

**Designed to complement our comprehensive range of due-diligence products, FCI Flood Appraisal provides an enhanced analysis where a known flood risk exists. With expert independent insight from our partners, Ashfield Solutions Group, it helps to make those all-important property investment decisions that much easier.**

Flooding can have a direct impact on a property and its occupants, as well as on the property's insurability, mortgagability, saleability and value. Understanding this risk is key to providing the insight and confidence needed to help inform property purchase or investment decisions.

## What is the FCI Flood Appraisal?

Suitable for both residential and commercial properties, the FCI Flood Appraisal is a property specific, fully manually assessed report. It provides a detailed analysis of flood risk, derived from complementary data sources and flood mapping, coupled with unrivalled insight and expertise from specialist flood risk experts, Ashfield Solutions Group.



## Who is it For?

FCI Flood Appraisal is designed to guide and inform all stakeholders, including home buyers and sellers, commercial investors, business owners, conveyancers and professional advisors.

## When Should I Use the Flood Appraisal Service?

We recommend an FCI Flood Appraisal is undertaken where a 'Further Action' has been identified within the flood risk section of an initial commercial or residential environmental search report. Flooding can often occur from a complex interplay of events, and a trained eye is key to delving deeper and understanding the risks with greater clarity.

## Key Features at a Glance

- **Manual Assessment.** By a qualified Flood Consultant.
- **Professional Opinion.** With clear Outcomes and details of Revised Flood Risk.<sup>(1)</sup>
- **Property-Specific.** Considers additional factors (e.g. Ground Levels, Property Thresholds or the presence of Basements) as part of the assessment.
- **Location Context.** Review of Property Photography (where available or provided).
- **Key Research.** Review of Local Authority Records and Planning Applications.<sup>(2)</sup>
- **Local Attributes.** Details of Flood Defences and Flood Warning / Alert History.
- **Forward Planning.** Advice on potential Redevelopment Constraints & Occupation / Operational Risks.<sup>(2)</sup>
- **Robust Due Diligence.** Complies with the Law Society's Flood Risk Practice Note.
- **Clear Recommendations.** Given where required for appropriate Resilience or Resistance measures.
- **Outcomes.** Summary of potential Impacts, and a clear Insurability Statement.

## Unrivalled Insight

Our combination of industry expertise, access to data and ability to analyse and interpret additional flood risk information sources means we can offer unparalleled insight into property specific flood risk. We understand what matters to prospective homeowners and commercial property investors and where the differences lie, so our advice is tailored to meet the situation.

## Managing Risk Where Necessary

Flood risk cannot always be fully negated. However, this doesn't mean a purchase or investment should be abandoned. Understanding the impacts is key. In these situations, expert advice from our partners at Ashfield Solutions Group will help define what level of risk is acceptable for your client's circumstances, and where necessary the solutions which may be available to manage risk in the long term.

# FCI Flood Appraisal

The combined services of FCI and Ashfield Solutions Group exist to simplify and resolve risk, in whatever form

Our services enable you, or your client, to make an informed decision on the purchase of a property or assist those selling their property to resolve the concerns of potential purchasers.

## FCI Flood Appraisal <sup>(3)</sup>

Enhanced flood analysis, reducing and closing off risk wherever possible.

- Residential (Up to 0.25 Ha) - **£195\***
- Commercial (Up to 2 Ha) - **£300\***

## Flood Assessment Site Walkover <sup>(4)</sup>

A full on-site analysis and detailed report of the potential causes of flooding.

- Residential - **£750\***
- Commercial - **£950\***

If your requirements fall outside of our above offerings, or if you need specific advice on **flood mitigation, drainage** or are looking to pursue **planning permission** or undertake **development** on a site, we have that covered too, just get in touch via the contact details below.

## Other Products and Services

- FCI Enviro Appraisal** - Residential - from **£245 + VAT** (Up to 0.25 Ha)
- FCI Enviro Appraisal** - Commercial - from **£450 + VAT** (Up to 2 Ha)

You may also be interested in our Regulatory Consultation report for detailed Contaminated Land assessments, the **FCI Enviro Appraisal**.

A cost-effective consultancy solution to address identified Contaminated Land risks, the FCI Enviro Appraisal is recommended when an initial FCI environmental search report results in a Further Action in the Environmental section.

Our consultants seek additional information from the key regulators and delve into the property's planning history. Provided in a concise format, with clear outcomes, and full support from FCI's expert Risk Team.

### Notes

(1) Where applicable. (2) In relation to flood risk. (3) Turnaround time for this service is three working days. Includes £1million professional indemnity cover. (4) Prices start from. Subject to property size, location, and use. Turnaround time subject to property size, location and scope. (\*) All prices exclude VAT and are based on the prior purchase of an initial Search Report. Please contact us for pricing where properties exceed the size bands quoted above or if you require an initial search report.



Download the product cards and report samples at:  
[www.futureclimateinfo.com](http://www.futureclimateinfo.com)

## About Ashfield Solutions Group

A multi-disciplinary environmental risk consultancy, Ashfield Solutions Group's experienced team fully understand the complexities that can emerge from property and land investment.



Ashfield's team of flood risk and drainage consultants are on-hand to share their independent expertise in order to aid in fulfilling those investment aspirations, whether it be a new home, vacant land or commercial property. Please visit their website for more information: [www.ashfieldsolutions.com](http://www.ashfieldsolutions.com)



## Consumer Protection



We protect the best interests of the homebuyer, helping you to support your client. We are regulated by the Royal Institution of Chartered Surveyors (RICS), and are Executive Members of CoPSO, regulated under the Search Code by the Property Code Compliance Board (PCCB) and The Property Ombudsman.



## Contact Us

For expert advice, guidance or to discuss any of our products and services, please contact the team on: **+44 (0)1732 755 180** or email [fci-admin@dyedurham.com](mailto:fci-admin@dyedurham.com)

We're always on-hand to provide free guidance and advice to legal professionals and their clients.

