Flood Residential

Flood

▶ Report Details

Address:
1, Oakway, Manchester, M20 5PS

Requested by:
Dye & Durham

Grid Reference:
E: 385205 | N: 389733

Date:
15/11/2023

Report Reference:
3652769-9637566

Report ID:
1366255

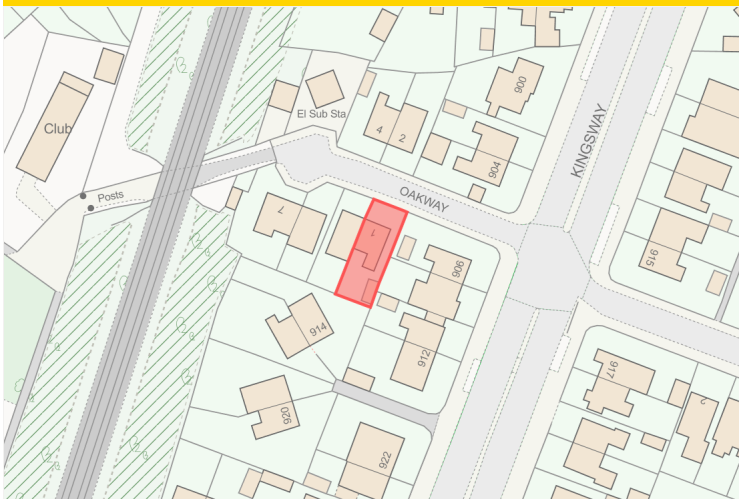
▶ Professional Opinion

1.FLOOD	PASS

▶ **Consideration(s):**

1.02, 1.03 Specialist Advice
1.05 Check Flood Insurance
1.06 Check Flood History

▶ Subject Site



EARTH SENSE

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

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 FCI-Admin@dyedurham.com, or call us on 01732 755 180.

SearchCode™

COPSO AFFILIATE MEMBER

The Property Ombudsman Consumer Redress

Assessed by the:

Dye & Durham Environmental Risk Team

Flood Residential

Flood

1. FLOOD (INC. JBA FLOODABILITY RATING)

1.01 River and Sea Flood Risk

PASS

Data provided by the Environment Agency indicates that the property is within an area where the likelihood of flooding from River or Sea is Low.

The chance of flooding in any given year for a Low risk area is less than 1% (1 in 100) but greater than or equal to 0.1% (1 in 1,000).

1.02 Surface Water Flood Risk

PASS (WITH CONSIDERATIONS)



Data provided by JBA Risk Management Ltd (JBA) indicates that the property is located within an area where the Surface Water flood risk is Low. This indicates that there is a 0.1% (1 in 1000) chance of flooding in any given year.

However, within 5 metres of the property boundary there is an area where the Surface Water flood risk is Significant. This indicates that there is a 1.33% (1 in 75) chance of flooding between 30cm and 1m in depth in any given year. 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: As part of our commitment to providing practical solutions, we offer an inexpensive yet highly-detailed advanced flood assessment, the **Flood Appraisal**. 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 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 is available from £195 + VAT for a single residential property, with a quick turnaround time of 3 working days.

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

1.03 Groundwater Flooding

PASS (WITH CONSIDERATIONS)

Data provided by JBA indicates that the property is located within 5 metres of an area that has at least a 1% annual chance of groundwater emerging at the surface. Within this zone there is a high risk of groundwater flooding to both surface and subsurface assets.

Flood Residential

Flood

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.

CONSIDERATIONS: As part of our commitment to providing practical solutions, we offer an inexpensive yet highly-detailed advanced flood assessment, the **Flood Appraisal**. 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 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 is available from £195 + VAT for a single residential property, with a quick turnaround time of 3 working days.

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

1.04 Surface Water Features

PASS

The Ordnance Survey Map indicates that the property is not located within 250 metres of a body of surface water, such as a stream, river, canal, reservoir, lake or pond.

1.05 JBA Floodability Rating

PASS (WITH CONSIDERATIONS)

The JBA Floodability Rating at this location is Amber. Amber indicates that the likelihood of flooding is Moderate.

JBA Floodability data is derived from their high resolution UK flood hazard maps which are used by most insurers when assessing flood risk. Where a higher rating is indicated further investigation into flood risk is usually advisable. For locations rating Black 1 (High) and Black 2 (Very High) there is more likely to be a correlation between JBA Floodability and a residential property being included within Flood Re by a participating insurer. However, please note that not all residential properties are eligible to benefit from Flood Re, see http://www.floodre.co.uk/industry/how-it-works/eligibility/. Further information about Flood Re is given within “Notes and Guidance – Insurance” at the end of this report.

CONSIDERATIONS: 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

PASS (WITH CONSIDERATIONS)



Historic Flooding

Data provided by the Environment Agency indicates that the property is located 220 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
4306	16/03/2019	16/03/2019	channel capacity exceeded (no raised defences)	main river	Fluvial	221 m
3620	21/01/2008	22/01/2008	unknown	main river	Fluvial	249 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

PASS

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

PASS

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
Groundwater Flooding
JBA Floodability Rating
Flood Storage
Surface Water Flood Risk
Surface Water Features
Historic Flooding
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.

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 FCI-Admin@dyedurham.com, or call us on 01732 755 180.

2.02 Flood Insurance

METHODOLOGY

The answers given on the availability of flood insurance reflect the flood re - insurance scheme, known as Flood Re, 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/.

An overall 'JBA Floodability Rating' is 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. 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 rating Black 1 (High) and Black 2 (Very High) there is more likely to be a correlation between JBA Floodability and a residential property being included within Flood Re 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.

2.03 Flood Risk and Impact on Value

METHODOLOGY

The flood risk assessment in this report is based on the best available historic, river, sea, and surface water flooding data. This includes data supplied by the Environment Agency and JBA. A flood risk assessment using these data sources, however, should not be regarded as definitive. Because the flood risk assessment is based on theoretical risk models, 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.

The Professional Opinion on flood risk given in this report is based on a flood risk assessment of River, Sea and Surface Water flooding, using Environment Agency and JBA data. If there is a history of flooding it is reported but it is not included in the flood risk assessment because circumstances can change, for example the provision of flood defences, causing the flood conditions to be different today. Susceptibility to groundwater flooding is reported but is also not included in the flood risk assessment; this is because the data identifies geological conditions which could enable groundwater flooding to occur, but does not model the risk of such an occurrence.

RICS advises that flood risk does reduce the value of a property, compared with a similar property without such a risk. This depends on the particular 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.

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

METHODOLOGY

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://www.gov.uk/prepare-for-a-flood/find-out-if-youre-at-risk
Insurance Industry: https://www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding

2.05 Standard

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 FCI-Admin@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 01732 755 180, Email: FCI-Admin@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:

- 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 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

© Crown copyright and database rights
2023 Ordnance Survey 100049731



3. USEFUL CONTACTS

Local Authority : Manchester City Council
Tel: 0161 234 5000
Visit: http://www.manchester.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