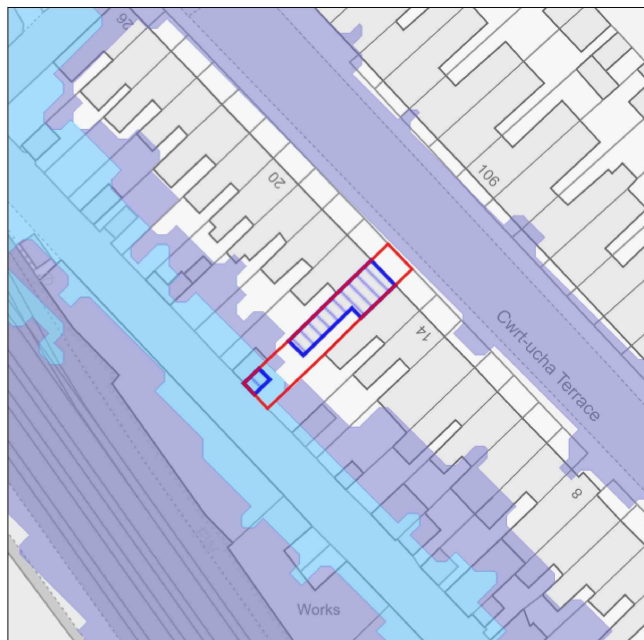


2. FLOOD

2.01 River and Sea Flood Risk

HIGH



- River Medium
- River Low
- Building Footprint
- Property Boundary

Data provided by Natural Resources Wales indicates the property and the building footprint (as determined by current OS mapping) are within 15 metres of an area with a Medium river flood risk (a chance of flooding between 1% and 3.3%). Therefore, we consider the overall risk of river flooding to the property to be High.

Data provided by Natural Resources Wales indicates the property and the building footprint (as determined by current OS mapping) are within an area of Negligible sea flood risk.

The overall risk of river & sea flooding to the property is considered to be High.

The result of the flood risk assessment in this report is based on the best available national flood models using the best available data sources, from the leading authorities, no site visit has been made.

NEXT STEPS: We recommend that the conveyancer/solicitor refer to vendor responses to Section 7 (Environmental Matters) of the Law Society Property Information Form (TA6), and if necessary make further enquires of the vendor to determine if they have experienced any issues of flooding. It should also be confirmed whether any previous flood investigations have been conducted or flood mitigation measures have been installed at the property.

We strongly recommend undertaking further investigations to confirm the level of flood risk at the property. We offer a highly detailed advanced flood assessment in the form of the Flood Appraisal. The Flood Appraisal is a detailed manual assessment, which considers additional information such physical property characteristics (e.g. floor-levels, elevation, door thresholds etc.) and useful Local Authority/Planning assessments. Written by a qualified flood consultant, the Flood Appraisal places the home-buyer in a more informed position to make a purchasing decision, with greater understanding of the risk, and possible impacts. In many instances the detailed review can result in a reduction of the initial flood risk prediction.

The Flood Appraisal has been designed to provide an effective route for solicitors/conveyancers (and their clients) to undertake further investigation and comply with the recommendations of the Law Society Flood Risk Practice Note. The Flood Appraisal is available from £195 + VAT for a single residential property, with a quick turnaround time of 3 working days.

We would advise the purchaser to familiarise themselves with the location of the potential river & sea flooding (specifically in relation to where entrances and exits are located) and the local drainage in the area. These drains should be kept free flowing to ensure water can be appropriately drained.

The property may be within a Flood Warning or Flood Alert area. If the property benefits from an Environment Agency Flood Warning Service we would advise signing up to this. Further information can be found here <https://www.gov.uk/sign-up-for-flood-warnings>.

Flood mitigation measures should also be discussed with a flood consultant. Guidance on flood mitigation measures is touched upon within the recommendations of the Flood Appraisal.

To order a Flood Appraisal, please contact your search provider. If you require any further assistance, please contact us by email on [REDACTED]

2.02 Surface Water Flood Risk

NEGLIGIBLE

The identified surface water flood risk to the property is Negligible.

Surface water flooding occurs when heavy rainfall overwhelms the drainage capacity of an area. In these instances, the rainwater does not drain away through the normal drainage systems or soak into the ground, but lies on or flows over the ground instead.

The potential impact of surface water flooding can vary according to the depth of the water, the surface over which the water is flowing, its direction and velocity. Surface water flooding is therefore difficult to predict, as it is hard to forecast exactly where or how much rain will fall in any storm. The result of the flood risk assessment in this report is based on the best available national flood models using the best available data sources, from the leading authorities, no site visit has been made. Any drainage networks should be kept free of blockages to ensure they are functioning to their design capacity so that they do not become overwhelmed.

2.03 Groundwater Flooding

MODERATE

Data provided by JBA indicates there is an area within the property boundary, that is likely to encroach the building footprint (as determined by current OS mapping), that has at least a 1% annual chance of groundwater emerging at the surface. There is therefore a risk of groundwater flooding to both surface and subsurface assets. The overall risk of groundwater flooding to the property is considered moderate.

CONSIDERATIONS: We recommend that the conveyancer/solicitor refer to vendor responses to Section 7 (Environmental Matters) of the Law Society Property Information Form (TA6), and if necessary make further enquires of the vendor to determine if they have experienced any issues of flooding. It should also be confirmed whether any previous flood investigations have been conducted or flood mitigation measures have been installed at the property.

If the purchaser would like the highlighted risk to be further investigated we offer a highly detailed advanced flood assessment in the form of the Flood Appraisal. The Flood Appraisal is a detailed manual assessment, which considers additional information such as physical property characteristics (e.g. floor-levels, elevation, door thresholds etc.) and useful Local Authority/Planning assessments. Written by a qualified flood consultant, the Flood Appraisal places the home-buyer in a more informed position to make a purchasing decision, with greater understanding of the risk, and possible impacts. In many instances the detailed review can result in a reduction of the initial flood risk prediction.

The Flood Appraisal has been designed to provide an effective route for solicitors/conveyancers (and their clients) to undertake further investigation and comply with the recommendations of the Law Society Flood Risk Practice Note. The Flood Appraisal is available from £195 + VAT for a single residential property, with a quick turnaround time of 3 working days.

If the purchaser would like further information regarding Groundwater Flooding and possible next steps please visit the Environment Agency website, which can be found here <https://www.gov.uk/government/publications/flooding-from-groundwater>.

Currently Groundwater Flooding is not mapped as a probability risk model and it is not possible to determine the level of risk at a property specific level. If the purchaser wishes to obtain further information we would advise working with a flood consultant to understand the risk.

To order a Flood Appraisal, please contact your search provider. If you require any further assistance, please contact us by email on [REDACTED]

2.04 Surface Water Features

IDENTIFIED



-  50m 250m scales
-  Water Features
-  Property Boundary

The Ordnance Survey Map indicates that the nearest body of surface water (such as a stream, river, canal, reservoir, lake or pond) is located 230 metres from the property boundary.

2.05 Insurance Considerations

IDENTIFIED

The JBA Floodability Rating at this location is Black 1.

JBA Floodability data is derived from their high-resolution UK flood hazard maps. Over 85% of insurers use JBA data when assessing flood risk. The JBA Floodability Rating is represented by colour indicators (from highest to lowest: black 2, black 1, red, amber, green or clear). As such, the JBA Floodability Rating provides an indication of the insurance markets probable interpretation of flood risk at the property and therefore the availability of insurance at standard terms.

A higher JBA Floodability Rating (particularly black1 and black2) has the potential to be candidate for the Flood Re insurance scheme (Flood Re). Flood Re was established to help those households who live in a flood risk area find affordable home insurance. Not all properties are eligible for this scheme and not insurers participate see <http://www.floodre.co.uk/industry/how-it-works/eligibility/>.

NOTE: This section (Insurance Considerations) is intended to provide an indication of the insurance markets perception of the property and does not form part of our assessment of its risk of flooding. Please see the above sections for the assessment of flood risk and any advised next steps.

CONSIDERATIONS: Although there is no reason to believe that home insurance covering flood risk won't be available, it is advised that a comprehensive search for insurance is carried out at the earliest opportunity to ensure that a suitable policy is available prior to exchange, at affordable rates and with reasonable terms. Please always check that your Buildings Insurance policy covers Flood Damage, as the terms of any mortgage (if required) may require all risks to be covered to meet the lender's requirements.

2.06 Historic Flooding

NOT IDENTIFIED

Data provided by the Environment Agency indicates that the property is not in or within 250 metres of an area that has flooded in the past. This includes all types of flooding, including Groundwater. However, we would always recommend asking the vendor to confirm whether or not they are aware of any previous flooding at the property.

Please see the previous sections for the Flood Risk as of the date of this report.

2.07 Flood Storage

NOT IDENTIFIED

Data provided by the Environment Agency indicates that the property is not located within 25 metres of a Flood Storage Area (land designed and operated to store flood water).



2.08 Dam Break

IDENTIFIED

Data provided by JBA identifies areas of England and Wales that are most likely to suffer damage to property following the sudden and catastrophic failure of a large reservoir embankment or dam. This is a worst case scenario, it's unlikely that any actual flood event would be this large. The flooding is predicted using advanced modelling techniques to ascertain if a property or site is potentially at risk in such an event, although not all dams were modelled.

CONSIDERATIONS: In this case the property is located in an area modelled by JBA as being in the path which water would follow if a nearby reservoir dam or embankment were to fail. While we consider this to be worthy of your attention we feel that the actual risk of this happening is low.

2.09 Sewer Flooding

NOTE

Please note that information on Sewer Flooding is not included in the flood risk assessment in this report. This information is held by the water company responsible for the public sewer network. Sewer flooding happens for a number of reasons but is most likely to occur during storms, when large volumes of rainwater enter the sewers and sewage escapes from a manhole or a drain, or by backing up through toilets, baths and sinks. Sewer flooding can also occur when pipes become blocked.

2.10 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

River and Sea Flood Risk	Surface Water Flood Risk
Groundwater Flooding	Surface Water Features
Insurance Considerations	Historic Flooding
Flood Storage	Dam Break