

# Sample Site, Sample Street, Sample Town, XX1 1XX, England

Site area: 14842 m<sup>2</sup>

Prepared for: Law firm LLP  
Current use: Commercial  
Proposed use: Commercial  
Transaction type: Assumed purchase



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Flood

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Further Action

River

Very Low

Coastal

Very Low

Surface water

Moderate to High

Groundwater

Very Low

Other

Low to Moderate



Insurance guidance

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Authored by  
Consultant Name



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 Flood summary

Further Action 

Would a <b>Flood Risk Assessment</b> be required if development was proposed?	Yes
What is the risk of river/coastal flooding in an undefended <b>scenario or assuming defences fail?</b>	Moderate to high
Are there existing <b>flood defences</b> within <b>500m</b> of the Site?	Yes
What is the risk of flooding when these defences are operational?	Moderate to high

 Professional opinion

We have identified a significant risk of flooding. We recommend you undertake the action outlined.

**Recommendation**

Flood Solutions Consult (from £450.00 + VAT)

Risk: The Site is at significant risk of surface water flooding.

Action: Understand risk by assessing the potential flood depths. This will reassess the extent of risk and inform the best strategy to protect against any future flooding.

**Insurance**

Insurance terms may not easily be available without a high premium or excess

# Flood: consultant's commentary

## Further Action



 River & coastal: River	Very Low
 River & coastal: Coastal	Very Low
 <u>Surface water</u>	Moderate to High
 Groundwater	Very Low
 <u>Other</u>	Low to Moderate

 **Surface water**

Low lying areas in the south are at risk from surface water flooding. Depths may range between 0.3-1m during a flood event.

**Other**

A drainage channel is located 15m west. Given the size and nature of this watercourse it is unlikely to present a significant risk.

## Flood: other considerations

<b>Dam and reservoir failure</b>	Not Identified
<b>Dam and reservoir failure</b>	
The Site is not within an area that would be flooded in the event of significant infrastructure failure.	
<b>Recommendation</b>	
No action required	

## Flood risk management options

Flood protection measures can help manage risk, while planning for a flood event is key to minimise impact and disruption. Where a risk has been identified, the best next step is to better understand the flood depths and likely extent.

Refining the risk will then inform the right solution. Where property level protection is still required, a surveyor will be best placed to advise on the configuration.

Options	Summary
Resistance	Flood resistance measures are physical barriers designed to keep water out of the property and can either be mountable or passive. They include flood doors or guards, non return valves on plumbing and airbrick covers. If buying products, make sure they are kitemarked.
Resilience	Flood resilience measures are incorporated into building design to minimise damage. Once flood water subsides a resilient design avoids a major drying out spell or gutting.
Business continuity plan	A business continuity plan is a strategic plan of action to implement in an emergency (i.e. flood event). This plan ensures a business can continue to operate during emergency situations and reduces the risk of avoidable losses.
Flood evacuation plan	A flood evacuation plan sets out clear steps to ensure the safe evacuation of staff during a flood. It will form part of the Business Continuity Plan. Report

# Data appendix

This section provides information on features and hazards that inform the previous sections. **We will only show maps and detail where hazards or features have been identified in the search buffer for the section.** There's no need to read this section unless you're after more detail.

For information on the limitations of the report, our terms and conditions, consumer protection and useful information, please see the Appendices which follow.

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Datasets searched	7
<b>Flood</b>	
River and coastal	Not identified
Surface water	8
Groundwater	Not identified
Other	9

# Understanding the data

## Flood

This section details the data used as part of our Flood Risk analysis. Each key source of flooding has the data mapped with the detail outlined beneath. All relevant data in this section has been reviewed by the report writer and taken into account in the overall analysis. As a result, the individual risks in the data below may vary from our overall opinion.

We present the data in three buffer zones, extending to a maximum of 500m.

## Data contents

<b>River and coastal flooding</b>	<p>The data used to form our river and coastal flood risk analysis includes:</p> <ul style="list-style-type: none"><li>• <b>Flood Zones:</b> Created for land-use planning, Flood Zones map the likelihood of flooding assuming no defences are present, fail or are over-topped. This data is presented as FZ1, FZ2 or FZ3.</li><li>• <b>Risk of Flooding from Rivers and Seas (RoFRS):</b> Provides an indication of flood risk taking into account the presence of defences and the level of protection they offer.</li><li>• <b>Flood Defences:</b> Recorded by the regulatory body, and includes defence type and standard of protection.</li><li>• <b>Areas Benefiting from Flood Defences:</b> Areas defined as having protection of at least 1 in 100 for river and 1 in 200 for coastal.</li><li>• <b>Flood Storage Areas:</b> Areas that store floodwater during flood events</li></ul>
<b>Surface water flooding</b>	<p>We present the risk of surface water flooding in three separate return periods:</p> <ul style="list-style-type: none"><li>• 1:75</li><li>• 1:200</li><li>• 1:1000</li></ul>
<b>Groundwater flooding</b>	<p>The data takes into account the two key mechanisms of groundwater flooding; clearwater and permeable superficial deposits.</p>
<b>Other factors</b>	<p>This section accounts for risk that is not tied to modelled data. It includes historical floods, proximity to water features and elevation above both of these features.</p>

## Datasets searched

### Flood

#### **River and coastal flooding**

Flooding from Rivers or Sea without Defences  
Extreme Flooding from Rivers or Sea without Defences  
Risk of Flooding from Rivers or Sea (RoFRS)  
Flood Defences (with attributes)  
Flood Map: Areas Benefitting from Flood Defences

#### **Surface water flooding**

JBA Pluvial 75 Depths  
JBA Pluvial 200 Depths  
JBA Pluvial 1000 Depths

#### **Groundwater flooding**

Groundwater Flood Risk 5m  
JBA Pluvial 75 Depths  
Flooding from Rivers or Sea without Defences

#### **Other**

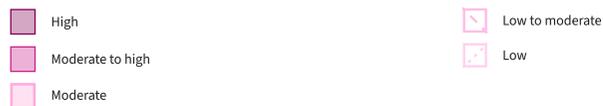
Flood Water Storage Areas  
Historic Flood Events  
VMD Water Features  
OS MasterMap Water Network  
OS Terrain 5 DTM  
JBA Dam Break  
JBA Dam Break - Coverage

# Flood: Surface water

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1:75 return period	Distance	Result
< 0.1m	On-site	Not Identified
0.1-0.3m	On-site	Not Identified
0.3-1m	On-site	Not Identified
> 1m	On-site	Identified

1:200 return period	Distance	Result
< 0.1m	On-site	Not Identified
0.1-0.3m	On-site	Not Identified
0.3-1m	On-site	Not Identified
> 1m	On-site	Identified

1:1000 return period	Distance	Result
0.3-1m	On-site	Not Identified
> 1m	On-site	Identified

# Flood: Other

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Risk	Search radius	Result
Historic flood events	50m	Not Identified
Flood water storage areas	On-site	Not Identified
Water features	25m	<b>Identified</b>

## Historic flood events

Details	Distance	Contact
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 2002-12-23 Flood End Date: 2003-01-12 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	241m NW	4
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 1971-01-01 Flood End Date: 1971-12-12 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	309m NW	4
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 2002-12-23 Flood End Date: 2003-01-12 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	421m W	4

## Water features

Details	Distance	Contact
Type: SURFACE WATER AREA Data Provider: Ordnance Survey	54m NW	1

## Flood: Other

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Water features		
Details	Distance	Contact
Type: SURFACE WATER AREA Data Provider: Ordnance Survey	94m SW	1
Type: SURFACE WATER AREA Data Provider: Ordnance Survey	119m SW	1
Type: SURFACE WATER AREA Data Provider: Ordnance Survey	202m SW	1
Type: SURFACE WATER AREA Data Provider: Ordnance Survey	239m NW	1
Type: SURFACE WATER AREA Data Provider: Ordnance Survey	281m NW	1
Type: SURFACE WATER AREA Data Provider: Ordnance Survey	290m S	1
Type: SURFACE WATER AREA Data Provider: Ordnance Survey	324m W	1
Type: SURFACE WATER AREA Data Provider: Ordnance Survey	327m S	1
Type: SURFACE WATER AREA Data Provider: Ordnance Survey	334m NW	1
Type: SURFACE WATER AREA Data Provider: Ordnance Survey	402m S	1
Type: SURFACE WATER AREA Data Provider: Ordnance Survey	465m W	1

Water features		
Details	Distance	Contact
Name: Type: inlandRiver Level: Data Provider: Ordnance Survey	17m W	1
Name: Type: inlandRiver Level: Data Provider: Ordnance Survey	24m W	1
Name: Type: inlandRiver Level: onGroundSurface Data Provider: Ordnance Survey	30m NW	1
Name: Type: inlandRiver Level: onGroundSurface Data Provider: Ordnance Survey	39m SW	1
Name: Type: inlandRiver Level: onGroundSurface Data Provider: Ordnance Survey	43m W	1
Name: Type: inlandRiver Level: onGroundSurface Data Provider: Ordnance Survey	45m SW	1
Name: Type: inlandRiver Level: onGroundSurface Data Provider: Ordnance Survey	55m NW	1

## Flood: Other

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Water features		
Details	Distance	Contact
Name: Type: inlandRiver Level: underground Data Provider: Ordnance Survey	75m SW	1
Name: Type: inlandRiver Level: onGroundSurface Data Provider: Ordnance Survey	90m S	1
Name: Type: inlandRiver Level: onGroundSurface Data Provider: Ordnance Survey	96m SW	1

# Appendices

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## Report limitations

Flood Solutions Commercial reports help you and your clients make informed property decisions. Our reports are 'desktop' assessments, written and quality checked by our team of expert consultants. We carry out the work in our Brighton office using data, maps and our expertise.

The report is a desktop review of information provided by the client and from selected private and public databases. It does not include a site investigation, nor are specific information requests made of the regulatory authorities for any relevant information. Therefore, Landmark cannot guarantee that all issues of concern will be identified by this report, or that the data and information supplied to it by third parties is accurate and complete. We do not accept responsibility for inaccurate data provided by external data providers.

Flood data does not include flood risk from very small catchments, as models of such small-scale catchments are not considered to be reliable for UK-wide flood assessments.

This report is not designed to be printed. Please store it securely online, and consider the environment before you print.

# Methodology

## Flood risk

For this section of the report, we assess the risk of flooding at the Site. A Consultant will analyse the data within the report, and take into account factors such as source of flooding, extent, and which part of the Site is at risk (is it operationally sensitive).

Three key areas are addressed:

- the overall risk of flooding (taking into account defences)
- how flood risk affects the availability of insurance
- how flood risk affects the potential to redevelop

We report the overall risk in a summary statement, with the three outcomes listed below:

Assessment	Risk Statement
<p> Passed</p>	<p><b>Negligible, Low &amp; Low-Moderate Risk:</b> The Site is not considered to be at significant risk of flooding. No further action is deemed necessary.</p> <p><b>Recommendations:</b> Some simple advice may be provided.</p> <p><b>Insurability:</b> Insurance should be readily available.</p>
<p> Passed with guidance</p>	<p><b>Moderate Risk:</b> Data indicates some risk exists to the Site and its occupants. However, this is expected to be associated with an 'extreme' event.</p> <p><b>Recommendations:</b> Practical advice will be provided. This may be to obtain further information or to write a flood preparation plan.</p> <p><b>Insurance:</b> In most cases insurance should be readily available.</p>
<p> Further Action</p>	<p><b>Moderate to High and High:</b> This report reveals a significant risk of flooding which should be addressed.</p> <p><b>Recommendations:</b> Further assessment is recommended to clarify the risk of flooding at the Site. This will inform whether flood protection measures should be installed.</p> <p><b>Insurance:</b> Insurance may not be available without a higher premium or excess.</p>

An Argyll Consultant will write Site-specific commentary to summarise the risk. The purpose of this is to explain the drivers of the risk, and where possible, the extent and impact. This will be a non-technical account, explaining our assessment in simple terms. Our Consultants generate the risk assessment using several sources. This means the risk on the summary page will supersede any risk reported in the data section. We also consider the implications of flood risk under the National Planning Policy Framework (NPPF). We always provide a view on whether a Flood Risk Assessment would be required if development is proposed. Where the client lets us know that the Site is to be redeveloped, we provide recommendations on the most appropriate next step.

## Useful contacts

### 1 Ordnance Survey

Adanac Drive  
Southampton  
SO16 0AS

 [www.ordnancesurvey.co.uk](http://www.ordnancesurvey.co.uk)

 [customerservices@ordnancesurvey.co.uk](mailto:customerservices@ordnancesurvey.co.uk)

 03456 05 05 05

### 2 Landmark Information Group Limited

Landmark Information Group  
Imperium  
Imperial Way  
Reading  
RG2 0TD

 [www.landmark.co.uk](http://www.landmark.co.uk)

 [helpdesk@landmark.co.uk](mailto:helpdesk@landmark.co.uk)

 0330 036 6619

### 3 British Geological Survey, Enquiry Service

British Geological Survey  
Environmental Science Centre  
Keyworth  
Nottingham  
NG12 5GG

 [www.bgs.ac.uk](http://www.bgs.ac.uk)

 [enquiries@bgs.ac.uk](mailto:enquiries@bgs.ac.uk)

 0115 936 3143

### 4 Environment Agency, National Customer Contact Centre (NCCC)

PO Box 544  
Templeborough  
Rotherham  
S60 1BY

 [enquiries@environment-agency.gov.uk](mailto:enquiries@environment-agency.gov.uk)

 03708 506 506

### 5 Environment Agency, Head Office

Rio House  
Waterside Drive  
Aztec West, Almondsbury  
Bristol  
BS32 4UD

 01454 624400

## Important consumer protection information



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### TPOs

The Property Ombudsman scheme  
Milford House  
43-55 Milford Street  
Salisbury  
Wiltshire SP1 2BP

🌐 [www.tpos.co.uk](http://www.tpos.co.uk)

✉ [admin@tpos.co.uk](mailto:admin@tpos.co.uk)

☎ 01722 333306

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- Acknowledge it within 5 working days of receipt.
- Normally deal with it fully and provide a final response, in writing, within 20 working days of receipt.
- Keep you informed by letter, telephone or e-mail, as you prefer, if we need more time.
- Provide a final response, in writing, at the latest within 40 working days of receipt.
- Liaise, at your request, with anyone acting formally on your behalf.

### Complaints should be sent to:

#### Customer Services Manager

Landmark Information  
Imperium  
Imperial Way  
Reading  
RG2 0TD

✉ [helpdesk@landmark.co.uk](mailto:helpdesk@landmark.co.uk)

☎ 0330 036 6619

If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to The Property Ombudsman. We will co-operate fully with the Ombudsman during an investigation and comply with his final decision

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