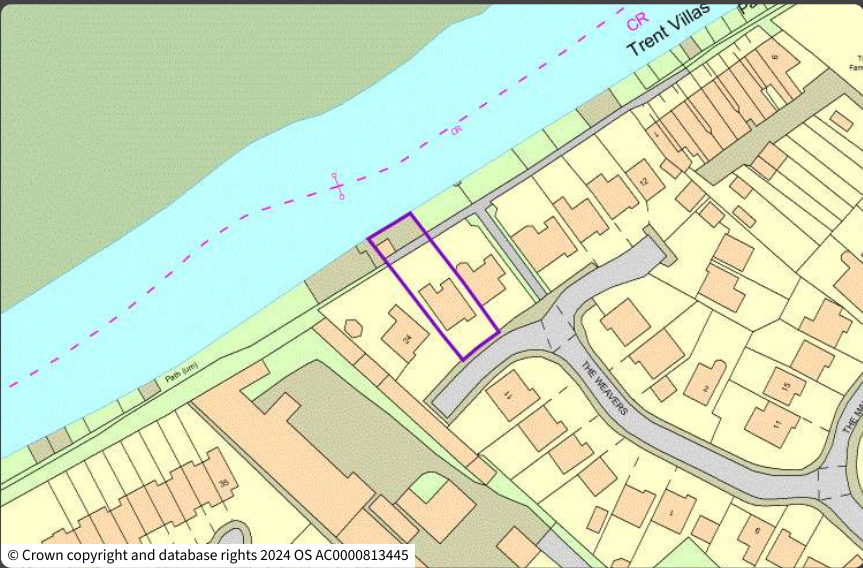


Property Address

Sample Street, Sample Town, XX1 1XX, England



Homebuyer guidance

This report is designed to provide a professional opinion on the potential impact of flooding at the property. The front page provides an overall assessment, an indication of the availability of insurance, and a flood risk summary which is broken down into River, Coastal, Surface and Groundwater flood risks, as well as risks from Historic Flood Events and Water Features, to help visualise the potential flood risks. Within the report, we provide recommendations and further detail of any risk requiring further attention.



Overall flood risk

[Page 2](#)

Further Action

Details

River	Moderate
Coastal	Very Low
Surface water	Moderate
Groundwater	Moderate
Other	Moderate to High

In an area benefitting from flood defences No

Insurance

The property may be eligible for the Flood Re scheme. Insurance should remain available and affordable, providing all the eligibility criteria are met. Please see details at: <http://www.floodre.co.uk/homeowner/eligibility>

## Flood summary

Further Action 

### Professional opinion

We have identified a flood event recorded in 2000 within the boundary of the property. This means flooding could occur frequently and/or at depths that could result in a significant impact.

### Insurance

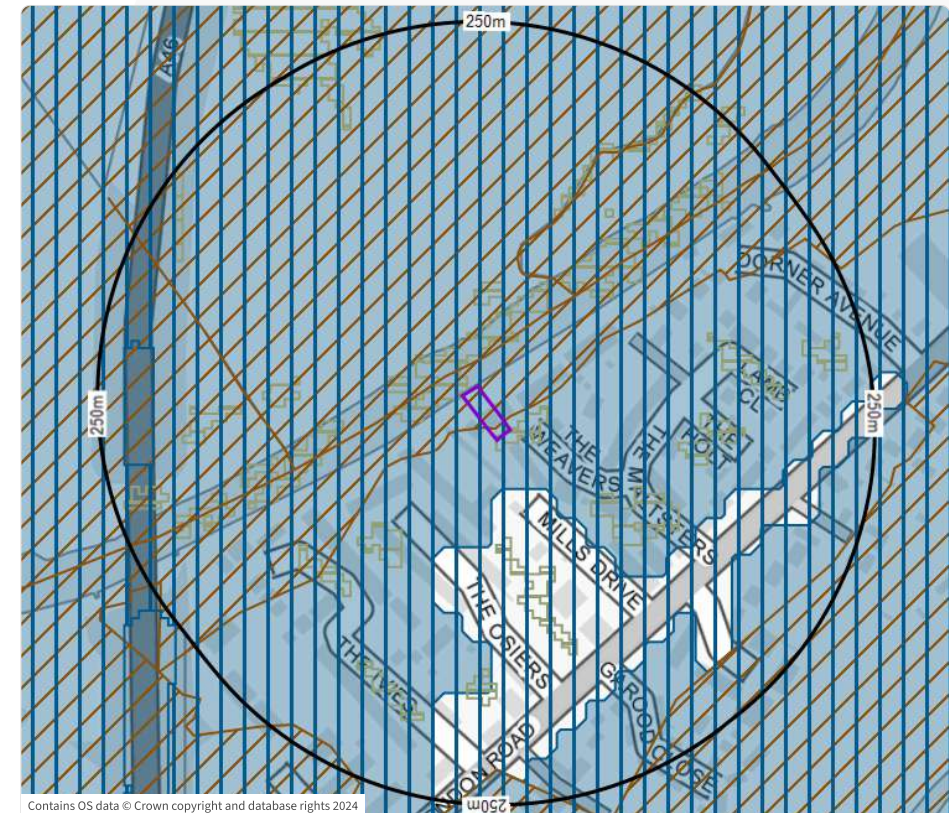
The property may be eligible for the Flood Re scheme. Insurance should remain available and affordable, providing all the eligibility criteria are met. Please see details at: <http://www.floodre.co.uk/homeowner/eligibility>





### Recommendations

- 1 Ask the seller whether the property has flooded in the past. If it has, contact us for advice.
- 2 Establish the availability of buildings and contents insurance before exchanging contracts.
- 3 We can provide a detailed review of the flood risk and potential impact in our FloodSolutions Consult report, priced from £250+VAT. Visit [www.landmark.co.uk/products/flood-solutions-consult](http://www.landmark.co.uk/products/flood-solutions-consult) for more information.
- 4 Please view the Data Appendix for further details of this risk.

### Why we search this

1 in 6 properties in the UK are at risk of flooding, and this risk varies in severity. Flood risk can impact property value and your ability to get home insurance at standard terms, if the flooding was to occur. This report assesses the likelihood of flooding occurring, and where possible the significance of an event. It also clarifies the availability of insurance and whether the property has flooded in the past. Where information about defences is available, we will have taken them into account as part of our assessment.



Risk	Search radius	Result
 River & coastal		
• River	On-site	Moderate
• Coastal	On-site	Very Low
 Surface Water	On-site	Moderate
 Groundwater	On-site	Moderate
 Other	Mixed	Moderate to High

# Data appendix

This section outlines the data used to inform our assessment outcomes and opinions. There is no need to refer to it unless you are after the detail of a particular dataset used.

**We will only show maps and detail where a risk has been identified.**

How to use your report	<a href="#">4</a>
Understanding flood risk	<a href="#">5</a>
River & coastal	<a href="#">7</a>
Surface water	<a href="#">8</a>
Groundwater	<a href="#">9</a>
Other	<a href="#">10</a>



## i How to use your report

We have designed this report for homeowners, or those buying a home.

### How do we examine the risk?

The Professional Opinion is the highest level of risk assessment. Based on the data that is relevant to your property, we have created an automated opinion and recommendations using our sophisticated risk models. If the outcome is above the threshold, one of our in-house consultants will personally review the outcome. This may lead to the risk outcome being downgraded to a lower level. We will only describe issues relevant to the property in this report. By excluding unnecessary information, we hope you find the report easier to understand.

### Guide to the risk summary pages

There are three different ways we can examine each risk. These are indicated on the cover page, and we also highlight the assessment type on each risk summary page

**1 Flood summary**

**2 Further Action**

**3 Professional opinion**  
We have identified a flood risk associated with the property. The maximum flooding could occur frequently and for depths that could result in significant impact.

**4 Insurance**  
The property may be eligible for the Flood Re scheme. Insurance should remain available and affordable, provided all the eligibility criteria are met. Please see details at: <http://www.flood.co.uk/homeownersguidance>

**5 Recommendations**

- Ask the local authority if the property has been flooded in the past. If it has, contact us for advice.
- Establish the structural integrity of buildings and contents insurance before exchanging contracts.
- We can provide a detailed review of the flood risk and potential impact in our Flood Risk Assessment report, priced from £250. Visit [www.landmark.co.uk/services/flood-risk-assessment](http://www.landmark.co.uk/services/flood-risk-assessment) for more information.
- Please see the Data Appendix for further details of this risk.

**6 Map**

**7 Map key**

Risk	Assessment	Further Action
Flood	Drainage	Moderate
Flood	Drainage	Very low
Flood	Drainage	Moderate
Flood	Drainage	Moderate
Flood	Drainage	Moderate to high

- 1 The risk we have examined
- 2 How we have examined each risk (see left)
- 3 The outcome that we have determined
- 4 Summary and any recommendations
- 5 Explanation of why we search this risk
- 6 Map displaying proximity of any issues to boundary
- 7 Map key identifying any risk features



# Understanding flood risk

## Types of flooding

### River

River flooding occurs when rivers and streams are unable to carry away floodwaters within their usual drainage channels. It can cause widespread and extensive damage because of the sheer volume of water.

### Coastal

Coastal flooding results from a combination of high tides, low lying land and sometimes stormy conditions. It can cause widespread and extensive damage because of the sheer volume of water.

### Surface water

Surface water flooding is common during prolonged or exceptionally heavy downpours, when rainwater does not drain away into the normal drainage systems or soak away into the ground.

### Groundwater

Groundwater flooding generally occurs during long and intense rainfall when underground water levels rise above surface level. Groundwater flooding may last for weeks or several months.

### Other

We analyse proximity to and elevation above historical flood records to better understand the risk of flooding. The flood risk from smaller watercourses is not always modelled, so we include proximity to nearby watercourses in our overall analysis.

## Understanding flood risk

It is important to understand that flooding can happen anywhere, even if you don't live near to a watercourse or the sea. Insurance may be expensive or difficult to obtain if your home is at risk, so it is vital to understand the risk of flooding of your home or before purchasing a property.

Understanding flood risk is based on the likelihood of a flood event and the potential impact.

**Likelihood:** Flood risk is based on probability and different approaches to flood protection may be needed depending upon how likely flooding is expected. A common way of expressing how likely a flood event is to occur is 'return period'. For example, a 1:100 year event has a 1% likelihood of occurring in any given year, whereas a 1:200 year event has a 0.5% likelihood of occurring in any given year. The 1:200 event would be expected to result in a greater extent of flooding than the 1:100 event, as it would be more severe, but the likelihood of it occurring is lower.

**Impact:** We consider the expected depths of flooding at your house. Low depths, for example, 10cm, are unlikely to put people at risk but water damage to buildings and contents may be significant without any flood protection. High water depths, for example 1m, may severely threaten the safety of people and may cause extensive damage to buildings. It may be dangerous to keep deep floods out of a building because of the large weight of water pressing against the wall.

## River and Coastal

We use Environment Agency data to understand the risk of river and coastal flooding. Flood Zone 2 and Flood Zone 3 data shows the likelihood of flooding assuming no defences are present, fail or are over-topped. Flood Zone 3 shows areas of land with an annual probability of flooding of 1% (1 in 100) or greater from rivers, and 0.5% (1 in 200) or greater from the sea. Flood Zone 2 shows the additional extent of an extreme flood from rivers or the sea. These outlying areas are likely to be affected by a major flood, with up to a 0.1% (1 in 1000) chance of occurring each year.

We also include the Environment Agency Risk of Flooding from Rivers or Sea (RoFRS) dataset, which provides an indication of flood risk taking into account the presence of defences and the level of protection they offer.

## Surface water flooding

We use JBA Pluvial data to understand the risk of surface water flooding. We analyse the risk of surface water flooding in three separate return periods, 1:75, 1:200 and 1:1000. We then look at the likely flood depth bandings within these return periods.

# Understanding flood risk

## Groundwater flooding

To analyse groundwater flood risk we use data from Geosmart. The dataset consists of a national 5m resolution model designed to provide an assessment of groundwater flood risk.

## Other

The flood risk from smaller watercourses is not always modelled, so we include proximity to nearby watercourses in our overall analysis. We incorporate data that shows both natural and man-made water features.

In addition, we look at the location of Flood Water Storage areas, which are designed to store floodwater during flood events.

Historical flood information is supplied by Environment Agency and shows recorded flood outlines and contains information on the cause of the event. This data does not advise if water entered the property or not, simply the recorded outline of the flood event. This may have occurred before the property was built.

## Datasets searched

### River and Coastal Flooding

Flooding from Rivers or Sea without Defences (Flood Zone 3)

Extreme Flooding from Rivers or Sea without Defences (Flood Zone 2)

Risk of Flooding from Rivers and Sea (RoFRS)

Flood Defences with attributes

### Surface Water Flooding

JBA Pluvial 75 Year Surface Water

JBA Pluvial 200 Year Surface Water

JBA Pluvial 1000 Year Surface Water

### Groundwater Flooding

Groundwater

## Other

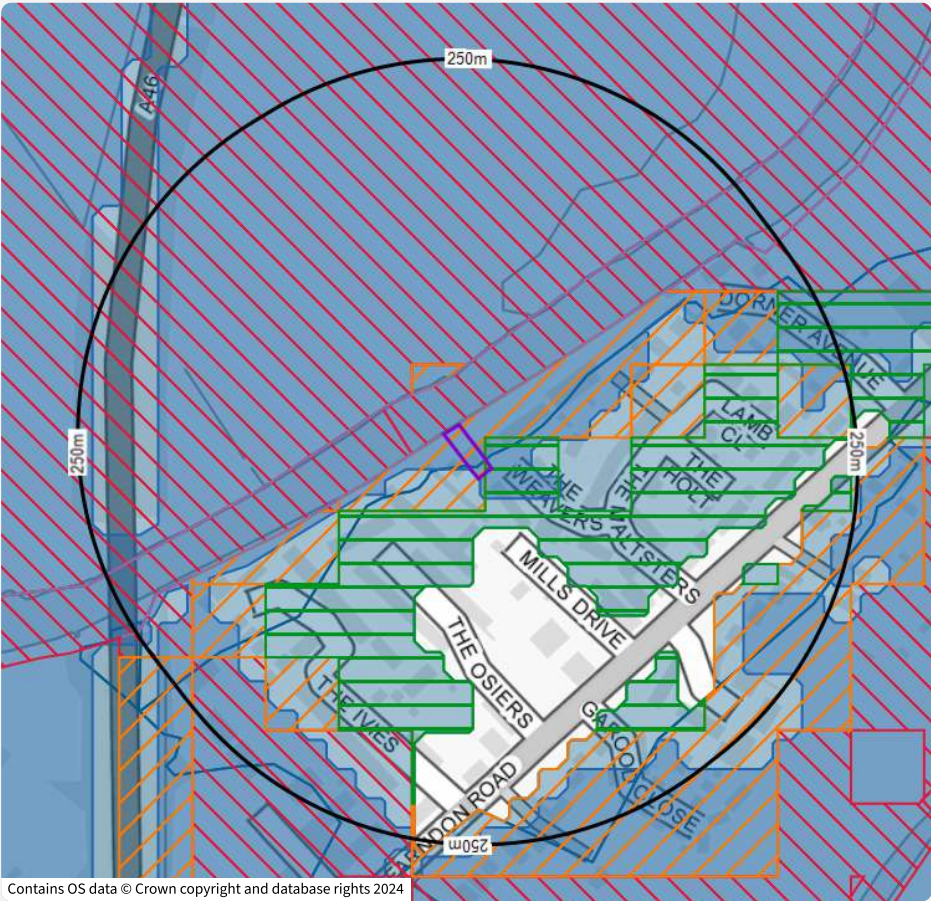
Flood Water Storage Areas

Historic Flood Events

VMD Water Features

OS MasterMap Water Network

River & coastal



We have identified that your nearest flood defence is 1m NW.

	Distance	Result
River		
Flood zone 2	On-site	Identified
Flood zone 3	On-site	Identified
Coastal		
Flood zone 2	On-site	Not Identified
Flood zone 3	On-site	Not Identified
Risk of Flood from River and Sea		
High	On-site	Not Identified
Moderate	On-site	Identified
Low	On-site	Identified

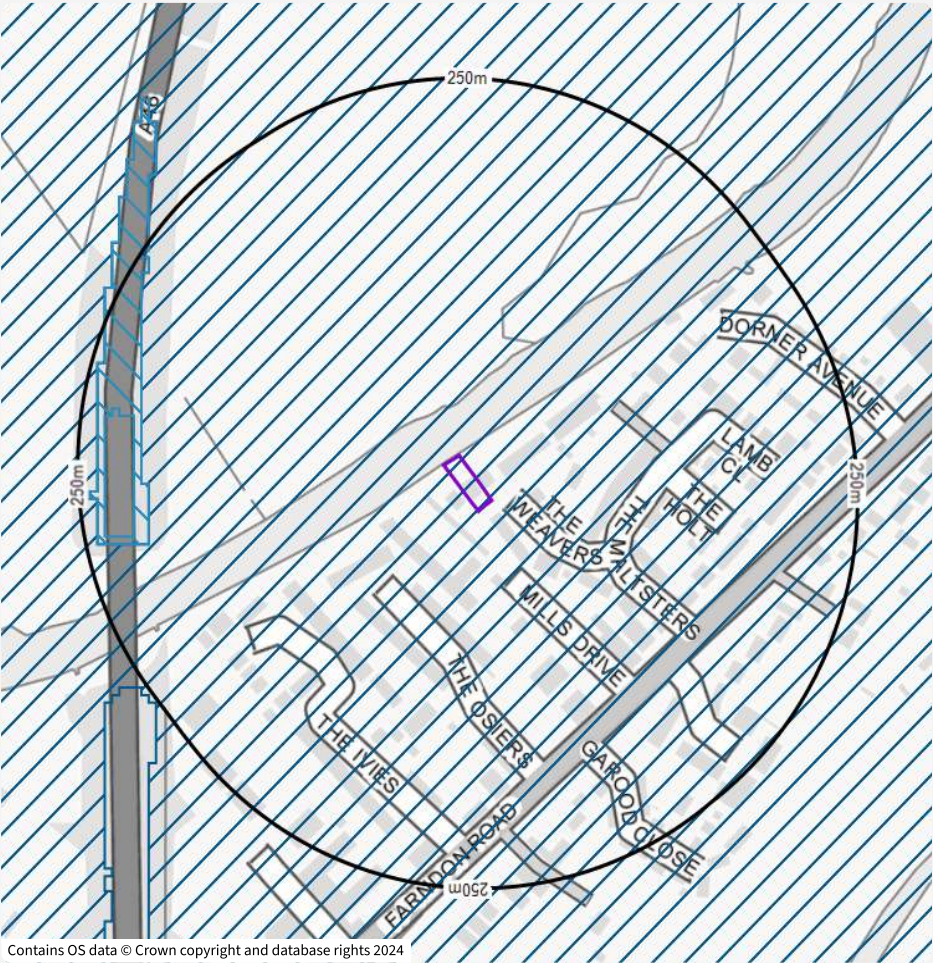
Surface water



	Distance	Result
High	On-site	Not Identified
Moderate to High	On-site	Not Identified
Moderate	On-site	Identified
Low to Moderate	On-site	Identified
Low	On-site	Not Identified



Groundwater



The map shows the location of groundwater flood risks within 250m of the property, provided by Geosmart Information Ltd. Only on-site data is used by our comprehensive risk model to determine the overall result. As such, the risk shown on the map may differ from the results in the table.

	Distance	Result
High	On-site	Not Identified
Moderate to High	On-site	Not Identified
Moderate	On-site	Identified
Low to Moderate	On-site	Not Identified
Low	On-site	Not Identified

Other



Historic flood events

Details	Distance	Bearing	Contact
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 1947-03-01 Flood End Date: 1947-03-31 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	0m -		2
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 2000-10-31 Flood End Date: 2000-10-31 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	0m NW		2
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 2000-11-10 Flood End Date: 2000-11-10 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	0m NW		2
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 2000-11-10 Flood End Date: 2000-11-10 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	0m NW		2
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 2000-11-08 Flood End Date: 2000-11-08 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	0m NW		2

## Other

## Historic flood events

Details	Distance	Bearing	Contact
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 1947-03-01 Flood End Date: 1947-03-31 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	0m NW		2
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 1947-03-01 Flood End Date: 1947-03-31 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	0m NW		2
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 1977-02-26 Flood End Date: 1977-02-26 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	2m NW		2
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 1932-01-01 Flood End Date: 1932-01-01 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	3m NW		2
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 1947-03-01 Flood End Date: 1947-03-31 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	236m W		2

## Historic flood events

Details	Distance	Bearing	Contact
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 1977-02-01 Flood End Date: 1977-02-28 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	237m SE		2
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 2000-11-08 Flood End Date: 2000-11-08 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	238m W		2
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 2000-11-10 Flood End Date: 2000-11-10 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	239m W		2
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 2000-11-10 Flood End Date: 2000-11-10 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	239m W		2
Flood Event Type: Historic Flood Event - Fluvial Flood Start Date: 1947-01-01 Flood End Date: 1947-01-01 Flood Source: Main River Flood Cause: Channel Capacity Exceeded (no raised defences) Data Provider: Environment Agency	250m NE		2

## Other

Water Features			
Details	Distance	Bearing	Contact
Type: SURFACE WATER AREA Data Provider: Ordnance Survey	0m NW		1
Type: SURFACE WATER AREA Data Provider: Ordnance Survey	242m W		1
Name: River Trent Type: inlandRiver Level: onGroundSurface Data Provider: Ordnance Survey	16m NW		1
Name: Old Trent Dyke Type: inlandRiver Level: onGroundSurface Data Provider: Ordnance Survey	84m N		1
Name: River Trent Type: inlandRiver Level: onGroundSurface Data Provider: Ordnance Survey	92m NE		1
Name: River Trent Type: inlandRiver Level: onGroundSurface Data Provider: Ordnance Survey	126m W		1
Name: Type: inlandRiver Level: onGroundSurface Data Provider: Ordnance Survey	126m W		1
Name: Type: inlandRiver Level: underground Data Provider: Ordnance Survey	134m W		1

Water Features			
Details	Distance	Bearing	Contact
Name: Type: inlandRiver Level: onGroundSurface Data Provider: Ordnance Survey	137m W		1
Name: Type: inlandRiver Level: Data Provider: Ordnance Survey	182m W		1



# Appendices

Useful contacts	<a href="#">14</a>
Useful information	<a href="#">15</a>
Important consumer protection information	<a href="#">16</a>
Terms & conditions and copyright statement	<a href="#">17</a>




## Useful contacts

### 1 Ordnance Survey

Adanac Drive

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

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


 03456 05 05 05

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

PO Box 544

Templeborough

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

 03708 506 506


### 3 Landmark Information Group Limited

Imperium

Imperial Way

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

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

 0844 844 9966

## Useful information

### The Purpose and Scope of the Report

The Landmark Flood report is a desktop flood risk screening report, designed to satisfy the concerns raised by the Law Society Practice Note and to enable home buyers and property professionals to assess the risk of flooding at residential sites.

It examines two key areas:

(1) the overall risk of flooding at a property taking into account any flood defences present (where information about defences is available). It should be noted that a residual risk of flooding may remain if such defences were to fail owing to extreme weather conditions, over-topping or poor maintenance. In addition, it should be noted that flood defences do not generally offer protection against groundwater or surface water flooding.

(2) how flood risk affects the availability of insurance for a property. Where no flood defences are present or where no information about defences is available, the overall risk rating provides a worst case scenario which may be alleviated by smaller scale local flood defences or recently constructed flood defences not currently registered by the relevant agency.

Where several flood risks have been identified, the report highlights the highest risk and details the information Landmark consider should be drawn to your attention as part of the conveyancing transaction. However, other flood risks may be present.

The Landmark Flood report is a general-purpose indicative screening tool and is intended to provide a useful initial analysis for a residential conveyancing transaction. It does not provide an alternative to a property specific assessment, such as the Flood Solutions Consult Report, which should be used when this report suggests 'Further Action'.

### The Individual Flood Risks

The individual flood risk gauges on the front page highlight the individual river, coastal, surface water, ground water, historic flood event and water features flooding risk at the property, taking into consideration any information on flood defences where available. These risks are used to determine the overall flood risk to the property. The individual flood risks are demonstrated in the gauges as follows:

#### High Moderate To High

Landmark consider the individual flood risk to be significant. This is because there is a potential flood risk that would be likely to occur fairly frequently, or the predicted depth of any flood event would result in significant impact and/or there is information to suggest a flood has happened in the past. It is recommended that you refer to the Overall Flood Risk and take note of the Professional Opinion and Recommendations as further action will be required.

#### Moderate

Landmark consider the individual flood risk to be moderate. This is either because of a potential flood that is likely to occur with moderate frequency, or because the predicted depth of potential flooding at the property is likely to be shallow and insufficient to cause a significant issue. It is recommended that you check the Overall Flood Risk result and refer to the Professional Opinion and Recommendations for guidance and next steps.

#### Low To Moderate

This describes areas that Landmark consider are at low to moderate risk flooding. These are areas where we have found some indication of potential flood risk, however any resulting flooding would be expected to be infrequent or have a low predicted depth. It is recommended that you check the Overall Flood Risk to the property as this may differ from the individual flood risks.

#### Low

This describes areas that Landmark consider are at low risk of flooding. These are areas where there may be some indications of potential flood risk, however any flooding would be expected to be very infrequent or have a very low predicted depth. It is recommended that you check the Overall Flood Risk to the property as this may differ from the individual flood risks.

#### Very low

This describes areas that Landmark consider are at minimal or no risk of flooding. It is recommended that you check the Overall Flood Risk to the property as this may differ from the individual flood risks.

### Report limitations

This report has been prepared on the understanding that it is to be used for an individual residential property transaction and should not be used or relied upon in a commercial property transaction. This report has assumed the property will continue in its current use and does not consider how flood risk affects the potential to redevelop. This report is neither a guarantee of the physical condition of the subject property nor a substitute for any physical investigation or inspection. Whilst every effort is made to ensure the details in the report are correct, Landmark cannot guarantee the accuracy or completeness of such information or data, nor identify all the factors that may be relevant. If you are a private individual using this report Landmark recommends that you discuss its contents in full with your professional advisor.

## Important consumer protection information



This search has been produced by:

**Landmark Information Group Limited**

Imperium  
Imperial Way  
Berkshire  
RG2 0TD

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

☎ 0330 036 6619

### Conveyancing Information Executive (CIE) standards

Landmark adheres to the Conveyancing Information Executive (CIE) standards

- Conveyancing Information Executive Members shall act in a professional and honest manner at all times in line with the Conveyancing Information Executive Standards and carry out the delivery of the Search with integrity and due care and skill.
- Compliance with the Conveyancing Information Executive Standards will be a condition within the Conveyancing Information Executive Member's Terms and Conditions.
- Conveyancing Information Executive Members will promote the benefits of and deliver the Search to the agreed standards and in the best interests of the customer and associated parties.
- The standards can be seen here: <http://www.conveyinfoexec.com>.

### Complaints

If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for any complaint to be considered under their formal internal complaints procedure. If you remain dissatisfied with the firm's final response, after your complaint has been formally considered, or if the firm has exceeded the response timescales, you may refer your complaint for consideration under The Property Ombudsman scheme (TPOs). The Ombudsman can award up to £5,000 to you if the Ombudsman finds that you have suffered actual financial loss and/or aggravation, distress or inconvenience as a result of your search provider failing to keep to the Standards. Please note that all queries or complaints regarding your search should be directed to your search provider in the first instance, not to TPO.

### 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

### Complaints procedure

If you want to make a complaint to Landmark, 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:

### 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



# Terms and conditions and copyright statement

## Landmark Standard Terms and Conditions

Landmark Standard Terms and Conditions can be found here: [https://www.landmark.co.uk/wp-content/uploads/2022/07/landmark\\_terms\\_and\\_conditions\\_299431\\_8.0\\_content.pdf](https://www.landmark.co.uk/wp-content/uploads/2022/07/landmark_terms_and_conditions_299431_8.0_content.pdf). Should you experience difficulties, please call our Customer Service Team on 0330 036 6619.

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