

Report Details

Report ID:
1234FAPP

Date:
02/03/2023

Grid Reference:
E: 123456 | N: 123456

Report Reference:
Sample Ref

Requested by:
Sample Client

Current Use:
Residential

Proposed Use:
Residential



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

Working in collaboration with



Author:
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Ashfield Flood Risk Director



Peer Review:
Connor Bowman BSc (Hons), PIEMA, REnvP
Risk Team Leader



Professional Opinion Summary

Flood

PASS

This professional opinion concludes that the Further Action identified within the Residential search 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.

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



1.0 Context

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

The Professional Opinion of the Residential search report (Report ID: 1234) advised Further Action in relation to the flood risk identified. This was due to the identification of unresolved risk from surface water flooding. This **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.

SAMPLE

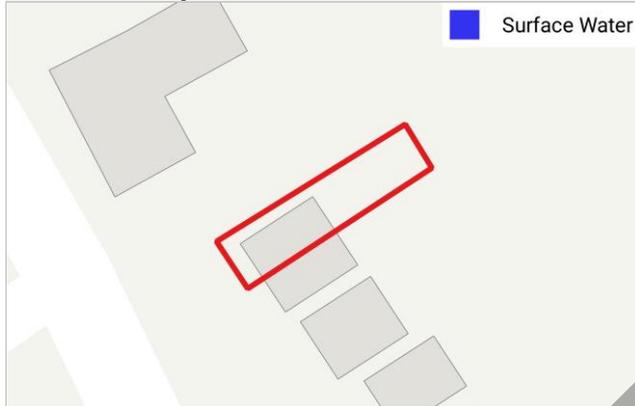


2.0 Data Review

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



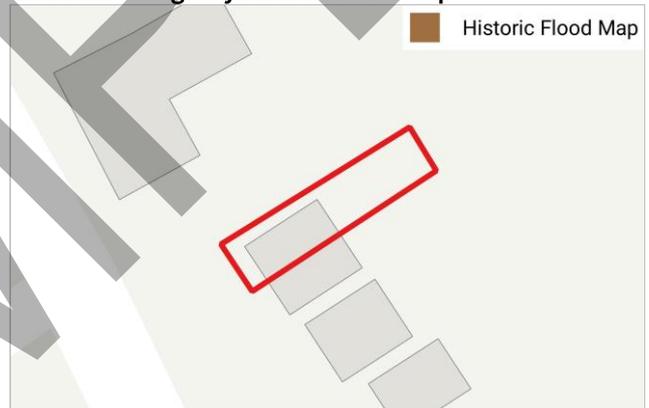
Environment Agency Risk of Flooding from Rivers & Sea



Environment Agency Surface Water Flood Map



Environment Agency Historic Flood Map

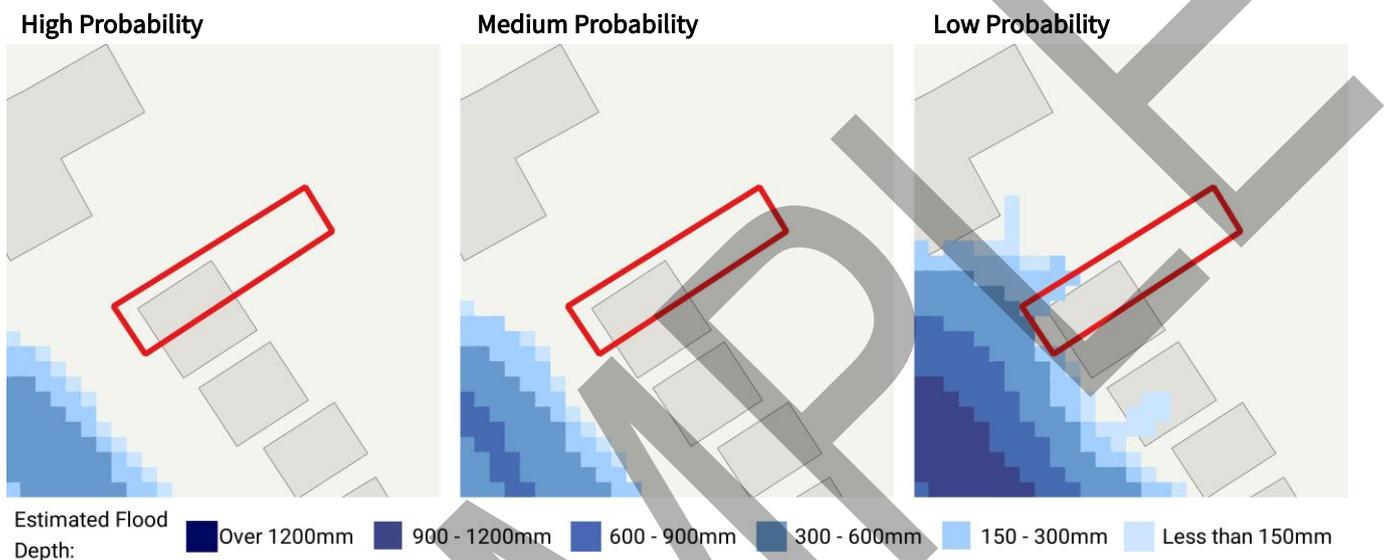


2.2 River and Sea Flood Mapping Analysis

The original search report identified a low risk relating to river and sea flooding on, or within close proximity, to the Property (also seen within Section 2.1). Therefore, no further consideration of this risk has been deemed necessary as part of this Flood Appraisal.

2.3 Surface Water Flood Mapping Analysis

The original search report identified an elevated risk of surface water flooding within the Property boundary indicating that further analysis would be appropriate. Through utilising the latest Environment Agency (EA) surface water flood maps, this section looks to further clarify the probability of risk at the Property. The following maps provide further indication of the potential depth and extent of flooding based on different probability flood events. There is a discrepancy between the Ordnance Survey and Satellite imagery. This report has used a combination of Satellite imagery, Ordnance Survey and Google Maps to analyse the risk to this Property.



During a high probability (3.3% annual chance) and medium probability (1% annual chance) event, the Property is not likely to be affected by surface water flooding.

During a low probability (0.1% annual chance) event there is evidence that the main building footprint may be affected by surface water flooding of depths 150-300mm. This indicates potential for flood events of this depth and likelihood to pose a risk of internal flooding.

As part of this assessment, we have reviewed property photographs available on Rightmove. Imagery of the Property indicates that the doorways to the Property are not shown to be elevated above external ground levels. This provides a point of potential ingress should flood waters encroach upon the building footprint.

Rightmove - <https://www.rightmove.co.uk>

From a review of topographical information derived from LiDAR, it is indicated that the Property's front drive and the adjacent road (Peppard Road/ B481) are located within an area of lower topography. This provides an area for surface water to pool, resulting in the potential flooding projected on the above mapping. Google Terrain data has also been reviewed and indicates that the carparking area/access route slopes away from the Property towards the Peppard Road/B481.

General Notes: The above analysis is based on national scale mapping and does not take into account local detail which may reduce the degree to which flooding could affect the Property including, for example, the positive affect of below ground surface water drainage networks (also known as storm drains), where this is functioning to its design capacity.

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

Strategic Flood Risk Assessment (SFRA)

South Oxfordshire District Council
2018

Upon review of this document, it was indicated that:

There are no reportable incidents of surface water flooding located at or within the vicinity of the Property.

Upon review of this document, it was indicated that:

There are no reportable incidents of surface water flooding located at or within the vicinity of the Property.

Preliminary Flood Risk Assessment (PFRA)

Oxfordshire County Council
2011

An addendum to this PFRA was published in December 2017. Upon review of this addendum, it was indicated that the understanding of risk from the above flood risk sources had not changed.

Recent Flood Defence Schemes

We have undertaken a search of our records to identify any recently implemented or upgraded flood defences within the area concerning the Property. However, records indicated that no additional flood defences exist.

Future Flood Defence Schemes

We have undertaken a search of our records to identify any potential new or upgraded flood defences that are set to be implemented within the area concerning the Property. However, records indicated no additional flood defences being implemented within the area within the near future.

Flood Alert Area

Environment Agency

The Property is not located within a Flood Alert Area.

Flood Warning Area

Environment Agency

The Property is not located within a Flood Warning Area.

SFRA:

<https://data.southoxon.gov.uk/ccm/support/Main.jsp?MODULE=FolderView&ID=1038255770&CODE=4457502990788E209EC0030FE79EE3B4&NAME=WWF06.7+Strategic+Flood+Risk+Assessment+and+Appendices&REF=LOCAL%20PLAN%20-%20EXAMINATION%20LIBRARY>

PFRA: <https://webarchive.nationalarchives.gov.uk/20140328094444/http://www.environment-agency.gov.uk/research/planning/135542.aspx#40>

PFRA Addendum: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/698695/PFRA_Oxfordshire_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: South Oxfordshire LPA

Planning Portal: <http://www.southoxon.gov.uk/ccm/support/Main.jsp?MODULE=ApplicationCriteria&TYPE=Application>

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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 was not at risk of flooding from surface water across the high and medium probability events. However, there is an elevated risk of flooding at the Property in the low probability event. The risk posed was indicated to be due to the topography of the area the Property is within.

The sources quoted in Section 2.4 indicated that there have been no reportable instances of surface water flooding located at or within the vicinity of the Property. No further information relating to the risk of flooding in the area was obtained from any planning applications in the vicinity of the Property. 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 to the Property. 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 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.

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3.2 Insurability

The initial Residential report (Report ID: 1234) identified that based on the location of this Property, in some circumstances, there may be an issue obtaining insurance coverage at preferable terms. This is important because the terms of a mortgage offer, and the ability to draw down funds at completion, is likely to be contingent on the purchaser holding a suitable insurance policy.

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 when a homeowner attempts to purchase buildings and contents insurance. 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 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 Flood Appraisal:

- **Enquiries:** You should ask the vendor to confirm whether they have any knowledge of previous flooding at the property. This information should be included in the Law Society Property Information Form completed by the vendor. If yes, request detail relating to the extent and depth of any events of which they are aware.
- **Enquiries:** You may wish to consider contacting the local drainage authority in order to determine whether any future improvements will be made to the local surface water drainage network, which may lead to further reducing any residual risk at the Property.
- **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.**

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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 residential 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 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 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. This would include carrying out frequent visual checks for any signs of blockage (for example by fallen leaves), evidence of pooling, or obstruction by items (such as plant pots, 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.

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 evidence suggests that negligible flood risk will be present within the Property boundary or within close proximity.

- '**Considerations**' whether or not redevelopment is proposed, where plausible flood risk 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 highly plausible flood risk is 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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6.8 Useful Contacts

Environment Agency

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

Local Authority

South Oxfordshire District Council
Tel: 01235 422371
Visit: <http://www.southoxon.gov.uk>

Dye & Durham – Environmental Risk Team

Tel: 01732 755 180
Email: fci-admin@dyledurham.com
Address: Office 119, 26 Kings Hill Avenue, Kings Hill, West Malling ME19 4AE

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