

142 parkhouse farm way, PO9 4DR

## Overall Flood risk



**NEGLIGIBLE**

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



It is important to be fully informed of all risks associated with a property before completing your purchase. Please read all the information in this report carefully.

## Flood considerations



**Rivers and the Sea**

**Very Low**



**Surface Water**

**Negligible**



**Groundwater**

**Negligible**



**Historic Flood**

**None**



**Flood Defences**

**None**

## JBA floodability index



**Floodability**

**Black 1**

page 3

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**BLACKWELL'S**

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

You can contact Blackwell's on:  
[comments@maps.blackwell.co.uk](mailto:comments@maps.blackwell.co.uk)  
 0113 245 2623

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.

## Key recommended next steps

These relate to an environmental risk that may affect health, insurance premiums and/or a lender's willingness to lend.

### Floodability rating

The property has been given a Floodability rating of Black 1. Key recommended next steps:

- consider flood prevention measures that may be useful in the property, such as flood gates and barriers or airbricks
- 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

## Flood



### JBA Floodability

The property has been rated as **Black 1**. Please see the Recommended next steps on **page 2** for further advice.

This rating is calculated by JBA and is based entirely on JBA's modelled river, coastal and surface water flood data. This data is used by a large number of top insurance companies in order to assess flood risk, though individual insurers may also have recourse to further information not used in this assessment such as claim history, and is indicative rather than definitive.

There are some exclusions to the Flood Re scheme and these include; commercial properties (including buy to let), new homes built after 1st January 2009 and blocks of flats with three or more units. Flood Re is designed to run for 25 years, to allow time for the Government, local authorities, insurers and communities to become better prepared for flooding. After this period, the market is expected to return to risk reflective pricing, and properties with flood risks that have not been mitigated may face significantly increased premiums and/or difficulty in obtaining cover.

The JBA Floodability Index is categorised on a fivefold scale and also includes a statement of the possibility of insurance companies ceding the property into the Flood Re scheme (subject to terms, applicant's status and individual insurers' approach to risk, historical flooding events at the property, exclusions to the Flood Re scheme and any other factors which may be relevant):

**Green** indicates a level of flood hazard such that insurance covering flood risk may be obtainable relatively easily as part of a standard household insurance contract. Very low possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.

**Amber** indicates a level of flood hazard such that insurance covering flood risk may be available but may be subject to increased premiums and non-standard and/or additional terms. Low possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.

**Red** indicates a level of flood hazard such that standard priced insurance covering flood risk may be more difficult to obtain. Low to moderate possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.

**Black 1** indicates a level of flood hazard such that standard priced insurance covering flood risk may be significantly more difficult to obtain. Moderate to high possibility of insurance companies ceding the property into the Flood Re scheme, especially if the property has flooded in the past.

**Black 2** indicates a level of flood hazard such that standard priced insurance covering flood risk may be extremely difficult to obtain. High possibility of insurance companies ceding the property into the Flood Re scheme, especially if the property has flooded in the past.

# Flood

142 parkhouse farm way, PO9 4DR

Grid reference: 470229 108238

Reference: CMAPS-BW1-715226-842149-46683-250518

Your reference: 46683

## Additional searches that are not of concern or relevant to this location

The searches listed below were run against the property and found not to be of concern or represent a risk.

### Flood Risk

Risk of flooding from rivers and the sea

Flood storage areas: part of floodplain

Historic flood areas

Areas benefiting from flood defences

Flood defences

Proposed flood defences

Surface water flood risk

Groundwater flooding

## 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, coastal, surface water (pluvial), and groundwater flooding and historic flood events.

### 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. 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.

### Historic flood events

Over 88,000 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 the 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

JBA Risk Management 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 75 year, 1 in 200 year and 1 in 1000 year rainfall events. 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 the 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 the 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 manmade 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. Groundsure's groundwater flooding data is provided by JBA Risk Management.

## Search Code and Groundsure terms and conditions

### IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email: [info@groundsure.com](mailto:info@groundsure.com) which is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered search firms maintain compliance with the Code.

### The Search Code

- provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in property search reports undertaken by subscribers on residential and commercial property within the United Kingdom
- sets out minimum standards which firms compiling and selling search reports have to meet
- promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals
- enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services

By giving you this information, the search firm is confirming that they keep to the principles of the Code. This provides important protection for you.

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- at all times maintain adequate and appropriate insurance to protect consumers
- conduct business in an honest, fair and professional manner
- handle complaints speedily and fairly
- ensure that products and services comply with industry registration rules and standards and relevant laws
- monitor their compliance with the Code

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Please note that all queries or complaints regarding your search should be directed to your search provider in the first instance, not to TPOs or to the PCCB.

### TPO's Contact Details:

The Property Ombudsman scheme, Milford House, 43-55 Milford Street, Salisbury, Wiltshire SP1 2BP. Tel: 01722 333306 Fax: 01722 332296 Email: [admin@tpos.co.uk](mailto:admin@tpos.co.uk) Web: <https://www.tpos.co.uk/>

PLEASE ASK YOUR SEARCH PROVIDER IF YOU WOULD LIKE A COPY OF THE SEARCH CODE

## COMPLAINTS PROCEDURE: If you want to make a complaint, we will:

- 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:

Operations Director, Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. 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 <https://www.groundsure.com/sources-reference>.