







# Homecheck Flood

A comprehensive desktop analysis of flood risk, taking into account flood defences and the availability of insurance. Examines river, coastal, surface, groundwater and other sources of flood risk and comes complete with an online map viewer to examine risks further. This report meets the needs of the Law Society Flood Risk Practice Note.



## What's included

-  Consultant's professional opinion and next steps recommendations
-  Identified risks manually reviewed by a consultant
-  Clear front page risk result
-  Landmark's unique interactive viewer
-  Flood information covering risks from river, coastal, groundwater, surface water and other sources
-  Insurability statement

## Key features

- Flood analysis considers the height of the land to more accurately determine the specific risk to a property
- Trusted and reliable data from industry experts such as JBA Consulting, Environment Agency, and Geosmart
- Easy to interpret report with a clear summary front page and only results requiring further action or investigation included
- Professional opinion and recommendations text suitable to be copied into client reports
- Online viewer providing interactive maps and clear interpretation of the data for the homebuyer
- Flood risk gauges enabling you to identify the level of risk from the various causes of flooding

## Designed for:

Residential property transactions

## Use this report to understand:

- The risk of flooding at residential sites
- The availability of buildings insurance
- Flood protection and resilience measures

## Why you need it:

5.2 million people in England and Wales are deemed to be at risk of flooding. Less than 40% of those at significant risk of flooding are aware of their risk and the impact of flooding on people's lives, as measured by insurance claims, has increased significantly in Britain and across the world.\*

\* Source: National Flood Forum



Flooding is a growing risk for British property. It may not always be obvious that a property is at risk of flooding as properties do not need to be close to a river or the sea or on low lying ground to be at risk. Aside from physical damage caused by floods, if a property is at risk of flooding it may be difficult to:

- obtain a mortgage
- obtain suitable insurance cover
- sell the property.

This is likely to affect the value of the property.\*

\* Source: Law Society Flood Practice Note



## Expert recommendations and professional opinion

Every Homecheck Flood report comes with recommendations and professional opinion from Landmark Information Group's in-house environmental experts, providing clear and positive guidance, which can be copied into client reports.

As well as indicating the level of flood risk, Homecheck Flood provides positive options to help mitigate and manage flood risk on the property, including property level protection measures, such as door guards and air-brick covers, which benefit properties in locations where flood defences may not be present.

## Know your flood risk

Flood risk is based on probability; to understand more about flood, including flood protection measures, please see the Know Your Flood Risk website at: [www.knowyourfloodrisk.co.uk](http://www.knowyourfloodrisk.co.uk)

## Insurability statement

Highlights if insurance is likely to be available and affordable for the property. Also indicates if high risk properties may be eligible for Flood Re. Flood Re is a Government approved scheme, intended to ensure that homeowners whose properties are at high flood risk can obtain affordable flood home insurance.

Properties will be eligible for Flood Re only if they meet all of the criteria – see details of eligible properties at: [www.floodre.co.uk/eligibility](http://www.floodre.co.uk/eligibility)

## Due diligence

- Meeting the requirements of the Law Society Flood Practice
- Indicates if insurance is likely to be available and affordable for the property
- Highlights the risk of flooding at the property and provides guidance on flood resistance and resilience measures

## These other residential reports may be relevant to your site:

### Energy and Infrastructure

Obtain details of a number of selected Energy and Infrastructure projects across the UK and make sure you are fully informed about the potential impacts. Our report can help by informing if the site is likely to be impacted by development projects:



### Included in the report:

Wind farms, HS2, Crossrail, energy exploration e.g. fracking, solar farms and renewable power plants.

### Plansearch Plus

Complete the planning picture with details of planning applications and potential developments nearby - keeping your client informed of any potential changes within the surrounding area.



### Included in the report:

Planning applications, details of Local Authority planning policy (Local Development Plans) and neighbourhood information including: schools, population demographics, housing types and average prices and key local amenities.