

17b, Wide Bargate, BOSTON, PE21 6SR

Overall Flood Risk



Complies with relevant Law Society practice notes on flood risk in property transactions.

Site plan



Search Results



Rivers and the Sea

Low

page 3



Historic Flood

Not identified



Flood Defences

No



Surface Water

Negligible





Groundwater

Negligible



FloodScore[™] insurance rating

High

page 5



NPPF Requirements

page 2

Full assessments for other environmental risks are available in other Groundsure searches including Groundsure Review report. Contact Groundsure or your search provider for further details.



Grid ref: 532956 344306 Date: 1 February 2022

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Overview of findings and recommendations

To save you time when assessing the report, we only provide maps and data tables of features within the search radius that we have identified to be of note. These relate to environmental risks that may have liability implications, affect insurance premiums, property values and/or a lender's willingness to lend.

You can view the fully comprehensive library of information we have searched on page 9.



Flooding

National Planning Policy Framework (NPPF)

A full flood risk assessment will be required at the site in the event that it will be developed/redeveloped. The NPPF states that the flood risk assessment should identify and assess the risks of all forms of flooding to and from the development and demonstrate how these flood risks will be managed so that the development remains safe throughout its lifetime, taking climate change into account. Those proposing developments should take advice from the emergency services when producing an evacuation plan for the development as part of the flood risk assessment.



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Flooding / Risk of flooding from rivers and the sea





Risk of flooding from rivers and the sea

The property has a Low chance of flooding in any given year, according to Risk of Flooding from Rivers and Sea (RoFRaS)/Flood Risk Assessment Wales (FRAW) data. This could cause problems with insuring the property against flood risk.

RoFRaS/FRAW assesses flood risk from rivers and the sea in England and Wales, using local data and expertise. It shows the chance of flooding from rivers or the sea, taking account of flood defences and the condition those defences are in. The model uses local water level and flood defence data to model flood risk. See page page 9 for explanation of the levels of flood risk.

Please see page 2 for further advice.

This data is sourced from the Environment Agency and Natural Resources Wales.



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Flooding / Flood defences



Proposed flood defences

There are proposed flood defences near to the property. Current flood risk is assessed in the Risk of Flooding From Rivers and the Sea section.

The flood defences have been proposed by the Environment Agency, who have supplied this information to Groundsure

Please see the map provided to determine whether the property will benefit from the proposed schemes identified.

Distance	Direction	Projected Spend	Standard of Protection	Number of households to benefit	Details
0	on site	Year 1: £138,000 Year 2: £150,000 Year 3: £1,702,000 Year 4: £1,590,000 Year 5: £0	1	0	Project Name: Boston Haven Works Project Reference: ANC403E/004A/001A Flood Type: Coastal Erosion
0	on site	Year 1: £1,263,000 Year 2: £245,000 Year 3: £500,000 Year 4: £500,000 Year 5: £2,382,000	1	0	Project Name: Boston Barrage/Barrier Works Project Reference: ANC403E/004A/002A Flood Type: River Flooding
0	on site	Year 1: £31,000 Year 2: £31,000 Year 3: £31,000 Year 4: £31,000 Year 5: £31,000	0	250	Project Name: Culverted Watercourse Lining Project Reference: ANC403I/002A/032A Flood Type: River Flooding
0	on site	Year 1: £51,000 Year 2: £200,000 Year 3: £0 Year 4: £0 Year 5: £0	1	0	Project Name: Hobhole Sluice Door Project Reference: ANC403I/002A/034A Flood Type: River Flooding

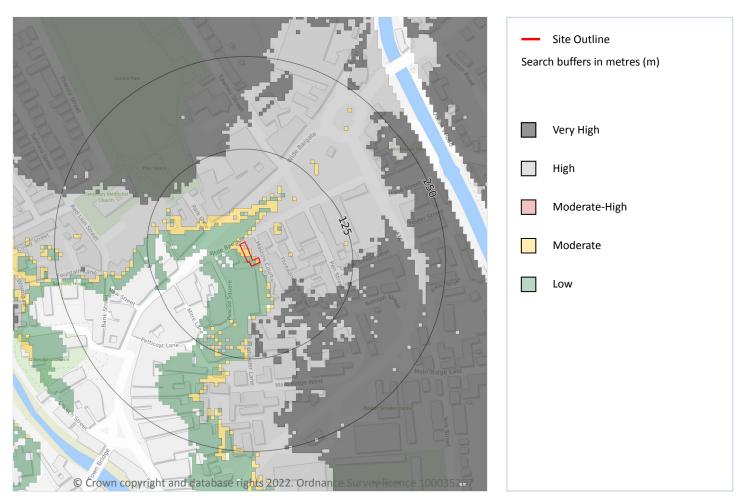
Please note the Risk of Flooding from Rivers and Sea (RoFRaS) section is for risks as they stand at the current time, and will not be affected by the proposed schemes until they are constructed.



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Flooding / Ambiental FloodScore™ insurance rating





The property has been rated as having a High level of flood hazard.

Ambiental's FloodScore™ insurance rating provides an indication of the likelihood of a property being flooded from river, coastal, groundwater and/or surface water flood. The FloodScore™ insurance rating information is based on a model and should not be relied upon as fact. It is only one of the many considerations reviewed as part of a commercial insurance policy.

Other underwriting considerations may include whether the building has been raised, are the contents raised off the floor, the construction type, business type, whereabouts the flooding impacts the property and the likelihood of business interruption such as access restrictions due to flood waters. As a property owner, understanding the risk to your property is valuable and adding flood resilience measures to the property, where known to be at risk, may help getting insurance or reducing the premium or excess charged by an insurer.



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Flooding / Flood map for planning





The Environment Agency Flood Zone information is used within the planning system to help determine whether flood risk assessments are required for development. This guidance forms part of the National Planning Policy Framework (NPPF). The different Flood Zones are classified as follows (note that the risk values stated below do not take into account any flood defences -see the RoFRaS data for a rating that takes flood defences into account):

Zone 1 – little or no risk with an annual probability of flooding from rivers and the sea of less than 0.1%.

Zone 2 – low to medium risk with an annual probability of flooding of 0.1-1.0% from rivers and 0.1-0.5% from the sea.

Zone 3 (or Zone 3a) – high risk with an annual probability of flooding of 1.0% or greater from rivers, and 0.5% or greater from the sea.

Zone 3b – very high risk with the site being used as part of the functional flood plain or as a Flood Storage Area.

Owners of properties within Zone 2 and Zone 3 are advised to sign up to the Environment Agency's Flood Warning scheme. The Flood Zone(s) found at the property are shown in the table below.

Contact us with any questions at:



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Distance	Direction	Description
0	on site	Flood zone 2
0	on site	Flood zone 3

This data is sourced from the Environment Agency / Natural Resources Wales



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Datasets searched

This is a full list of the data searched in this report. If we have found results of note we will state "Identified". If no results of note are found, we will state "Not identified". Our intelligent filtering will hide "Not identified" sections to speed up your workflow.

Flooding					
Risk of flooding from rivers and the sea	Identified				
Flood storage areas: part of floodplain	Not identified				
Historical flood areas	Not identified				
Areas benefiting from flood defences	Not identified				
Flood defences	Not identified				
Proposed flood defences	Identified				
Surface water flood risk	Not identified				
Groundwater flooding	Not identified				



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Flood information

The Flood Risk Assessment section is based on datasets covering a variety of different flooding types. No inspection of the property or of the surrounding area has been undertaken by Groundsure or the data providers. The modelling of flood hazards is extremely complex and in creating a national dataset certain assumptions have been made and all such datasets will have limitations. These datasets should be used to give an indication of relative flood risk rather than a definitive answer. Local actions and minor variations, such as blocked drains or streams etc. can greatly alter the effect of flooding. A low or negligible modelled flood risk does not guarantee that flooding will not occur. Nor will a high risk mean that flooding definitely will occur. Groundsure's overall flood risk assessment takes account of the cumulative risk of river and coastal data, historic flood events and areas benefiting from flood defences provided by the Environment Agency/Natural Resources Wales (in England and Wales) and surface water (pluvial) and groundwater flooding provided by Ambiental Risk Analytics. In Scotland the river and coastal flood models are also provided by Ambiental Risk Analytics.

Risk of flooding from rivers and the sea

This is an assessment of flood risk for England and Wales produced using local data and expertise, provided by the Environment Agency (RoFRaS model) and Natural Resources Wales (FRAW model). It shows the chance of flooding from rivers or the sea presented in categories taking account of flood defences and the condition those defences are in. The model uses local water level and flood defence data to model flood risk.

The categories associated with the Environment Agency and Natural Resources Wales models are as follows:

RoFRaS (rivers and sea) and FRAW (rivers):

Very Low - The chance of flooding from rivers or the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

Low - The chance of flooding from rivers or the sea is considered to be less than 1 in 100 (1%) but greater than or equal to 1 in 1000 (0.1%) in any given year.

Medium - The chance of flooding from rivers or the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 100 (1%) in any given year.

High - The chance of flooding from rivers or the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

FRAW (sea):

Very Low - The chance of flooding from the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

Low - The chance of flooding from the sea is considered to be less than 1 in 200 (0.5%) but greater than or equal to 1 in 1000 (0.1%) in any given year.

Medium - The chance of flooding from the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 200 (0.5%) in any given year.

High - The chance of flooding from the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

Historic flood events

Over 86,000 events are recorded within this database. This data is used to understand where flooding has occurred in the past and provides details as available. Absence of a historic flood event for an area does not mean that the area has never flooded, but only that Environment Agency/Natural Resources Wales do not currently have records of flooding within the area. Equally, a record of a flood footprint in previous years does not mean that an area will flood again, and this information does not take account of flood management schemes and improved flood defences.

Surface water flooding

Ambiental Risk Analytics surface water flood map identifies areas likely to flood following extreme rainfall events, i.e. land naturally vulnerable to surface water or "pluvial" flooding. This data set was produced by simulating 1 in 30 year, 1 in 100 year, 1 in 250 year and 1 in 1000 year rainfall events. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though older ones may even flood in a 1 in 5 year rainstorm event.

Proposed flood defences



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The data includes all Environment Agency/Natural Resources Wales's projects over £100K that will change or sustain the standards of flood defence in England and Wales over the next 5 years. It also includes the equivalent schemes for all Local Authority and Internal Drainage Boards.

Flood storage areas

Flood Storage Areas may also act as flood defences. A flood storage area may also be referred to as a balancing reservoir, storage basin or balancing pond. Its purpose is to attenuate an incoming flood peak to a flow level that can be accepted by the downstream channel. It may also delay the timing of a flood peak so that its volume is discharged over a longer time interval. These areas are also referred to as Zone 3b or 'the functional floodplain' and has a 5% or greater chance of flooding in any given year, or is designed to flood in the event of an extreme (0.1%) flood or another probability which may be agreed between the Local Planning Authority and Environment Agency/Natural Resources Wales, including water conveyance routes. Development within Flood Storage Areas is severely restricted.

Groundwater flooding

Groundwater flooding is flooding caused by unusually high groundwater levels. It occurs as excess water emerging at the ground surface or within underground structures such as basements. Groundwater flooding tends to be more persistent than surface water flooding, in some cases lasting for weeks or months, and it can result in significant damage to property. This risk assessment is based on a 5m Digital Terrain Model (DTM) and 1 in 100 year and 1 in 250 year return periods.



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Complaints should be sent to:

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Date: 1 February 2022