

# Flood Commercial <0.25Ha

Flood

FUTURE  
CLIMATE INFO

## Report Details

**Address:**

Sample, Sample

**Requested by:**

Sample

**Grid Reference:**

E: 123456 | N: 123456

**Date:**

01/11/2019

**Report Reference:**

Sample

**Report ID:**

73194

## Professional Opinion

### 1. FLOOD

**FURTHER ACTION**

**Next Step(s):**

1.01 Specialist Advice

1.06 Check Flood History

1.05 Check Flood Insurance

1.08 Nearby Dam

## Subject Site



Air Quality Index: **Now available in FCI Premium searches**

This page should always be read in conjunction with the full report. The Professional Opinion indicates the potential risks and any other potential issues associated with the property. The results should be disclosed to client and/or lender and/or insurer as appropriate.

- A **'Pass'** is given if no potential property specific risk has been identified.
- A **'Pass with Considerations'** is given where there are potential hazards in the locality to bear in mind, or if there are features nearby which some clients might consider could affect them.
- A **'Further Action'** is given if there is a potential property specific risk and a further action is advised.

In the event of a request to review the Professional Opinion based on additional information, or if there are any technical queries, the professional advisor who ordered the report should contact us at [info@futureclimateinfo.com](mailto:info@futureclimateinfo.com), or call us on 01732 755 180.

SAMPLE



**Assessed by:**

*FCI Risk Team*

[www.futureclimateinfo.com/team](http://www.futureclimateinfo.com/team)



Regulated by RICS

### 1. FLOOD (INC. FLOODABILITY RATING)

#### 1.01 River and Sea Flood Risk

#### FURTHER ACTION



- High
- Low
- Flood Defences

Data provided by the Environment Agency indicates that the property is 0 from an area where the likelihood of flooding is High.

The chance of flooding in any given year for a High risk area is greater than or equal to 3.3% (1 in 30).

**NEXT STEPS:** In many cases local characteristics such as ground levels and surface structures may exist which can moderate the predicted flood risk to property derived from the national flood risk models. As part of our commitment to facilitating property transactions and pursuant to Law Society good practice guidance we have negotiated an affordable flood risk review service from the leading independent national flood risk experts, JBA Consulting. If you or your lender are concerned about the level of flood risk you are now able to obtain a manual review of the flood risk which combines the desktop analysis in this report with expert advice from an experienced and suitably qualified Chartered flood consultant. The Report Review service will either revise or verify the property flood risk, and provide tailored next steps guidance. For further details please visit <http://futureclimateinfo.com/how-we-can-help/residential/specialist-flood-risk-services/>. If you would like to order a Report Review, this request will need to be placed by the professional advisor who ordered the report, and can be purchased for £99 + VAT.

#### 1.02 Surface Water Flood Risk

#### PASS

Data provided by JBA Risk Management indicates that there is no risk of Surface Water flooding within 5 metres of the property. 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.

#### 1.03 Groundwater Flooding

#### PASS

Data provided by JBA Risk Management indicates that the property has negligible risk from groundwater flooding.

#### 1.04 Surface Water Features

#### PASS



- Water Features

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

#### 1.05 Floodability Rating

#### FURTHER ACTION

The JBA Floodability Rating at this location is Black1. Black 1 indicates that the likelihood of flooding is High.

JBA Floodability data is derived from their high resolution UK flood hazard maps which are used by most insurers when assessing flood risk. Where a higher Floodability Rating is indicated further investigation into flood risk is usually advisable.

**NEXT STEPS:** Please always check that your Buildings Insurance policy covers Flood Damage, as the terms of any commercial mortgage or loan (as appropriate) may require all risks to be covered to meet the lender's terms, furthermore if the property is leasehold the landlord may also require that all perils cover is put in place as a requirement of any lease.

### 1.06 Historic Flooding

**PASS (WITH CONSIDERATIONS)**



Historic Flooding

Data provided by the Environment Agency indicates that the property is located within an area that has flooded in the past. This includes all types of flooding, including Groundwater. This does not necessarily mean that the property itself was flooded, or that the area would flood again today as flood protection measures may have been installed. Please see the previous sections for the Flood Risk as of the date of this report. If any related data is available, it will appear below.

Event Code	Start Date	End Date	Flood Cause	Flood Source	Category	Distance
4118	23/12/2013	27/12/2013	channel capacity exceeded (no raised defences)	main river	Fluvial	0 m
2005	14/09/1968	14/09/1968	channel capacity exceeded (no raised defences)	main river	Fluvial	0 m
3057	11/10/2000	14/10/2000	channel capacity exceeded (no raised defences)	main river	Fluvial	0 m
2807	02/11/1960	04/11/1960	channel capacity exceeded (no raised defences)	main river	Fluvial	0 m
2784	26/12/1979	27/12/1979	channel capacity exceeded (no raised defences)	main river	Fluvial	0 m
2785	18/11/1963	19/11/1963	channel capacity exceeded (no raised defences)	main river	Fluvial	36 m

**CONSIDERATIONS:** We would always recommend asking the vendor to confirm whether or not they are aware of any previous flooding at the property.

### 1.07 Flood Storage

**PASS**

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).

### 1.08 Dam Break

**PASS (WITH CONSIDERATIONS)**

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 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.

**CONSIDERATIONS:** In this case the property is located in the potential 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.

### 1.09 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.

### 1.10 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
Floodability Rating	Historic Flooding
Flood Storage	Dam Break

## 2. NOTES & GUIDANCE

### 2.01 Report Notes

#### METHODOLOGY

This report is a desk study risk assessment, and no site or ground inspection or physical investigation has been carried out. The impacts of the risks addressed in this report are normally measured in terms of quiet enjoyment, saleability, mortgageability, and the value of the property; the risk assessment in this report is provided by FCI who are regulated by RICS.

### 2.02 Flood Insurance

#### METHODOLOGY

The answers given on the availability of flood insurance reflect the flood re - insurance scheme, known as Flood Re, which was launched 1st April 2016. Flood Re has been set up to help those households who live in a flood risk area find affordable home insurance. Flood Re should make no difference to purchasing home insurance, whether that's through a price comparison site, directly from an insurer or through a broker. There is no need to contact Flood Re directly. Flood Re is intended to give peace of mind that, even after a flood claim, flood insurance should still be available with affordable premiums and excesses. Not every residential property is eligible to benefit from Flood Re, for full information about the scheme, including eligibility, see <http://www.floodre.co.uk/>.

An overall 'Floodability Rating' is given in this report based solely on JBA Floodability data. This shows the combined flood hazard, in 5 metre grid cells, from multiple sources i.e. river, sea and surface water flooding (certain groundwater flood data is also included). Over 85% of insurers use this data when assessing flood risk. The Floodability Rating is represented by colour indicators (black, red, amber, green or clear). For locations rating Black 1 (High) and Black 2 (Very High) there is more likely to be a correlation between Floodability and a residential property being included within Flood Re by a participating insurer. These indicators however provide no assurance or guarantee that insurance / insurance covering flood risk will or will not be available, no reliance should be placed upon the colour indicators, and appropriate additional enquiries should be made as to the actual availability (or not) of insurance / insurance covering flood risk. Every insurance application is unique, so other perils, risks or a previous claims history may mean that insurance is not available in any event.

Future Climate Info has partnered with HomeProtect to deliver home insurance for residential properties in areas considered to be at risk of flooding. HomeProtect policies are underwritten by AXA Insurance plc. Get an immediate, online quote at <http://www.homeprotect.co.uk/floodcover>.

### 2.03 Flood Risk and Impact on Value

#### METHODOLOGY

The flood risk assessment in this report is based on the best available historic, river, sea, and surface water flooding data. This includes data supplied by the Environment Agency and Jeremy Benn Associates (JBA). A flood risk assessment using these data sources, however, should not be regarded as definitive. Because the flood risk assessment is based on theoretical risk models, there is always the possibility that exceptional weather conditions and/or failure of flood defences can cause flooding that was not anticipated. No site visit has taken place.

The Professional Opinion on flood risk given in this report is based on a flood risk assessment of River, Sea and Surface Water flooding, using Environment Agency and JBA data. If there is a history of flooding it is reported but it is not included in the flood risk assessment because circumstances can change, for example the provision of flood defences, causing the flood

conditions to be different today. Susceptibility to groundwater flooding is reported but is also not included in the flood risk assessment; this is because the data identifies geological conditions which could enable groundwater flooding to occur, but does not model the risk of such an occurrence.

RICS advises that flood risk does reduce the value of a property, compared with a similar property without such a risk. This depends on the particular circumstances of the property, any history of flooding, and the provision of flood defences. For some 'at risk' property, for example, the reduction in value may be offset by an increase due to the property's amenity value close to a river, stream or coast.

### 2.04 Flood Planning, Flood Warning and Reporting, and Flood

#### Resistance and Resilience Measures

#### METHODOLOGY

Detailed advice on flooding and resistance and resilience measures, flood risk planning and costs, and flood warning and reporting systems, is available from the following websites:

Government: <https://www.gov.uk/prepare-for-a-flood/find-out-if-youre-at-risk>  
Insurance Industry: <https://www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding>  
RICS: [www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding](http://www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding)

### 2.05 Standard

#### T&Cs, QUERIES & COMPLAINTS

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### 2.06 Searchcode

#### T&Cs

#### IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Future Climate Info Ltd, 17 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4UA, Telephone 01732 755 180, Email: [info@futureclimateinfo.com](mailto:info@futureclimateinfo.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.

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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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Firms which subscribe to the Search Code will:

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- 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

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 compensation of 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.

### TPOs 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 [www.propertycodes.org.uk](http://www.propertycodes.org.uk)

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

## 2.07 Report Licensing

## METHODOLOGY

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## 3. USEFUL CONTACTS

Local Authority : Maidstone Borough Council  
Tel: 01622 602 000  
Visit: <http://www.maidstone.gov.uk/>

Environment Agency | North Lutra House, Dodd Way, Off Seedlee Road, Bamber Bridge, Preston. PR5 8BX  
Tel: 08708 506 506  
Visit: [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)  
Email: [enquiries@environment-agency.gov.uk](mailto:enquiries@environment-agency.gov.uk)

JBA Consulting | South Barn, Broughton Hall, Skipton. BD23 3AE  
Tel: 01756 799919

Public Health England | Wellington House, 133-155 Waterloo Road, London. SE1 8UG  
Tel: 020 7654 8000  
Visit: <https://www.gov.uk/government/organisations/public-health-england>  
Email: [enquiries@phe.gov.uk](mailto:enquiries@phe.gov.uk)

The Coal Authority Property Search Services | 200 Lichfield Lane, Berry Hill, Mansfield, Nottinghamshire. NG18 4RG  
Tel: 0845 762 6848  
Visit: [www.groundstability.com](http://www.groundstability.com)  
Email: [groundstability@coal.gov.uk](mailto:groundstability@coal.gov.uk)

The British Geological Survey | Environmental Research Centre, Keyworth, Nottingham, NG12 5GG  
Tel: 0115 936 3143  
Visit: <http://www.bgs.ac.uk/>  
Email: [enquiries@bgs.ac.uk](mailto:enquiries@bgs.ac.uk)

Ordnance Survey | Customer Services Ordnance Survey Adanac Drive Southampton SO16 0AS  
Tel: Please contact our helpline on 08456 05 05 05  
between 8:30am and 5:30pm, Monday to Friday.

Visit: If you are calling from outside the UK, please call us on +44 8456 05 05 05  
(international calls are charged at the standard rate).  
[www.ordnancesurvey.co.uk/](http://www.ordnancesurvey.co.uk/)

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# Flood Commercial <0.25Ha

## Flood



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SAMPLE