Homecheck® Professional Flood Report

Protect you and your clients with a Homecheck Professional® Flood Report

What’s included:
- Consultant’s Professional Opinion
- Flood information covering risks from river, coastal, groundwater and surface water sources
- Insurability Statement
- Next steps recommendations

Specialist Flood Data

Flood data from JBA Risk Management:
JBA is the largest specialist flood consultancy in the UK and the leading supplier of flood information to the insurance industry and property market. Homecheck Professional Flood report contains JBA’s data covering risk from River, Coastal and Surface Water flooding.

Official Environment Agency (EA) Data:
The River & Coastal Risk and Flood Defences data set looks at whether the property is in or within:
- 250m of an area affected by flooding (Zone 3) or extreme flooding (Zone 2)
- 250m of flood defences or area of defences
- National Flood risk assessment (NaFRA)

British Geological Survey (BGS) Groundwater Susceptibility Data:
Identify where groundwater flooding could potentially occur based on the underlying geological conditions.

Understanding past flooding events is useful as part of your assessment of current flood risk at a specific site. If some of those floods were on sites you manage or similar to yours, you could investigate the impacts those floods had to understand the extent to which the community or organisation was prepared and able to respond to those flood events.

It is estimated that as much as 10% of residential properties are not insurable at standard rates (JBA). A lack of affordable flood insurance can impact on a property’s future valuation, mortgage application and saleability.

Failure to discuss flood risk reports with clients may, if subsequently they suffer flood damage, lead to suggestions that your practice did not carry out adequate due diligence.

“It is a standard condition of all mortgages for the property to be covered by standard buildings insurance, including flood cover, for the full term of the contract, in order to protect the borrower and the lender. If insurance is not available, then it is unlikely that a property will be mortgageable.”

The Council of Mortgage Lenders

For further information and to order please contact us:

www.landmark.co.uk  0844 844 9966  helpdesk@landmark.co.uk  @LandmarkUK

Price
£20.00 exc VAT

Trust the experts | The detail is in our data

All information and prices correct at 27 February 2013
Other products you may wish to consider:

Subsidence: 1 in 5 homes at risk

The British Geological Survey estimates that 1 in 5 homes (6.5 million properties) are at risk of being affected by shrink/swell subsidence.

Subsidence Risk Services from Property Assure and Landmark
• The first report to use actual subsidence claims data
• The reports don't just flag up issues; they provide guidance and additional investigative services
• Objective and independent view of subsidence risk
• Certificate including full explanation of subsidence and its causes
• Technical Helpline support – our Building Surveyors are a call away to discuss any aspect of subsidence
• £2 million PI

For more information visit: www.subsidencesupport.co.uk

Subsidence Risk Rating–Postcode

Price
£15 exc VAT

Complete the planning picture
with nearby developments and planning applications

Selecting and buying the right home can be a lengthy and costly process, so once your client has picked their new home it is important they are aware of any potential changes within the surrounding area before proceeding with the purchase.

What’s included in Plansearch Plus:
• Commercial and residential planning applications
• Comprehensive data on land use designations
• Rights of way
• Radio and telephone mast
• Variable urban and rural search radii for concise and intelligently sized reports
• Average property price data
• Detailed socio-demographic overview
• Theft insurance claims data – unique to Landmark
• Local educational performance

Price
£31 exc VAT