

A clear guide to...

Flooding

For property owners



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Introduction

The risk of flooding is growing.

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

There will probably be an increasing number of floods in the future due to changes in weather patterns, the amount of new building on low-lying areas in recent years, and other local factors.

Many properties which have not previously been at risk of flooding now are. Of the 28 million homes in the UK, over 5 million are currently at risk, as well as over 300 000 business premises and many more public and utility services buildings. For most of these properties the risk of being flooded in any one year is still small, but for several hundred thousand properties, especially those which have been flooded in recent years, the risk is more significant.

The increasing risk of flooding can reduce the value of your home or business premises and may make it more difficult and expensive to get insurance cover.

A flood can threaten your safety, cause serious damage to your property and its contents, and will result in many months of dislocation 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 this risk.



What is the risk to property from flooding?

There are a number of causes of flooding. A property can be flooded by

Surface water flooding in times of heavy rain

In prolonged, exceptionally heavy downpours, which are becoming more frequent, 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 designated as being at risk of flooding on the Environment Agency's flood risk maps (which will be explained in more detail further on in this Guide).

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. It is estimated that nearly 4m properties are at risk of surface water flooding in the UK. Surface water flooding can affect one or two individual properties at a time, or may affect many more where this kind of flooding extends throughout the neighbourhood.

Groundwater flooding

Rising groundwater levels resulting from heavier rainfall and reduced abstractions can present 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 overlain by porous soils and rocks, or in areas with a naturally high water table. Irrespective of whether water shows at the surface, rising groundwater levels are posing an increased threat to buildings with basements. Such flooding may occur separately or in conjunction with flooding from other sources such as surface water flooding.



River flooding

River flooding occurs when rivers and streams are unable to carry away floodwaters within their usual drainage channels. Adjacent low-lying properties and land are then liable 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. Fast-flowing floodwaters can also be a threat to people's and animals' safety and can structurally damage buildings. Breaches in reservoirs pose a particular hazard, with the potential to release large quantities of water if the failure is catastrophic.

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 affect not only property on the coast itself but also 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. Such flooding may become more frequent in future years due to rising sea levels.

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 may nevertheless cause 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 flood is more accurately referred to as an escape of water. It may cause damage, but it is not considered as serious as other types of flooding because the amount of water is usually 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 readily be put right. Though the cost of the damage caused may be claimable, some policies may not cover the cost of finding and repairing the plumbing defect, however, trace and access cover is now becoming more common and would pick up this element of the claim.

Reservoir or dam failure

The UK has approximately 5 000 reservoirs. Many of these were created by building a dam across a river or stream. Dam failures in the UK are however uncommon. Nevertheless, there are a significant number of “large” raised reservoirs in the UK which may pose a potential risk. It is recognised that whilst 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. But some premises are more at risk than others because of their geographic location and particular local situation.

Properties in river basins (areas of land drained by a river and its tributaries), coastal properties on low-lying ground, properties in urban areas with old drains and sewers at the limits of their capacity, properties on absorbent ground with a high water table, and properties in hollows, or at the foot of slopes or gradients down which surface water could flow, may be at a significantly higher risk of flooding.

Flood risks from burst water mains in the public road, or escapes of water from defective plumbing within the property, are not considered significant in assessing the notional flood risk of a property as a whole for insurance or valuation purposes. Unremedied defective plumbing resulting in a higher chance of a further burst and a repeat claim may nevertheless have some impact on property value and insurability.



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

In view of the increasing likelihood and seriousness of the flooding risk to some properties, RICS recommends that property owners and prospective purchasers should be aware of any flood risk to their property.

The first check that you can do, and which doesn't cost anything, is to investigate whether your property is in a river or coastal flood risk area, on the Environment Agency's website. (See Useful links for details of how to access this site, on page 24). These maps give a general guide only, and are not accurate down to individual properties. They show areas at risk, and if so, whether there are considered to be adequate flood defences in place. However, they do not take into account local variations in physical features, nor the height of a property's lowest floor above the surrounding ground levels, so the risk of flooding to individual properties within these risk areas is varied – one property with a low-lying ground floor, or a basement, may be vulnerable whilst a neighbouring property on slightly higher ground may be at a much smaller risk. Also, they do not give any information on surface water or groundwater which accounts for about 50% of UK flooding. For example, the Hull flooding in 2007 was mainly as a result of surface water flooding.

The Environment Agency maps will give you a risk factor for your property based on its postcode. If your property is in an area identified as being at risk of flooding, the risk is graded as **low**, **moderate**, or **significant**.

For a more accurate assessment of **flood risk** you can go to a specialist search provider who for a small fee will provide you with a more detailed, property-specific report. This will determine the risks from the different types of flooding, including local groundwater and surface water flooding risks which are not currently included on the Environment Agency's flood risk maps. However, this type of report will not identify how floodwater may enter and damage the property itself, as it does not involve a survey of the property and therefore does not take into account such factors as whether there is a basement or how the structure and contents of the property will be affected by a flood.



Prospective purchasers should note that detailed Flood Risk Surveys are not currently mandatory in the searches carried out for the standard property searches.

Prospective purchasers should enquire of the vendor, whether there have been any incidents of flooding to the property in the past or any related insurance claims, and if so, when, and with what additional consequences. This is necessary because there may be issues about the property's insurability for flood risk, which will also impact on the ability to raise a mortgage on the property and hence its value.

If the property is found to be at a significant risk of flooding, or has flooded previously, or if insurance is proving difficult or expensive to obtain, or if you are worried about the property potentially flooding in the future, you may consider seeking some professional advice. A suitably-experienced chartered surveyor will carry out a detailed survey of the property and report on the likely impact of a flood on the property and contents, with recommendations of the steps which may be taken to reduce or eliminate these adverse effects in the event of a flood. Further details are given at the end of this guide.



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

Flood risk does reduce the value of a property, compared with a similar property without such a risk.

The reduction in value may range from negligible to severe, depending on the particular circumstances of the property's location, situation, form of construction, and provision of flood defences both to the geographic area and to the property in particular. The **impact on value depends on the degree of risk of a flood happening or recurring**, the **severity** of any previous flood in terms of depth, flow rate, and timescale, and the potential for loss and damage according to the **vulnerability** of the property.

The impact on value may be mitigated by ensuring more effective **flood defences** to the locality or to the property or to both, and by increasing the **Flood Resilience** of the property and its contents to the effects of flooding. What is meant by Flood Resilience is explained on page 11.

It should be noted that for some 'at risk' property, the reduction in value due to flood risk may be offset by an increase due to the property's amenity value close to a river, stream or coast.

Flood risk will affect the value of a property for two reasons. The first is the impact of a flood on the continued use of the premises, the health and safety of

the occupants, and the consequential damage and disruption. A flood to business premises may have an impact on the effective running of the business far beyond that of the damage itself.

The second is the effect on the buildings insurance cover, which in the UK is usually required to be comprehensive, that is, including flood risk, for the property to be eligible for a mortgage. If it is difficult to arrange flood risk insurance cover, or if cover is severely restricted or denied, it will be difficult or impossible for a prospective purchaser to arrange mortgage finance, which will reduce the property's market value. Fortunately, at present only a few thousand properties will be denied flood risk insurance entirely, though other properties at high risk may incur insurance exclusions, high excesses, or high premiums to reflect the level of risk. The reason for this is shown in the quote below from the Association of British Insurers:

“For example, an annual probability of flooding of 0.5% (1 chance in 200 in any given year) may not seem high, but if an average home were to flood to a depth of 0.5 metres the damage likely to be caused (£30 000–£40 000) is still equivalent to average damages of £150–£200 every year, requiring a considerable increase in the average premium, typically about £350.”
(ABI, Climate Adaptation)

Property owners should also be aware that flood risk cover and storm damage cover are treated as separate risks for insurance purposes.

Many leading insurance companies carry out their own internal assessments of flood risks. You may not be made aware of the details of this assessment when you are given an insurance quote or when a policy is agreed, as it is only one of many assessment components affecting the premium and excess they quote.

Insurance companies assess and grade Flood Risk to properties in 3 bands according to the likelihood of flooding in any given year:

Band 1 defines the risk at up to 200:1 chance of a flood annually

Band 2 is between 200:1 and 75:1 chance annually

Band 3 the most serious (but which only accounts for about 200 000 or 4% of the flood risk properties in the UK), greater than 75:1 chance annually.

Properties in **Bands 1** and **2** will usually be able to maintain insurance cover with the same provider, though premiums and excesses are likely to be higher to reflect the flood risk.

Properties in **Band 3** may be able to maintain insurance cover, however, where cover is available it is likely to entail higher premiums and excesses and may be subject to certain conditions and exemptions. The conditions may include a requirement that either area flood defences, or individual property flood defences, or both, are upgraded

to reflect the high risk. ***It should be noted that from 2013 the Association of British Insurers (ABI) will no longer guarantee automatic flood risk insurance to properties in this band.*** However, this may be subject to review.

These bands are broadly comparable to those risk bands of ***low***, ***moderate***, and ***significant***, which you will find on the Environment Agency's flood risk maps previously referred to.

Owners or purchasers of leasehold or commonhold flats and maisonettes above the basement or ground floors should note that as the buildings insurance cover is for the whole building, a significant flood risk to the lower floors which affects the availability and terms of the insurance may have some effect on the value of their property as well.

Area flood defences, which are the responsibility of central and local government, and the water and drainage utility companies, are financed on the basis of offering the greatest protection to the greatest number of properties. Consequently, funding is targeted towards high density and high risk areas, and towards improving defences where many properties have been flooded, to lessen the chance of another flood in the future. This means that isolated rural properties or small groups of properties may not benefit from ***area flood defences*** and the owners may therefore need to provide property-specific flood protection measures to remain eligible for flood risk insurance.



Because buildings insurance is so important in determining the mortgageability and therefore the market value of a property, owners and prospective owners are recommended to verify this cover is provided and maintained, by determining the property's **Flood Risk**.

If the **Flood Risk** is significant, this may necessitate some measures to protect the property from flooding, (this is called **Flood Resistance**), and to limit the damage a flood may cause to the property and contents (which is called **Flood Resilience**). **Flood Resistance** and **Flood Resilience** measures are described in greater detail on pages 16 and 17.

In any case, buildings insurance will not usually cover damage to outbuildings and gardens as a consequence of flooding unless the policy conditions specifically state otherwise.

You should note that this section reflects the broad policy of the ABI members at the time of writing, and individual insurance companies may have different approaches to insuring property at risk of flooding. Also, the ABI has reserved the right to alter its policy guidance in the future if it considers the risks of insuring against flooding have become commercially unacceptable, for instance if investment in flood defence infrastructure were considered insufficient to curtail the risk.

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

You will need to classify what the **Flood Risk** is to the property itself and its Resistance and Resilience characteristics. Such details may be required in order to decide whether and under what terms flood risk insurance cover is given for properties identified as being at a significant risk of flooding.

Next you should consider whether you need to prepare a **Flood Plan**; that is, a plan of action, contact numbers, information, and a **Flood Pack** of emergency equipment such as flashlights, so you are prepared in the event of receiving a flood warning. Further details are given on page 14.

You may consider measures to improve the **Flood Resistance** and the **Flood Resilience** of your property.

Whether and to what extent Flood Resistance and/or Flood Resilience measures are necessary will depend on the degree of flood risk, and the vulnerability of the property, its operations, or occupants to the effects of a flood.

You should note that the Environment Agency classification for your property may not reflect all local risks of flooding, for example surface water flooding as a consequence of inadequate or overflowing drains.

As a minimum you should investigate the degree of risk to your property using the Environment Agency's flood risk maps (details on page 24 of this Guide). These will designate your property's postcode flooding risk as **negligible** (shown to be not at risk), **low**, **moderate**, and **significant**.

If there is a negligible risk to the property, you may decide to take no further action, though it is very important to note that 'negligible' does not equate to zero risk. **There may still be risk of flooding from surface or ground water flooding neither of which are shown on the Environment Agency's flood risk maps.**

If there is a low risk, usually 1 in 200 per year or less, (Insurance Band 1 type properties as a broad guide) but the risk is not serious enough to significantly affect the buildings insurance, you should still make some plans about how you would deal with a flood if one was to occur, bearing in mind that floods are happening to many properties which have never previously flooded. As a minimum, you need a Flood Plan. You may also consider introducing Flood Resistance and Flood Resilience measures when convenient, for example when you are carrying out refurbishment and replacement work.

If the risk is moderate, between 1 in 75 and 1 in 200 per year (Insurance Band 2 properties and some others at local risk), for example if the property has previously been flooded, you should have a **Flood Plan**, and you may also consider whether some **Flood Resistance** and **Flood Resilience** measures to the property would be appropriate. These measures can be implemented when improvements and alterations are undertaken, perhaps as a consequence of new ownership, or may be undertaken solely to ensure peace of mind and to protect your property’s amenity and value.

If the risk is significant, 1 in 75 or greater per year (Insurance Band 3 properties, and those which have been

flooded more than once within the last ten years or so), you will need a Flood Plan, and you should actively consider **Flood Resistance** and **Flood Resilience** measures, in order to maintain insurance cover and to minimise the negative impact on 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. You can also participate in one of the national or local flood awareness groups such as the **National Flood Forum**, details of which can be found on the Environment Agency’s website and at the end of this guidance.



WHAT CAN I DO TO PREPARE FOR A FLOOD?

You need to prepare a **Flood Plan**.

The first part of a **Flood Plan** is to arrange to receive **Flood Warnings** for your property from the Environment Agency, details of which are as follows:

“The Environment Agency offers a free flood warning service in many areas at risk of flooding from rivers and the sea. ‘Floodline Warnings Direct’ (FWD) gives you an advance warning for your area by telephone, mobile, fax, pager, text or email. All you need to register is a telephone or fax number to which the Environment Agency can send flood warnings at any time of the day or night.

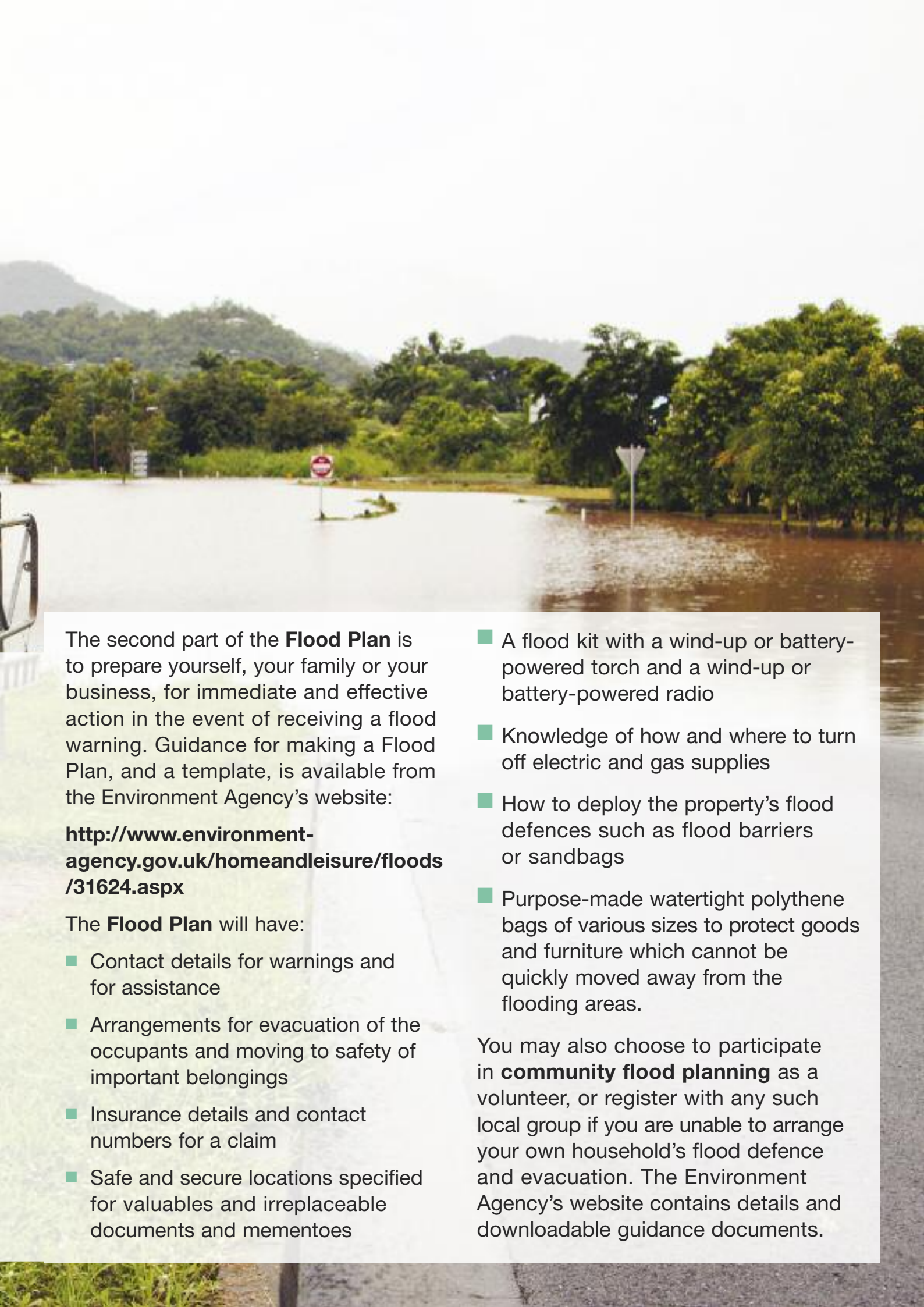
Find out if you can receive free flood warnings from the Environment Agency in your area by phoning:

Floodline on 0845 988 1188.”

(Environment Agency: Flooding: Minimising the Risk, April 2009)

Warnings are given as:

- **Flood Watch:**
Flooding expected to roads and low-lying land. Be alert for further warnings.
- **Flood Warning:**
Flooding of homes and businesses is expected. Act now!
- **Severe Flood Warning:**
Severe flooding is expected. There is extreme danger to life and property. Act now!
- **All Clear:**
Flood watches or warnings are no longer in force in this area.



The second part of the **Flood 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, is available from the Environment Agency's website:

<http://www.environment-agency.gov.uk/homeandleisure/floods/31624.aspx>

The **Flood Plan** will have:

- Contact details for warnings and for assistance
- Arrangements for evacuation of the occupants and moving to safety of important belongings
- Insurance details and contact numbers for a claim
- Safe and secure locations specified for valuables and irreplaceable documents and mementoes

- A flood kit with a wind-up or battery-powered torch and a wind-up or battery-powered radio
- Knowledge of how and where to turn off electric and gas supplies
- How to deploy the property's flood defences such as flood barriers or sandbags
- Purpose-made watertight polythene bags of various sizes to protect goods and furniture which cannot be quickly moved away from the flooding areas.

You may also choose to participate in **community flood planning** as a volunteer, or register with any such local group if you are unable to arrange your own household's flood defence and evacuation. The Environment Agency's website contains details and downloadable guidance documents.

Should I install flood defences to my property?

Flood Resistance and Flood Resilience measures may be installed to any property at risk from flooding, to ensure peace of mind and to minimise any adverse effects on the property's use, value and insurability.

However the particular circumstances which may warrant active consideration are:

- * if the property has been flooded, especially if more than once
- * if flood risk insurance is difficult or impossible to obtain because the property is at a significant risk of flooding (some Band 3 properties)
- * if your business would experience severe disruption in the event of a flood.

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. Note that, to be effective, ***the whole building perimeter exposed to floodwater needs to be resistant***. Partial measures, for example installing doorguards but not dealing with walls, floors and drains, will not exclude floodwater.

Treating party or shared walls to make them flood resistant may necessitate the legal requirement of agreeing a ***Party Wall Award*** with the neighbouring property owner(s).

Examples of **Flood Resistant** installations and works are:

- Demountable, purpose-made door, window, and opening guards in all external wall openings. Acceptable products now have a British Standards Kitemark. They can be deployed in a few minutes in the event of receiving a flood warning. They need specialist installation to ensure effectiveness
- For larger or vulnerable properties such as historic timber-frame buildings, demountable Flood Skirts which can be raised around the perimeter walls of the building
- Guards for openings such as airbricks in the exterior walls
- Treatments to ensure the external walls are water-resistant. These may range from applied silicone to torched-on bitumen membrane, according to the construction and vulnerability of the external wall
- Tanking of internal floors and basement walls to prevent water ingress.



Flood Resilience works are measures 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.

Examples of **Flood Resilient** construction and services are:

- Replacing timber, tiled or flagged ground floors with solid or suspended concrete floors incorporating robust damp proof membranes (DPM's) to resist floodwater and rising groundwater. These floors are also easier and quicker to clean and dry out after a flood
- Incorporating a slight fall and a sump pump to ground or basement floors to pump out any floodwater entering
- Raising gas and electric intakes and piping/cabling, and electric sockets and cabling, above the likely level of any flood (usually at least 1 metre)
- Installing backflow valves on sanitary drains to prevent sewage surging up through w.c's, sinks, baths and showers in the event of a flood
- Minimising the use of timber and chipboard (including kitchen and bathroom units) in ground floor or basement locations. Use PVCu doors, frames and windows instead of timber, for example
- Using water-resistant finishes, e.g. lime or cement/sand plaster, or tiled floors over concrete, to lowest floors.

Although simple **Flood Resistance** and **Flood Resilience** works will not usually require **Planning Permission**, there are cases when they will. You should check with your local planning authority if you are planning such works; in particular if under current planning legislation your property is **Listed as being of Historic Interest**, or is in a **Conservation Area**.

Depending on the scope and extent of any **Flood Resistance** and **Flood Resilience** works, approval under the Building Regulations may also be required.

If you own a *leasehold* property at risk from flooding and you wish to undertake **Flood Resistance** and/or **Flood Resilience** works, you may need to seek permission of, or agreement with the freeholder and/or other leaseholders, depending on the terms and conditions of your lease.





Flood Resistance and Flood Resilience measures may form a dedicated project in themselves, or may also be incorporated into other maintenance and refurbishment work programmes, either in full or in part. For example, when rewiring the electrics of a property at risk of flooding, it may be appropriate to design the relevant parts of the installation to be **Flood Resilient**.

If you want to instigate **Flood Resistance and Flood Resilience** measures *as a response to a flood during the reinstatement works*, you will need to discuss this with the Insurers' Loss Adjuster as soon as you lodge your claim, because the extra costs of this work will not be covered in the claim settlement. However, insurers

are generally supportive of claimants providing enhanced protection to properties which have flooded, and in some cases this may even be a requirement to continue being covered for future flood risk. The finance for this may be arranged through a mortgage extension in consultation with your mortgage lender. In some cases, resilience measures may not incur any extra cost when compared with reinstating the previous vulnerable fabric or service.

As an incoming property owner, or when you plan a refit or refurbishment to the lower floors of your property, you should consider incorporating **Flood Resistance and Flood Resilience** works in your programme. This is both the most cost-effective and least disruptive



way to upgrade the flood defences of your property.

In any case you will need specialist professional advice to ensure not only the effectiveness of any **Flood Resistance** or **Flood Resilience** measures you put in place, but also to ensure the work is appropriately specified and properly executed, so that it is certifiable and acceptable to insurers and mortgage lenders. In any case such specialist measures require expert guidance and supervision to ensure an effective and comprehensive solution is achieved.

A **chartered surveyor** with experience in providing flooding related services and advice may 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 documentation for insurers or mortgage lenders. Contact RICS (www.ricsfirms.com) to find a chartered surveyor specialising in flooding in your area.

For further information you may also refer to the attached document available from the ABI website:

Flood Resilience and Resistance – Customer Factsheet

Prepared jointly by the Association of British Insurers (ABI), National Flood Forum (NFF) and Flood Protection Association (FPA).

What should I do if my property is flooded?

Detailed guidance on what to do if your property is flooded, in the form of 3 downloadable documents: *Preparing for a Flood*; *During a Flood*; and *After a Flood*; are available free from the Environment Agency's website. We recommend you refer to these. A brief summary of key points only follows:

If you are registered with the Environment Agency and you receive **Flood Warnings**, you should activate your **Flood Plan** before the flood begins.

If you have received no warning of the flood, your first concern should be the health and safety of the property's occupants and animals.

Floodwater is filthy!

– It may contain sewage, dangerous chemicals, viruses and bacteria. You should avoid all direct contact with floodwater, and wash or clean with hand cleaning gels, if you do come into contact.

Everything which has been in contact with floodwater should be regarded as contaminated. This is why cleaning and disinfecting the building and any saved contents is very important.

Moving through floodwater is hazardous!

– Unseen obstacles may trip or injure you if you walk through floodwaters, even something as simple as a kerb. The water may be cold, so prolonged exposure



could lead to hypothermia. The water 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, whilst standing in floodwater. Try to switch off the electrics as soon as it is evident your property is about to flood. If any part of the mains electrics has been affected by floodwater, **do not switch power back on** – leave the reinstatement of power to a qualified electrician.

In the first instance, you should move occupants and valuables upstairs to a place of safety, ensuring that you have with you sufficient drinking water and food for 24 hours. Then await rescue by the emergency services, or for the floodwaters to subside.

If the flood is very deep, or the floodwater is fast-flowing and carrying large objects such as trees with it, **structural damage** to the building may be caused. In this case early evacuation is essential and constitutes an emergency. In the event of possible **structural damage** you should not return to the property, even to collect belongings, until it has been evaluated by a structural engineer, building control officer, or chartered surveyor with experience in this type of work, and deemed safe to enter.

When it is safe to return to the property, or to move downstairs again, you will be tempted to start clearing up and salvaging at once. Please be aware that this can be a hazard to you and the health of others because of contamination caused by the floodwater.

You should not attempt to turn on the electricity until the floodwaters have subsided. A qualified electrician should be called to check which circuits are safe to reinstate, and to turn the power back on.

Before discarding items or repairing damage, you will first need to contact your insurance company to lodge your claim and to arrange matters with the insurer's **Loss Adjuster**. Nothing that you may subsequently claim for should be thrown away or repaired without the Loss Adjuster's consent and without

keeping a proper written and photographic record, or your claim for such items may be jeopardised.

You may need your **Loss Adjuster** to arrange or approve temporary accommodation whilst your property is reinstated. In the case of an extensive flood affecting many properties, this may take several months, and in some cases has taken over a year. The temporary accommodation may be a caravan outside your property, staying with relatives, or in a guesthouse or rented property. In some cases it may be possible to continue living in/using the upstairs parts of the property, possibly in conjunction with a caravan outside, whilst the reinstatement is in progress.

If you plan to incorporate **Flood Resistance** or **Flood Resilience** measures as part of the reinstatement you need to discuss and agree this with your **Loss Adjuster** early in the process and well before reinstatement work starts. You may have to pay extra for such works, but you may be able to extend your mortgage to finance this.

Once your moveable belongings have been removed and your temporary accommodation is arranged, the reinstatement process will begin.

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, such as the 2007 floods, there may be hundreds or thousands of properties requiring assessment and remediation. Although loss adjusters will draft in extra staff, contractors, and equipment from other areas, the sheer scale may mean that some queuing is unavoidable.

■ **Processing the insurance claim**

The claim must be lodged, a Loss Adjuster must be appointed and must arrange to visit to assess the damage. Other functions include; arrangement of temporary accommodation; instructing and programming contractors to dispose of contaminated fabric and contents such as furniture; drying the property; reinstating the fabric and service installations; and decorating and refitting.

■ **Cleaning and drying operations**

The time taken to clean up and dry out the property may run into many weeks or months, depending on the severity and duration of the flood, and the nature of the building fabric. Because there are many hidden areas, cavities and voids in most forms of

building construction, care must be taken to expose and dry these thoroughly. This is work for specialist drying contractors, who certify the property is properly dried on completion. Structural timber may take some time to dry out thoroughly, and may need to be treated as a precaution against wood-rotting fungi such as dry rot taking hold.

Once the floodwater has been pumped out, and the contents and damaged fabric such as saturated plaster and swollen doors have been taken off and disposed of, the building is sealed to permit the use of industrial dehumidifiers. These heat and dry the air in the building so that the hot, dry air draws the remaining moisture out of the building fabric over a period of days or weeks. Subsequently the building is ventilated and heated to remove any residual traces of dampness.

If the drying process is hurried and not completed in depth, problems with dampness and wood rot may subsequently become apparent.

■ **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.

So from the flood event to reoccupation is necessarily a lengthy and disruptive process. For business premises the dislocation, loss of stock, and disruption may have a far greater impact on the viability of the business than is covered by any insurance damages claim.

Individuals whose home is damaged by flooding may experience stress and trauma, and may therefore need help and counselling. The **National Flood Forum** provides such a supportive network and contacts. **Local flood victim groups** are often formed in the wake of a neighbourhood flood to provide mutual help and support, and to lobby for more effective area flood defences to prevent a recurrence.

The loss of one's home and belongings with little or no warning, and the subsequent waiting for weeks and months whilst others carry out the reinstatement works, not knowing quite when the building will be ready for reoccupation, is profoundly disorienting for many people. This may be made worse by ongoing uncertainty of whether the property may flood again in the next year or ten years, and on the potential negative effect on the property's value and the stakeholder's equity in it.

It is for these two reasons: ***the impact on insurability and property value***, and ***the disruption and distress caused by flooding***, that property owners who have experienced a flood should consider whether appropriate **Flood Resistance** and **Flood Resilience** measures should be put in place, to mitigate the effects of any future flood.



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:

For England and Wales this is:

<http://www.environment-agency.gov.uk/homeandleisure/37837.aspx>

For Scotland the site is:

http://www.sepa.org.uk/flooding/flood_map/view_the_map.aspx

And for Northern Ireland:

<http://212.147.136.137/floodmaps/main.aspx>

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

For other flooding information the address is:

<http://www.environment-agency.gov.uk/homeandleisure/floods/31624.aspx>

Other useful contacts

The National Flood Forum

www.floodforum.org.uk

t 01299 403055

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

Association of British Insurers

www.abi.org.uk

t 020 7600 3333

Provides reports and Policy statements on flooding risk and insurance issues, and guidance on choosing appropriate insurers.

Free RICS guides



RICS have a range of free guides available for the property issues listed below.

- Buying a home
- Selling your home
- Property surveys
- Extending your home
- Subsidence
- Boundary disputes
- Party walls
- Right to light
- Compulsory purchase

- Letting a property
- Renting a property
- Property auctions
- Buying and selling art and antiques at auction

To order your free copies, visit www.rics.org/usefulguides

alternatively email contactrics@rics.org

or call the RICS Contact Centre
0870 333 1600

For more information

Chartered surveyors, members of the Royal Institution of Chartered Surveyors (RICS), can help in managing all aspects of flood risk assessments, negotiations with insurers about insurability, premiums and claims management, and specifying and commissioning appropriate Flood Resistance and Flood Resilience works.

Find an RICS member

If you want to find independent, impartial advice from a qualified professional with good local knowledge, contact us.

Look out for firms that are 'Regulated by RICS'. Estate agents and surveying firms that are regulated by RICS will be easier to spot as they will be using 'Regulated by RICS' on their stationery and advertising material.

Contact

To find a chartered surveyor in your area visit
www.ricsfirms.com

alternatively email
contactrics@rics.org

or call the RICS Contact Centre
0870 333 1600

The Royal Institution of Chartered Surveyors is a member of the Inter-Institutional Flood Group which comprises the Chartered Institution of Water and Environmental Management, the Institution of Civil Engineers, the Landscape Institute, the Royal Institute of British Architects, The Royal Town Planning Institute, and the Royal United Services Institute and seeks to develop a consensus about the management of water.

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RICS is a **regulator** of both its individual members and firms enabling it to **maintain the highest standards** and providing the basis for **unparalleled client confidence** in the sector.

RICS has a worldwide network. For further information simply contact the relevant RICS office or our Contact Centre.

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