

## Report Details

Report ID: 1234 FAPP

Date:

Grid Reference:

E: HI JKLM N: HI JKLM

Report Reference:

% 9 < 8 \$12

Requested by:

% 9 < 8 ° 8 : @

Current Use: k

Proposed Use: k

# FCI ~ 8 ; 0 ~ <<> 5-8

## Residential



Report on:

% 9 < 8 % 5 1 % @ 1 1 @ & ; C : I ° ; A : @ 1 ' 7



**Author:**

° K " o  
Ashfield Flood Risk Director

*A Jones*

**Peer Review:**

h ° " o U - U k @ o # -  
FCI Operations & Compliance Director

*P Andrews*



## Professional Opinion Summary

Flood

PASS

&45 < > 21??5: -8 <5 5: /; : /8A01? 4- @41 ~ A>41> / : 51: 51OC 545 41 ~ ° fi\$1?51: 5 8?1- >4 >1<; > @ \$1<; > fi nHI JK, 4-?. 11: ?A225: 5 B1?5- @0-: 041 ?A. 6/@' > <1> /-: . ; C . 1 /; : ?51>10@ . 1 - @ -: -//1<@. 8 C 8 B18, 2>87m

&45 ?A9 9 -E?4; A8. 1 >1-05 /; : 6: / : C 54 41 28-??1??9 1: @5 41 2 8 C5 3 <- 31? ; 245 >1<; > @ -8: 3 C 54 -: E >1/; 9 9 1: 0- 5 : ? 9 -01m

If you need assistance, please contact us:

+44 (0)1732 755 180  
fci-admin@dyledurham.com  
www.futureclimateinfo.com





# 1.0 Context

&41 ~ ° fi\$1?51: 8>1<; >@ - 9; OA8>1: B5; : 9 1: @8?1- >/4 >1<; >C4545/8A01? - y 8; Oz?1/8: >18 8 3 @ <8A?5 8 >7; >55- 8 3 2; 9 - : - >A > 8 >9 - : t9 - 01 C-@>; A>/1m&41 >1<; >@ " > 21??5: - 8 <5 5: >1?A 5 - y - ?? C 5 ° ; : ?51> 8: ?zC454 5 351: C41>1 @1>1 - >1 <; @: 84-F- >0? 5 @1 8/- 8 @ . 1->5 9 5 01; >5@1>1 ->1 21- >A? : 1-> EC454?; 9 1 /8: @ 9 54@/; : ?51>/; A8 - 21/@419 m

&41 " > 21??5: - 8 <5 5: ; 2@1 ~ ° fi\$1?51: 88?1- >/4 >1<; >@ 1<; >@ nHl JK, - 0B510 ~ A>41> ~ /8: 5 >18 8: @ @1 8; 0 >7 51: 850m&45 C-? OA1 @ @1 51: 85- 8: ; 2A: >1?; 810 >7 2; 9 ?A>2 /1 C-@>8; 05 3m ? ?A/4l ~ ° fi4-?. 11: 5?@A/@0@ /; 9 <8@ - ~ 8; 0 ~ <<> 5- 8&41 FCI Flood Appraisal /; : @5? - 9; >1 01@ 5001?7@ < >1B5C ; 2@1 " > <1> - : 0- : 1: 4- /10 >1B5C ; 2?5 - : 0 8 /- 8- >1- ? <1/55 0- @ >18 8 3 @ 8; 0 >7m&41 ~ 8; 0 ~ <<> 5- 8 21? - >1B510 " > 21??5: - 8 <5 5: C41>1 @1 5 2 >9 - 8: >1B5C10?A331?@ - : - <<> <5 @ >1OA/8: 5 @1 8B18 2>7m&41 " > 21??5: - 8 <5 5: 351: 5 @5 >1<; >@-?. 11: 5 01<1: 01: 8 B1>510 @ > A34- /; 8. ; > 8: C 5 ~ ?4250% 8 8: ? i > A<+ 5 50m

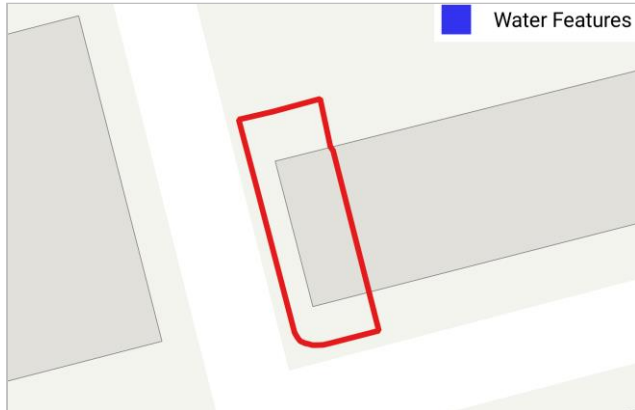


## 2.0 Data Review

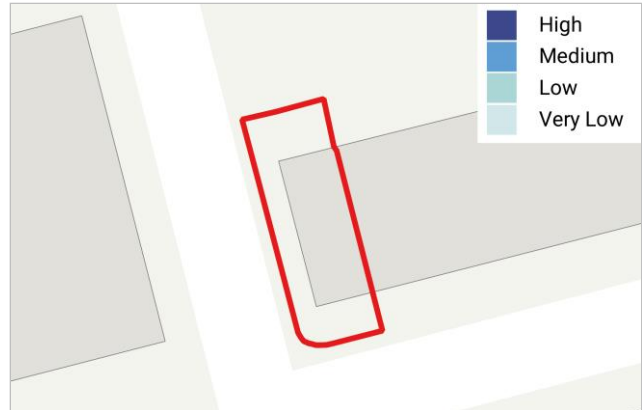
### 2.1 Flood Mapping Overview

&41 2 8 C5 3 9 - <? <> B5D1 - : ; B1>B5C ; 2@41 " > <1>@Z <> D5 5E @ 8 / - 8?A>2 / 1 C - @>21 - @>1? - ? C18? - : E / ; : ?1=A1: 8 8B ; 0>57 @ - @9 - E 1D5 @C 545 ; > : 1 - >@ @41 . ; A : 0 - Em A55 3 A< ; : @41 5 2 >9 - 8 : C 545 @41 5 55 81 : B5 ; : 9 1 : @8?1 - >/41 @41?1 9 - <?I - ? C18? ? A>@41>8 / - 8 >1 - 5 2 >9 - 8 : I 4 - B1 . 11 : >1B5C10 @ 1?@ . 84 - 3>1 - @>A : 01?@ : 05 3 ; 2@41 2B ; 0>57 @ @41 " > <1>Em

Ordnance Survey Local Surface Water Features



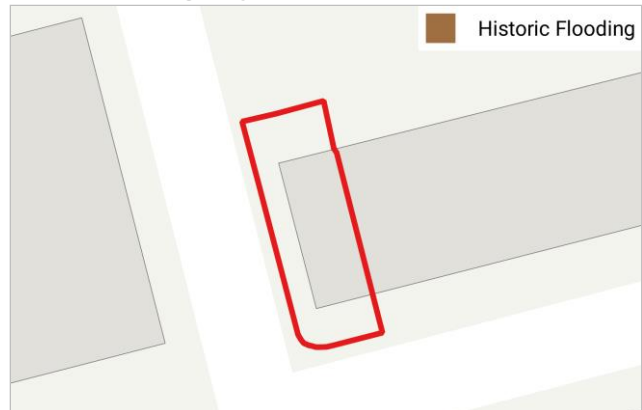
Environment Agency Risk of Flooding from Rivers & Sea



Environment Agency Surface Water Flood Map



Environment Agency Historic Flood Map



## 2.2 River and Sea Flood Mapping Analysis

&41; >35-8?1- >/4 >1<; >501: 530- 8 C >7 >18 3 @ >51>-. 0?1- 28; 05 3 ; : 1 ; >C 545 /8?1 <> D5 51 @ 41 " > <1>€ € 8 ; ?11: C 545 %/ : I n, m &41 >12 >11 ; ; 2 >41 > / ; ; ? 51 > : ; ; 2 >45 >7 4 - ? . 11: 0119 10: 1/1??- > - ? <- @, 2 >45 ~ 8 ; 0 ~ <<> 5- 8n

## 2.3 Surface Water Flood Mapping Analysis

&41; >35-8?1- >/4 >1<; >501: 530 @ - @ < ; @ : 8 8 >7 >18 3 @ ? A >2 / 1 C - @ >28 ; 05 3 ; : 1 ; >C 545 /8?1 <> D5 51 @ 41 " > <1>€ m &41 ; B5 ; : 9 1 : @ 31 : /E % A >2 / 1 ) - @ > ~ 8 ; 0 Z - < ? 11: C 545 %/ : I n ? 4 ; C ? @ - @ 45 28 ; 05 3 5 5 ; 8 @ 0 @ 1 D @ > - 8 >1 - ? ; ; 8 n &41 >12 >11 ; ; 2 >41 > / ; ; ? 51 > : ; ; 2 >45 >7 4 - ? . 11: A: 01 @ 71 : C 545 45 %/ : m

## 2.4 Enhanced Information Search

&41 2 8 C 5 3 - 005 : - 85 2 >9 - : ? ; A >1? 4 - B1 . 11: >1 B3 C 10 5 ; >01 > @ 1 ? @ . 8 4 - 3 >1 - @ > A: 01 > @ : 05 3 ; 2 28 ; 0 >7 m

### Data Type & Source

### Summary of Review

#### Strategic Flood Risk Assessment (SFRA)

& ; . : >031 ¥ Z - 8 3 ; ; > A34 ° ; A : / 8  
fIA: 1 | GH0

' < ; : >1 B3 C ; 2 >45 0 ; / A9 1 : @ 5 C - ? 5 05 - @ 0 @ - @ ;  
>? A >2 / 1 C - @ >28 ; 05 3 5 / 51 : @ 4 - 0 ; // A >10 - @ > C 545  
&41 B5 5 5 ; 2 >41 " > <1>€ m

#### Preliminary Flood Risk Assessment (PFRA)

E 1 : @ ; A : € ° ; A : / 8  
I GHH

' < ; : >1 B3 C ; 2 >45 0 ; / A9 1 : @ 5 C - ? 5 05 - @ 0 @ - @ ;  
>? A >2 / 1 C - @ >28 ; 05 3 5 / 51 : @ 4 - 0 ; // A >10 - @ > C 545  
&41 B5 5 5 ; 2 >41 " > <1>€ m  
~ : - 001 : 0A9 @ 45 " ~ \$ ~ C - ? < A. 8 41 0 5 ~ 1 / 19 . 1 >  
I GHNm < ; : >1 B3 C ; 2 >45 - 001 : 0A9 | 5 C - ? 5 05 - @ 0 @ - @  
&41 A: 01 > @ : 05 3 ; 2 >7 2 ; 9 @ 1 - . ; B1 28 ; 0 ? ; A >1 ?  
4 - 0 : ; @ / 4 : 310 m

#### Recent Flood Defence Schemes

) 1 4 - B1 A: 01 @ 71 : - ? 1 - >/4 ; 2 ; A > >1 / ; >? @ 51 : 5  
- : E >1 / 1 : 5 9 < 8 9 1 : @ 0 ; > A < 3 > 010 28 ; 0 0121 : / 1 ?  
C 545 @ 1 - >1 - / ; : / 1 > 5 3 @ 1 " > <1>€ m ; C1 B1 > >1 / ; >?  
5 05 - @ 0 @ - @ ; - 005 : - 8 28 ; 0 0121 : / 1 ? 1 D 3 @ m

#### Future Flood Defence Schemes

) 1 4 - B1 A: 01 @ 71 : - ? 1 - >/4 ; 2 ; A > >1 / ; >? @ 51 : 5  
- : E < ; @ : 8 8 1 C ; > A < 3 > 010 28 ; 0 0121 : / 1 ? @ - @ >1 ? 1 @  
& . 1 5 < 8 9 1 : @ 0 C 545 @ 1 - >1 - / ; : / 1 > 5 3 @ 1  
" > <1>€ m ; C1 B1 > >1 / ; >? 5 05 - @ 0 : ; - 005 : - 8 28 ; 0  
0121 : / 1 ? . 15 3 5 < 8 9 1 : @ 0 C 545 @ 1 - >1 - C 545 @ 1  
: 1 - > 2 A >1 m

#### Flood Alert Area

. : B5 ; : 9 1 : @ 31 : / E

&41 " > <1>€ 5 ; ; @ 8 / - @ 0 C 545 - ~ 8 ; 0 ~ 8 @ >1 - m

#### Flood Warning Area

. : B5 ; : 9 1 : @ 31 : / E

&41 " > <1>€ 5 ; ; @ 8 / - @ 0 C 545 - ~ 8 ; 0 ) - > 5 3 ~ >1 - m

% \$ n4@?n-CCCrnA>> /7r; BA7-1Ct8/-8<8: t2 >A>> /7-1B01: /1t@t?A<< >A8/-8<8:  
" ~ \$ n4@?n-CCCrn1: 8; BA7-; A@41t; A: /5?@ @35?t: Ot<; 8?4- B5: : 9 1: @C-?@t: Ot<8: : 5 3t<; 8?4-; 05 3t: OtO> 5-31t<; 8?4-<>18 5- -E12; Ot  
>87t-??1?9 1: @  
" ~ \$ ~ 001: 0A9 n  
4@?n-??1@rnA. 845 3rn1>B51rn; BA7-3; B1> 9 1: @A<8-0?-2E?@9 -A<8-0?--@/49 1: @0-@-28-APOMH-" ~ \$ sk 1: @; A: @s; A: /5 GHn02

## 25 Planning Search

) 1 4-B1 ?1- >/410; : 8 1 8/-8-A@; >8 <8: : 5 3 - <<8- @: >1/; >0? 5 ; >01>@ 51: @E -: E <1>@ 1: @5 2 >9 - @: 5  
>18 @: @ 2; 0-: 00> 5-31 C45/4 9-E. 1 A?10@ . 1 @>012 1 2; 0 >7 2 >@1 " > <1>@n A>>1B5C 5/801?  
<8: : 5 3 - <<8- @: ? 2 >@1 " > <1>@ 512-? C18-? -: E 01B18 <9 1: @ 5 /8?1 <> D9 5 C41>1 C1 /; : ?51>@1E  
9-E 4-B1 ?<1/55 >18B-: /1 5 @>9?; 22; 0-: 00> 5-31m

' -?10; : ; A>>1B5C C1 05; : @51: @E -: E <8: : 5 3 - <<8- @: >1/; >0? C45/4 C1 /; : ?51>@ . 1; 2B-81 5  
>12 5 3; A>A: 01?@: 05 3; 2@1 2; 0 >7 - @45 " > <1>@m

! " ~ n&; : . >531 -: 0Z - 8 31 " ~

" 8: : 5 3 " ; @ 84@?n-<A. 8-//1??1 n. /r; BA7-: 8 1t-<<8- @: ?-



### 3.0 Professional Opinion Analysis

#### 3.1 Overall Flood Assessment

PASS

&41; >55-8?1->4>1<; >51: 530-: 18B @0>7; 2?A>2/1 C-@>2; 053-@@41" ><1>Em 1@50-: -E?5; 2 @1" >?A>2/1 C-@>2; 09-<505-@0@-@@41" ><1>E 512C-?:: @-@>7; 228; 0532; 9 ?A>2/1 C-@> -/>?? @1 4549 10A91; >8C <>. - . 55E 1B1: @m&41 >7<; ?10C-? 505-@0@ . 10A1 @ @1 8C1>@<; 3><4E @-@?A> A: 0? 1D@ >-8->1-?; 2@41" ><1>Em

&41?; A>1? =A; @05 %1/5: 1m 505-@0@-@?A>2/1 C-@>2; 0534-0:: @//A>10-@ >C545 @1 B55 5; 2 @1" ><1>Em+; A?4; A@-E-E? -?7 @1 B1: 0; >@ /; : 259 @1 1D3@: /1; 228; 045@>E-@@41" ><1>Em >9 ->1B5C; 2<8:: 53-<<5-5: ?5 @1 B55 5; 2@41" ><1>E 5C-? 505-@0@-@; 2>@41>52 >9-5: >1853@ @1 >7; 228; 0535 @1->1-C-?; . @5102; 9 -: E<8:: 53-<<5-5: ? C545 5 B55 5m&41" >?A>2/1 C-@> 2; 09-<?>->1:: @51E @ 4-B1 @71: 5@ -//; A: @8/-801@5?A/4-?. 18C 3> A: 0?A>2/1 C-@>0>5-31 : 1@; >7?1C454/; A@ 2>@41>9 5 5 5 1 @1 5 <-/@ 2<; @: 582; 053m&45 ?A331?@ <; @: 582 >@1 01<5@0 >7@ . 1; B1>E /; : ?1B- @1m -?10; : @1 52 >9-5: <>?1: @0 @1 >72; 9 @5?; A>1 5 /; : ?51>10; Cm

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

&41 5 55 8" fi\$1?51: 58>1<; @51<; @fi nHI JK, 51: 530@-@-?10; : @1 8/-5: ; 2@45" ><1>E @1>1 9-E <; @: 55E. 1 5?A1? 5 ; . @5535?A>: /1 /; B1>31 -@<>121>. 8 @>9?m&45 5 5 <; @: @ 1/-A?1 @1 @>?; 2-9; >@-31; 21>:-: 0 @1 - . 55E @ 0> C 0; C: 2A: 0? -@; 9 <85: 15 51E @ . 1 /; : 531: @: @1 <A>/4-?1>4; 853 - ?A5. 8 5?A>: /1 <; 5Em

) 45 @5 >1<; >@-? 019; : ?@ @0@-@@41>1 5 -: -//1<@. 58C 8B18 2>72 >@1 <A>/4-?1>5?4; A@. 1:: @0 @-@ A>:- -E?5 A?1? 454E 01@50 <> <1>E 21-@>1? -: 0-005: -852 >9-5: 1C454C; A@:: @ 1/1??>5E. 1 /; : ?51>10. E - 1: 1>8fi?A>1>C41: - 4; 91; C: 1>-@9 <@ @ <A>/4-?1. A553? -: 0/; : @: @ 5?A>: /1m &41>2 >1<; @: 585?A1? 5 ; . @553 2; 05?A>: /1 -@: -22 >0. 8 >@ €: 0C54?A5. 8 @>9?; /-:: @ 1: 51E 05/; A: @0-: 0>19-5? ->18B: @; : ?51>5: 2 >@1 <A>/4-?1>? ?A/41 C1 >1/; 9 9 1: 010@-@@41 <A>/4-?1>?>5? @19?181?; 2@41-B 5. 55E; 2- ?A5. 8 <; 5E1 <5>@ 1D/4: 353 /; : @ /@ -: 0/; 9 9 55 3 @ - <A>/4-?1m

fi @1 1B1: @ 20525A5? 5 2053?A5. 8 5?A>: /1 /; B1>@1 <A>/4-?1>9-EC54@m

- ) 51: @15?1->4@ 5/8A01 -?9 -: E31: 1>85?A>1? -: 0. > 71?>-? <; ??5 81@ ; . @5 - >: 31; 2 ; <5: ?0
- °; : ?51>A?53 - ?<1/5 5@2; 0. > 71>5?A>1>fi @5 /-?1 E; A9-E. 1-. 8 @ ?A. 9 5@41 ~ fi 8; 0 ~ <<> 5-82 >; : ?51>5: . E5?A>1?>,o
- %117@ ; . @5 210. -/72; 9 @1 ?<1/5 5@2; 0. > 71>5?A>1>5 >185: @ @1 5?A1 <>1B1: 53 5?A>: /1. 153; 21>10m! A>2; 0>71D<1>@9-E. 1-. 8 @ -??55 >1?; 853 -: E?<1/55 <; 5 @ =A1?5: ? > 510. E -: 5?A>1> please get in touch for further guidance.

FloodRe: fci?4; A8. 1:; @O@- @?1?51: 68' > <1>E5 - 28; O>57->1-?. A58. 12 >1 @1 H?@, 2fl-: A- >E I GGP 9 - E . 1 1858 2 >-: 5?A>1>@ 5?A>1 @> A34 @1 3; B1> 9 1: @?A<<; >@0~8; O\$1?/419 1m //; >053@ 52 >9-@: >1B5C10-? <-> @, 2@5~8; O~ <<> 5-8@1" > <1>E9-E. 1 1858 2 >~8; O\$1. -?10;; 58-31m A>@1>01@8 ;: @1~8; O\$1?/419 1->1 351: 5 %1/@: Mhm



## 4.0 Recommendations

&41 2 8 C53 >1/; 9 9 1: O-@: ?->1 <> B5105 84@, 2@1 /; ; /8?5: ?; 2@5~ fi 8; O~ <<> 5-8

- **Enquiries:** +; A?4; A8-?7 @1 B1: O; >@ /; ; 29 C41@1>@1E4-B1 -: E7: ; C8031; 2<>1B5A? 28; O53 -@@1 <> <1>E45 52 >9-@: ?4; A8. 15/8A0105 @11-C % /5@ " > <1>E fi 2 >9-@: ~; >9 /; 9 <8@0. E @1 B1: O; >f2E1?I >1=A1?@01@8>18@3 @ @1 1D@: @: O01<@; 2-: E1B1: @; 2C454 @1E->1-C->1m
- **Insurance:** ~? - <>A01: @?@<1<5>@ 1D/4-: 353 /; ; @ /@ E; A?4; A81: ?A>1 @-@E; A->1-. 8 @; . @5 <>12>. 8 5?A>: /1 /; B1>2 >@1" > <1>E @> A34 A: O1>@753 E; A>; C: 1: =A58?m
- **Flood Preparedness:** ">5-31 C454?1B1? @1" > <1>E C545 58. ; A: O- >E?4; A8. 15?<1/@0-: O 71<@2>11 28 C535 ; >01>; @ @ 1D-/1> -@ -: E>57; 28; O? 5 2A>11 <->A8>E 5 >18@: @ -: E >1-? 51: 850-?. 153?A?/1<@8 @ ?A>2/1 C-@>28; O53m

### Further Assistance:

%4; A8E; AC54A? @ ?A<<; >@E; A5 A: O1>@753 -: E; 2@1 -.; B1 >1/; 9 9 1: O-@: ? 5 9 -: -353 -: E>1?5A-8 28; O>575 2A>1 @1: please get in touch with FCI.



## 5.0 Supplementary Guidance

&45 ?1/6: <> B01? 2>@1?A<<89 1: @E5 2 >9 - 6: >13- >05 3 9 - 4? - ??; /5 @0C 54 >101B18 <9 1: @: 0 @1 ; B1> 882/E/8 ; 2@1 " > <1>C 45/4 9 - E; 21>418-2A8-0B51 5@1E 9 11@C 54 @1 /; : @D@, 2@5 @: ?- /6: m

" 8- ?1 ; ; @ @- @@1?1 - ??1??9 1: @ - >1 ?A<<89 1: @E @ @1 9 - 5 <A>; ?1; 2@5 >1<; >@: 0 - >1 ; ; @/; : ?51>10 C 545 @1 ; B1> 88y > 21??5: - 8 <5 5: n&41?1 ?1/6: ? - >1 5 @: 010 @ ?1>B1 ; ; 8E - ? 3A5 : /1m

### 5.1 Redevelopment Risk

### CONSIDERATIONS

~ ? <- @, 2-: E >101B18 <9 1: @/; : ?51>6: ; 2-: E-??; /5 @028; 0>7C 545 @1 " > <1>C . ; A: 0- E; >- 8: 3 />8- 8- //1?? > A@? 5 >1=A510C 545 @1 <8: : 5 3 <> /1??m&45 5 @ 1: ?A>1 @- @ " > <1>C 5 ?A5. 8 2 >A?11 - : 00; 1?; ; @<; ?1 - >7 @ 8211-??6A8 @0C 545 @1 z - 6: - 8" 8: : 5 3" ; 8E ~ >9 1C; >7 6 " " ~ ,m

) 1 A: 01>@: 0 @- @@1 " > <1>C 5 /A>1: 6E 5 >1?51: 68A?1 - : 0 5C 88>19 - 5 5 @5 A?1 C 54; A@>101B18 <9 1: @

' - ?10; ; @1 5 2 >9 - 6: >1B3C101 5E; A C1>1 @ /; : ?51>>101B18 <9 1: @, 2-: E 75 0 - @@1 " > <1>C 5 2A>11E; A ?4; A8; ; @ @- @@5 9 - E. 1 ?A. 6/@@ A: 01>@75 3 - 2A8' >5 - 31 ~ ??1??9 1: @&45 - ??1??9 1: @C; A8. 1 >1=A510 @ . 1 C >8: 5 @1 /; : @D@, 2@1 <> <; ?10 >101B18 <9 1: @&45 ~ " fi" <<> 5- 85 ; ; @01?5: 10 2 > ?A. 9 5?5: @ E; A>1; /- 8" 8: : 5 3 ~ A@; >8E @ ?A<<; >@A>1 >101B18 <9 1: @4; C1B1>we can separately undertake a full Drainage Assessment on your behalf if this need arose.

### 5.2 Operational Risk

### CONSIDERATIONS

%4; A8 @5 " > <1>C /; 9 1 A: 01>E; A>; C: 1>45< @1 2 8C 5 3 /; : ?51>6: ? - >1 9 - 01 @ 9 - D9 51 88 21/E/8 - : 0 @ 9 5 5 51 - : E >1?5A- 82A>1 28; 0 >7n

- ~ <<> <5 @ 5?<1/6: - : 0 9 - 5 @; - : /1; 2- 88' > <1>C 0 > 5 - 31: 1@; >7? ?4; A8. 1 A: 01>@71: <1>5 05- 88n&45 C; A8 5/8A01 /- >E5 3; A@21=A1: @B5A- 8/41/? 2 >-: E ?5: ?; 2. 8/7- 31 6 >1D- 9 <8 . E 2 88: 8- B1?, 11B01: /1; 2<; ; 6 31; >; . ?@A/6: . E 89? 6A/4- ? <8: @<; @1. A805 3 9 - @ >8 1 @mm &41 21=A1: /E; 2@1?1 /41/? ?4; A8. 1 - <<> <5 @ 6 ?1@5 1 1 C 54 @1 8B18 2A: 01>E5 3 >7? @- @9 - E 1D8&45 C; A81: ?A>1 @1 9 5 5 5- 6: ; 2-: E 8: 3t@ >9 5?A1?; >0- 9 - 31 . 15 3 /- A?10?9 <8E OA1 @ 0 > 5 - 31 . 8/7- 31?18 /- 8810 28; 05 3; >0 > 5 - 31 ?A>4- >35 3 € B1>28 C 5 3,m





# 6.0 Notes & Guidance

## Mh Limitations

## METHODOLOGY

&45 >1<; @5 - 01?7 ?@OE 57 - ??1??9 1: @/>1-@0 @ ?-@E OA1t0551: /1 5 >18@: @ <8A?58 28; 0 57 - @41 ?A. 6/@ " > <1>@. - ?10; : - >1B5C ; 25 2 >9 - @: ?; A>/10 2; 9 - >: 31; 2<A. 5 - : 0 <@-@ ?1/@>; >3-: 5-@: ?1-: 0C41>1 - <<@- . 8 ?A<<89 1: @0. E5 2 >9 - @: <> B510. E@1 ° 5: @&41 /; ; @D@ 2@5 >1<; >@ @ <> B51 - 9; >1 5 2 >9 10 <; ?@: C54 >13 ->? @ @1 28; 0 57? C45 4 4-B1 . 11: 51: @510-: 0-: E /; ; ?1=A1: @89 <- /@ @5 9 - E 4-B1 ; : - / =A5@: - : 0; //A<- @: ; 2@1 ?A. 6/@ " > <1>@m ; ?@ 5 ?<1/@: -5 B1?@- @: 4-? . 11: A: 01>@71: m&45 >1<; >@0; 1? ; ; @-//; A: @2 >@1 ?A@. 55; 2?@t ?<1/55 0>5-31: 1@; >? -: 0 /-: ; @-//; A: @2 >@1 5 <- /@; 2C-@>. ; 05? ; >0>5-31 5 2-?@A/@>1 . 1/; 9 5 3 . 8/710 ; > 2 5 3m 00@: - @ @5 >1<; >@-/-: ; @-//; A: @2 >5?@: /1? ; 2<>1B5 A? " > <1>@?<1/55 28; 05 3 C41>1 ; ; ?A/4 5?@: /1? ; 2 28; 05 3 ->1 >1/; >10C545 @1 0-@ ?; A>/1? >1B5C101 <- @A8 >@ C41>1 28; 05 3 4-? 1541>. 11: ; 2- ?9 -@: 0 45 4@ 8 /- @10 ?/-@1 ; >C41>1 @4-? . 11: /-A?10. E-: y!/?-<1 ; 2C-@ >@m A?@<5-1? ; >?1C1>28; 05 3 1541>C545 @1 " > <1>@ ; >C545 @1 8 /- @m

" 8-?1 ; ; @ @-@45 28; 0 57 - ??1??9 1: @5 . -?10 A<; : - >1B5C ; 28; 0 0-@ ?; A>/1? />1-@0-: 0?A<<@0. E <@-@ -: 0 <A. 5 ?1/@>; >3-: 5-@: ?m) 45@@1?1 9 ; 018 ->1 454@ 01@ @1E ->1 <>105@: ? . -?10 A<; : ?<1/55 5 <A@<-> 9 1@? -: 0?4; A@: ; @ 1 >13- >10 -? 012 551m 1/-A?1 @1 28; 0 57 - ??1??9 1: @5 . -?10; : @1; >1@-857 9 ; 0181 @1>1 5 -@-E? @1 <; ??5 @ @-@1D/1<@: -8C1-@1> /; ; 05@: ? -: 0->>1B1: @ ; A@51 ; 2@1 /; ; ?51>10 <-> 9 1@? ; 2@1 9 ; 018@A/4 -? 2 5>1 ; 28; 0012: /1? ; C45 4 /-: /-A?1 28; 05 3 @-@-? ; ; @: @5-@Om ° fi/-: ; @-//1<@: E>?<: ; ?5 @ 2 >@1 -//A>/E ; 2@1?1 9 ; 018mfi -00@: 1 28; 0-??1??9 1: @ ->1 ?A. 6/@@ /4: 31 ; B1>@ 1 -: 0? ; - B-@: 5 >57 ; A@; 9 1? 5 <; ??5 8m &45 5 OA1 @ -00@: -8 >/4: 310 5 2 >9 - @: . 15 3 -B. 8 ; B1>@ 1 1>12 19 1: @ 28; 09 ; 0181 ; >?<1/55 /4: 31? 5 @1 <8: : 10 ; >. A@1: B5: 9 1: @-@ 2C45 4 /-: 5 <- /@@1 <>105@0; A@; 9 1? ; 2-: E 28; 09 ; 018- 0-> /; ; ?A@: @ " > 21??5: -8 ! <5 5: m 8-?1 ; ; @1 28; 0 <>105@: 9 ; 018 ->1 <1>5 05-@ >1B5C10 @ 1: ?A> @1E -//; A: @2 >@1 9 ; ?@A<t@10-@ /@ -@ 0-@ -: 0 28; 0 45@>1 -: 0 ->1 >12 10 @ 5 <> B1 9 ; 018 3 @/4: 5A1?m ? ?A/4 5 - 9 5 ; @ ; 25?@: /1? B-@: ? 5 -??1??9 1: @ A@; 9 1? /-: ; //A>C41>1 - <1>5 0 ; 2@ 1 4-? 18 <?10m

&41 57 - ??1??9 1: @5 @5 >1<; @5 <> B510. E ° fi C ; >5 3 5 /; @. ; >@: C54 ° ?42510 % @@: ? 1 > A< t 5 @Om ° fi -> >13A8@0. E \$ fi %m

## Mh Impact on Value and Insurability

## METHODOLOGY

&41 \$ fi %-OB51? @-@28; 0 57 0: 1? >1OA/1 @1 B-@1 ; 2- <> <1>@ /; 9 <->10C54 - ?5 @ <> <1>@ C54; A@A/4 - 57m&45 01<1: 0? ; ; @1 <- @A8 >/5/A9?@: /1? ; 2@1 <> <1>@ -: E 45@>E ; 28; 05 3 -: 0 @1 1D5@: /1 ; 28; 0012: /1?m( -@-@: 4-? - 8B18 2?A. 6/@@ 4; C1B1<-: 0 2 >; 9 1 y @57z <> <1>@? @1 >1OA/@: 5 B-@1 9 -E. 1 ; 221@ E-: 5 />1-?1 OA1 @ @1 <> <1>@? -9 1: @ B-@1 . 15 3 /8 ?1 @ - @1?@-9 ; >; -?@2 >1D-9 <8m

&41 -: ?C1> 351: ; ; @1 -B. @ ; 28; 05 ?A>: /1 >12/@ ; A>A: 01>@: 05 3 ; 2@1 C-E 5 C45 4 5 ?A>1? -//; A: @2 >28; 0 57 C41: -??1??5 3 @1 155 @ ; 2- <> <1>@m&41 ; A@; 9 1 ?4; A@ . 1 /; ; ?51>10 -? -: 5 05-@>-: 0 ; @-: -??A>: /1 ; > 3A->: @1 @-@5 ?A>: /1 /; B1>5 3 28; 0 57 C54 ; >C54 ; @ 1 -B. 8m <> <5 @ -00@: -81: =A55? ?4; A@. 1 9 -01 -? @ @1 -/@-8-B. @ € >; @; 25 ?A>: /1 /; B1>5 3 28; 0 57 -@ ?A@. 8 @ 1 5 @1 " > <1>@ -/=A5@: @ 1@. 8m) 1 -OB51 ?A/4 - ?A@. 8 @ 1 @ . 1 <5 >@ 1D/4: 31 ; 2/; ; @-/@1 ; ><5 >@ 5/A>5 3 -: E ?5: 55-: @-/=A5@: /; ; ?@C54 y5: 55-: @ /; ?@ @ . 1 0125 10. E @1 <A>/4 ?1> m B1>E 5 ?A>: /1 -<<@-@-@: 5 A: 5A11? ; ; @1<>1>@1 57? ; >- <>1B5 A? /8 5 ? 45@>E 9 -E 9 1-: @-@5 ?A>: /1 5 ; ; @-B. 8 5 -: E 1B1: @ @ ; > A34 ?1- >/4 ; 2@1 5 ?A>: /1 9 ->1@5 -OB5101 <- @A8 >@ C41>1 28; 0 57 5 51: @510 >@1>@-: >1@5 3 ; ; - ?5 38 <> B51>2 >-22 >0. 8 -: 0 ?A@. 8 @>?m

) 41>1 >1?51: @8 <> <1>@? 2 @5 @ - 28; 0 57 ->1-1 @1 28; 0 >15 ?A>: /1 ?/419 1 @: ; C: -? ~ 8 ; 0 \$ 1 C45 4 8 A: /410H?@ ~ <@ GHM 9 -E. 1 ; 2. 1: 125 @ 8 ; 0 \$ 1 4-? . 11: ?1@<@ 418 @ ; ?1 4 ; A?14 ; @? C4 ; @1 5 - 28; 0 57 ->1- 20-22 >0. 8 4 ; 9 1 5 ?A>: /1 m 8 ; 0 \$ 1 ?4 ; A@ 9 -71: ; 0521>: /1 @ <A>/4-?5 3 4 ; 9 1 5 ?A>: /1 C41@1>@-@ @ @ A34 - <5 1 /; 9 <-> ; ?@1 051/@ 2 ; 9 -: 5 ?A> ; >@ A34 - . > 71 m&41 >1 5 : ; 110 @ /; ; @-/@ 8 ; 0 \$ 1 051/@ m 8 ; 0 \$ 1 5 5 @: 010 @ 351 <1- /1 ; 29 5 0 @-@1B1: -@ >- 28; 0 /8 5 1 28; 0 5 ?A>: /1 ?4 ; A@ ? @ 1 -B. 8 C54 -22 >0. 8 <>19 5 9 ?-: 01D/1??1?m / ; C1B1< ; @1B1>E >1?51: @8 <> <1>@ 5 155 8 @ . 1: 125 @ 9 ~ 8 ; 0 \$ 1 m ; >A>@1 >5 2 >9 -@: - ; @ @1 ?/419 1 1 5 /@ 0 5 3 155 @ ?11 [4@n-CCCR@: 0>1m: m7-](#)

" 1@50-0B51; : 2; 053-: 0>1?5@: /1-: 0>1?5: /191-?A>1?1 2; 0>7<8:: 53-: 0/; ?@1-: 02; 0C-> 53-: 0>1<; 53 ?E?@9? 5-B- 8 2; 9 @1 2 8C53C1. ?5?n

- English Government [4@?n-GCCr8: BA7-<>1<->12 \\* t28: 0-5 Ot A@5E: A>1t @57](#)
- Natural Resources Wales: [4@?n-@> 81?: A>1?n-8?> 053j8: 3' 1:](#)
- Insurance Industry [4@?n-GCCm. 5n>3rA7-fi?A>: /1t: Ot?-B5 3?-&: <5??: Ot5?A1?>-8: 053](#)
- RICS [4@n-GCCm?m>3-A7-7: : C8031-/: : ?A9 1>3A51?-3A51t@ t28: 053](#)

&41 %A<<89 1: @>E A50: /1 351: 5 @5 >1<; >5. -?10; : - 01?7?@OE >7-??1??9 1: @-: 0; ; ?5 C-8; B1>; ><4E75-8 5B1?> 4-? . 11: /->510; A@&45 ?1/5: 5 5 @: 010-? 31: 1>8-0B51-: 0 3A50: /1; ; 8m

Section 5.1 'Redevelopment Risk' <> B51? 31: 1>83A50: /1; ; @1 <; @: 82 >-: 0 571E 1D@: @ 2-0055: -8-??1??9 1: @ C; >? C4549-E. 1 >1=A510-? 01@50C545 @1 5-5: -8' 8: : 53"; 5E~> 9 1C; >7?4; A@ @1 " > <1>E A: 01>3; - /4-: 31 ; 2A?1 ; >>101B18 <9 1: @&41 . 18 C >1?A8 C 8 1 05<8E105 @1 2 8C53?/1: ->?n

tyNone Identified' C41@1>; >; @>101B18 <9 1: @5 <> <; ?101C41> " " fi4-? 1B51: /1 @ ?A331?@&- @ 1355 8 2; 0 >7C 8 1 <>1?1: @C 545 @1 " > <1>E . ; A: 0- >E; >C 545 /8?1 <> D5 5m

tyConsiderations' C41@1>; >; @>101B18 <9 1: @5 <> <; ?101C41> " " fi5 -C->1 ; 2<8A?5 8 2; 0 >7 @- @1D5 @ C 545 ; >: 1-> @ @1 " > <1>E . ; A: 0- >E1C41> - : 110 2 >; 9 1 8B18; 2?A<<89 1: @>E 5B1?> 4-? 5: -??1??9 1: @9-E. 1 >1=A510-? <-> 2 @1 <> /1?? @ ; . @5 <8: : 53 <1>9 5?5: m

tyMajor Considerations' C41> >101B18 <9 1: @5 <> <; ?101-: 0 " " fi5 -C->1 ; 2454E <8A?5 8 2; 0 >7 5 1D5 @: /1 C 545 ; > 5 /8?1 <> D5 5 @ @1 " > <1>E . ; A: 0- >E1C41> 5 454E 571E @- @>@1>5B1?> 4-? 5: -??1??9 1: @C; A@. 1 >1=A510-? <-> 2 @1 <> /1?? @ ; . @5 <8: : 53 <1>9 5?5: m

Section 5.2 'Operational risk' 2 3? ?<1/55 >7? C4544-B1 . 11: 51: 510 2; 9 - >1B5C ; 2@1 0- @ C4545 @1 ; <55: ; 2 @1 >1<; >A@; >4-B1 @1 <; @: 88 @ 8-0 @ @1 01@5 1: @8<1>2 >9-: /1 ; 2@1 " > <1>E 5 5 <>1?1: @/<- /5m&41?1 >7? C; A@. 1-??; /5 @0C 54 @1 <; @: 8801<>1/5 5: 5 ; B1> 8?5 B- @1 C41> @1 -<<> <5 @ ?5 >79-: -319 1: @<> /10A>1? ->1: ; @A: 01>71: m&41 3A50: /1 5. -?10; : 8: ; . ?1> 5: ?; 2@1 0- @-: 00: 1?; ; @3A->: @1 @ 51: 5E- 8-8A?5 8 >7?; >; : t; 9 <8: /1 5?A1?>-??; /5 @0C 54 @1 " > <1>E 5 /E/8m&41 . 18 C >1?A8 C 8 1 05<8E105 @1 2 8C53 ?/1: ->?n

tyNone Identified' C41>1 2; 9 - >1B5C ; 2@1 0- @1: ; ; <1> > 8- /55? ; >9-: -319 1: @<> /5? 4-B1 . 11: 51: 510 C454 <>1?1: @ <8A?5 8 >7; 2/-A?5 3-0B1>1 2; 0 ; >1: B5: 9 1: @8570A>5 3 @1 " > <1>E 5 /E/8-@: A>1 ; 2; C: 1>45m

tyConsiderations' C41>1 2; 9 - >1B5C ; 2@1 0- @1: ; <1> > 8- /55? ; >9-: -319 1: @<> /5? 4-B1 . 11: 51: 510 C454 @> A34 @15 > <89 1: @> C; A@1: ?A> @1 9 5 5 5 > 5: ; 2A@> 2; 0 >7C41> <; ??5 81-? C18-? @1 >10A/5: 5 <; @: 88??1? 5 ; B1> 8? > <1>E B- @1 5 2A@>1m

&45 >1<; >5? A<<80. E~A@>1 " 8 - @ fi 2 1 5 50?A. 6/@@ &1>9? -: 0 " ; 055: ?; 2' A?5 1??1-B- 8. 8 - @ [4@?n-2A>1/5 - @52 m: 9-C<t/: : @: @A<8-0?+GI H-GP-~ fi@>?t: 0t/: : 055: ?tBGLGQI H-m02](#)

" ; ; @5?! %0-@ Y " > C: /; <E>54@: 00-@. -?1 >54@ I GI Gm  
" ; ; @5? ; B5: 9 1: @ 31: /E/; <E>54@: 0->>0-@. -?1 >54@ GH0m 854@ >1?1>B10m

IMPORTANT CONSUMER PROTECTION INFORMATION

&45 ?1- >4 4-?. 11: <> OA/10. E`A@a>1` 8 -@ fi 2 t @! 221 HPII ML 5 3? / 8 B1: A1l 5 3? / 8) 1?@Z - 8 3 Z , HP K` , l
&18 <4; : 1 GHNI LLL HOGI , 9 - 8 5 2 | 2A@a>1/8 -@5 2 m; 9 l C 4 5 4 5 >135@a>10 C 8 4 1 " > <1>E` ; 01?` ; 9 <8: /1` ; ->0
€` ` ` , -? - ?A. ?/ >5 1>@ @1 %1- >4` ; 01n&41 " ` ` ` ` 5 01<1: 01: 8 9 ; ; 8 > 4; C >135@a>10?1- >4 2 9 ? 9 - 5 @ 5 / ; 9 <8: /1
C 8 4 1 ` ; 01m

The Search Code:

- " > B01? <> @/8: 2 > 4; 9 1. AE1>1 ?18>1 1?@@ - 31: @l /; ; B1E-: /1> - : 0 9 ; >8-31 8: 01> C 4; >1E` ; : @1
5 2 > - 8: 5 / 8 0 1 0 5 <> <1>E` ?1- >4 >1< ; >@ A: 01>@ 71: . E ?A. ?/ >5 1> ; ; >1?81: 8 8 : 0 / ; 9 9 1 > 5 8 <> <1>E` C 8 4 5
@1 ` : 8 0 5 3 0 ; 9 m
- %1@ ; A@ 9 5 9 A 9 ?@: 0 - >? C 4 5 4 2 9 ? / ; 9 <8 3 - : 0 ? 1 8 3 ? 1- >4 >1< ; >@ 4 - B1 @ 9 11@n
- " > 9 ; @? @1 . 1?@<> /8 1 - : 0 =A- 8 8 ?@: 0 - >? C 8 4 5 @1 5 0 A ? @E 2 > @1 . 1: 1 2 8 ; 2 / ; : ?A 9 1 > - : 0 <> <1>E`
<> 2 1 ? ? 5 : - 8 m
- ` : - . 8 ? / ; : ?A 9 1 > - : 0 <> <1>E` <> 2 1 ? ? 5 : - 8 @ 4 - B1 / ; ; 2 0 1 : / 1 5 2 9 ? C 4 5 4 ? A. ?/ >5 1 @ @1 / ; 0 1 l @ 1 5 <> O A / @
- : 0 ? 1 > 8 7 1 ? m

` E 3 8 5 3 E; A @ 5 5 2 > 9 - 8: l @ 1 ? 1- >4 2 9 5 / ; ; 2 9 5 3 @ - @ @ 1 E 7 1 1 < @ @ 1 < 5 / 5 8 ? ; 2 @ 1 ` ; 0 1 m & 4 5 <> B 0 1 ? 8 < ; > @ : @
<> @ / 8: 2 > E; A m

The Code's core principles

` 5 9 ? C 4 5 4 ? A. ?/ >5 1 @ @ 1 % 1- >4` ; 0 1 C 8 8

- " 5 < 8 E @ 1 % 1- >4` ; 0 1 8 3 ; <> 9 5 1: 8 ; ; @ 1 5 ? 1- >4 >1< ; >@ m
- ` / @ C 8 4 5 @ 3 > 8 - : 0 / - > E ; A @ C ; > 7 C 8 4 O A 1 ? 7 8 8 / - > 1 - : 0 0 8 8 1 : / 1
- ` @ 8 8 1 ? 9 - 5 @ 5 - 0 1 = A - @ - : 0 - <<> < 5 @ 5 ? A > : / 1 @ <> @ / @ / ; : ? A 9 1 >
- ` ; : O A / @ A 7 5 1 ? ? 5 - : 4 : 1 ? @ 2 5 - : 0 <> 2 1 ? ? 5 : - 8 9 - : 1 >
- / - : 0 8 / ; 9 < 8 5 @ ? < 1 1 0 8 - : 0 2 5 8
- ` : ? A > 1 @ - @ <> O A / @ - : 0 ? 1 > 8 7 1 ? / ; 9 < 8 C 8 4 5 0 A ? @ E > 1 3 5 @ 8 : > 8 ? - : 0 ? @ : 0 - > ? - : 0 > 1 8 B - : @ 8 C ?
- Z ; : 8 > @ 1 5 / ; 9 < 8 : / 1 C 8 4 @ 1 ` ; 0 1

Complaints

f 2 E; A 4 - B1 - = A 1 E ; > / ; 9 < 8 5 @ . ; A @ E; A > ? 1- > 4 l E; A ? 4; A 8 > 5 1 8 0 5 1 / 8 C 8 4 @ 1 ? 1- > 4 2 9 l - : 0 8 - <<> < 5 @ - ? 7 2 > - : E
/ ; 9 < 8 5 @ @ . 1 / ; : ? 8 1 > 1 0 A: 0 1 > @ 1 5 2 > 9 - 8 5 @ > - 8 / ; 9 < 8 5 @ <> / 1 0 A > l m f 2 E; A > 1 9 - 5 0 5 ? - 8 2 1 0 C 8 4 @ 1 2 9 2 2 5 - 8
> 1 ? < ; : ? 1 l - 2 > E; A > / ; 9 < 8 5 @ 4 - ? . 1 1: 2 > 9 - 8 8 / ; : ? 8 1 > 1 0 l ; > 8 @ 1 2 9 4 - ? 1 D / 1 1 0 1 0 @ 1 > 1 ? < ; : ? 1 8 1 ? / - 8 ? l E; A 9 - E > 1 2 >
E; A > / ; 9 < 8 5 @ 2 > / ; : ? 8 1 > 8 : A: 0 1 > & 4 1 " > < 1 > E ! 9 . A 0 ? 9 - : ? / 4 1 9 1 8 " ! ? , n & 4 1 ! 9 . A 0 ? 9 - : / - : - C - > 0 / ; 9 < 1 : ? - 8 : ; 2
A < @ e L I G G G @ E; A 8 @ 1 ! 9 . A 0 ? 9 - : 2 0 ? @ - @ E; A 4 - B1 ? A 2 1 > 1 0 - / @ - 8 2 - : / 5 8 8 ? ? - : 0 > - > - 3 3 > B - 8 : l 0 5 @ 1 ? ? ; >
5 / ; ; B 1: 8 : / 1 - ? - > 1 ? A 8 ; 2 E; A > ? 1- > 4 <> B 0 1 > 2 8 3 @ 7 1 1 < @ @ 1 ` ; 0 1 m

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:

& 4 1 " > < 1 > E ! 9 . A 0 ? 9 - : ? / 4 1 9 1 l Z 8 > 0 / ; A ? 1 l K J l l L Z 8 > 0 % @ 1 1 @ % 8 . A > E l ) 8 8 4 5 1 % " H I ` ` "
& 1 8 G H N I l J J J J G M ~ - D n G H N I l J J I l P M l , 9 - 8 - 0 9 5 | @ ; ? m ; n A 7 l ) 1 . n 4 @ ? n - C C C n ; ? m ; n A 7 -
+ ; A / - : 3 1 @ 9 ; > 1 5 2 > 9 - 8: - . ; A @ @ 1 " ` ` ` ` 2 ; 9 C C C m > < 1 > E / ; 0 1 ? m > 3 r A 7

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. 9 - & 1: =A5&?; 1: B5; : 9 1: @- 31: /Er& BrA7

Local Authority

&; : . >031 ¥ Ž - & 3 ; ; > A34 ° ; A: /&
&1& GHUJ OKKLI I
( 5& 4@n-CCCr& . /r& BrA7

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~ 00>1??n ! 22/1 HHPI ML5 3?/ & B1: A1l £5 3?/ &) 1?@Ž - & 3 Ž , HPK` .