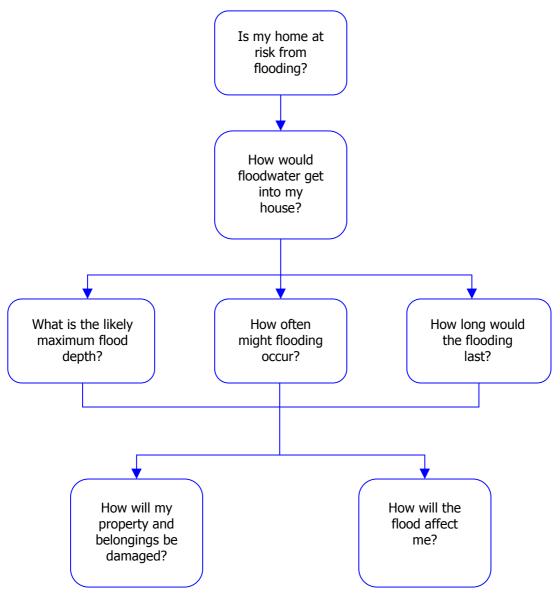


# Improving the flood resistance of your home

# **Advice sheet 1: Identifying flood risk**

This sheet provides information on identifying if a property is at risk of flooding and the potential effects that may result. It is important to understand the risk of a flood, its likely depth and duration as well as the possible effects it may have on you and your home before deciding what you can do about it. The following flow chart takes you through the steps for identifying the risk of flooding to you property. The text that follows explains in more detail how you can work through these steps.



Adapted from Preparing from floods, ODPM (DTLR), 2002

#### Is my home at risk from flooding?

Your house may be at risk from flooding if:

- Flooding has occurred before in your area
- The Environment Agency provides a flood warning service in your area
- It is on the indicative floodplain map
- There is a concern in your local community about the risk of flooding

### Further assistance with determining flood risk:

The Environment Agency can advise on whether your property is at risk from flooding. The indicative floodplain maps are also available via their website. Visit <a href="www.environment-agency.gov.uk">www.environment-agency.gov.uk</a> or contact the Floodline on 0845 988 1188 for further advice.

If you are still unsure whether your home is at risk from flooding, you can contact an appropriate professional to carry out a flood assessment survey. The Flood Protection Association (FPA) and the Royal Institution of Chartered Surveyors (RICS) may be able to advise you on professionals to undertake these surveys. Visit <a href="https://www.floodprotetcionassociation.org">www.floodprotetcionassociation.org</a> or <a href="https://www.floodprotetcionassociation.org">www.rics.org.uk/index.html</a> or contact the FPA on 01773 881067 or the RICS on 0870 333 1600.

Your local council or sewerage undertaker may also be able to provide advice. You can find contact details of your local council in your local telephone directory. Contact details for your sewerage undertaker will be on your sewerage bill or see <a href="https://www.ofwat.gov.uk">www.ofwat.gov.uk</a> for a list of water and sewerage companies.

In some cases an Internal Drainage Board may manage the drainage in your area and may be able to advise on flood risk. For further information on Internal Drainage Boards contact the Association of Drainage Authorities on 01480 411123.

Neighbours and your local authority may also be able to advise you on flood risk in your area. Your local library may also hold records of past flooding events.

Other sources of information or contacts who may know about the likely risks of flooding in your area include local property surveyors, architects and builders. See Yellow Pages for contact details <a href="https://www.eyp.co.uk">www.eyp.co.uk</a>

Flooding can be caused by water coming from a variety of sources that might not necessarily be near-by or obvious. Potential sources of floodwater that you may need to check include:

- Heavy rainfall
- Rivers
- The sea
- Ditches and drainage channels
- Surface water runoff (water off slopes or hard surfaces)
- Backup/overload of drainage systems
- Backup/overload of waste water drains
  - Water rising out of the ground

#### How does water get into the house?

There are many ways water can get into your home. Pathways for water include through walls, doors, windows, floors, services, and drains. Further detail is given in Advice sheets 2 and 3.

#### What level of flooding can I expect?

If you think your home is at risk from flooding, you will need to find out the answers to the following questions:

- What is the maximum flood depth?
- How often will the flooding occur?
- How long will the flooding last?

The water depth is a key factor controlling the amount of flood damage. This can be taken as the highest flood level at the property, or in the area, in living memory or on record. You will need to consider the maximum flood depth, because the deeper the flood, the greater the amount of damage that can be caused.

If the flood lasts for a long time the damage it causes may be more severe – it may also be more difficult to keep the water out of your house in extended floods.

### Further assistance with finding out what level of flooding to expect:

The Environment Agency will be able to advise on the level of past floods in your area. Visit <a href="https://www.environment-agency.gov.uk">www.environment-agency.gov.uk</a> or contact the Floodline on 0845 988 1188.

Your local authority and library may also hold records of past flooding events.

Your local community will also be a valuable source of information on the severity of past flooding events.

#### How will my property and belongings be damaged?

Exposure to flood water will cause damage, sometimes severe, to most interior items of your property. Usually the floodwater is dirty and may be contaminated with sewage and silt. Those particularly at risk include:

- Furniture
- Wall finishes
- Wood

- Fittings and fixtures
- Electrical goods
- MDF or chipboard furniture
- Floor finishes
- Electrical circuitry

Also at risk are personal effects such as pictures, paintings and paperwork.

In extreme cases flooding may also compromise a property's strength.

The level of damage caused by flooding can vary. The amount of damage depends mainly on the depth and duration of flooding and the floodwater contamination. Where water does not rise above floor level, the amount of damage is likely to be low. The amount of damage increases as water rises above floor level and comes into contact with carpets, furniture, electrical goods and sockets, kitchen cupboards, skirting boards and doors.

#### How will the flood affect me?

Whilst a property is being cleaned and repaired following a flood you and your family and pets may need to live in temporary accommodation. This may incur further costs in addition to those associated with the repair of your property.

It is important to recognise that the damage to the property is only part of the total cost of flooding. It is not unusual to experience feelings of stress because of the loss of belongings, organising repairs and a loss of usual routine and accommodation. You should also consider the time and effort involved in the clean-up, repair and replacement operations that you will need to carry out to bring your home back into use, the cost and inconvenience of living in temporary accommodation and the potential loss of income.

It is not until you consider the intangible costs of flooding with the costs of repair and restoration that you can fully estimate how flooding will affect you and make a decision on how to reduce the associated impacts.

#### What more can I do?

To ensure you have the maximum amount of time to make preparations and put your chosen protection system in place, it is advised that you sign up for the Environment Agency's AVM Flood Warning system.

If you are at risk from flooding, you should consider carrying out some flood protection works on your property. Even if the maximum flood depth is too high to protect against, you can take steps to protect your home against shallower floods and minimise the damage caused.

Keeping floodwater out of your property, or at the very least limiting its ingress, should be the first priority. A number of flood protection products exist to assist with this and include:

- Flood boards for doors, windows, patio doors and garages.
- Airbrick covers.
- Flexible skirting systems that fit around your house.
- Non-return valves for sewers.

In addition to the installation of these products it is also advisable to improve the flood resistance of your property, as water will still find routes into your property for example through the brickwork, gaps around services, through the floor etc. The remaining sheets in this series provide information on how this can be done.

Despite all efforts made to reduce the ingress of floodwater, some may still enter your property. It is therefore worth considering how you can minimise the level of damage should floodwater enter your property. Such measures can include the use of fixtures and fittings that will not be damaged by floodwater or that can be easily moved out of the floodwater's reach, and the use of more durable materials.

## Further information on reducing the impacts of flooding:

The Environment Agency's Floodline can advise on flood products available and has produced a leaflet on using flood protection products. Visit <a href="www.environment-agency.gov.uk">www.environment-agency.gov.uk</a> or contact the Floodline on 0845 988 1188. The Floodline can also advise on how you can receive the flood warning.

The Flood Protection Association can also advise on flood products. Visit www.floodprotetcionassociation.org or contact on 01773 881067.

Further information on permanent measures to reduce the impact of flooding can be found in the ODPM's Preparing for floods (2002). This guide is available on line at <a href="http://www.safety.odpm.gov.uk/bregs/floods/index.htm">http://www.safety.odpm.gov.uk/bregs/floods/index.htm</a> or from the Environment Agency Floodline.

CIRIA's *Repair and restoration following flooding* website provides advice on what to do following a flood and also measures that can be taken to reduce the impacts of flooding. See <a href="http://www.ciria.org.uk/flooding/">http://www.ciria.org.uk/flooding/</a> for further details.