

Specimen Address, Specimen Town

Overall Flood Risk



LOW

Complies with relevant Law Society practice notes on flood risk in property transactions.

Site plan



Search Results



Rivers and the Sea
Low

page 3



Historic Flood
Not identified



Flood Defences
No



Surface Water
Negligible



Groundwater
Negligible



Floodability
Green



NPPF Requirements
Yes

Full assessments for other environmental risks are available in other Groundsure searches including Groundsure Review 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 7**.



Flood Risk

National Planning Policy Framework (NPPF)

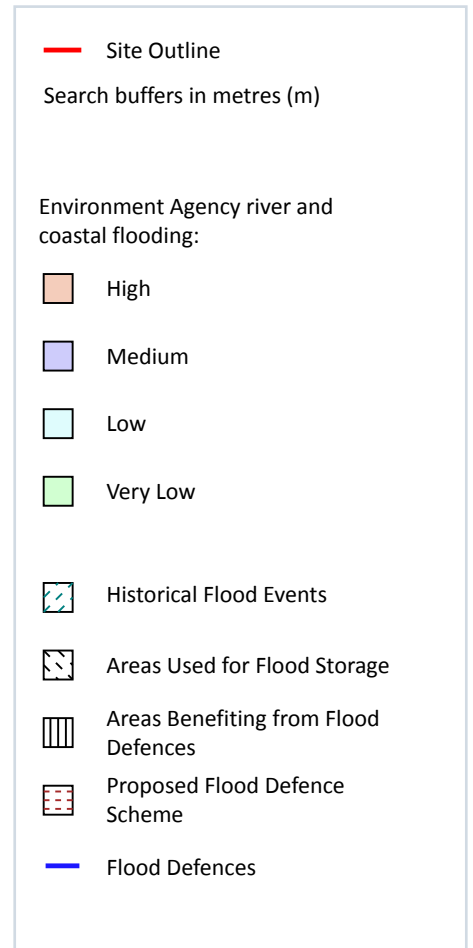
A full flood risk assessment will be required at the site in the event that it will be developed/redeveloped. The NPPF states that the flood risk assessment should identify and assess the risks of all forms of flooding to and from the development and demonstrate how these flood risks will be managed so that the development remains safe throughout its lifetime, taking climate change into account. Those proposing developments should take advice from the emergency services when producing an evacuation plan for the development as part of the flood risk assessment.



Flood Risk



Risk of flooding from rivers and the sea



Risk of flooding from rivers and the sea

The property has a Low 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.

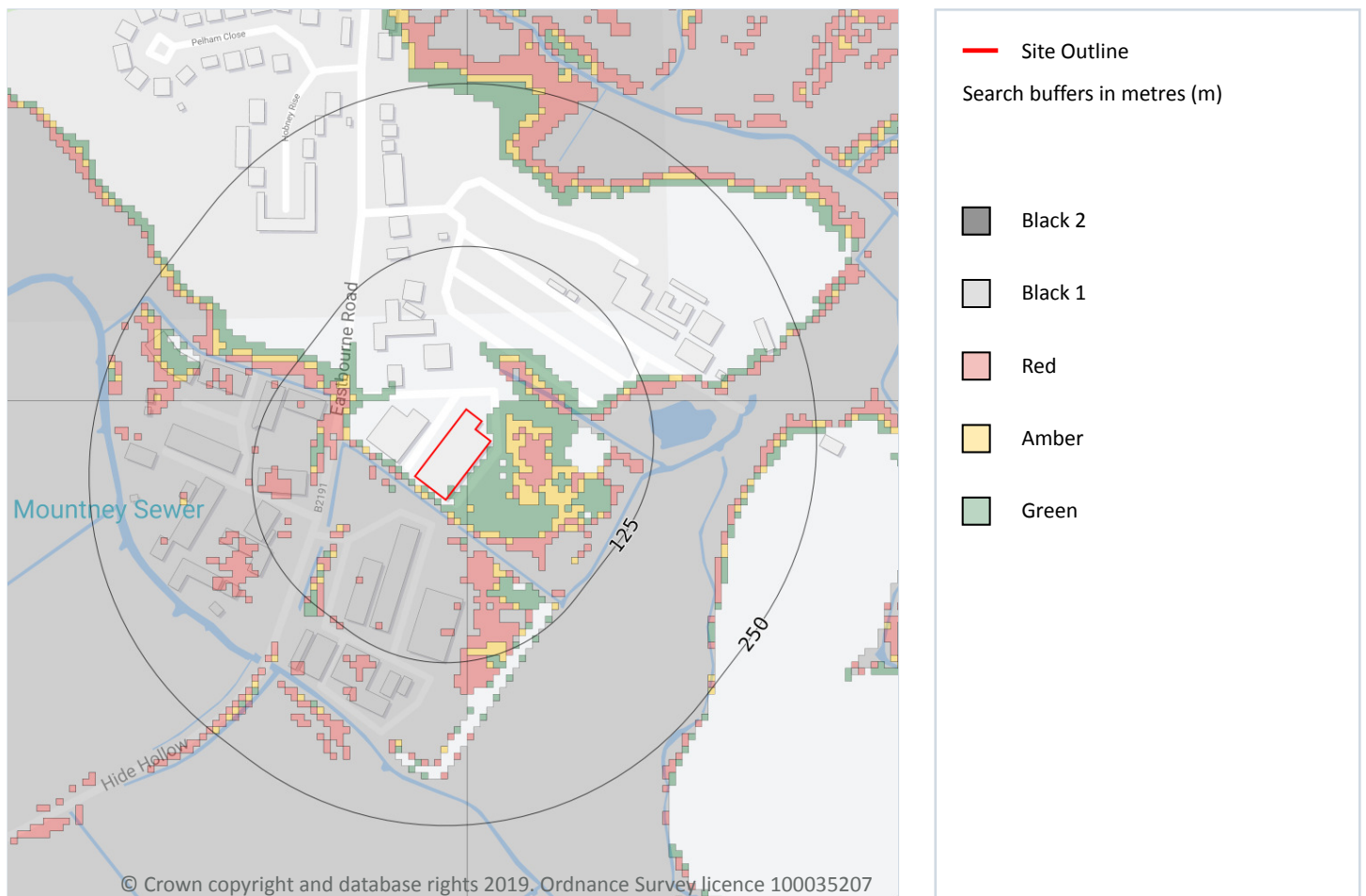
RoFRaS assesses flood risk from rivers and the sea in England and Wales, using local data and expertise. It shows the chance of flooding from rivers or the sea, taking account of flood defences and the condition those defences are in. The RoFRaS model uses local water level and flood defence data to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

JBA Floodability Rating



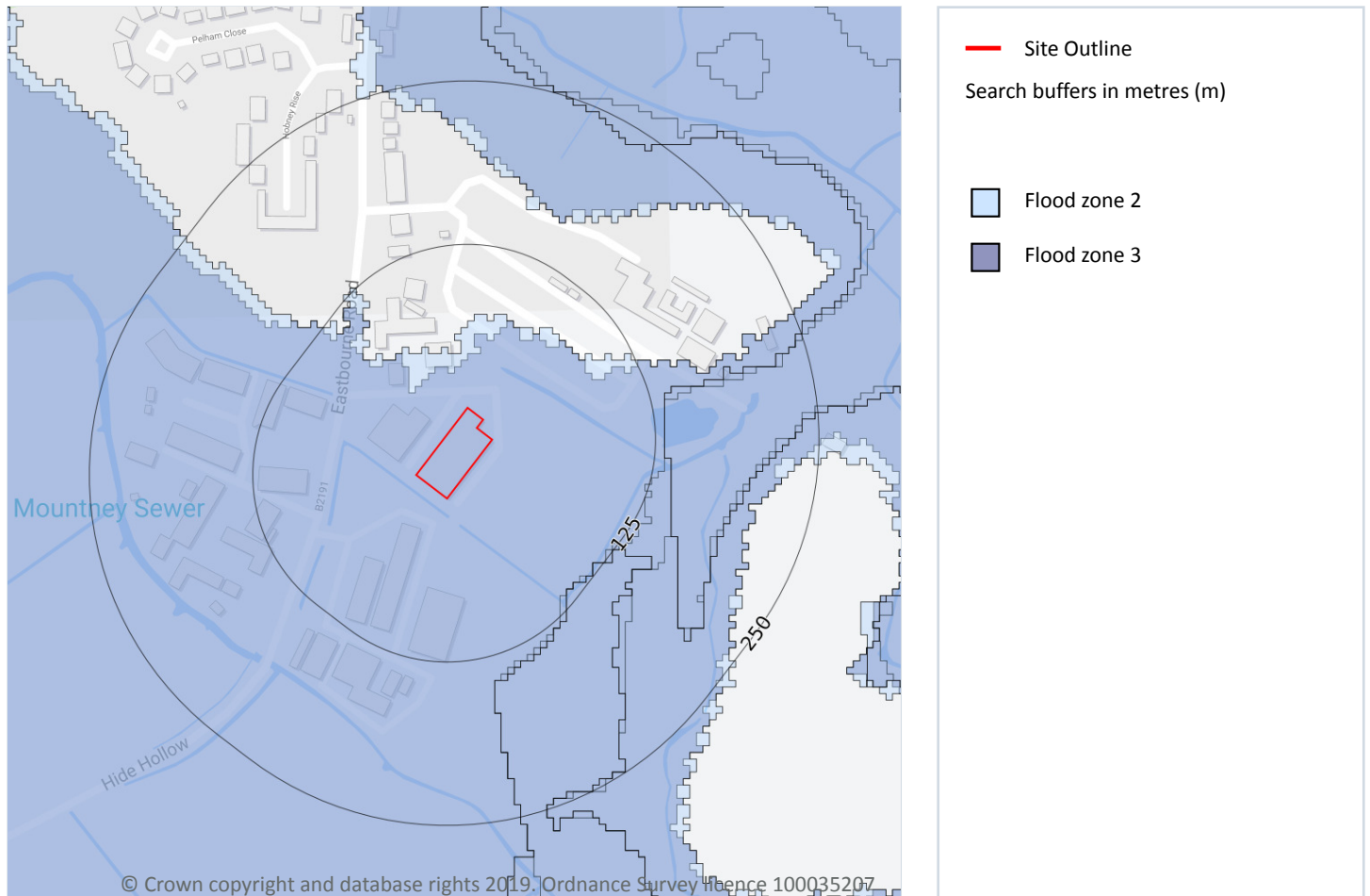
The property has been rated as Green. Green indicates a low level of flood hazard.

JBA's Floodability rating provides an indication of the likelihood of a property being flooded from river, coastal and/or surface water flood. It is based on a ground level model that does not contain buildings or infrastructure. The Floodability information is based on a model and should not be relied upon as fact. It is only one of the many considerations reviewed as part of a commercial insurance policy.

Other underwriting considerations may include whether the building has been raised, are the contents raised off the floor, the construction type, business type, whereabouts the flooding impacts the property and the likelihood of business interruption such as access restrictions due to flood waters. As a property owner, understanding the risk to your property is valuable and adding flood resilience measures to the property,

where known to be at risk, may help getting insurance or reducing the premium or excess charged by an insurer.

Flood map for planning



The Environment Agency Flood Zone information is used within the planning system to help determine whether flood risk assessments are required for development. This guidance forms part of the National Planning Policy Framework (NPPF). The different Flood Zones are classified as follows (note that the risk values stated below do not take into account any flood defences -see the RoFRaS data for a rating that takes flood defences into account):

Zone 1 – little or no risk with an annual probability of flooding from rivers and the sea of less than 0.1%.

Zone 2 – low to medium risk with an annual probability of flooding of 0.1-1.0% from rivers and 0.1-0.5% from the sea.

Zone 3 (or Zone 3a) – high risk with an annual probability of flooding of 1.0% or greater from rivers, and 0.5% or greater from the sea.

Zone 3b – very high risk with the site being used as part of the functional flood plain or as a Flood Storage Area.

Owners of properties within Zone 2 and Zone 3 are advised to sign up to the Environment Agency's Flood

Warning scheme. The Flood Zone(s) found at the property are shown in the table below.

Distance	Direction	Description
0	on site	Flood zone 2
0	on site	Flood zone 3

This data is sourced from the Environment Agency / Natural Resources Wales

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	Not identified
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Groundwater flooding	Not 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.

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- enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services

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- ensure that products and services comply with industry registration rules and standards and relevant laws
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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/>

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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

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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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Data providers

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