



Climate change / Flood risk (5 and 30 Years)

The baseline or current flood risk assessment on this property is based on climatic conditions today. If present, the associated flood maps (and other relevant datasets) are visualised in the flood risk section. However, climate change is expected to increase the frequency and severity of weather events that could increase the risk of flooding. Rising sea levels due to climate change could also contribute to increased flood risk in coastal properties.

Ambiental Risk Analytics provides flood risk data that can project the risk from river, coastal and surface water flooding in the future for a range of emissions scenarios (Low emissions - RCP 2.6, medium emissions - RCP 4.5, and high emission - RCP 8.5).

Groundsure uses this data, as well as other data assets within our ClimateIndex™ calculator to determine an overall assessment of climate change physical risks to the property. For example, the combined effect of 'moderate' assessments over multiple physical risks could result in a higher ClimateIndex™ overall than that of a single moderate assessment.

More information about our methodology and limitations is available here:
knowledge.groundsure.com/methodologies-and-limitations ↗.

Climate change scenario	River/coastal flood depth (cm)		Surface water flood depth (cm)	
	5 years	30 years	5 years	30 years
Low emissions	< 20	< 20	< 20	< 20
Medium emissions	< 20	< 20	< 20	< 20
High emissions	< 20	< 20	< 20	< 20

This data is sourced from Ambiental Risk Analytics.

Climate change / Ground stability (5 and 30 Years)

The British Geological Survey (BGS) has created data designed to show the likelihood of an increase in risk from shrink swell subsidence hazards as a result of climate change. When certain soils take in water they can swell, causing heave. Conversely, when these soils dry out they can shrink and cause subsidence. Climate change is likely to result in higher temperatures and therefore likely to cause periods of drought and an increase in shrink swell subsidence.

This data has been produced using the Met Office local projections to accurately model predicted rainfall, using the high emissions climate change scenario (RCP 8.5).

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Contact us with any questions at:
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