

Argyll Environmental CPD Training for Real Estate Lawyers



September 2011

To arrange training, or for further information please contact us on 0845 458 5250 or by e-mail to, mandy.hawkins@argyllenviro.com.

Seminars are subject to availability

Flooding and the threat to property values: How to identify and manage the risk

Far more properties are at risk of flooding than most real estate lawyers realise. Insurers are increasingly aware of which properties are affected, and will price flood cover to reflect that risk. This is likely to result in significant increases in the cost of insurance cover for affected properties, and in some cases it may be impossible to insure at all. Lenders will factor this into their decision on whether a property provides adequate security, and buyers may discount their offer price to reflect the increased cost or risk.

This session will help real estate lawyers understand:

- The scale and source of the problem
- The changing attitude of insurers
- How to identify which properties are at risk
- Which searches to include in due diligence. It is no longer enough just to look on the Environment Agency website
- What can be done in practice, to reduce the risk

The session can be adapted, on demand, to also cover the implications of the Flood and Water Management Act 2010 and the planning constraints on building in a flood plain.

The course tutors are

Sue Highmore, MA, a solicitor with nearly 30 years' experience as a real estate lawyer with Linklaters, who now works as an editor for PLC Property, writes for Estates Gazette and other leading journals, and lectures widely on real estate topics.

Simon Boyle, MA, a solicitor with 20 years' experience as an environmental lawyer and lecturer.