

HUNDRED END FARM, MARSH ROAD, BANKS, SOUTHPORT, PR9 8DZ

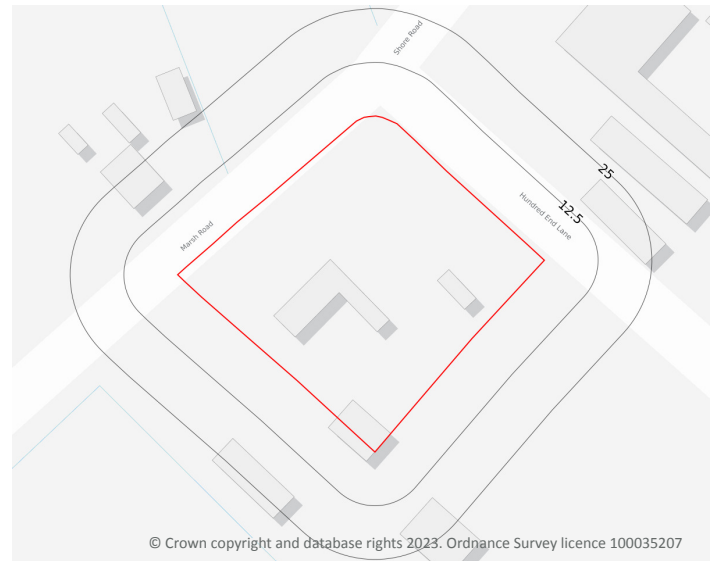
## Overall Flood Risk









**MODERATE-  
HIGH**

Groundsure Flood complies with relevant Law Society practice notes on flood risk in property transactions.

## Site plan



## Search Results

	<b>Rivers and the Sea</b> <b>Low</b> <a href="#">page 3 &gt;</a>		<b>Historic Flood</b> Not identified
	<b>Surface Water</b> <b>Significant</b> <a href="#">page 5 &gt;</a>		<b>Flood Defences</b> No
	<b>Groundwater</b> <b>Low</b>		<b>FloodScore™ insurance rating</b> <b>Very High</b> <a href="#">page 7 &gt;</a>

Full assessments for other environmental risks are available in additional Groundsure searches including the Groundsure Avista 7 in 1 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 7](#) >.



### Flooding

#### Flooding

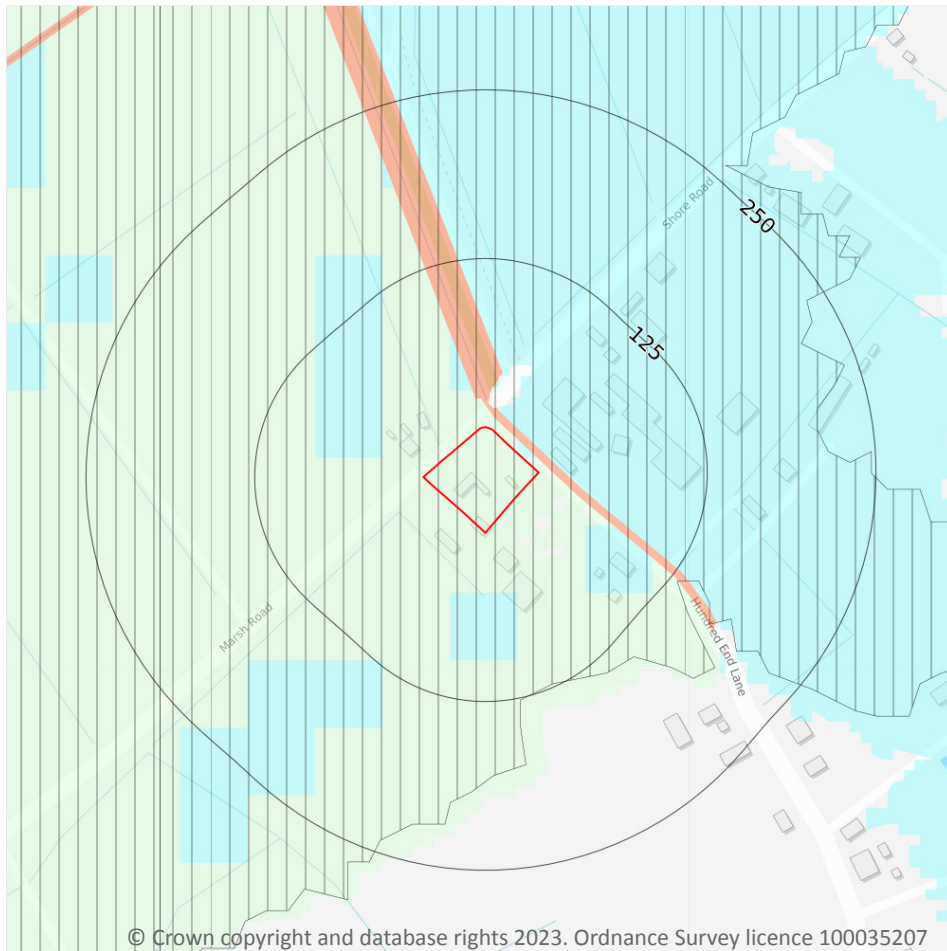
An elevated level of flood risk has been identified at the property.

#### Next steps for consideration:

- check to see if the property is eligible for the Flood Re scheme, which enables many properties at risk of flooding to be insured at reasonable rates: <http://www.floodre.co.uk/homeowner/about-us/> ↗
- investigate the insurance on offer for the property to ensure any implications on premiums are fully understood before completion
- the assessment in this report is based on the highest flood risk found within the site boundary. The detailed maps within the flood section clearly highlight which parts of the site are affected by flooding, allowing you to visualise whether flood risk affects the buildings or the associated land. If you would prefer an assessment that provides separate flood ratings for the main dwelling and the associated land, Groundsure can provide this for a fee of £35 plus VAT
- if the property has recently been constructed, the flood risk assessment contained within this report will not take into account any measures put in place by the developer to deal with flooding. You should seek further information from the developer on flood risk mitigation for the site
- investigate the various forms of flood resistance and resilience measures that will help protect your property in the event of a flood



## 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. However, if built before 2009, it may be eligible for insurance assistance from the Flood Re scheme: [www.floodre.co.uk/](http://www.floodre.co.uk/) ↗

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 7 >](#) 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 / Flood defences



### Areas benefiting from flood defences

The property is located in an area benefiting from flood defences. These areas would flood if the defence were not present, but may not do so as it is.

This means the area has major flood defences that may protect properties from flooding during a 1% river (fluvial) or 0.5% coastal flood event. We recommend discussing all flood defence in place as part of your discussions with insurance providers.

**Details of flood defences and any areas benefiting from these defences can be seen on the Risk of Flooding from Rivers and the Sea Map.**



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Contact us with any questions at:  
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## Flooding / Surface water flood risk



### Surface water flood risk

The property is likely to be prone to flooding following extreme rainfall, which may have an impact on insuring the property against flood risk. However, if built before 2009, it may be eligible for insurance assistance from the Flood Re scheme: [www.floodre.co.uk/](http://www.floodre.co.uk/) ↗

The area in which the property is located has been assessed to be at a Significant risk of surface water flooding. This area is considered to have a 1 in 30 probability of surface water flooding due to rainfall in a given year to a depth of between 0.3m and 1.0m. However, as is the case with probability statistics and predictions, this information should be used as a guideline only. The area may flood several years in a row, or not at all for many years. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though some older ones may flood in a 1 in 5 year rainfall event.

These risk calculations are based on Ambiantal Risk Analytics maps.



## 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**      **Identified**

Flood defences      Not identified

Proposed flood defences      Not identified

**Surface water flood risk**      **Identified**

Groundwater flooding      Not 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.

## Ambiental FloodScore™ insurance rating

The property has been rated as **Very High** risk. Please see [page 2 >](#) for further advice.

Ambiental's FloodScore™ risk rating gives an indicative assessment of the potential insurance risk classification from flooding, which can provide an indication of how likely it is that a property's policy will be ceded to Flood Re. The assessment is based on Ambiental's river, tidal and surface water flood data and other factors which some insurers may use in their assessment are not included.

Flood Re is a re-insurance scheme that makes flood cover more widely available and affordable as part of your residential property home insurance. Properties at higher risk of flooding may have the flood part of their policy ceded to Flood Re by their insurer. It is important to understand that Flood Re does not apply to all situations. Exclusions from Flood Re includes properties constructed after 1 January 2009; properties not within domestic Council Tax bands A to H (or equivalent); commercial properties, certain buy to let scenarios and buildings comprising four or more residential units. A full list of the exemptions can be found on the Flood Re website (<https://www.floodre.co.uk/can-flood-re-help-me/eligibility-criteria/>) ↗.

The Ambiental FloodScore™ insurance rating is classified into six different bandings:

**Very High** indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a very high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

**High** indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

**Moderate-High** indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a moderate possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

**Moderate** indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a low possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.

**Low** indicates a level of risk that is likely to mean standard cover and premiums are available for flood cover. There is a low possibility the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.

**Very Low** indicates a level of flood risk that should not have any impact on the provision of flood cover for the property.





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- normally deal with it fully and provide a final response, in writing, within 20 working days of receipt
- liaise, at your request, with anyone acting formally on your behalf

Complaints should be sent to:

Operations Director, Groundsure Ltd, Nile House, Nile Street, Brighton, BN1 1HW. Tel: 01273 257 755. Email: [info@groundsure.com](mailto:info@groundsure.com)

↗ 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 scheme (TPOs): Tel: 01722 333306, E-mail: [admin@tpos.co.uk](mailto:admin@tpos.co.uk) ↗ We will co-operate fully with the Ombudsman during an investigation and comply with their final decision.

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## Data providers

Groundsure works with respected data providers to bring you the most relevant and accurate information in your Flood report. To find out who they are and their areas of expertise see [www.groundsure.com/sources-reference](http://www.groundsure.com/sources-reference) ↗.



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