

# Homecheck Flood

## Overall Flood Risk PASSED

The property is considered to be at minimal or no risk of flooding. However, you should ask the seller if the property has flooded in the past. The home buyer may wish to visit the online viewer to explore the surrounding area.

## Insurability

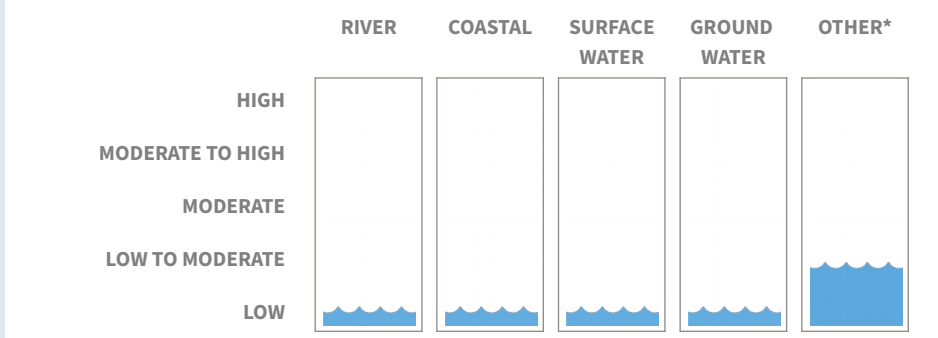
Buildings and contents insurance should be available and affordable. However, we recommend you obtain buildings and contents insurance terms before exchange of contracts to confirm this.

## Flood Defences

Are there existing river/coastal flood defences that have been identified and taken into account in our overall risk assessment? Yes

## Individual Flood Risks

The gauges below detail the level and type of individual flood risks at the property. If flood defences are present, the gauges presume these are operational.



\* Includes historic flood events, proximity to surface water features and elevation above sea level


This report is issued for the property described as:  
**7, Margaret Road, Epping, CM16 5BP**

Report Reference:  
**211416139**

National Grid Reference:  
**546040 202920**

Customer Reference:  
**G2454195\_HCF**

Report Date:  
**17 July 2019**

 Click here to view the **online viewer** or go to:  
<http://landmark.ly/bng4G1>



**CONTACT DETAILS**

If you require any assistance please contact our customer support team on:

**0844 844 9966**

or by email at:  
[helpdesk@landmark.co.uk](mailto:helpdesk@landmark.co.uk)

# Professional Opinion and Recommendations

Please see below our recommendations and next steps with regards to the property.



## Overall Flood Risk

**PASSED**

### Professional Opinion

Landmark Information Group have identified the property to be within an area that is at a low to moderate risk of flooding. This means that although there is some indication of a possible flood risk, this would be an infrequent event or in the event of flooding, the water depth is likely to be low.

#### Flood Defences

River/coastal flood defences have been identified and considered as part of Landmark's overall risk of flooding. However, please be aware that if the defences fail, are absent or over-topped the risk of river/coastal flooding to the property would be a low risk.

### Recommendations

1. Ask the seller and other nearby residents if flooding has historically occurred in the area. If it has, why did it what was the impact and what areas were affected.

### Insurance

Buildings and contents insurance should be available and affordable. However, we recommend you obtain buildings and contents insurance terms before exchange of contracts to confirm this.

### Flood Risk

Flood risk is based on probability; to understand more about flood and the information reviewed, including flood protection measures, please explore the flood section of this report or visit the 'Know Your Flood Risk' website at: [www.knowyourfloodrisk.co.uk](http://www.knowyourfloodrisk.co.uk).

### Useful Information:

No physical site inspection has been carried out or is proposed. This report highlights only the information which we have determined should be drawn to your attention however, other risks may be present. To review the complete information and for a full list of the data used for this report, please see the Useful Information section on the online viewer. Available at <http://landmark.ly/bng4G1>.

### Next Steps:

If you require any assistance, please contact our customer service team **0844 844 9966** or [helpdesk@landmark.co.uk](mailto:helpdesk@landmark.co.uk)

# Property Location





## Location Plan

The map below shows the location of the property



Contains Ordnance Survey © Crown Copyright and database right 2019

-  Property
-  Search Radii

# Property Purchaser Guide



## Understanding this report

The purpose of this report is to provide a professional opinion on the likelihood of flooding at the property. The front page provides an overall assessment, an indication of the availability of insurance, as well as a flood gauge which is broken down into River, Coastal, Surface, Groundwater and Other flood risks 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

The overall flood risk is an assessment of all the flood data which has been analysed. It may differ from the individual risks on the flood gauge as we consider the overall risk to the property.

### Risk Rating

Landmark Information Group provide one of three possible responses for the Overall Flood Risk at the property. These are:

**Passed:** this means no risk of flooding has been identified.

**Passed moderate:** this means that while potential flood risks have been found, these are not considered significant or frequent enough for a Further Action to be issued. The property purchaser should refer to the online viewer to explore these potential issues further.

**Further Action:** this means a significant risk of flooding at the property has been identified. Further assessment will be required.

### Insurability

Based on the data assessed within this report, an indication of whether buildings insurance is likely to be available and affordable is provided.

### Flood Defences

If river/coastal flood defences are known to be present, these are assumed to be operational and are taken into consideration in our Overall Flood Risk analysis.

### Individual Flood Risks

These enable you to easily identify your level of risk from the various causes of flooding. However, a residual risk of flooding may be present if flood defences fail. We therefore, provide on the Professional Opinion and Recommendation

page the level of risk should any defences identified fail. It is important to note that flood defences do not usually protect the site against groundwater or surface water.

### Flooding Types

There are several types of flooding taken into account when making our overall opinion. These are explained below. Where a risk is found, this is shown on the front page and further details are provided within the body of the report.

#### River Flooding

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

#### Coastal Flooding

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

#### Surface Water Flooding

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.

#### Ground Water Flooding

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 Flooding

We analyse any historic flood events records, the proximity of the property to surface water features and the elevation of the property above sea level to enhance our overall analysis of the property.

## Next Steps:

If you require any assistance, please contact our customer service team **0844 844 9966** or **helpdesk@landmark.co.uk**.

# Preparation for a Flood Event

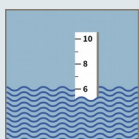
## Understanding Flood Risk

It is important to understand that flooding can happen anywhere, even if you don't live near to a watercourse or the sea. This is because in periods of very heavy rainfall, water can collect in many places where there may be a dip in the ground or a barrier blocking the water's path. Severe rainfall events can also lead to water rising from under the ground as the ground becomes saturated and water is unable to drain away naturally.

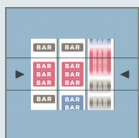
The impacts of flooding are not just financial as flooding can also devastate lives, causing both severe disruption at the time as well as continued disturbance through the drying out period in the months that follow. Therefore, it is important to consider any potential flood risk when purchasing a property.

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.

### How is the Overall Flood Risk Calculated?



**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.



**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.



# Useful Information

## The Purpose and Scope of the Report

The Homecheck 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 site taking into account any flood defences present (where these are identified within the vicinity of the property and based on the presence of flood defences registered by The Environment Agency). 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 site. Where no flood defences are present in the vicinity of the property 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 Environment Agency.

Where several flood risks have been identified, the report highlights the most risky 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. A home buyer may wish to review the complete information at and around the property using the online viewer.

The Homecheck 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 and other types of flooding risk at the property, taking into consideration any flood defences found. These risks are used to determine the overall flood risk to the property. The individual flood risks are demonstrated in the gauges as follows:

<b>High Moderate To High</b>	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 a flood water storage area on property 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.
<b>Moderate</b>	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.
<b>Low To Moderate</b>	This describes areas that Landmark Information Group 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.
<b>Low</b>	This describes areas that Landmark Information Group consider are at minimal or no 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.

# Useful Information

## Limitations and Terms & Conditions

This report has been published by Landmark Information Group Limited (“Landmark”) and is supplied subject to our Terms and Conditions of Business, which can be found at [www.landmarkinfo.co.uk/Terms/Show/515](http://www.landmarkinfo.co.uk/Terms/Show/515). It 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 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.

## Copyright Statement

The data supplied for this Homecheck Flood Report falls under the following copyrights: © Environment Agency and database right 2019 ; Contains Natural Resources Wales information © Natural Resources Wales and Database Right. All rights Reserved. Some features of this information are based on digital spatial data licensed from the Centre for Ecology & Hydrology © NERC (CEH). Defra, Met Office and DARD Rivers Agency © Crown copyright. © Cranfield University. © James Hutton Institute. Contains OS data © Crown copyright and database right 2019. Land & Property Services © Crown copyright and database right; Flood data provided by JBA Risk Management Limited. © Copyright JBA Risk Management Limited 2008-2019; © GeoSmart Information Ltd; Ordnance Survey © Crown copyright and/or Database Right. All rights reserved. Licence 100022432 .

Landmark works in association with:



**Environment Agency**



**Cyfoeth Naturiol Cymru  
Natural Resources Wales**



## Important Consumer Protection Information

This search has been produced by Landmark Information Group Ltd, Imperium, Imperial Way, Reading, Berkshire, RG2 0TD.  
Tel: 0844 844 9966  
Fax: 0844 844 9980  
Email: [helpdesk@landmark.co.uk](mailto:helpdesk@landmark.co.uk)  
Landmark Information Group Ltd is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered search firms maintain compliance with the Code.

## The Search Code

- provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in property search reports undertaken by subscribers on residential and commercial property within the United Kingdom
- sets out minimum standards which firms compiling and selling search reports have to meet
- promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals
- enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services.

By giving you this information, the search firm is confirming that they keep to the principles of the Code. This provides important protection for you.

## The Codes Core principles

Firms which subscribe to the Search Code will:

- Display the Search Code logo prominently on their search reports
- Act with integrity and carry out work with due skill, care and diligence
- At all times maintain adequate and appropriate insurance to protect consumers.
- Conduct business in an honest, fair and professional manner.
- Handle complaints speedily and fairly.
- Ensure that products and services comply with industry registration rules and standards and relevant laws.
- Monitor their compliance with the Code.

## 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 Code.

Please note that all queries or complaints regarding your search should be directed to your search provider in the first instance, not to TPOs or to the PCCB.

### TPOs Contact Details:

The Property Ombudsman scheme  
Milford House  
43-55 Milford Street  
Salisbury  
Wiltshire SP1 2BP

Tel: 01722 333306  
Fax: 01722 332296  
Website: [www.tpos.co.uk](http://www.tpos.co.uk)  
Email: [admin@tpos.co.uk](mailto:admin@tpos.co.uk)

You can get more information about the PCCB from [www.propertycodes.org.uk](http://www.propertycodes.org.uk).

PLEASE ASK YOUR SEARCH PROVIDER IF YOU WOULD LIKE A COPY OF THE SEARCH CODE