



Flood

Residential Property Search

Homecheck

Professional Flood Report



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Why you need a Homecheck Professional Flood report:

Is the property at risk of flooding?
What is the likely insurability of the property?

It's vital that all conveyancers and homebuyers understand the level of flood risk on a property as this affects the cost of buildings and contents insurance. A higher risk of flooding may mean that insurance becomes expensive and, in some cases, may even be unavailable which impacts on a property's future value and saleability.

Legal professionals should encourage clients to obtain a flood report for any property they are considering buying. This will alert them to potential problems when it is still possible to renegotiate price, research insurance and discuss flood protection.

The Homecheck Professional Flood Report offers a clear risk analysis plus a number of specialist data sets to provide a comprehensive assessment of all types of flooding. It includes:

- An insurance statement to make it clear for a potential homebuyer whether or not they are likely to get a standard home insurance policy for the property
- Clear upfront guidance, enabling a homebuyer to quickly and easily assess whether or not flood risk is likely to be an issue for the property

- Expert risk assessment from experienced consultants at Argyll environmental
- Flood data from JBA Risk Management. This includes risk from river, coastal and surface water flooding
- Official Environment Agency (EA) Data. This data looks at whether the property is in or within 250m of an area affected by flooding, and whether there are flood defences within that area
- EA Historical Flood Events. It is useful for potential homebuyers to understand past flooding events to enable an assessment to be made of the likely risk
- The Environment Agency's National Flood Risk Assessment (NaFRA) data - This provides homebuyers with a broad assessment of the likelihood of flooding at a national scale
- British Geographic Survey Groundwater data
- Next steps/recommendations.

Geodesys is a leading provider of conveyancing information in England and Wales.

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