

SFRA: <https://www.thurrock.gov.uk/new-local-plan-for-thurrock/evidence-to-support-local-plan>

PFRA: <https://www.kent.gov.uk/about-the-council/strategies-and-policies/environment-waste-and-planning-policies/flooding-and-drainage-policies/preliminary-flood-risk-assessment>

PFRA Addendum:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/698611/PFRA_Kent_County_Council_2017.pdf

2.5 Planning Search

We have searched online local authority planning application records in order to identify any pertinent information in relation to flood and drainage which may be used to better define flood risk for the Property. Our review includes planning applications for the Property itself as well as any developments in close proximity where we consider they may have specific relevance in terms of flood and drainage.

Based on our review we did not identify any planning application records which we consider to be of value in refining our understanding of the flood risk at this Property.

LPA: Tonbridge and Malling LPA

Planning Portal: <https://publicaccess2.tmbc.gov.uk/online-applications/>



3.0 Professional Opinion Analysis

3.1 Overall Flood Assessment

PASS

The original search report identified an elevated risk of surface water flooding at the Property. Detailed analysis of the EA surface water flood map indicated that the Property itself was not at risk of flooding from surface water across the high, medium, or low probability events. The risk posed was indicated to be due to the lower topography that surrounds external areas of the Property.

The sources quoted in Section 2.4 indicated that surface water flooding had not occurred at or within the vicinity of the Property. You should always ask the vendor to confirm the existence of flood history at the Property. From a review of planning applications in the vicinity of the Property, it was indicated that no further information relating to the risk of flooding in the area was obtained from any planning applications within its vicinity. The EA surface water flood maps are not likely to have taken into account local detail, such as below ground surface water drainage networks, which could further minimise the impact of potential flooding. This suggests potential for the depicted risk to be overly conservative. Based on the information presented, the risk from this source is considered Low.

On the basis of the information reviewed, this professional opinion concludes that the Further Action identified within the FCI Residential report (Report ID: 1234) has been sufficiently investigated and the subject Property can now be considered to be at an acceptably low level of risk. You should always ask the vendor to confirm the existence of flood history at the Property.

3.2 Insurability

The initial FCI Commercial report (Report ID: 123456) identified that based on the location of this Property, there should be minimal issues obtaining insurance coverage at preferable terms. This is 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.

While this report has demonstrated that there is an acceptably low level of risk for the purchaser, it should be noted that our analysis uses highly detailed property features and additional 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.

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:

- **Enquiries:** You should ask the vendor to confirm whether they have any knowledge of previous flooding at the property. If yes, request detail relating to the extent and depth of any events of which they are aware.
- **Insurance:** As a prudent step, prior to exchanging contracts you should ensure that you are able to obtain preferable insurance cover for the Property through undertaking your own enquiries.
- **Flood Preparedness:** Drainage which serves the Property within its boundary should be inspected and kept free flowing in order not to exacerbate any risk of floods in future, particularly in relation to any areas identified as being susceptible to surface water flooding.

Further Assistance:

Should you wish us to support you in undertaking any of the above recommendations in managing any residual flood risk in future then please get in touch with FCI.



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).

Based on the information reviewed, if you were to consider redevelopment of any kind at the Property in future, you should note that this may be subject to undertaking a full Drainage Assessment. 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 Drainage 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 as part of any future asset management plans. This would include carrying out frequent visual checks for any signs of blockage (for example by fallen leaves or debris), evidence of pooling, or obstruction by items (such as refuse/trade waste, external storage containers or building materials etc.). 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 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.

Where residential properties fall into a flood-risk area, the flood re-insurance scheme (known as Flood Re which launched 1st April 2016) may be of benefit. 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. However, not every residential property is eligible to benefit from Flood Re. For further information about the scheme, including eligibility, see <http://www.floodre.co.uk/>

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:

- English Government: <https://www.gov.uk/prepare-for-a-flood/find-out-if-youre-at-risk>
- Natural Resources Wales: <https://naturalresources.wales/flooding/?lang=en>
- Insurance Industry: <https://www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding>
- RICS: <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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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, Web: <https://www.tpos.co.uk/>

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6.8 Useful Contacts

Environment Agency

Tel: 08708 506 506
Visit: www.environment-agency.gov.uk
Email: enquiries@environment-agency.gov.uk

Local Authority Tonbridge & Malling Borough Council

Tel: 01732 844522
Visit: <http://www.tmbc.gov.uk>

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