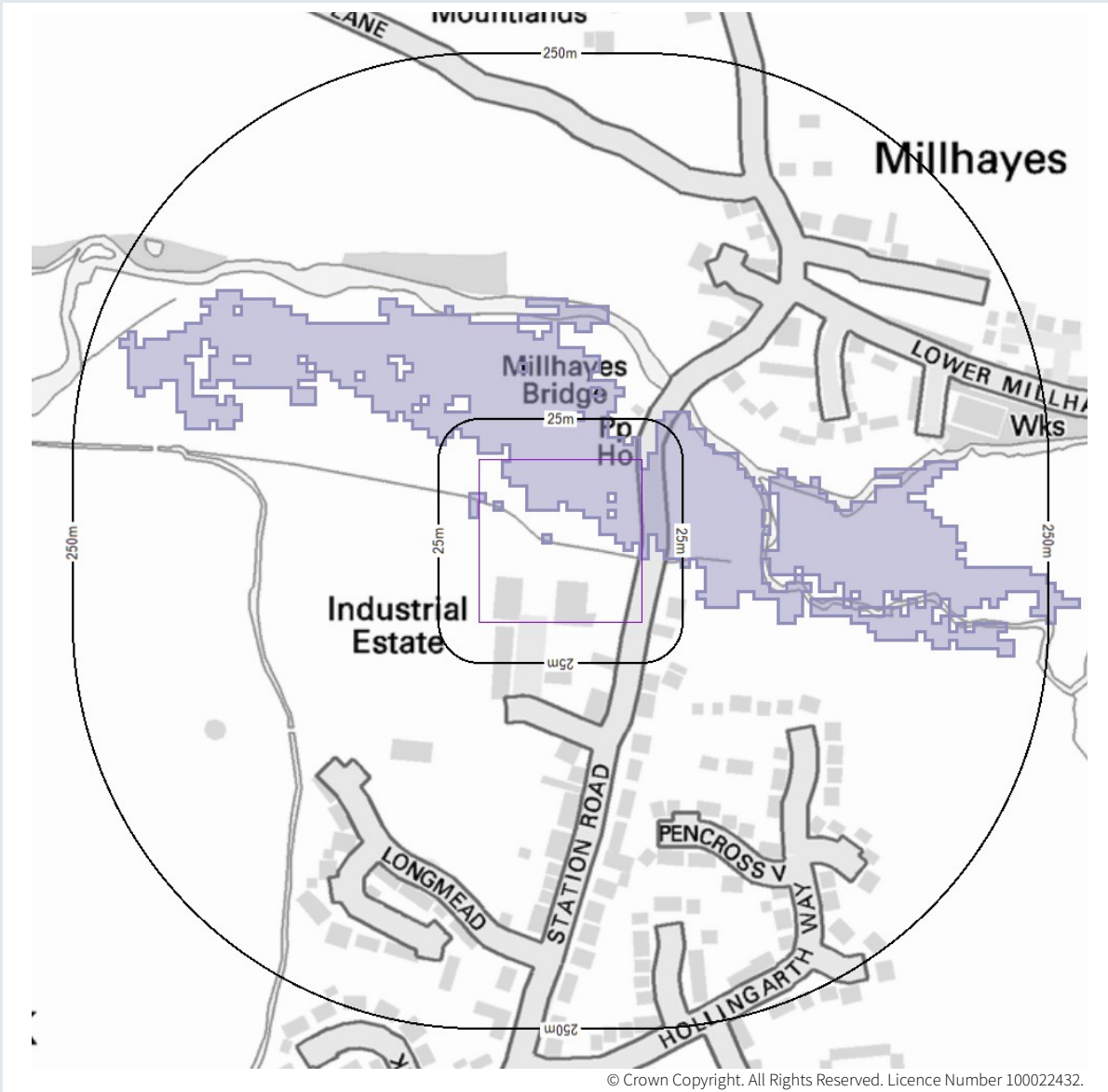
Further Information

Please visit the online viewer to understand more about river & coastal flood risks at and around the property and the data used in this analysis.

Surface Water Flooding



The map below shows the location of surface water flood risks that may affect the property. We detail the information we believe requires your further attention in the table on the following page and also on the Professional Opinion and Recommendations page. If you wish to explore these features and the surrounding area further, please visit the online viewer.



Surface Water Flooding

- Surface Water greater than 1m on site (1/75)
- Surface Water 0.3m - 1m on site (1/75)
- Surface Water reater than 1m on site (1/200)

[Click Here](#)
to view the **Online Viewer**

Surface Water Flooding



Surface Water Flooding

We have highlighted below flood risks at or around the property. Please see the Professional Opinion and Recommendations page for further information and next steps guidance.

Details	Distance	Contact
Surface Water Flooding Return Period: 1 in 75		
Depth of flood water: Greater than 0.3m and Less than or equal to 1.0m	On Site	2
Data Provider: JBA Risk Management Limited		

Flood data provided by JBA Risk Management Limited. © Copyright JBA Risk Management Limited 2008-2017

What does this mean?

- Surface Water Flooding Return Period: 1 in 75: This area is at risk of flooding in a 1:75 year rainfall event (an event that has a 1 in 75 chance of happening in any given year). It is expected that in this event a large amount of rainfall would overwhelm the drainage systems or be unable to soak away into the ground immediately, and would therefore gather at the areas shown on the map. The depth information above will help you understand how severe any resulting flood might be. If your property/site is within this area we would recommend you consider further investigations to clarify the impact of any flooding.



Further Information

Please visit the online viewer to understand more about river & coastal flood risks at and around the property and the data used in this analysis.



Other Flooding




The map below shows the location of potential groundwater flood risks that may affect the property. We detail the information we believe requires your further attention in the table on the following page and also on the Professional Opinion and Recommendations page. If you wish to explore these features and the surrounding area further, please visit the online viewer.



Other Flooding

-  Flood Water Storage areas
-  Historic Flood Events

 [Click Here](#)
to view the **Online Viewer**

Other Flooding



Other Flood Risks

We have highlighted below potential flood risks at or around the property. Please see the Professional Opinion and Recommendations page for further information and next steps guidance.

Details	Distance	Contact
Historic Flood Events		
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 1968-07-10 Flood End Date: 1968-07-11 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	On Site	1
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 1963-07-05 Flood End Date: 1963-07-05 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	On Site	1

What does this mean?

- Historic Flood Events: The Environment Agency (if in Wales National Resource Wales) hold a record of a previous flood event at this location; the details of which are listed above. If the area benefits from a flood defence, this may reduce the likelihood or impact of flooding. Please see Landmark’s Overall Flood Risk result to understand if any historic flood events are expected to impact the property.



Further Information

Please visit the online viewer to understand more about river & coastal flood risks at and around the property and the data used in this analysis.

Understanding Flood Risk

It is important to understand that flooding can happen anywhere, even if you don't live near to a watercourse or the sea. This is because in periods of very heavy rainfall, water can collect in many places where there may be a dip in the ground or a barrier blocking the water's path. Severe rainfall events can also lead to water rising from under the ground as the ground becomes saturated and water is unable to drain away naturally.

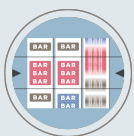
The impacts of flooding are not just financial as flooding can also devastate lives, causing both severe disruption at the time as well as continued disturbance through the drying out period in the months that follow. Therefore, it is important to consider any potential flood risk when purchasing a property.

Insurance may be expensive or difficult to obtain if your home is at risk, so it is vital to understand the risk of flooding of your home or before purchasing a property.

How is the Overall Flood Risk Calculated?



Impact: We consider the expected depths of flooding at your house. Low depths, for example, 10cm, are unlikely to put people at risk but water damage to buildings and contents may be significant without any flood protection. High water depths, for example 1m, may severely threaten the safety of people and may cause extensive damage to buildings. It may be dangerous to keep deep floods out of a building because of the large weight of water pressing against the wall.



Likelihood: Flood risk is based on probability and different approaches to flood protection may be needed depending upon how likely flooding is expected. A common way of expressing how likely a flood event is to occur is 'return period'. For example, a 1:100 year event has a 1% likelihood of occurring in any given year, whereas a 1:200 year event has a 0.5% likelihood of occurring in any given year. The 1:200 event would be expected to result in a greater extent of flooding than the 1:100 event, as it would be more severe, but the likelihood of it occurring is lower.



Preparation for a Flood Event

Flood Protection Measures

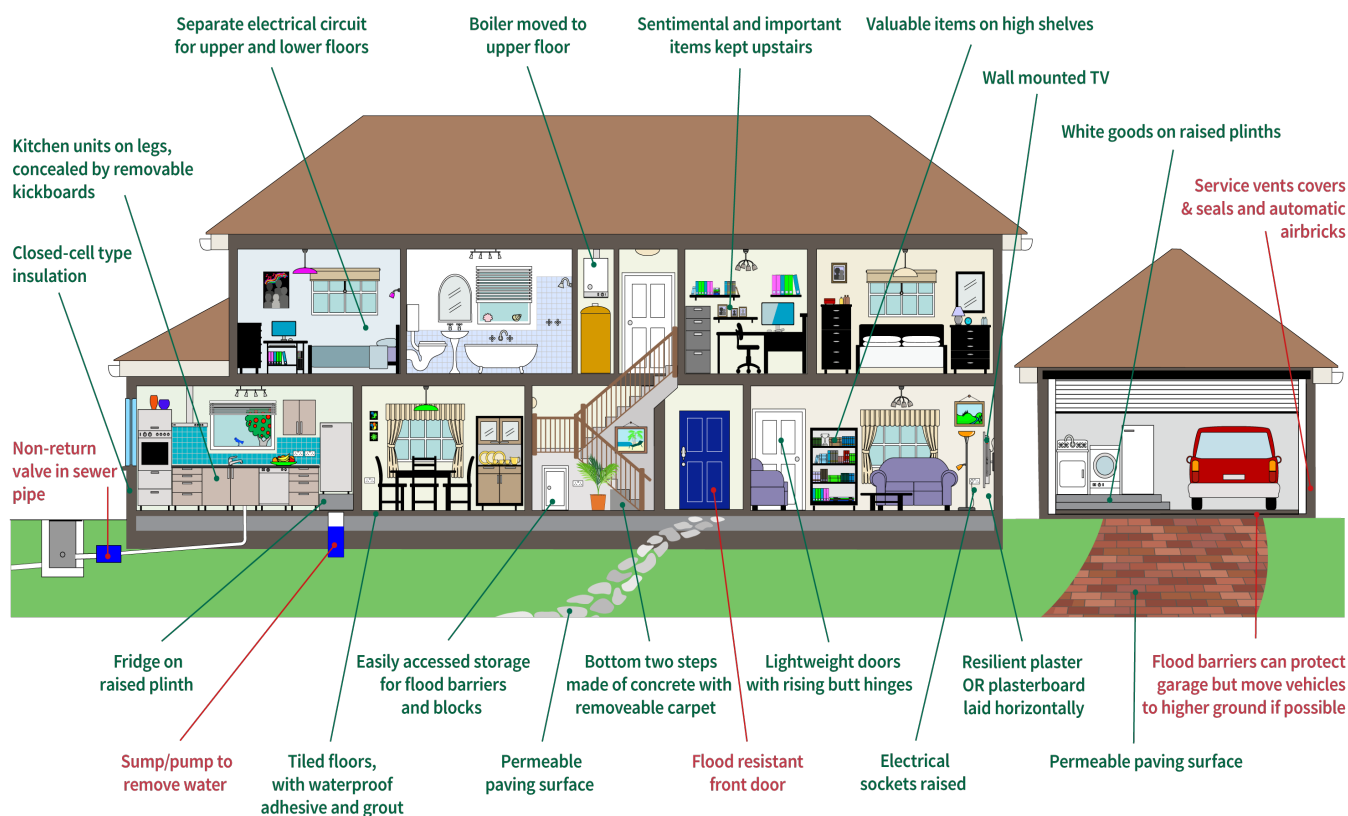
Flooding can usually be managed by the installation of flood protection measures, either on or within the building or across the property. Flood protection measures can be divided into two categories; flood resistance and flood resilience.

Flood resistance measures: physical barriers designed to keep water out of your house, such as flood doors, air brick covers and non-return valves. Temporary flood resistance products are those that need deploying (fitting or activating) prior to flooding arriving, whereas permanent flood resistance products do not need activating.

Flood Resilience measures: these reduce flood damage in situations where water is allowed to enter, such as raising electrical sockets, the use of resilient plaster.

The flood source, likely depths and property design and age will inform the best choice of permanent resistance, temporary resistance or resilience. Other factors will play a part in the decision making process, such as cost, visual impact, ease of deployment and product performance. The best answer for your home will most likely involve a combination of products.

Please refer to the Know Your Flood Risk website for further information and suppliers of protection and resilience measures: www.knowyourfloodrisk.co.uk/flood-advice-guidance.



Flood Advice and Guidance

Flood Action Plan

Preparing a Flood Action Plan will help ensure the safety of everyone, minimise the disruption that you may suffer and reduce damage to important items. The flood plan should comprise of a simple check list for you to follow should a flood event be expected. You can create your own personal Flood Action Plan by visiting the Environment Agency website at www.gov.uk/prepare-for-flooding/future-flooding. Alternatively, visit your Local Authority's website.

A Flood Action Plan should include:

- Contact numbers for utility providers (gas, electricity, water), insurance providers, local authority and other important contacts family, friends etc;
- A list of important items that you can move upstairs or to a safe place before an event (pets, cars, electrical equipment, heirlooms, furniture);
- Where the utility shut off points are and how to operate them;
- What Property Level Protection measures to install and where;
- Where the emergency flood kit is and what it should comprise of;
- Practical advice on appropriate actions to do during a flood (store as much drinkable water as possible, block sinks and toilets, tune into your local radio station for updates);
- Practical advice on appropriate actions after a flood has occurred (take photo's and videos of damage, contact insurance providers, contact utilities to check that central heating, water and electrics are working fine).

Flood Action Groups

As well as protecting your property and preparing yourself for a flood, as a local community you can set up a flood action group. Flood action groups across England and Wales are proving to be very successful ways in raising awareness and engaging communities in responding to flood risk. This is done through engagement, increasing resource, applying for grant schemes and working in partnership with relevant Agencies and Authorities. The advice, support and assistance provided by Agencies and Authorities can be helped by local knowledge to better help reduce or mitigate flood risk.

For guidance on how to create a flood action group in your community please visit the National Flood Forum's website at www.nationalfloodforum.org.uk/flood-risk-community-groups/how-to-form-a-flood-action-group.



Preparation for a Flood Event

FLOODRE

At the start of April 2016 the flood insurance market changed. Flood RE opened for business, allowing many flood risk prone residential properties access to affordable flood insurance. All other properties (including most leasehold homes and all commercial property) are exposed to a fully risk-based flood insurance market, perhaps for the first time.

It is therefore important to understand in advance of exchanging contracts whether that property has a flood risk, which is likely to make insurance more expensive, or even impossible to obtain.

Such insurance implications may make getting a mortgage more difficult, which may jeopardise the proposed transaction. Alternatively, the cost implications of dealing with the potential flooding may lead to the property price being discounted.

So what is Flood RE?

Flood RE is a scheme developed by the insurance industry with the approval of Government. It is an independent organisation and is neither run by nor funded by Government (though it does report to Parliament on the way the scheme is working). The Flood RE scheme is designed to ensure that affordable flood cover remains available to most residential homes for a 25 year period and to soften the transition to fully risk-reflective pricing.

Flood RE also hopes to encourage competition between insurers to offer better terms for flood insurance. Insurers who write flood risk business in the UK must be members of Flood RE. They can then choose whether or not to cede to Flood RE the flood part of home insurance policies (buildings or contents) bought by their customers. Each insurer is free to set the benchmarks at which it will offer flood insurance itself, or cede the business to Flood RE, or perhaps refuse to offer flood cover at all. So there will be variations in the level of flood risk to the property which will result in Flood RE's involvement. Flood RE offers the insurer who cedes the business both capped premiums (set by reference to the property Council Tax band) and capped excess for the cover. Both will rise over the lifetime of the scheme, with the capped premiums rising in line with CPI. Flood RE will deal only with the insurer, not with the insured.

See www.floodre.co.uk



The Purpose and Scope of the Report

The Homecheck Flood report is a desktop flood risk screening report, designed to satisfy the concerns raised by the Law Society Practice Note and to enable home buyers and property professionals to assess the risk of flooding at residential sites. It examines two key areas: (1) the overall risk of flooding at a site taking into account any flood defences present (where these are identified within the vicinity of the **property** and based on the presence of flood defences registered by The Environment Agency). It should be noted that a residual risk of flooding may remain if such defences were to fail owing to extreme weather conditions, over-topping or poor maintenance. In addition, it should be noted that flood defences do not generally offer protection against groundwater or surface water flooding (2) how flood risk affects the availability of insurance for a site. **Where** no flood defences are present in the vicinity of the property the overall risk rating provides a worst case scenario which may be alleviated by smaller scale local flood defences or recently constructed flood defences not currently registered by The Environment Agency.

Where several flood risks have been identified, the report highlights the most risky and details the information Landmark consider should be drawn to your attention as part of the conveyancing transaction. However, other flood risks may be present. A home buyer may wish to review the complete information at and around the property using the online viewer.

The Homecheck Flood report is a general purpose indicative screening tool, and is intended to provide a useful initial analysis for a residential conveyancing transaction. It does not provide an alternative to a property specific assessment, such as the Flood Solutions Consult Report, which should be used when this report suggests 'Further Action'.

The Individual Flood Risks

The individual flood risk gauges on the front page highlight the individual river, coastal, surface water, ground water and other types of flooding risk at the property, taking into consideration any flood defences found. These risks are used to determine the overall flood risk to the property. The individual flood risks are demonstrated in the gauges as follows:

High	Landmark consider the individual flood risk to be significant. This is because there is a potential flood risk that would be likely to occur fairly frequently or the predicted depth of any flood event would result in significant impact and/or there is a flood water storage area on property and/or there is information to suggest a flood has happened in the past. It is recommended that you refer to the Overall Flood Risk and take note of the Professional Opinion and Recommendations as further action will be required.
Moderate To High	
Moderate	Landmark consider the individual flood risk to be moderate. This is either because of a potential flood that is likely to occur with moderate frequency, or because the predicted depth of potential flooding at the property is likely to be shallow and insufficient to cause a significant issue. It is recommended that you check the Overall Flood Risk result and refer to the Professional Opinion and Recommendations for guidance and next steps.
Low To Moderate	This describes areas that Landmark Information Group consider are at low to moderate risk flooding. These are areas where we have found some indication of potential flood risk, however any resulting flooding would be expected to be infrequent, or have a low predicted depth. It is recommended that you check the Overall Flood Risk to the property as this may differ from the individual flood risks.
Low	This describes areas that Landmark Information Group consider are at minimal or no risk of flooding. These are areas where there may be some indications of potential flood risk, however any flooding would be expected to be very infrequent, or have a very low predicted depth. It is recommended that you check the Overall Flood Risk to the property as this may differ from the individual flood risks.

Useful Information

Limitations and Terms & Conditions

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Useful Contacts

Please See below the contact details of the suppliers referred to within this report. For all queries please contact:

Landmark Information Group
Imperium
Imperial Way
Reading
RG2 0TD

If you require assistance please contact our customer services team on:

0844 844 9966

Or by email at:
helpdesk@landmark.co.uk

Contact	Name	Address	Contact Details
1	Environment Agency, National Customer Contact Centre (NCCC)	PO Box 544 Templeborough S60 1BY	T: 03708 506 506 E: enquiries@environment-agency.gov.uk
2	Landmark Information Group Limited	Imperium Imperial Way Berkshire RG2 0TD	T: 0844 844 9966 E: helpdesk@landmark.co.uk W: www.landmark.co.uk

Please note that if you choose to contact any of the above organisations, they may have a charging policy in place for enquiries.

Important Consumer Protection Information

This search has been produced by Landmark Information Group Ltd, Imperium, Imperial Way, Reading, Berkshire, RG2 0TD.

Tel: 0844 844 9966

Fax: 0844 844 9980

Email: helpdesk@landmark.co.uk

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The Search Code

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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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TPOs Contact Details:

The Property Ombudsman scheme
Milford House
43-55 Milford Street
Salisbury
Wiltshire SP1 2BP

Tel: 01722 333306

Fax: 01722 332296

Website: www.tpos.co.uk

Email: admin@tpos.co.uk

You can get more information about the PCCB from www.propertycodes.org.uk.

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