

## Report Details

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Report Reference:  
Sample Ref

Requested by:  
Sample Client

Current Use: Commercial

Proposed Use:  
Commercial



Working in collaboration with



# FCI Flood Appraisal Commercial



Report on:  
Sample Site, Street, Town, County, UK

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*A Jones*

**Peer Review:** Penny Andrews, BSc  
MEng MRICS CEnv  
FCI Operations & Compliance Director

*P Andrews*



## Professional Opinion Summary

### Flood

**PASS**

Based upon the review of further detailed information within this FCI Flood Appraisal, this professional opinion concludes that the Further Action identified within the initial FCI Commercial search report (Ref: 123456) has been sufficiently investigated and the subject Property can now be considered to be at an acceptably low level of risk.

This summary should be read in conjunction with the full assessment in the following pages of this report, along with any recommendations made.

If you need assistance, please contact us:

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## 1.0 Context

The FCI Commercial is a modular environmental search report, which includes a 'Flood' section relating to plausible flood risk originating from a natural or man-made water sources. The report's Professional Opinion results in a 'Further Action' if there is a potential property-specific risk is identified, and a further investigation is advised.

The Professional Opinion of the FCI Commercial Report (Ref: **123456**) advised further action in relation to the flood risk identified. This was due to the identification of surface water and river flood risk encroaching upon the Property footprint. As such, FCI has been instructed to complete a Flood Appraisal report. The **FCI Flood Appraisal** contains a more detailed desktop review of the Property and an enhanced review of site and local-area specific data relating to flood risk. The Flood Appraisal offers a revised Professional Opinion where the information reviewed suggests an appropriate reduction in the level of risk. The Professional Opinion given in this report has been independently verified through a collaboration with Ashfield Solutions Group Limited.



## 2.0 Data Review

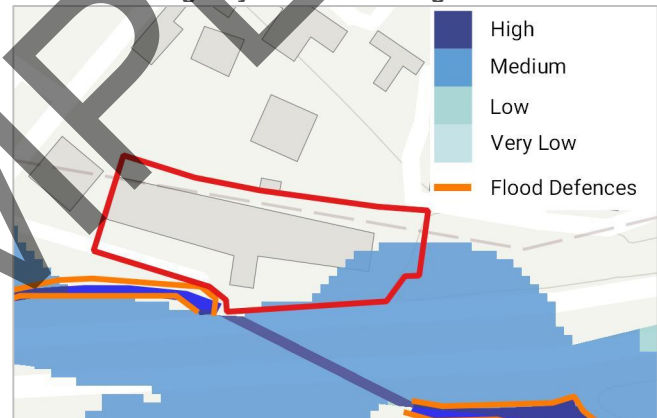
### 2.1 Flood Mapping Overview

The following maps provide an overview of the Property's proximity to local surface water features as well as any consequential flood risk that may exist within or near to the boundary. Building upon the information within the initial environmental search, these maps, as well as further local area information, have been reviewed to establish a greater understanding of the flood risk to the Property.

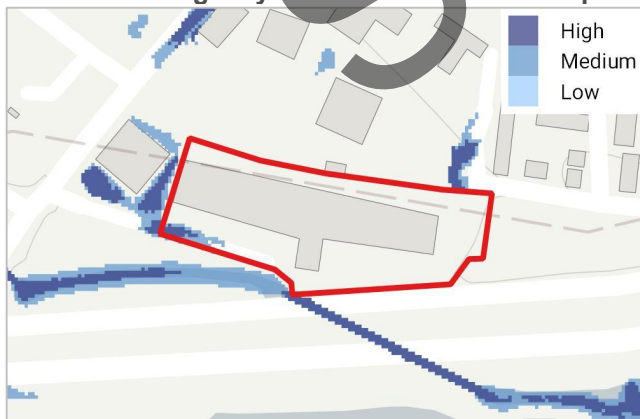
Ordnance Survey Local Surface Water Features



Environment Agency Risk of Flooding from Rivers & Sea



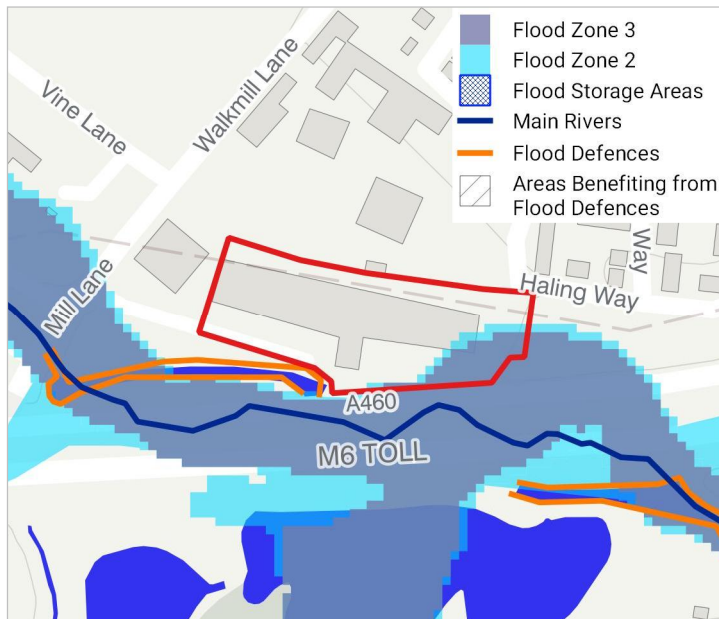
Environment Agency Surface Water Flood Map



Environment Agency Historic Flood Map



## 2.2 River and Sea Flood Mapping Analysis



River flooding has been identified to potentially affect the Property, as identified within the Environment Agency Risk of Flooding from Rivers and Sea (RoFRS) mapping in Section 2.1. The following map (Environment Agency Flood Map for Planning) further details the extent of this risk, and whether the Property benefits from any formal defences.

The flood map indicates that the parking area at the south east of the Property, as well as a portion of the building itself, is subject to High flood risk when ignoring the presence of defences. The Environment Agency Risk of Flooding from Rivers and Sea mapping seen in Section 2.1 confirms that even with the inclusion of the shown defences, the risk classification remains as Medium, meaning that in any given year there is between a 3.3% and 1% annual probability of flooding occurring.

The identified watercourse from the Ordnance Survey Local Surface Water Features map which runs along the south of the Property in a westerly direction is seen to be culverted beneath the nearby M6 motorway. Flood defences are identified to exist along the open culvert channel, offering a 1 in 25 year standard of protection.

The Environment Agency Historic Flood Map identified an adjacent historical flood event, the footprint of which mirrors the Flood Zone 2 outline as detailed on the Environment Agency Flood Map for Planning above. This historical event occurred in 1986 and will have been accounted for in the definition of the flood risk mapping and the design of the Property during its later development.

## 2.3 Surface Water Flood Mapping Analysis

In reviewing the risk, additional surface water flood modelling from the Environment Agency has been utilised. The following depth/extent maps provide further indication of the severity of the risk.

### High Risk

### Medium Risk

### Low Risk



The risk from surface water flooding encroaches within the boundaries of the Property, predominantly at external areas along the north, east and south west boundaries. However, the extent of flooding mainly exists during a low probability flood event, with depths adjacent to the buildings indicated to be less than 300mm. However, the access road to the west of the does show a depth of flooding that may be marginally higher.



## 2.4 Enhanced Information Search

The following additional information sources have been reviewed in order to establish a greater understanding of flood risk.

Data Type & Source	Summary of Review
<b>Strategic Flood Risk Assessment (SFRA)</b> <i>Cannock Chase District Council</i>	The Property is located within an area covered by the Cannock Chase District Council SFRA, which was published in April 2008. Upon review of this document, there were no previously reportable flooding issues from any sources which related to the Property.
<b>Strategic Flood Risk Assessment (SFRA)</b> <i>South Staffordshire, Cannock Chase, Lichfield &amp; Stafford</i>	The Property is located within an area covered by the quoted SFRA, published in June 2014. Upon review of this document, there were no previously reportable flooding issues which related to the Property, including from fluvial, pluvial and groundwater risk. Furthermore, the previous flood history mapping of the local area was quoted as largely invalid due to a substantial realignment of watercourses and topography aligned with the construction of the nearby M6 Toll motorway.
<b>Flood Warning Area</b> <i>Environment Agency</i>	The Property is identified to be located within a Flood Warning Area [REF: 12345]. Since the inception of the flood warning service in January 2006, the flood warning area the Property lies within has received <b>7</b> Flood Alerts, <b>1</b> Flood Warning, and <b>0</b> Severe Flood Warnings. This does not necessarily mean that the Property has experienced flooding during these incidences.

## 2.5 Planning Search

Based on online local authority planning data the following applications have been identified to contain pertinent information when seeking to better define flood risk at the Property. The planning applications listed below may be for the Property itself, or they may relate to developments in close proximity but of specific relevance. The below applications are analysed further in Section 2.5a.

Reference	Approval Date	Description of Application	Location
CC-FUL_02023	20/04/2004	Development of new commercial office building with associated on-site car parking.	On Site

### 2.5a Planning Search Review

The following individual planning documents, contained within the listed planning applications in Section 2.5, have been reviewed to provide further context in defining flood risk at the Property.

Document Name & Type	Summary
<b>CC-FUL_02023</b> <i>Food Risk Assessment, Ref: 84818_FRA, Date: 28/02/04</i>	The planning application associated with the development of the subject Property was supported by a site-specific Flood Risk Assessment (FRA). Based on a review of the FRA, the design of the development ensured that the ground floor level was elevated above locally predicted river flood levels. This FRA was subsequently approved by the local planning authority as being sufficient to manage the identified risks.
<b>CC-FUL_02023</b> <i>Drainage Strategy, Ref: 84818_DS, Date: 26/02/04</i>	The planning application associated with the development was also supported by a site-specific Drainage Strategy. According to the strategy the design of the development ensured that runoff from rooftops as well as the car parking area would be managed during and following extreme rainfall events. The Drainage Strategy was subsequently approved by the Local Planning Authority as being suitable for surface water management at the Property for the lifetime of the development, subject to undertaking periodic inspection and maintenance of on-site drainage systems.



## 3.0 Professional Opinion Analysis

### 3.1 Overall Flood Assessment

**PASS**

River and Surface Water flood risk was initially identified within the Property boundary. However, investigative works supporting the original planning submission for the development of the Property in the mid 2000's highlighted that at construction stage measures would be emplaced to manage fluvial and pluvial risk for the lifetime of the development. This included setting the ground floor to a sufficient elevation to exceed likely flood levels and implementing a site surface water management scheme (via a Drainage Strategy) to manage surface water flood risk. Residual risk of River flooding may still exist; however, any such instances are likely to be limited to impacting only the car parking area to the south east of the site.

It should also be noted that the Environment Agency Surface Water flood mapping seen within Section 2.3 and 2.4 would not have taken the above measures or any local surface water management networks into account and therefore is likely to have consequently overestimated the initial risk.

**On the basis of the information reviewed, this professional opinion concludes that the Further Action identified within the initial FCI Commercial search report (Ref: 123456) has been sufficiently investigated and the subject Property can now be considered to be at an acceptably low level of risk.**

### 3.2 Insurability

The initial FCI Residential report (Report ID: **123456**) identified that based on the location of this Property, in some circumstances there may be an issue in obtaining preferable insurance coverage. Based on the information reviewed within the FCI Flood Appraisal, the above position is supported, and despite the works undertaken during development to mitigate flood risk, a purchaser may still experience some level of difficulty in obtaining standard property insurance terms at standard rates.

While this report has demonstrated that there is an acceptably low level of risk for the purchaser, it should be noted that the FCI Flood Appraisal has considered highly detailed property features or information which would not necessarily be considered by a General Insurer. Therefore, potential issues in obtaining flood insurance at an affordable rate (and with suitable terms) cannot be entirely discounted and remains a relevant consideration for the purchaser. As such, we recommended that the purchaser satisfies themselves of the availability of a suitable policy, prior to exchanging contracts and committing to a purchase.

This is made even more important if the purchase of the Property requires financing, since the terms of the arrangement are likely to stipulate that suitable insurance cover is in place. Where the property is of a commercial use, you should ensure that the appropriate insurance coverage can be placed, based upon the specific commercial use that it is being utilised for.

In the event of difficulties in finding suitable insurance cover, the purchaser may wish to:

- widen their search to include as many general insurers and brokers as possible, to obtain a range of options;
- consider using a specialist flood broker/insurer. In this case you may be able to submit the FCI Flood Appraisal for consideration by insurers.
- seek to obtain feedback from the specialist flood broker/insurer in relation to the issue preventing insurance being offered. Our flood risk experts may be able to assist in resolving any specific points/questions raised by an insurer, **please get in touch for further guidance.**



## 4.0 Recommendations

The following recommendations are provided in light of the conclusions of this FCI Flood Appraisal:

- Prior to exchanging contracts or entering into any lease or tenancy arrangement, you should ensure that you are able to obtain preferred insurance cover for the Property, contents and operations as necessary through undertaking your own enquiries. You should ensure that this cover is tailored to the specific needs of the business and any relevant elements, such as stock holding, equipment, or operations.
- The on-site below ground drainage network should be regularly inspected, and maintenance undertaken where defects are identified. This will ensure the continual management of surface water on site in future, and the avoidance of preventable flooding.
- As part of its asset management programme, the site should be registered to receive free Environment Agency flood warnings.
- A business continuity plan should include provision for the management of a flood event impacting the car park area. **Please contact us to discuss Business Continuity Management Planning if further assistance is required.**

SAMPLE



## 5.0 Supplementary Guidance

This section provides further supplementary information regarding matters associated with redevelopment and the overall lifecycle of the Property which may offer helpful advice if they meet with the context of this transaction.

Please note that these assessments are supplementary to the main purpose of this report and are not considered within the overall 'Professional Opinion'. These sections are intended to serve only as guidance.

### 5.1 Redevelopment Risk

#### CONSIDERATIONS

As part of any redevelopment, consideration of any associated flood risk within the Property boundary or along critical access routes is required within the planning process. This is to ensure that a Property is suitable for use, and does not pose a risk to life, as stipulated within the National Planning Policy Framework (NPPF).

We understand that the Property is currently in commercial use and it will remain in this use without redevelopment.

Based on the information reviewed, if you were to consider redevelopment of any kind at the Property in future, you should note that this is highly likely to be subject to undertaking a full Flood Risk Assessment (FRA). This assessment would be required to be written in the context of the proposed redevelopment. This FCI Appraisal is not designed for submission to your Local Planning Authority to support future redevelopment, however **we can separately undertake a full Flood Risk Assessment on your behalf if this need arose.**

### 5.2 Operational Risk

#### CONSIDERATIONS

Should this property come under your ownership, the following considerations are made to maximise its lifecycle and to minimise any residual future flood risk:

- Appropriate inspection and maintenance of all property drainage networks should be undertaken periodically. This would include carrying out frequent visual checks for any signs of blockage (for example by fallen leaves or incorrect placement of items such as storage containers or portacabins etc.), or evidence of frequent pooling. The frequency of these checks should be appropriately set in-line with the level of underlying risks that may exist. This would ensure the minimisation of any long-term issues or damage being caused simply due to drainage blockages, localised flooding or drainage surcharging (overflowing).





## 6.0 Notes & Guidance

### 6.1 Limitations

#### METHODOLOGY

This report is a desk study risk assessment created to satisfy due-diligence in relation to plausible flood risk at the subject Property, based on a review of information sourced from a range of public and private sector organisations, and where applicable supplemented by information provided by the Client. The context of this report is to provide a more informed position with regards to the flood risks which have been identified, and any consequential impacts this may have on acquisition and occupation of the subject Property. No site inspection/investigation has been undertaken. This report does not account for the suitability of site-specific drainage networks and cannot account for the impact of water bodies or drainage infrastructure becoming blocked or failing. Additionally, this report cannot account for instances of previous Property-specific flooding where no such instances of flooding are recorded within the data sources reviewed, particularly where flooding has either been of a small and highly localised scale, or where it has been caused by an 'escape of water' (i.e. burst pipes) or sewer flooding, either within the Property or within the locality.

Please note that this flood risk assessment is based upon a review of flood data sources created and supplied by private and public sector organisations. Whilst these models are highly detailed, they are predictions based upon specific input parameters and 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 events outside of the considered parameters of the model (such as failure of flood defences) which can cause flooding that was not anticipated. FCI cannot accept any responsibility for the accuracy of these models. In addition, flood assessments are subject to change over time and so a variation in risk outcomes is possible. This is due to additional or changed information being available over time, refinement of flood models, or specific changes in the planned or built environment, all of which can impact the predicted outcomes of any flood model and/or consultant's Professional Opinion. Please note, flood prediction models are periodically reviewed to ensure they account for the most up-to-date climatic data and flood history, and are refined to improve modelling techniques. As such, in a minority of instances variations in assessment outcomes can occur where a period of time has elapsed.

The risk assessment in this report is provided by FCI, working in collaboration with Ashfield Solutions Group Limited. FCI are regulated by RICS.

### 6.2 Impact on Value and Insurability

#### METHODOLOGY

The 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 existence of flood defences. Valuation has a level of subjectivity however, and for some 'at risk' properties, the reduction in value may be offset by an increase due to the property's amenity or access value being close to a river, stream or coast for example.

The answers given on the availability of flood insurance reflects our understanding of the way in which insurers account for flood risk when assessing the eligibility of a property. The outcome should be considered as an indicator, and not an assurance or guarantee that insurance covering flood risk will or will not be available. Appropriate additional enquiries should be made as to the actual availability (or not) of insurance covering flood risk at a suitable time in the Property acquisition timetable. We advise such a suitable time to be prior to exchange of contracts, or prior to incurring any significant acquisition cost (with 'significant cost' to be defined by the purchaser). Every insurance application is unique, so other perils, risks or a previous claims history may mean that insurance is not available in any event. A thorough search of the insurance market is advised, particularly where flood risk is identified, rather than relying on a single provider for affordable and suitable terms.

### 6.3 Flood Planning/Warning and Flood Resistance/Resilience

#### 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)

### 6.4 Supplementary Guidance

#### METHODOLOGY

The Supplementary Guidance given in this report is based on a desk study risk assessment, and no site walkover or physical investigation has been carried out. This section is intended as general advice and guidance only.

**Section 5.1 'Redevelopment Risk'** provides general guidance on the potential for and likely extent of additional assessment works which may be required as detailed within the National Planning Policy Framework should the Property undergo a change of use or redevelopment. The below results will be displayed in the following scenarios:

- '**None Identified**' whether or not redevelopment is proposed, where FCI has evidence to suggest that negligible flood risk will be present within the Property boundary or within close proximity.
- '**Considerations**' whether or not redevelopment is proposed, where FCI is aware of plausible flood risk that exists within or near to the Property boundary, where a need for some level of supplementary investigation/assessment may be required as part of the process to obtain planning permission.
- '**Major Considerations**' where redevelopment is proposed, and FCI is aware of highly plausible flood risk in existence within or in close proximity to the Property boundary, where it is highly likely that further investigation/assessment would be required as part of the process to obtain planning permission.

**Section 5.2 'Operational risk'** flags specific risks which have been identified from a review of the data which in the opinion of the report author have the potential to lead to the detrimental performance of the Property in its present capacity. These risks would be associated with the potential depreciation in overall site value where the appropriate site risk management procedures are not undertaken. The guidance is based only on observations of the data and does not guarantee to identify all plausible risks or non-compliance issues associated with the Property life cycle. The below results will be displayed in the following scenarios:

- '**None Identified**' where, from a review of the data, no operational activities or management practices have been identified which present a plausible risk of causing adverse flood or environmental risk during the Property lifecycle/tenure of ownership.
- '**Considerations**' where, from a review of the data, operational activities or management practices have been identified which through their implementation would ensure the minimisation of future flood risk where possible, as well as the reduction in potential losses in overall Property value in future.

## 6.5 Standard

## T&Cs, COMPLAINTS PROCESS & LICENSING

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## 6.6 Search Code

## CONSUMER INFORMATION

### IMPORTANT CONSUMER PROTECTION INFORMATION

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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.

By giving you this information, the search firm is confirming that they keep to the principles of the Code. This provides important protection for you.

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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

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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, 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**

## 6.7 Useful Contacts

### Environment Agency

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)

### Local Authority

Sample Borough Council  
Tel: 01273 555555  
Visit: [www.samplecouncil.com](http://www.samplecouncil.com)  
Email: [info@samplecouncil.com](mailto:info@samplecouncil.com)

### Future Climate Info (FCI) Limited

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