



# DATA INSIGHTS & DUE DILIGENCE



A comprehensive and pioneering flood risk intelligence report for all residential property transactions – incorporating a unique detailed assessment of risk to both the property boundary and the building itself.

Use: **Residential Property**Delivery time: **<24hrs** 

Site Size: **0-1Ha^**Reliance: **£10m\*** 

#### INTRODUCTION

The Flood Residential offers a full assessment of flood risk and introduces a unique intelligently-weighted risk assessment. For the first time, legal professionals and their clients can consider flood risk in the context of the footprint of the home, as well as the wider property boundary. This consultative approach offers a more representative assessment of risk, leading to fewer marginal 'Further Action' results, fewer client queries, and more informed homebuyers.

#### **COVERING**



**Surface Water Flooding** 



**River Flooding** 



**Coastal Flooding** 



**Groundwater Flooding** 



**Insurance Considerations** 



#### **Additional Flood Information**

- Historic Flood Events
- Dam Failure
- Flood Defences
- Flood Storage Areas

#### **DESIGNED TO**

- Comply with the requirements of the Law Society Practice Note on Flood Risk.
- Clearly convey all risks of flooding to a prospective property purchaser, and whether any further action is advised.



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### **DATA INSIGHTS & DUE DILIGENCE**

#### **KEY FEATURES**

- Comprehensive reporting on flood risks, from all sources including rivers, the sea, surface water and groundwater.
- Intelligently-weighted risk assessment, presenting the risks against both property boundary and building footprint, resulting in a more representative outcome and leading to fewer marginal 'Further Action' results. Unique to Dye & Durham.
- Clear outcomes from enhanced mapping, allowing the reader to easily digest and understand the context of any risks identified, ultimately resulting in fewer enquiries coming back to the legal professional.
- A professional opinion summarised using a clear risk classification, detailing the overall result as Negligible, Low, Moderate, High or Very High risk.

- Insurance considerations, based on the Floodabiliy Rating by JBA, providing an indication of the insurance markets' likely perception of flood risk at the property and therefore any potential impact on the availability or affordability of standard insurance.
- Additional information on Historic Flooding, Flood Defences, Flood Storage, Areas, nearby Surface Water Features and exposure to flooding in the unlikely event of Dam Failure.

## WHY USE DYE & DURHAM ENVIRONMENTAL SEARCH PRODUCTS?

- Our searches are reliable and trustworthy, produced under the industry-recognised Search Code and regulated by the Property Codes Compliance Board and The Property Ombudsman, with ten years and hundreds of thousands of property assessments under our belts.
- Our products are designed and managed by qualified experts in environmental, flood and ground risk management, professionally accredited by bodies such as the Chartered Institution of Water and Environmental Assessment (CIWEM), the Royal Institution of Chartered Surveyors (RICS), the Institute of Environmental Management and Assessment (IEMA) and the Geological Society.
- We use the best-available data, and partner with industry experts in flood risk modelling and assessment.

#### YOU MAY ALSO BE INTERESTED IN

- EnviroPremium +Planning
- ChancelCheck®

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#### **NEXT STEP SOLUTIONS**

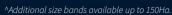
#### FloodAppraisal - from £195 (Excl. VAT\*\*)

Flooding is a pervasive issue in the UK, and even with our enhanced flood assessment methodology there will be occasions where a tangible risk of flooding is identified at the initial search stage. The **FloodAppraisal** is designed to offer a solution in these instances, if considered beneficial to the homebuyer, enabling legal professionals to provide their clients with more detailed context, guidance and advice.

The **FloodAppraisal** is a property-specific, fully manually assessed report on the risks, carried out by an expert flood consultant who will review and analyse additional sources of key information, including:

- Property characteristics such as door threshold heights, and local topography available from a review of property and street-level photography.
- Local Authority Records, assessment details and relevant planning applications.
- Local Flood Information, such as the presence and standard of flood defences, as well as relevant flood warning and alert history.

Offered at a fixed-fee, with no add-on disbursements, the FloodAppraisal can keep transactions moving by further contextualising or even mitigating the identified risks. The FloodAppraisal can also offer helpful advice on the management of flood risk, or ways in which to create resistance or resilience to flood damage in the home.



<sup>\*</sup>Subject to Terms and Conditions applicable at the time of purchase









<sup>\*\*</sup>For residential properties under 0.25Ha in size. Above 0.25Ha additional fee bandings apply.