Flood Risk Report

This report summarises the available information on levels of flood risk and the flood resistance and resilience measures that have been provided for the property below.

Property address: EXAMPLE 2

Date measures provided: 18th April 2015

A pre-installation flood risk survey was carried out for the property by A Consultant on 1st July 2014.

This report was prepared by A Consultant on 10th June 2015.

1. Flood risk with protection measures

With all provided measures fitted and functioning correctly the property has protection from flooding to a maximum depth of **0.6m** above the property threshold.

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. However an estimate of the flood risk with measures cannot be provided.

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.

Annual probabilities of flooding flood risk protection measures may provide protection up to are summarised in the table below:

Source of Flooding	**Annual probability measures may protect up to:**
Rivers	Not available
Sea	No risk
Groundwater	No risk
Surface water	No risk
Other sources	No other sources of flood risk known

The property has been provided with automatic flood resistance measures for doors, airbricks and plumbing. Water proof coating has been applied to brickwork and sealant around pipework entry points.

A post installation visual inspection was carried out by A Consultant on 28th May 2015. Based on what was visible, and replies given by the current owners, the surveyor believe that all measures identified in the pre-installation survey have been provided.

The following measures have been installed according to A Flood Product Installer and have been invoiced, but could not be seen by the surveyor because the works are now invisible and/or inaccessible: Waterproof coating to external brickwork and 1x push-fit non-flow return valve on foul pipework.

Additional information

1. This property is semi-detached. The adjoining property has flood protection which was fitted at under the same project, at the same time and to same standard as this property.
2. The resident belongs to a community flood group. A community flood plan is in place and is practised every 12 months.
3. No flood warning service is available for surface water flooding for the property.

2. Flood protection measures provided

The following flood protection measures have been provided at this property (see glossary for definitions):

Manual resistance measures (see glossary)

None supplied.

Automatic resistance measures (see glossary)

Product	Product Details	Description	Kitemarked product
Flood Proof doors	2x automatic flood doors providing protection up to 0.6m above property threshold	Flood resistant door	Yes
Automatic self closing air brick	10x automatic flood resistant airbricks	Prevents water ingress through air bricks	N/A
Non-return valve – waste	2 x 50mm non-return valves	Prevents flood water backing up through waste system	Yes
Non-return valve - foul	1x push fit non-return valve	Prevents water backing up through foul/sewage system	Yes
Sump pump	None supplied	Permanent installation with separate manhole. Draws flood water out from underneath property	N/A
General –water proof to external walls, sealant, etc (delete/add to as necessary)	Waterproof coating applied to all external walls to height of 0.6m Sealant around all pipe/cable entry points	Makes property walls more resistant to seepage	N/A

Resilience measures (see glossary)

None supplied.

Other measures

None supplied.

Maintenance and installation of products

These products may require maintenance and fitting prior to flooding, details of which will have been provided by the supplier. The property owner / occupier should ensure they are familiar with the appropriate storage, maintenance and fitting of these products as this will affect their performance and may be required by an insurance company.

3. Flood risk information for the property

Flood Risk Summary

Source of Flooding	Annual probability	NaFRA Category (see glossary)
Rivers	Greater than or equal to 1 in 30 (3.3%) chance in any given year	High
Sea	No risk	Not applicable
Groundwater	No risk	Not applicable
Surface Water	No risk	Not applicable
Other sources	No other sources of flood risk known	Not Applicable

The risk of flooding from rivers has been estimated from the Environment Agency's National Flood Assessment carried out in 2013.

Flood risk from the sea
The property is not at risk of flooding from the sea.

Flood risk from groundwater
The property is not at risk of flooding from groundwater.

Flood risk from surface water
The property is not at risk of flooding from surface water.

Notes:

Please note that this information provides the best estimate of flood risk at the time of the assessment. This information may change following further modelling and with climate change.

Additional information relating to the impacts of climate change on this property is not available.

4. Flood history of the property

To the best of the property owners' knowledge the property has not flooded during their 5 year occupancy. Local authority records indicate the surrounding area has flooded once from the Cragshaw Beck in December 2008, flooding 3 local properties. No records of the property flooding are held by the Environment Agency or local authority.

No previous flood risk mitigation works have been undertaken by the Environment Agency or local authority for the property or surrounding area.

5. Guidance for the property owner

- Contact your current insurer and provide them with a copy of this report. If your insurer is unable to take account of your flood protection measures then shop around to find insurers who will.
- Defra have produced a guide which provides information that will help you to obtain a suitable policy: http://www.defra.gov.uk/publications/2012/07/19/pb13082-flood-insurance/
- Please note that using flood protection measures does not guarantee reduced insurance premiums and excesses.
- Measures should be stored, maintained and installed according to suppliers instructions and should be regularly checked. Refer to manuals supplied with the measures for details.

6. Glossary

Automatic resistance measure – Measures that are permanently installed in the property and help keep flood water out with no intervention from the owner / occupier

Flood resistance – Measures to help keep flood water out of the property

Flood resilience – Measures to help reduce the damage flood water might cause inside the property

Manual resistance measure – Measures that require fitting by the property owner / occupier prior to flooding occurring to help keep flood water out of the property

NaFRA Category – The Environment Agency's national flood risk assessment for flooding from rivers and the sea. This assessment uses four categories of flood risk:

- High – Greater than or equal to 1 in 30 (3.3%) chance in any given year
- Medium – Less than 1 in 30 (3.3%) but greater than or equal to 1 in 100 (1%) chance in any given year
- Low – Less than 1 in 100 (1%) but greater than or equal to 1 in 1000 (0.1%) chance of flooding in any given year
- Very Low – Less than 1 in 1000 (0.1%) chance in any given year

m AoD – Metres above ordnance datum