

# Flood Solutions

## Consult Residential

A fully manually assessed, site specific flood report. Providing a clear summary of flood risk issues, likely flood depths and the overall impact at the property. Specific steps to mitigate the impact of a flood event are included, as well as contact details of our specialist flood consultants who will be on hand to help with any questions.



### What's included



Clear professional opinion, including a summary of the type of flood risk, maximum flood water depth and property impact



Specific breakdown and analysis of the identified flood risk types



Extensive data review, analysis and assessment by Argyll's environmental consultants

### Key features

- Fully manually assessed, site specific report
- Easy to understand recommendations, which may include property level protection measures, if relevant
- Access to the report author – our in-house specialist flood experts
- A review of flood defence information and detailed analysis of market leading, site specific flood data

### Designed for:

- Residential property transactions where all flood risk has been identified from a standard search
- Residential property transactions with a known flood risk profile
- Lenders and insurers who want to better understand how significant a flood event will be at a property

### Use this report to understand:

- What the anticipated depths of flooding are expected to be at the property
- What impact, if any, flooding could have on the property
- Whether the expected depths enable the safe installation of property level protection measures to stop flood waters from entering the property

### Why you need it:

5.2 million people in England and Wales are deemed to be at risk of flooding. Less than 40% of those at significant risk of flooding are aware of their risk and the impact of flooding on people's lives, as measured by insurance claims, has increased significantly in Britain and across the world.\*

\*Source: National Flood Forum



Flooding is a growing risk for British property. It may not always be obvious that a property is at risk of flooding as properties do not need to be close to a river or the sea or on low lying ground to be at risk. Aside from physical damage caused by floods, if a property is at risk of flooding it may be difficult to:

- obtain a mortgage
- obtain suitable insurance cover
- sell the property.

This is likely to affect the value of the property.\*

\* Source: Law Society Flood Practice Note



## Expert recommendations and professional opinion

Our FloodSolutions Consult reports are property specific flood impact reports, written and assessed by our in-house flood experts. The report includes flood gauges, clearly visualising the risk from each flood source, a professional opinion and recommendations, which may include property protection measures.

As well as indicating the overall level of flood risk, FloodSolutions Consult provides an indication of how much of the property is at risk, what the maximum depth of flood waters is likely to be, if access is likely to be restricted and clear next steps.

## Know your flood risk

Flood risk is based on probability; to understand more about flood, including flood protection measures, please see the Know Your Flood Risk website at: [www.knowyourfloodrisk.co.uk](http://www.knowyourfloodrisk.co.uk)

## Insurability Statement

The report highlights if insurance is likely to be available and affordable for the property. Also indicates if high risk properties may be eligible for Flood Re. Flood Re is a Government approved scheme, intended to ensure that homeowners whose properties are at high flood risk can obtain affordable flood home insurance.

Properties will be eligible for Flood Re only if they meet all of the criteria – see details of eligible properties at:

[www.floodre.co.uk/eligibility](http://www.floodre.co.uk/eligibility)

## Due diligence

- Meeting the requirements of the Law Society Flood Practice Note
- Indicates if insurance is likely to be available and affordable for the property
- Identifies the overall risk of flooding at the property and the likely depth of flood waters, along with recommendations for flood resistance or resilience measures

## These other residential reports may be relevant to your site:

### Energy and Infrastructure

Obtain details of a number of selected Energy and Infrastructure projects across the UK and make sure you are fully informed about the potential impacts. Our report can help by informing if the site is likely to be impacted by development projects.



### Included in the report:

Wind farms, HS2, Crossrail, energy exploration e.g. fracking, solar farms and renewable power plants.

### Plansearch Plus

Complete the planning picture with details of planning applications and potential developments nearby – keeping your client informed of any potential changes within the surrounding area.



### Included in the report:

Planning applications, details of Local Authority planning policy (Local Development Plans) and neighbourhood information including: schools, population demographics, housing types and average prices and key local amenities.