Guidance: Completing the Flood Risk Report following provision of property level flood protection measures.

1. Aims of the Flood Risk Report

To provide property owners with information on current flood risk to their property taking into account the property level flood protection measures they have. This information can be provided to insurers who can use it when considering insurance terms and provided to purchasers of their property to reassure them that work has been done properly.

2. General information on the report template

The report was created by a working group chaired by Defra and comprising representatives from the Association of British Insurers (ABI), British Insurance Brokers Association (BIBA), the Law Society, Royal Institution of Chartered Surveyors (RICs), Environment Agency and insurers.

The key information about property flood protection measures insurers may find useful is:

- the residual, post-installation flood risk to the property and the quality and source information on which that is based.
- the flood protection measures that have been provided and how effective these are likely to be in reducing flood damage.

There can be no guarantees an insurer will be able to take into account property level flood protection measures, but the report is designed to give the insurers relevant information to help them make their assessment.

3. Use of the report

The completed report should be provided to the property owner. If the property is rented the owner should be encouraged to share the report with tenants. The report should be kept with the title deeds, so that it is available to show to any potential buyer.

The property owner may then share the report with their insurer, or prospective insurers, to see if they will take into account the information and flood protection measures when assessing the terms they will offer for continued or new cover.

We recommend property owners contact several insurers, using the report, to find the best insurance terms for their property. For further information on flood risk and insurance see Defra"s guide on Obtaining flood insurance in high risk areas. The British Insurance Brokers" Association (BIBA) „find a broker" helpline can help you locate a flood specialist insurance broker. Telephone 0870 950 1790, or go to www.biba.org.uk

4. Completing the Flood Risk Report

The report is designed so it can be completed by a professional, suitably qualified, independent surveyor either:

- engaged by the property owner (where they are investing or have invested in their own flood protection measures), or
- engaged by the Lead Local Flood Authority, local authority or the Environment Agency, who are providing flood protection measures to property owners.

Where property owners are purchasing their own measures we advise them to engage a suitably qualified, independent surveyor to undertake a flood risk mitigation survey. This should include a pre-installation survey of flood risk identifying appropriate measures for the property. The Flood Risk Report should then be completed after measures have been provided. However, where detailed information on flood water levels is not available and the residual, post-installation flood risk to the property cannot be established, the report may be of little value to insurers.

Where flood protection measures are being provided by Lead Local Flood Authority, local authority or the Environment Agency we recommend that an independent surveyor is used. The surveyor should be commissioned to undertake a flood risk mitigation survey prior to the flood protection measures being installed and, after measures have been provided, they should inspect the property, complete the Flood Risk Report and provide it to the owner. It is recommended Flood Risk Reports from surveyors are quality checked by the project manager prior to distribution to property owners. If the flood risk mitigation survey has been completed in-house, then this report should be approved by the project manager.

The report template is annotated in the following way:

- Text to be edited is given in blue font.
- Notes for authors are given in [purple font and surrounded by square brackets]. These notes should be removed when completing the report.

The following populated examples are available to accompany the Flood Risk Report template and this guidance:

- Example 1 – Fluvial flood risk where topographic survey of the property and modelling of the flood risk has been conducted. In this example, estimates can be provided for flood risk and flood depths at the property level.
- Example 2 – Fluvial flood risk with information from the Environment Agency"s National Flood Risk Assessment (NaFRA) data only available. In this example, flood risk and flood depths cannot be estimated at the property level.

In general terms, the more information that can be provided the better but, in many cases, accurate information on flood risk to the property may not be available to complete all the tables in full. Wherever there is no data available, the author of the report should insert “not available”.

Insurers are most interested in post-installation flood risk to the property. Any information that can help them assess the post-installation risk and the reduction in potential damages and claims from providing flood protection measures could be useful, even if this is just that the measures will help protect against flooding previously experienced. The more detailed the information that can be provided in the report, the more likely insures are to feel that they can use the information.

4.1. How to complete this report

The template contains the following sections:

1. Flood risk with protection measures
2. Flood protection measures provided
3. Flood risk information for the property
4. Flood history of the property
5. Guidance for property owner/occupier
6. Glossary

Sections 1 to 4 should be completed by the surveyor. Sections 5 and 6 are default text and should not need to be altered.

4.2. Section 1 – Flood risk with protection measures

Aim – To summarise the flood risk to the property taking into account the flood protection measures provided.

- Provide the maximum depth of flood water for which the measures provide protection in metres above property threshold and, where possible, in m AOD.
    - Flood protection measures do not reduce flood risk to properties but they do provide protection and limit the damage to the property. This section should **not** state that the flood risk, in terms of frequency of flooding, to the property has been reduced. It can state that protection has been provided up to a specified standard of risk. For example: *"The Environment Agency"s National Flood Risk Assessment carried out in 2013 classified the flood risk in this area as High– Greater than or equal to 1 in 30 (3.3%) chance in any given year*

    With flood protection measures we estimate that the property is protected to a higher standard 1% (1 in 100) chance in any year.

    Please note that as the Environment Agency"s national assessment does not take property level protection into account the flood risk category for this area will not change.

    NaFRA is a national assessment which assesses flood risk to large areas of land and considers the effect of permanent flood defences. It doesn"t assess the effect of temporary defences (demountable or property level). It doesn"t assess flood risk to individual properties because property floor levels are unknown. The results are produced for areas of land larger than individual properties. Including the effect of a property"s protection measures in the national assessment is very unlikely to change the flood risk for the larger area of land."
- Provide the estimated flood risk the measures provide protection up to in the summary table for each source of flooding. For each source of flooding, provide the estimated flood risk likelihood above which the protection measures will cease to be effective.
- Briefly summarise the measures fitted to the property stating which measures are manual and which automatic. For example:

"*The property has been provided with automatic flood resistant airbricks, non-flow return valves on plumbing and walls painted with sealant. Flood resistant door barriers which require manual installation prior to flooding have been provided. No flood resilience measures have been installed within the property.*"

- State whether all measures identified in the pre-installation survey have been fitted and if not why.
- State which measures could be visually inspected and those which have been delivered, but could not be visually inspected at the time of the survey e.g. inaccessible measures or measures not visible such as water-proofing treatments.
- *Additional information* - This section provides additional information which may be of benefit to assessing the likely effectiveness of flood protection measures in reducing flooding or flood damage to the property.
    - State whether the property is detached or shares a wall with an adjoining property. If a wall is shared then, where possible, provide information on whether the adjoining property has flood protection measures and the protection afforded by these measures.
    - Provide information on any community flood groups in the area and whether the owner or tenant is a member of the group. This is especially important where manual measures have been provided.
    - Provide information on relevant warning services for flooding, how or which organisation provides the warning and whether the resident is signed up.

4.3. Section 2 – Flood protection measures provided

Aim – To summarise the flood protection measures provided to the property to reduce flood impacts.

- Provide details of all flood protection measures provided / available to the owner in the tables, including product names, details, descriptions and whether the product is Kitemarked (as the Kitemark may give confidence that the measures have been tested and shown to be effective).
- For removable door barriers and flood doors provide either the height of the product or the depth of water above property threshold up to which the measures provide protection against (usually 600mm). Where a topographic survey has been undertaken provide also the height measures provide protection up to in m AOD.
- Add and delete rows in the tables as necessary.
- If none of the types of protection measures (e.g. manual resistance measures) have been provided, delete the table and insert „No measures of this type provided" under the heading.
- *Other measures* – flood protection measures can be combined with works outside the boundary of the property to reduce flood risk. If any such works have been undertaken in the area impacting this property, provide details here.
- *Maintenance and installation of products* – This is default text provided for the benefit of the owner and should not be edited.

4.4. Section 3 – Flood risk information for the property

Aim – To provide information to assess the flood risk to the property without flood protection measures.

- Summarise the flood risk from all relevant / known flood sources in the Flood Risk. For each source of flooding, provide the estimated flood risk likelihood that will flood the property. This table should be used even if the risk cannot be estimated for any of the sources.
    - Risks should be stated in the format “X% (1 in X) chance in any one year”. This format is the best to use for insurers and homeowners.
    - Put “No Risk” if the property is definitely not at risk from any of the listed sources
    - Enter “Not available” if the property could be at risk from this source, but the level of risk is not known
    - Provide the NaFRA category for river and sea flooding to the property, if known, in the column in the table.
- If the flood risk to the property cannot be estimated then this should be in a sentence above the summary table.
- Provide details of any topographic survey undertaken. If no topographic survey of the property has been undertaken then state this.
- Use supplementary tables to provide more detailed information on flood depths and heights at the property from different sources, where this information is available.
    - If only NaFRA data are available for a source of flooding then populate only the summary table and delete the supplementary table and heading. In the summary table provide the NaFRA probability ranges in the ”Annual probability” column and the name of the category in the “NaFRA Category” column.
    - If information is not available for a flood source then delete the relevant supplementary table but not the heading and insert a sentence under the heading to say the information is not available for this source of flooding.
    - Include appropriate error margins with surveyed levels e.g. 31.05m AOD +/- 0.02m.
    - Use all the default 10%, 3.3%, 1%, 0.5% and 0.1% (1 in 10, 1 in 30, 1 in 100, 1 in 200 and 1 in 1000) chance in any given year risk levels in supplementary tables. If you do not have information for one of the default risk levels above enter “Not available”. Add additional rows to the table where more risk levels are available and where this provides a clearer definition of pre-installation and residual risk.
    - Risks should be stated in the format “X% (1 in X) chance in any one year”. This format is the best to use for insurers and homeowners.
- If any information is available on the effects of climate change on flood risk (for example, for tidal flooding) provide this at the end of this section.

4.5. Section 4 – Flood History of the Property

Aim – To provide background information to insurers on the history of flooding for the property and the local area

- Enter any known information of records of the property flooding. Include details of dates, the source of flooding, water depths and impact in the property for all known flood events.
- State the source of the information. This may by the Environment Agency, Lead Local Flood Authority, other local authority, a commercial desktop search or the current owner or occupier. If the latter, it would be prudent to qualify the reply by inserting „to the best of the owner / occupiers knowledge"
- If the property has not flooded but there is information on flooding of the local area, community or nearby properties then state this and summarise the information.
- If there are no known or records of flooding of the property, community or local area then state so.
- Provide information on any previous flood risk mitigation works to the property or area including who they were managed by and when they were undertaken.

4.6. Section 5 – Guidance for property owner / occupier

Aim – To remind the property owner / occupier how to use the completed report and prompt them to maintain and store their measures appropriately.

 This section should not need to be edited.

4.7. Section 6 – Glossary

Aim – To define the terms for types of measures used in the report.

 This section should not need to be edited.

5. Feedback

To provide any feedback on populating and using the Flood Risk Report, please email propertyprotection@environment-agency.gov.uk.

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