Flood Residential

Flood

Report Details

Address:
Masala & Coal, 298, West End Road, Ruislip, HA4 6LS

Requested by:
Dye & Durham

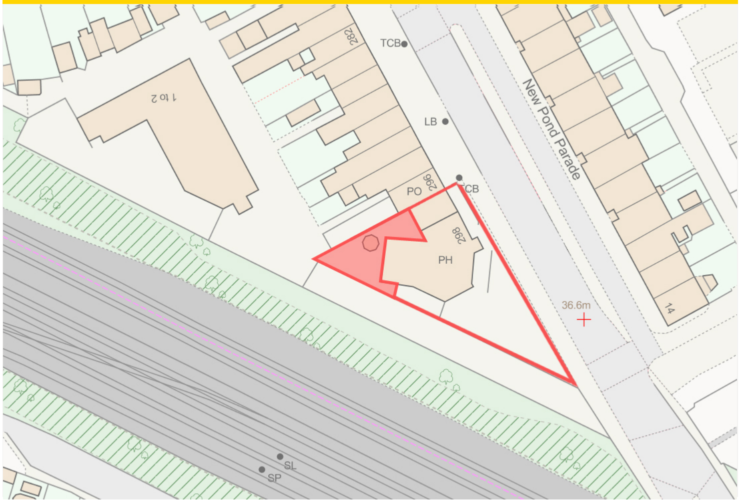
Grid Reference:
E: 510039 | N: 186019

Date:
21/02/2024

Report Reference:
3670734-9679238

Report ID:
1372173

Subject Site



EARTH SENSE

Air Quality Index: **Now available in our Premium searches**

Professional Opinion

1.FLOOD	MODERATE

Consideration(s):

- 1.02 Specialist Advice
- 1.05 Check Flood Insurance
- 1.06 Check Flood History

This page should always be read in conjunction with the full report. The Professional Opinion indicates the potential risks and any other potential issues associated with the property. The results should be disclosed to client and/or lender and/or insurer as appropriate.

- A '**Pass**' is given if no potential property specific risk has been identified.

- A '**Pass with Considerations**' is given where there are potential hazards in the locality to bear in mind, or if there are features nearby which some clients might consider could affect them.

- A '**Further Action**' is given if there is a potential property specific risk and a further action is advised.

In the event of a request to review the Professional Opinion based on additional information, or if there are any technical queries, the professional advisor who ordered the report should contact us at insight-info@dyedurham.com, or call us on 0330 900 7500.

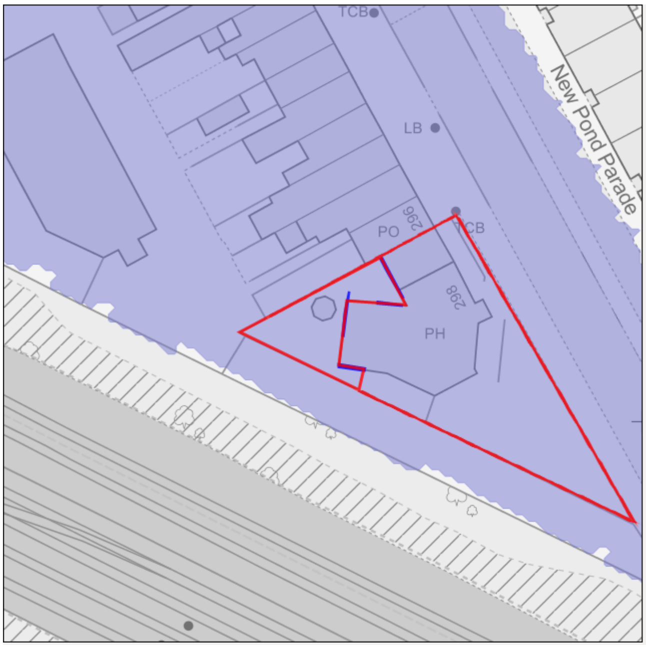
Assessed by the:

Environmental Risk Team

1. FLOOD

1.01 River and Sea Flood Risk

LOW



Low

Building Footprint

Property Boundary

Data provided by the Environment Agency indicates the property and the building footprint (as determined by current OS mapping) are within 15 metres of an area with a Low river & sea flood risk (a chance of flooding between 0.1% and 1%). Therefore, we consider the overall risk of river & sea flooding to the property to be Low.

The result of the flood risk assessment in this report is based on the best available national flood models using the best available data sources, from the leading authorities, no site visit has been made.

1.02 Surface Water Flood Risk

MODERATE

Significant

High

Low to Moderate

Low

Building Footprint

Property Boundary

The identified surface water flood risk to the property is Significant (1.3% chance of flooding between 30cm and 1m). However, the identified surface water flood risk to the building footprint (as determined by current OS mapping) is Low to Moderate (0.5% chance of flooding between 30cm and 1m). Therefore, we consider the overall risk of flooding to the property to be Moderate.

Surface water flooding occurs when heavy rainfall overwhelms the drainage capacity of an area. In these instances, the rainwater does not drain away through the normal drainage systems or soak into the ground, but lies on or flows over the ground instead.

The potential impact of surface water flooding can vary according to the depth of the water, the surface over which the water is flowing, its direction and velocity. Surface water flooding is therefore difficult to predict, as it is hard to forecast exactly where or how much rain will fall in any storm. The result of the flood risk assessment in this report is based on the best available national flood models using the best available data sources, from the leading authorities, no site visit has been made. Any drainage networks should be kept free of blockages to ensure they are functioning to their design capacity so that they do not become overwhelmed.

CONSIDERATIONS: We recommend that the conveyancer/solicitor refer to vendor responses to Section 7 (Environmental Matters) of the Law Society Property Information Form (TA6), and if necessary make further enquires of the vendor to determine if they have experienced any issues of flooding. It should also be confirmed whether any previous flood investigations have been conducted or flood mitigation measurers have been installed at the property.

If the purchaser would like the highlighted risk to be further investigated we offer a highly detailed advanced flood assessment in the form of the Flood Appraisal. The Flood Appraisal is a detailed manual assessment, which considers additional information such physical property characteristics (e.g. floor-levels, elevation, door thresholds etc.) and useful Local Authority/Planning assessments. Written by a qualified flood consultant, the Flood Appraisal places the home-buyer in a more informed position to make a purchasing decision, with greater understanding of the risk, and possible impacts. In many instances the detailed review can result in a reduction of the initial flood risk prediction.

The Flood Appraisal has been designed to provide an effective route for solicitors/conveyancers (and their clients) to undertake further investigation and comply with the recommendations of the Law Society Flood Risk Practice Note. The Flood Appraisal is available from £195 + VAT for a single residential property, with a quick turnaround time of 3 working days.

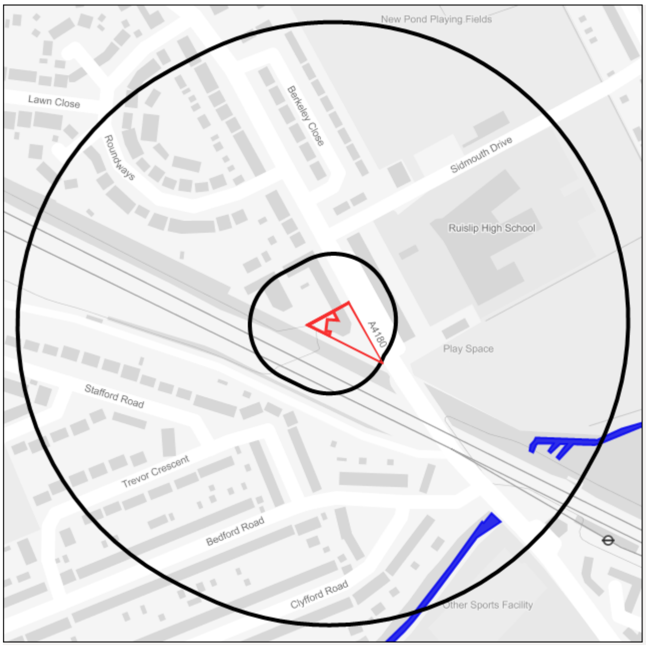
If the purchaser is comfortable with the highlighted risk, as a minimum, we would advise the purchaser to familiarise themselves with the location of the potential surface water flooding (specifically in relation to where entrances and exits are located) and the local drainage in the area. These drains should be kept free flowing to ensure water can be appropriately drained.

To order a Flood Appraisal, please contact your search provider. If you require any further assistance, please contact us by email on **FCI-Consultancy@dyedurham.com**, or by phone at **+44 1732 755 180**.

1.03 Groundwater Flooding — NEGLIGIBLE

Data provided by JBA indicates there is a negligible risk of groundwater flooding to the property.

1.04 Surface Water Features — IDENTIFIED



50m 250m scales

Water Features

Property Boundary

The Ordnance Survey Map indicates that the nearest body of surface water (such as a stream, river, canal, reservoir, lake or pond) is located 195 metres from the property boundary.

1.05 Insurance Considerations — IDENTIFIED

The JBA Floodability Rating at this location is Black 1.

JBA Floodability data is derived from their high-resolution UK flood hazard maps. Over 85% of insurers use JBA data when assessing flood risk. The JBA Floodability Rating is represented by colour indicators (from highest to lowest: black 2, black 1, red, amber, green or clear). As such, the JBA Floodability Rating provides an indication of the insurance markets probable interpretation of flood risk at the property and therefore the availability of insurance at standard terms.

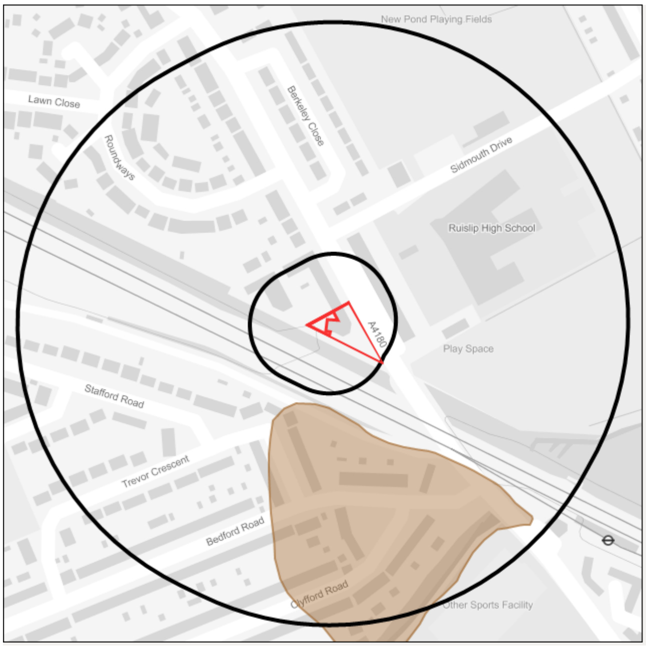
A higher JBA Floodability Rating (particularly black1 and black2) has the potential to be candidate for the Flood Re insurance scheme (Flood Re). Flood Re was established to help those households who live in a flood risk area find affordable home insurance. Not all properties are eligible for this scheme and not insurers participate see http://www.floodre.co.uk/industry/how-it-works/eligibility/.

NOTE: This section (Insurance Considerations) is intended to provide an indication of the insurance markets perception of the property and does not form part of our assessment of its risk of flooding. Please see the above sections for the assessment of flood risk and any advised next steps.

CONSIDERATIONS: Although there is no reason to believe that home insurance covering flood risk won't be available, it is advised that a comprehensive search for insurance is carried out at the earliest opportunity to ensure that a suitable policy is available prior to exchange, at affordable rates and with reasonable terms. Please always check that your Buildings Insurance policy covers Flood Damage, as the terms of any mortgage (if required) may require all risks to be covered to meet the lender's requirements.

1.06 Historic Flooding

IDENTIFIED



50m 250m scales

Historic Flooding

Property Boundary

Data provided by the Environment Agency indicates that the property is located 60 metres from an area that has flooded in the past. This includes all types of flooding, including Groundwater. This does not necessarily mean that the property itself was flooded, or that the area would flood again today as flood protection measures may have been installed. Please see the previous sections for the Flood Risk as of the date of this report. If any related data is available, it will appear below.

Event Code	Start Date	End Date	Flood Cause	Flood Source	Category	Distance
2196	01/01/1959	12/12/1959	channel capacity exceeded (no raised defences)	unknown	Fluvial	60 m

CONSIDERATIONS: We would always recommend asking the vendor to confirm whether or not they are aware of any previous flooding at the property.

1.07 Flood Storage

NOT IDENTIFIED

Data provided by the Environment Agency indicates that the property is not located within 25 metres of a Flood Storage Area (land designed and operated to store flood water).

1.08 Dam Break

NOT IDENTIFIED

Data provided by JBA identifies areas of England and Wales that are most likely to suffer damage to property following the sudden and catastrophic failure of a large reservoir embankment or dam. This is a worst case scenario, it's unlikely that any actual flood would be this large. The flooding is predicted using advanced modelling techniques to ascertain if a property or site is potentially at risk in such an event, although not all dams were modelled.

This property is not located in an area modelled by JBA as being in the potential path of water if a reservoir dam or embankment was to fail.

1.09 Sewer Flooding

NOTE

Please note that information on Sewer Flooding is not included in the flood risk assessment in this report. This information is held by the water company responsible for the public sewer network. Sewer flooding happens for a number of reasons but is most likely to occur during storms, when large volumes of rainwater enter the sewers and sewage escapes from a manhole or a drain, or by backing up through toilets, baths and sinks. Sewer flooding can also occur when pipes become blocked.

1.10 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

River and Sea Flood Risk	Surface Water Flood Risk
Groundwater Flooding	Surface Water Features
Insurance Considerations	Historic Flooding
Flood Storage	Dam Break

2. NOTES & GUIDANCE

2.01 Report Notes

METHODOLOGY

This report is a desk study risk assessment, and no site or ground inspection or physical investigation has been carried out. The impacts of the risks addressed in this report are normally measured in terms of quiet enjoyment, saleability, mortgageability, and the value of the property; the risk assessment in this report is provided by Dye & Durham (UK) Limited (formerly Future Climate Info Limited).

The cover page of this report should always be read in conjunction with the full report. The Professional Opinion indicates the potential risks and any other potential issues associated with the property. The results should be disclosed to client and/or lender and/or insurer as appropriate.

A ‘Pass’ is given if no potential property specific risk has been identified.

A ‘Pass with Considerations’ is given where there are potential hazards in the locality to bear in mind, or if there are features nearby which some clients might consider could affect them.

A ‘Further Action’ is given if there is a potential property specific risk and a further action is advised.

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2.02 Flood Insurance Considerations

METHODOLOGY

Insurance considerations are given in this report based solely on JBA Floodability data. This shows the combined flood hazard, in 5 metre grid cells, from multiple sources i.e. river, sea and surface water flooding. It is estimated that over 85% of insurers use JBA data when assessing flood risk. The JBA Floodability Rating is represented by colour indicators (black, red, amber, green or clear). For locations rated Black 1 (High) and Black 2 (Very High) a residential property is more likely to be ceded into Flood Re (see below for further information) by a participating insurer. These indicators however provide no assurance or guarantee that insurance / insurance covering flood risk will or will not be available, no reliance should be placed upon the colour indicators, and appropriate additional enquiries should be made as to the actual availability (or not) of insurance / insurance covering flood risk. Every insurance application is unique, so other perils, risks or a previous claims history may mean that insurance is not available in any event.

Flood Re is a flood re insurance scheme which was launched 1st April 2016. Flood Re has been set up to help those households who live in a flood risk area find affordable home insurance. Flood Re should make no difference to purchasing home insurance, whether that’s through a price comparison site, directly from an insurer or through a broker. There is no need to contact Flood Re directly. Flood Re is intended to give peace of mind that, even after a flood claim, flood insurance should still be available with affordable premiums and excesses. Not every residential property is eligible to benefit from Flood Re, for full information about the scheme, including eligibility, see http://www.floodre.co.uk/. Please note that Flood Re is due to expire 2039 and subsequently the insurance market will be expected to take a risk-reflective approach to property acceptance and premiums.

2.03 Flood Assessment

METHODOLOGY

The flood assessment in this report is based on river, sea, surface water and groundwater flooding data. This includes data supplied by the Environment Agency, Natural Resources Wales and JBA Risk Management. Recorded historic flood events, dam break and proximity to surface water features are presented within the report for information purposes, however are not factored into the risk assessment.

Where a property boundary is provided at the point of order (not a point-based location), this flood assessment also considers the location of flood risk in relation to existing building footprints. The building footprint(s) are determined using Ordnance Survey data. Only building (or partial building) footprints which fall within the provided property boundary are included in the assessment. These building footprints can include main buildings and dwellings, as well as secondary or outbuildings such as garages. Please note that the precise building footprints outlined and used within this report may not include new build properties/developments where construction was completed within the previous 5 months or in some cases changes to an existing property (e.g. an extension).

The flood assessment professional opinion results can be summarised as followed:

A ‘**Negligible**’ result is given where there is no identified flood risk affecting the property, based on the flood data sources assessed, and no further action is required.

A ‘**Low**’ result is given where there is an identified flood risk affecting the property but not requiring further action.

A ‘**Moderate**’ result is given where there is an identified flood risk affecting the property which should be noted and further actions may be considered.

A ‘**High**’ result given where there is an identified flood risk affecting the property and further action is recommended.

A ‘**Very High**’ result given where there is high flood risk affecting the property and further action is strongly recommended.

RICS advises that flood risk does reduce the value of a property, compared with a similar property without such a risk. A Very High or High is more likely to have a negative impact on value, however this depends on the specific circumstances of the property, any history of flooding, and the provision of flood defences. For some ‘at risk’ property, for example, the reduction in value may be offset by an increase due to the property’s amenity value close to a river, stream or coast.

Please note, although this report has been compiled using comprehensive data and assessment methods, the flood assessment is based on theoretical risk models and there is always the possibility that exceptional weather conditions and/or failure of flood defences can cause flooding that was not anticipated. No site visit has taken place.

2.04 Flood Planning, Flood Warning and Reporting, and Flood Resistance and Resilience Measures

CONSUMER INFORMATION

Detailed advice on flooding and resistance and resilience measures, flood risk planning and costs, and flood warning and reporting systems, is available from the following websites:

English Government: https://www.gov.uk/prepare-for-a-flood/find-out-if-youre-at-risk
Natural Resources Wales: https://naturalresources.wales/flooding?lang=en
Insurance Industry: https://www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding

2.05 Terms of Use

T&Cs, QUERIES & COMPLAINTS

This report is supplied by Dye & Durham (UK) Limited (formerly Future Climate Info Limited) subject to Terms and Conditions of Business, available at https://futureclimateinfo.com/wp-content/uploads/2023/02/FCI-terms-and-conditions-v0223.pdf. In the event of product and content queries please contact insight-info@dyedurham.com. Our formal complaints procedure can be found at http://www.futureclimateinfo.com/complaints.

2.06 Search Code

CONSUMER INFORMATION

IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Dye & Durham (UK) Limited (formerly Future Climate Info Limited), Imperium, Imperial Way, Reading, Berkshire, RG2 0TD, Telephone 0330 900 7500, Email: insight-info@dyedurham.com, which 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:

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- 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 Code’s 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 compensation of 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, Email: admin@tpos.co.uk, Web: https://www.tpos.co.uk/
You can get more information about the PCCB from www.propertycodes.org.uk

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

2.07 Report Licensing

METHODOLOGY

3. USEFUL CONTACTS

Local Authority : London Borough of Hillingdon Council
Tel: 01895 250 111
Visit: http://www.hillingdon.gov.uk

Environment Agency | l North Lutra House, Dodd Way, Off Seedlee Road, Bamber Bridge, Preston. PR5 8BX
Tel: 08708 506 506
Visit: www.environment-agency.gov.uk
Email: enquiries@environment-agency.gov.uk

Natural Resources Wales
Tel: 0300 065 3000
Visit: http://naturalresources.wales/
Email: enquiries@naturalresourceswales.gov.uk

JBA Risk Management Ltd | 1 Broughton Park, Old Lane North, Broughton, Skipton, North Yorkshire. BD23 3FD
Tel: 01756 799919

Public Health England | Wellington House, 133-155 Waterloo Road, London. SE1 8UG
Tel: 020 7654 8000
Visit: https://www.gov.uk/government/organisations/public-health-england
Email: enquiries@phe.gov.uk

Public Health Wales | 2 Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ
Tel: 029 2022 7744
Visit: http://phw.nhs.wales/

The Coal Authority Property Search Services | 200 Lichfield Lane, Berry Hill, Mansfield, Nottinghamshire. NG18 4RG

Tel:	0845 762 6848
Visit:	www.groundstability.com
Email:	groundstability@coal.gov.ukss

The British Geological Survey | Environmental Research Centre, Keyworth, Nottingham, NG12 5GG

Tel:	0115 936 3143
Visit:	http://www.bgs.ac.uk/
Email:	enquiries@bgs.ac.uk

Ordnance Survey | Customer Services Ordnance Survey Adanac Drive Southampton SO16 0AS

Tel:	08456 05 05 05
Visit:	www.ordnancesurvey.co.uk/

Department for Business, Energy & Industrial Strategy | 1 Victoria Street London SW1H 0ET

Tel:	020 7215 5000
Email:	enquiries@beis.gov.uk

HomeProtect | HomeProtect, PO Box 1124, Kingston upon Thames, KT1 1XT

Tel:	0330 660 3600
Visit:	www.homeprotect.co.uk/floodcover
Email:	floodcover@homeprotect.co.uk