



**Product Overview**

A desktop conveyancing ready flood risk assessment designed to enable property professionals to assess the risk of flooding at residential sites.

**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
- Risk of Flooding from Rivers and Sea (RoFRS)

**ESI Groundwater Flooding Data:**

Identify where groundwater flooding could potentially occur based on the underlying geological conditions.


**Price**  
 £20.00 exc VAT

**Homecheck<sup>®</sup> Professional Flood Report**

# Protect you and your clients with a Homecheck Professional<sup>®</sup> Flood Report



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

**EA Historical Flood Events**

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.

**Expert professional risk assessment**

Every Homecheck Professional Flood Report includes assurance of an independent risk assessment from experienced consultants at Argyll Environmental.

**Insurability assessment**

Advise your clients if the site is likely to be insurable at standard terms.

**Next steps & recommendations**

As well as indicating the level of flood risk, Homecheck provides you with positive options to help mitigate and manage flood risk on a particular property, enabling you to provide value-added advice to your clients. Property level protection measures, such as door guards and air-brick covers, benefit properties in locations of lower population density where flood defences may not be cost-effective.