



A clear, impartial guide to
Flooding



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Introduction

Flooding could seriously affect the value and amenity of your home or business premises.

A flood can threaten your safety, cause serious damage to your property and its relocation contents and can result in many months of and disruption.

This guide will tell you what you need to know about flooding and flood risk to your property (the land and the buildings on it), and what you can do to deal with the risk. This is a comprehensive guide to flooding. For more detailed information on flooding visit our website.



What is the risk to property from flooding?

A property can be flooded by:

Surface water flooding during heavy rain

In prolonged, exceptionally heavy downpours, the ground may become saturated and the drains and sewers which carry away surface water may not be able to cope, leading to surface water flooding. Although this is more likely in low-lying areas, and to premises at the foot of slopes, it can happen to many other properties which are not specifically designed as being at risk of flooding.

Surface water flooding may be triggered or made worse in urban areas where the ground consists of mostly hard surfaces such as concrete or tarmac so the rainwater flows straight off rather than soaks away into the ground.

Groundwater flooding

Rising groundwater levels due to heavier rainfall and reduced abstractions can cause problems. Groundwater flooding generally occurs during long and intense rainfall when infiltration into the ground raises the level of the water table until it exceeds ground levels. It is most common in low-lying areas underlain by porous soils and rocks, or in areas with a naturally high water table. Rising groundwater levels can pose a threat to buildings with basements.

River flooding

River flooding occurs when rivers and streams are unable to carry away floodwaters through usual drainage channels. Adjacent low-lying properties and land are then likely to be flooded. River flooding can cause widespread and extensive damage because of the sheer volume of water, and may be longer-lasting and more difficult to drain away. Breaches in reservoirs pose a particular hazard, with the potential to release large quantities of water.

Coastal flooding

Coastal flooding is caused by high tides coinciding with a low-pressure storm system which raises sea and tidal water levels, overwhelming coastal defences. This may be made worse by gale force winds blowing the raised body of water onto the coast. Coastal flooding may also affect property in tidal river basins some distance from the coast due to floodwater being forced up the tidal reaches of rivers and estuaries by raised sea levels and gales.

A burst water main in the road outside the property

Considerable amounts of water may be released, which may flood the street or road and enter adjacent properties. The flooding is usually comparatively shallow and short-lived, but nevertheless causes extensive damage to the ground floors or basements of affected properties.

A burst water tank, water supply pipe, radiator, or drain within the building

This type of flooding is called an escape of water. The extent of the resultant damage can vary considerably, this will depend upon the area and type of the leak. If the escape of water is caused by a burst tank or rising main within the roof space, the whole property could be flooded from top to bottom, so the flood damage could actually be in excess of typical flood damage, as all floors would have suffered damage, not just the ground floor, this would also be dependant upon the time the water had been running. However if you were just looking at an isolated radiator leak the resultant damage would be small in comparison. It is treated differently from other types of flooding for building insurance purposes because the cause of the escape of water can easily be rectified.

Reservoir or dam failure

The UK has around 5000 reservoirs. Many of these were created by building a dam across a river or stream. Dam failures in the UK are uncommon. However, there are a significant number of 'large' raised reservoirs in the UK which can pose a potential risk. While the chances of reservoir failure are remote, the consequences are potentially catastrophic and could affect areas several kilometres from the dam itself.

A flood can happen to any property, from one or more of these causes. For most property in the UK, the risk is still small. Some properties are more at risk than others due to their geographic location and particular local situation.

How do I find out if my property, or a property I am thinking of buying is at risk of flooding?

We recommend that property owners and prospective purchasers should be aware of any flood risk to their property. The first check is to investigate whether your property is in a river or coastal flood risk area on the flood risk maps available on the Environment Agency's website. They show areas at risk and whether there are adequate flood defences in place. The maps will give you a risk factor for your property based on its postcode as either low, moderate or significant.

These maps give a general guide on an area only and not specific information about individual properties. For a more accurate assessment of flood risk you can go to a specialist search provider who will provide you with a more detailed report about your property. This will determine their risk from the different types of flooding, including local groundwater and surface water flooding risks which are not included on the Environment Agency's maps.

Prospective purchasers should check with sellers whether there have been any incidents of flooding to the property in the past. This is necessary as there may be issues about the property's insurability for flood risk which may affect the property's value and the ability to get a mortgage on it. You should obtain professional advice if you are worried about potential flooding in the future. A suitably-experience chartered surveyor will carry out a detailed survey on the likely impact of a flood on your property and contents, with recommendations of the steps to take to reduce or eliminate adverse effects should a flood occur.



How will the flood risk affect the value and insurability of my property?

The value of a property at risk from flood is less than that of a similar property that isn't at risk. Flood risk will affect the value for two reasons. First is the impact of a flood on the continued use of the premises, the health and safety of the occupants and any consequential damage and disruption. The second is obtaining building insurance cover for the property. If it is difficult to arrange cover it will affect the ability to arrange a mortgage for the property. As building insurance is so important in determining whether a property is mortgageable and therefore the market value of the property, owners and prospective

purchasers are advised to verify this cover is provided and maintained by determining the property's flood risk.

The reduction in value may range from negligible to severe, depending on the particular circumstances of the property's location, situation, type of construction, and flood defences, both to the geographic area and to the property in particular. The impact on value can be reduced by ensuring better flood defences are in place and by increasing the flood resilience of the property and its contents.

What can I do to deal with any flood risk to my property?

If the flood risk is significant you may need to take measures to protect the property from flooding (this is called flood resistance) and limit the damage a flood may cause to the property and contents (this is called flood resilience). Flood resistance measures defend the property by ensuring the walls, floors and service intakes and drains are upgraded to keep floodwater out of the building. Flood resilience measures are works to make the fabric and services of the building more robust and easier to clean, dry out and reinstate in the event of floodwater entering the building.

You will need specialist professional advice to ensure not only the effectiveness of any flood resistance or resilience measure you put in place, but also to ensure the work is appropriately specified and properly executed. A chartered surveyor with experience in providing flooding related services and advice will be able to organise all aspects of flood defence, from providing advice on flood risk to recommending appropriate solutions, arranging and supervising any required works, managing insurance claims and providing reports and documentations for insurers or mortgage lenders.

You should also consider whether you need to prepare a flood plan. The first part of a flood plan is to arrange to receive flood warnings for your property by registering with the Environment Agency. The second part of the plan is to prepare yourself, your family or your business for immediate and effective action in the event of receiving a flood warning. Guidance for making a flood plan and a template to follow is available from the Environment Agency's website.

The measures you take will depend on the degree of the flood risk to your property. If there is negligible risk you may decide to take no further action. You should be aware that negligible does not mean zero risk as there may still be risk of surface or ground water flooding. If there is low risk, you should make some plans about how to deal with a flood if one occurs. As a minimum you need a flood plan. You may also consider introducing flood resistance and resilience measures.

If risk is moderate, you should have a flood plan and consider whether flood resistance and resilience measures to the property would be appropriate. If the risk is significant you will need a flood plan and should to actively consider flood resistance and resilience measures in order to maintain insurance cover and to minimise the negative impact on your property's market value.

If you are concerned that your area flood defences are or remain inadequate, for example if your property has already been flooded, you should contact the Environment Agency and your local authority.

What should I do if my property is flooded?

Detailed guidance on what to do if your property is flooded is available from the Environment Agency. There are three guides: preparing for a flood, during a flood and after a flood which you can download and refer to. If you are registered with the Environment Agency and you receive flood warnings you should activate your flood plans before the flood begins.

In the first instance you should move occupants and valuables upstairs to a place of safety, ensuring you have sufficient drinking water and food for 24 hours, and wait for the floodwaters to subside or rescue by the emergency services. You should bear in mind the following:

Floodwater is filthy

It may contain sewage, dangerous chemicals, viruses and bacteria. You should avoid all direct contact with floodwater and everything that has been in contact with floodwater should be considered as contaminated.

Moving through floodwater is hazardous

Unseen obstacles may trip or injure you as you walk through floodwater. The water may be cold and prolonged exposure could lead to hypothermia. It may be fast-flowing or eddying which could unbalance you or carry you away.

Floodwater and electricity is a dangerous combination

Do not try to operate anything on mains power, including switching off the electrics while standing in floodwater. Try to switch off the electrics as soon as it is evident your property is about to flood.

Why does it take so long to reinstate a property after a flood?

Reinstating a property after a flood will take anything from several weeks to many months, depending on:

- **the extent of the flood and the amount of properties affected**

If the flood is widespread, there may be hundreds or thousands of properties that need assessment and remediation

- **processing the insurance claim**

The claim must be lodged, a loss adjuster appointed to assess the damage

- **cleaning and drying operations**

The time taken to clean up and dry out a property may run into weeks or months, depending on the severity and duration of the flood.

Reinstatement works

The time taken to select and order new kitchen units, etc, and the time taken to repair and redecorate the property may in itself run from a few weeks to several months or longer.



Useful links

Who can I go to for help in dealing with flood risk and reinstatement?

The Environment Agency has an extensive website covering flood risks and what to do to prepare for a flood, during a flood and after a flood.

To access the Flood Risk maps for your area:

England and Wales

<http://www.environment-agency.gov.uk/homeandleisure/floods/31618.aspx>

Scotland

www.sepa.org.uk/flooding/flood_extent_maps/view_the_map.aspx

Northern Ireland

www.dardni.gov.uk/print/strategic-flood-map-ni

You need to carefully read the guidance notes for using these maps.

Other flooding information can be found at:

www.environment-agency.gov.uk/homeandleisure/floods/31624.aspx

Other useful contacts

The National Flood Forum

www.nationalfloodforum.org.uk

t: **01299 403055**

This is an extensive site offering a wide range of help and advice about flooding. The Blue Pages Directory on the National Flood Forum website gives details of suppliers and contractors for all aspects of flood defence and flood remediation.

Association of British Insurers

www.abi.org.uk

t: **020 7600 3333**

This site provides reports and policy statements on flooding risk and insurance issues, and guidance on choosing appropriate insurers.



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