

Sample Site, Sample Street, Anytown, UK

Overall Flood Risk



**LOW-
MODERATE**

Complies with relevant Law Society practice notes on flood risk in property transactions.

Site plan



Search Results

- | | |
|--|--|
|  Rivers and the Sea
Low page 3 > |  Groundwater
Moderate page 4 > |
|  Historic Flood
Not identified |  FloodScore™ insurance rating
High page 5 > |
|  Flood Defences
No |  NPPF Requirements
Yes page 2 > |
|  Surface Water
Negligible | |

Full assessments for other environmental risks are available in other Groundsure searches including Groundsure Review report. Contact Groundsure or your search provider for further details.

Overview of findings and recommendations

To save you time when assessing the report, we only provide maps and data tables of features within the search radius that we have identified to be of note. These relate to environmental risks that may have liability implications, affect insurance premiums, property values and/or a lender's willingness to lend.

You can view the fully comprehensive library of information we have searched on [page 8](#) >.



Flooding

Groundwater Flooding

A risk of groundwater flooding has been identified at the site. This will be more of an issue for properties with a basement or other section below ground. Further advice on groundwater flooding has been produced by the Environment Agency and the Local Government Association and can be found at

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/297421/flho0911bugi-e-e.pdf ↗

National Planning Policy Framework (NPPF)

A full flood risk assessment will be required at the site in the event that it will be developed/redeveloped. The NPPF states that the flood risk assessment should identify and assess the risks of all forms of flooding to and from the development and demonstrate how these flood risks will be managed so that the development remains safe throughout its lifetime, taking climate change into account. Those proposing developments should take advice from the emergency services when producing an evacuation plan for the development as part of the flood risk assessment.



Flooding / Risk of flooding from rivers and the sea



Site Outline

Search buffers in metres (m)

River and coastal flooding:

- High
- Medium
- Low
- Very Low

- Historical Flood Events
- Areas Used for Flood Storage
- Areas Benefiting from Flood Defences
- Proposed Flood Defence Scheme
- Flood Defences

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Risk of flooding from rivers and the sea

The property has a Low chance of flooding in any given year, according to Risk of Flooding from Rivers and Sea (RoFRaS)/Flood Risk Assessment Wales (FRAW) data. This could cause problems with insuring the property against flood risk.

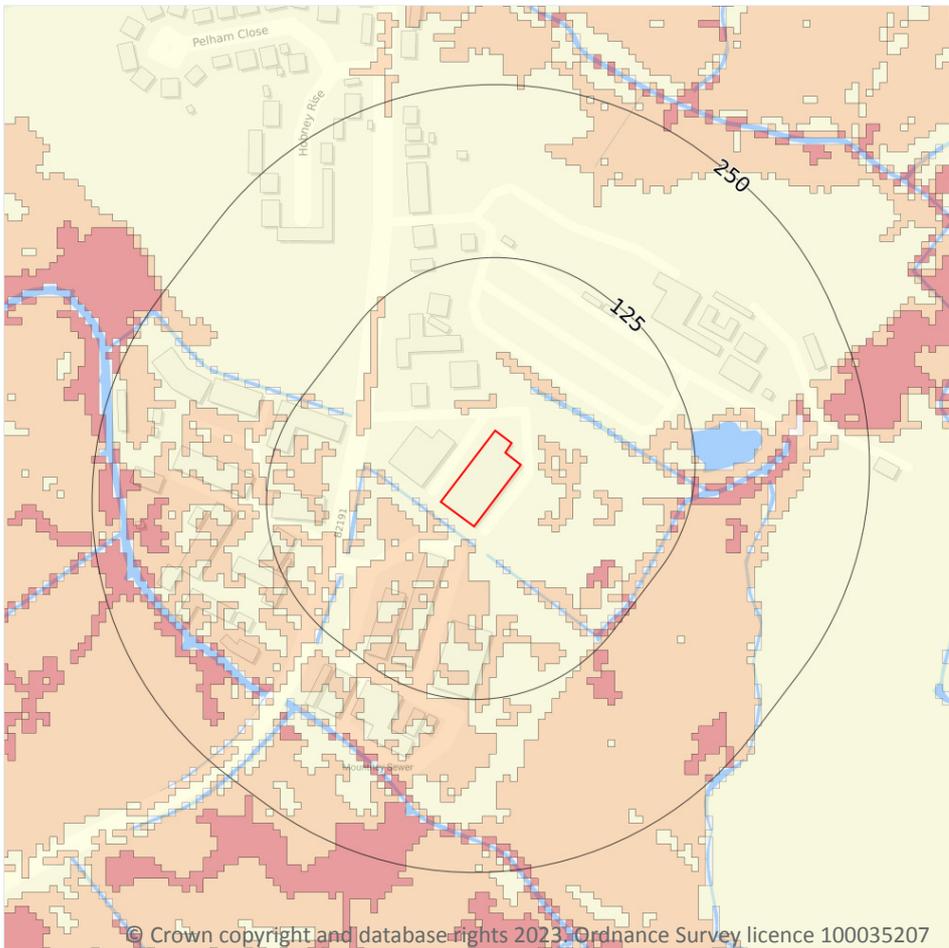
RoFRaS/FRAW assesses flood risk from rivers and the sea in England and Wales, using local data and expertise. It shows the chance of flooding from rivers or the sea, taking account of flood defences and the condition those defences are in. The model uses local water level and flood defence data to model flood risk. See [page 9 >](#) for explanation of the levels of flood risk.

Please see [page 2 >](#) for further advice.

This data is sourced from the Environment Agency and Natural Resources Wales.



Flooding / Groundwater flooding



— Site Outline
Search buffers in metres (m)

- High
- Moderate - High
- Moderate
- Low
- Negligible

Ambiental data indicates that the property is in an area with a moderate risk of groundwater flooding. Should a 1 in 100-year groundwater flood event occur, groundwater levels may affect basement areas. Properties without basements are not considered to be at risk from this level of groundwater flooding.

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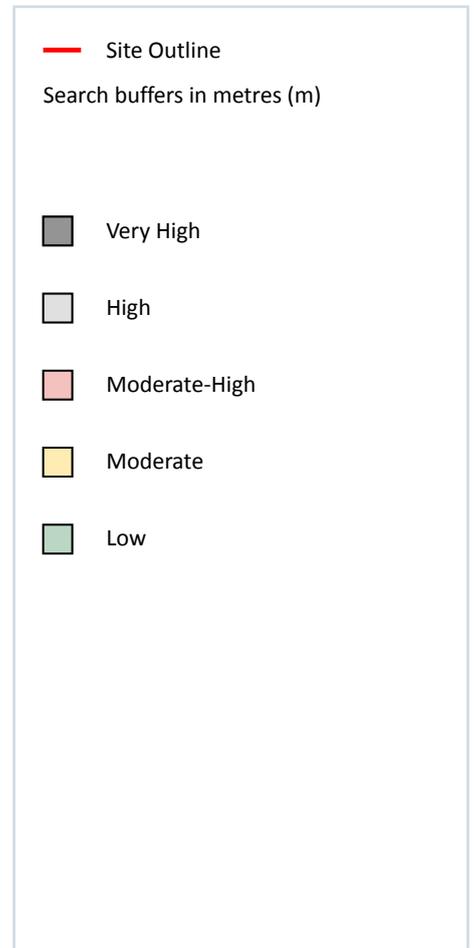
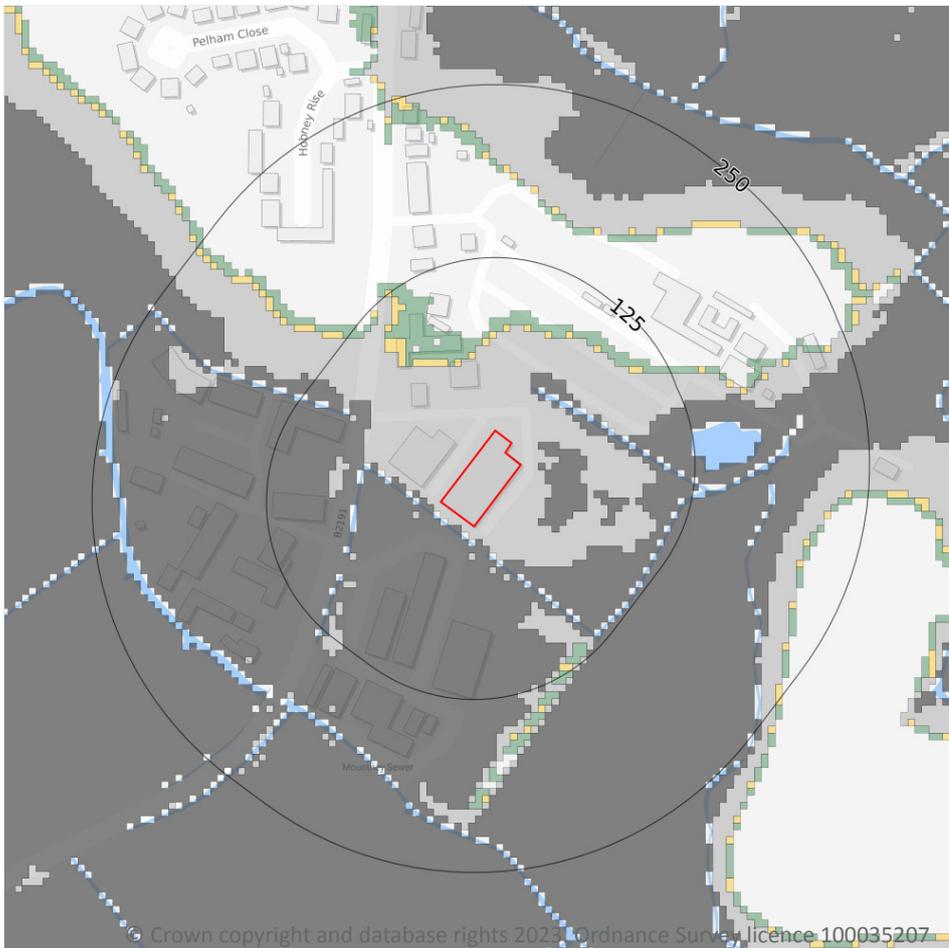


[Back to Summary](#)

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Ref: Sample_FloodviewL
Your ref: Sample
Grid ref: 123456 123456

Flooding / Ambiental FloodScore™ insurance rating



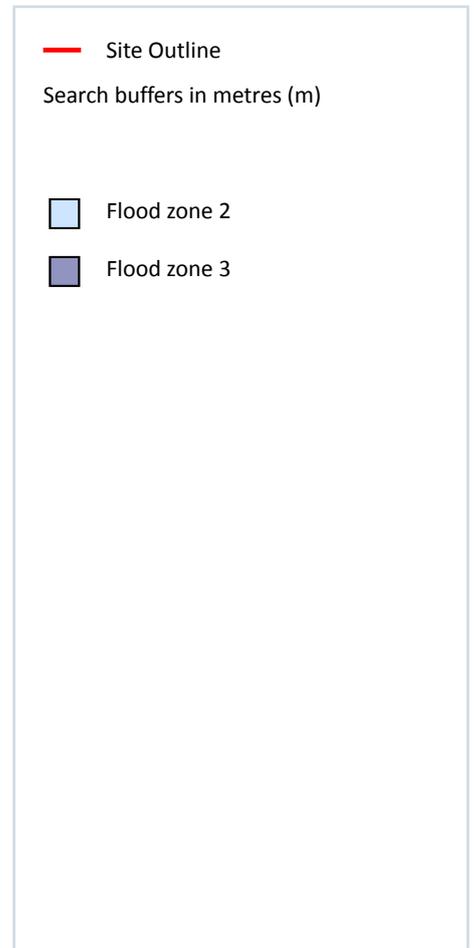
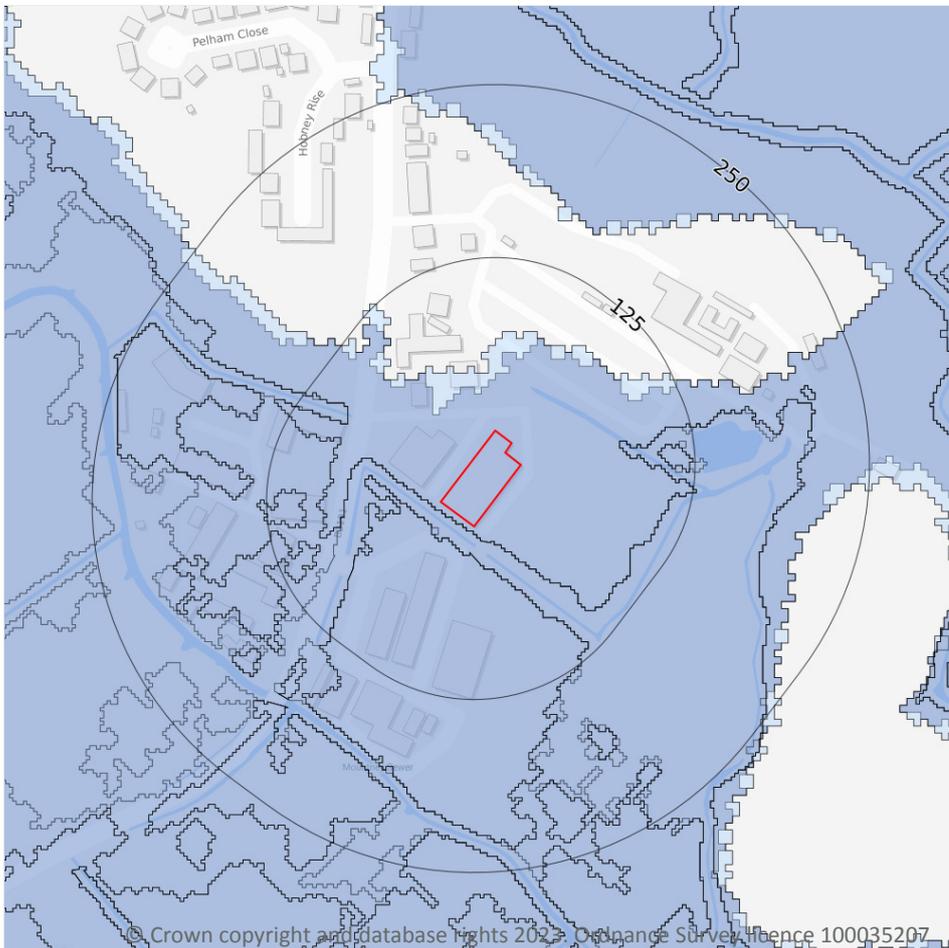
The property has been rated as having a High level of flood hazard.

Ambiental's FloodScore™ insurance rating provides an indication of the likelihood of a property being flooded from river, coastal, groundwater and/or surface water flood. The FloodScore™ insurance rating information is based on a model and should not be relied upon as fact. It is only one of the many considerations reviewed as part of a commercial insurance policy.

Other underwriting considerations may include whether the building has been raised, are the contents raised off the floor, the construction type, business type, whereabouts the flooding impacts the property and the likelihood of business interruption such as access restrictions due to flood waters. As a property owner, understanding the risk to your property is valuable and adding flood resilience measures to the property, where known to be at risk, may help getting insurance or reducing the premium or excess charged by an insurer.



Flooding / Flood map for planning



The Environment Agency Flood Zone information is used within the planning system to help determine whether flood risk assessments are required for development. This guidance forms part of the National Planning Policy Framework (NPPF). The different Flood Zones are classified as follows (note that the risk values stated below do not take into account any flood defences -see the RoFRaS data for a rating that takes flood defences into account):

Zone 1 – little or no risk with an annual probability of flooding from rivers and the sea of less than 0.1%.

Zone 2 – low to medium risk with an annual probability of flooding of 0.1-1.0% from rivers and 0.1-0.5% from the sea.

Zone 3 (or Zone 3a) – high risk with an annual probability of flooding of 1.0% or greater from rivers, and 0.5% or greater from the sea.

Zone 3b – very high risk with the site being used as part of the functional flood plain or as a Flood Storage Area.

Owners of properties within Zone 2 and Zone 3 are advised to sign up to the Environment Agency's Flood Warning scheme. The Flood Zone(s) found at the property are shown in the table below.



[Back to Summary](#)

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Your ref: Sample
Grid ref: 123456 123456

Distance	Direction	Description
0	on site	Flood zone 2
0	on site	Flood zone 3

This data is sourced from the Environment Agency / Natural Resources Wales



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Ref: Sample_FloodviewL
Your ref: Sample
Grid ref: 123456 123456

Datasets searched

This is a full list of the data searched in this report. If we have found results of note we will state "Identified". If no results of note are found, we will state "Not identified". Our intelligent filtering will hide "Not identified" sections to speed up your workflow.

Flooding

Risk of flooding from rivers and the sea Identified

Flood storage areas: part of floodplain Not identified

Historical flood areas Not identified

Areas benefiting from flood defences Not identified

Flood defences Not identified

Proposed flood defences Not identified

Surface water flood risk Not identified

Groundwater flooding Identified

Flood information

The Flood Risk Assessment section is based on datasets covering a variety of different flooding types. No inspection of the property or of the surrounding area has been undertaken by Groundsure or the data providers. The modelling of flood hazards is extremely complex and in creating a national dataset certain assumptions have been made and all such datasets will have limitations. These datasets should be used to give an indication of relative flood risk rather than a definitive answer. Local actions and minor variations, such as blocked drains or streams etc. can greatly alter the effect of flooding. A low or negligible modelled flood risk does not guarantee that flooding will not occur. Nor will a high risk mean that flooding definitely will occur. Groundsure's overall flood risk assessment takes account of the cumulative risk of river and coastal data, historic flood events and areas benefiting from flood defences provided by the Environment Agency/Natural Resources Wales (in England and Wales) and surface water (pluvial) and groundwater flooding provided by Ambient Risk Analytics. In Scotland the river and coastal flood models are also provided by Ambient Risk Analytics.

Risk of flooding from rivers and the sea

This is an assessment of flood risk for England and Wales produced using local data and expertise, provided by the Environment Agency (RoFRaS model) and Natural Resources Wales (FRAW model). It shows the chance of flooding from rivers or the sea presented in categories taking account of flood defences and the condition those defences are in. The model uses local water level and flood defence data to model flood risk.

The categories associated with the Environment Agency and Natural Resources Wales models are as follows:

RoFRaS (rivers and sea) and FRAW (rivers):

Very Low - The chance of flooding from rivers or the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

Low - The chance of flooding from rivers or the sea is considered to be less than 1 in 100 (1%) but greater than or equal to 1 in 1000 (0.1%) in any given year.

Medium - The chance of flooding from rivers or the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 100 (1%) in any given year.

High - The chance of flooding from rivers or the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

FRAW (sea):

Very Low - The chance of flooding from the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

Low - The chance of flooding from the sea is considered to be less than 1 in 200 (0.5%) but greater than or equal to 1 in 1000 (0.1%) in any given year.

Medium - The chance of flooding from the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 200 (0.5%) in any given year.

High - The chance of flooding from the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

Historic flood events

Over 86,000 events are recorded within this database. This data is used to understand where flooding has occurred in the past and provides details as available. Absence of a historic flood event for an area does not mean that the area has never flooded, but only that Environment Agency/Natural Resources Wales do not currently have records of flooding within the area. Equally, a record of a flood footprint in previous years does not mean that an area will flood again, and this information does not take account of flood management schemes and improved flood defences.

Surface water flooding

Ambient Risk Analytics surface water flood map identifies areas likely to flood following extreme rainfall events, i.e. land naturally vulnerable to surface water or "pluvial" flooding. This data set was produced by simulating 1 in 30 year, 1 in 100 year, 1 in 250 year and 1 in 1000 year rainfall events. The flood risks for these rainfall events are reported where the depth would be greater than the threshold for a standard property to modern building standards. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though older ones may even flood in a 1 in 5 year rainstorm event.



Proposed flood defences

The data includes all Environment Agency/Natural Resources Wales's projects over £100K that will change or sustain the standards of flood defence in England and Wales over the next 5 years. It also includes the equivalent schemes for all Local Authority and Internal Drainage Boards.

Flood storage areas

Flood Storage Areas may also act as flood defences. A flood storage area may also be referred to as a balancing reservoir, storage basin or balancing pond. Its purpose is to attenuate an incoming flood peak to a flow level that can be accepted by the downstream channel. It may also delay the timing of a flood peak so that its volume is discharged over a longer time interval. These areas are also referred to as Zone 3b or 'the functional floodplain' and has a 5% or greater chance of flooding in any given year, or is designed to flood in the event of an extreme (0.1%) flood or another probability which may be agreed between the Local Planning Authority and Environment Agency/Natural Resources Wales, including water conveyance routes. Development within Flood Storage Areas is severely restricted.

Groundwater flooding

Groundwater flooding is flooding caused by unusually high groundwater levels. It occurs as excess water emerging at the ground surface or within underground structures such as basements. Groundwater flooding tends to be more persistent than surface water flooding, in some cases lasting for weeks or months, and it can result in significant damage to property. This risk assessment is based on a 5m Digital Terrain Model (DTM) and 1 in 100 year and 1 in 250 year return periods.



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[Back to Summary](#)

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