

CONSUMER GUIDE



# Flooding

A clear, impartial guide

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# Introduction

Flooding can have serious impacts in a number of different ways.

It can:

- threaten your safety
- affect your mental health
- result in significant physical damage to your property and personal belongings
- result in loss of, or damage to, the contents of your home
- reduce the value of your home
- force you out of your home for a prolonged period of time and
- result in many months and sometimes years of distress and disruption.

Flooding has always been with us, but one of the impacts of climate change the UK now faces is an increased risk of extreme weather events, including flooding. As a homeowner you need to know the flood risk to your property.

Where there is a risk of flooding, you need to ensure your property is resilient. That means you need to ensure you and your property can cope with flooding.

This guide will tell you what you need to know about flooding and the risk it might pose to your property. It will also tell you what you can do to manage that risk to ensure your property does not suffer unnecessary damage as a result of flooding.

# Flood risk

## Flooding can occur in many ways.

There are different sources of flooding that can create significant damage to your property:

- surface water flooding
- groundwater flooding (water rising up through the ground)
- river flooding due to rivers breaching their banks
- water running off hills
- coastal flooding
- extreme weather, such as storms
- reservoir or dam failure (unlikely but still a risk)
- burst water mains outside your property
- burst water tanks/water supply pipes/radiators/drains in your property or
- a combination of any of the above flood risks.

Flooding can affect any property, although some are more at risk than others due to where they are located and their susceptibility to flooding.



## How do I find out whether my property is at risk of flooding?

The first thing to do is to check your long-term flood risk with these government tools.

- England: [Check the long term flood risk for an area in England](#)
- Wales: [Long term flood risk](#)
- Scotland: [Flood maps](#)
- Northern Ireland: [Check the risk of flooding in your area](#)

These maps give a general guide on flood risk for areas, but they do not give specific information about individual properties.

You could speak to your Lead Local Flood Authority, which is often your own local authority, who can provide you with advice. They prepare and maintain a strategy for local flood risk management in their areas.

For a more detailed assessment of flood risk, you can go to a specialist chartered surveyor who can give you a more detailed report about the flood risk to your property. This will look at the risk from different sources of flooding, including local groundwater and surface water flooding risks, which are not all included on the government maps.

## Is the house I'm buying at risk?

If you are going to purchase a property, you should check whether there has been any flooding to the property in the past with the seller. Pre-purchase surveys can also be provided by specialist chartered surveyors to quantify flood risk to a specific property.

You should be aware that a solicitor's desktop search enquiry is not a substitute for a chartered surveyor's physical inspection.

You should do this because this may impact your ability to get insurance on the property, which can in turn affect the value of the property and your ability to get a mortgage on it.

[Flood Re](#), which is a joint initiative between the UK government and insurers, aims to make the flood cover part of household insurance policies more affordable for those in high-risk flood areas.

If you're purchasing a property with flood resilience measures already installed, such as flood barriers placed in front of entrance doors, you should be familiar with how they are installed and operated in the event of flooding. You should also ensure that they are maintained in accordance with the manufacturer's recommended maintenance requirements.

If you are renovating/refurbishing a property with pre-existing flood resilience measures installed, you should ensure they are maintained or reinstated upon completion of your works for compliance with any terms and conditions of insurance



policies.

# What can I do to prepare for a flood?

## Know when flooding might happen

You should [sign up for flood warnings](#).

At times of high rain, you should [check whether any flooding is forecast](#) for the next five days.

You should also be aware, think ahead and keep an eye on the weather situation.



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You should [check the weather with the Met Office website](#), which provides a weather forecast for seven days for the UK.

## Have an emergency flood plan

If your property is subject to any flood risk, you should prepare an emergency flood plan. This helps you decide what practical actions to take before and during a flood, potentially reducing the damage the flood might cause. You should keep this emergency flood plan in a safe and accessible location.



The [Flood Hub](#) have produced a [household flood plan](#) that has some key information already in it. They also have a blank plan you can fill in for your property.

The Environment Agency has published [flood plan guidance for communities and groups](#).



## Pay attention to alerts

The [Environment Agency](#) is responsible for issuing flood warnings in England. Their information is updated more frequently for higher flood risk situations, and includes the current and forecast situation, as well as how this is likely to affect each county in England and Wales over the next three days.

Maps will show one of four levels of risk for each county:

- Green = no risk of flooding
- Yellow = low risk of flooding
- Amber = medium risk of flooding
- Red = high risk of flooding

There are four different notifications from the Environment Agency:

- Flood alert: Flooding is possible.
- Flood warning: Flooding is expected and immediate action is required.
- Severe flood warning: Severe flooding and danger to life.
- Warning no longer in force: No further flooding is currently expected for your area.



**FLOOD ALERT**



**FLOOD WARNING**



**SEVERE FLOOD WARNING**

The Environment Agency has published a [detailed guide to their flood warning codes](#).

[Scotland](#), [Northern Ireland](#) and [Wales](#) have similar systems.



## Get professional advice to ensure your property can cope with a flood

You could get professional advice if you are worried about potential flooding to your property in the future. A suitably experienced chartered surveyor can carry out a detailed survey on the likely impact of a flood on your property and its contents.

If the flood risk and potential impact are significant, you may need to take steps to reduce the damage a flood may cause to your property and its contents. This is called property flood resilience (PFR).

Property flood resilience means making the fabric and services of your property more robust and easier to clean, dry out and put back if floodwater enters your property.

CIRIA (Construction Industry Research and Information Association) have produced a [code of practice for PFR](#), which is supported by RICS. It outlines standards and practices for the delivery of PFR, and outlines the principles that support PFR.

If you are interested in finding out more about PFR, you should read this code of practice, which will inform you of what you need to know to make your property more resilient to flooding. CIRIA also have a factsheet specifically for households.



BeFloodReady have a guide that outlines in detail the specific protection and adaptation measures you can make to your home and illustrates all your available options. Find the guide [BeFloodReady: Understanding Property Flood Resilience](#) on the BeFloodReady website.

You will need specialist professional advice to ensure any work you have done is appropriately specified, properly done and effective. A chartered surveyor with experience in providing flooding-related services and advice will be able to organise all aspects of flood defence, including:

- providing advice on flood risk
- recommending appropriate solutions for your property
- arranging and supervising any work required
- managing insurance claims
- providing reports and documentations for insurers or mortgage lenders.



# What happens after a flood?

## If I am flooded, what do I do?

Contact your insurer as soon as you can. Your insurer will guide you through the process of making your insurance claim. Once your insurance claim is registered / acknowledged by your insurance company, they will appoint a loss adjuster who works on behalf of your insurance company to assess the damage to your property. The loss adjuster is responsible for establishing the cause of a loss and deciding whether that loss is covered by your insurance policy.

You could decide to appoint a loss assessor to manage a claim on your behalf. They will meet with your insurance company representatives, or the appointed loss adjuster for your insurance company, in order to make sure you get the best possible claim settlement.

You may need the services of a chartered building surveyor. They can help you to assess the damage and advise you on what you need to do to repair your property. They can also advise you on what you can do to make sure your property can better cope with floods in the future.





If you have been flooded your property should be repaired in a way that makes it more resilient and better able to cope with flooding. You should be aware of [Build Back Better from Flood Re](#), which helps householders after a flood.

Getting your property back to normal after a flood will take anything from several weeks to many months, depending on the extent of the flood and the number of properties affected. If the flood is widespread, there may be hundreds or thousands of properties that need to be assessed and repaired.

You need to clean up and dry out your property. The time it takes to do that may take weeks or months, depending on the how long the flood lasted, how severe it was and how badly damaged your property is from the flood.

The time taken to select and order replacement items like kitchens and furniture, and the time you need to repair and redecorate your property, may take a few weeks, several months or even longer.

## The value of your property and insurance

If your property is at risk from flooding or has been flooded, its value will normally be less than that of a similar property that isn't at risk from flooding or has not been flooded. There are two reasons for that.

- If it's flooded, it may become uninhabitable.
- It may be difficult to get building insurance cover for your property.

Chartered valuation surveyors undertake valuations of properties and must consider the risk of flooding when valuing a property.

The reduction in value of your property may range from very small to significant, depending on your property's location, situation, type of construction, and the flood defences both in the area and for your property in particular.

You can reduce the impact on its value by ensuring better flood defences are in place and increasing the flood resilience of your property and its contents.

There have been positive developments regarding the availability of insurance in recent years with the development of the [Flood Re](#) scheme, whose aim is to make the flood cover part of household insurance policies more affordable for those in high-risk flood areas by working with insurers behind the scenes.

If you make a valid insurance claim for flooding, your insurer will pay the claim. Later on, Flood Re will reimburse your insurer from the Flood Re fund. So you buy home insurance in the usual way, Flood Re covers the flood risk and that helps to keep your premiums down.





# How an RICS member can help

As the world's largest professional body for chartered surveyors, RICS offers clear, impartial, expert advice on the issues raised in this guide.

RICS members can help property owners in a variety of ways, so whether you want expert advice and a professional assessment of your issue, an opinion on costs, representation, or a professional to manage a project for you, visit [Find a Surveyor](#) to find an RICS member in your area.

Using the services of RICS members offers confidence because:

- they provide clear, impartial and expert advice
- they are regulated by RICS and have strict rules of conduct to protect you, as well as holding appropriate professional indemnity insurance
- they have to update their skills and knowledge throughout their careers, so you can rely on their expertise and
- you are further protected by RICS' complaints service and access to independent redress.

Surveying firms that are regulated by RICS are easy to spot as they use 'Regulated by RICS' on their stationery and promotional material.

[Contact us](#) if you want to find independent, impartial advice from a qualified professional with good local knowledge.

# Free RICS guides

RICS has a range of free guides available for the following property issues:

## Development issues

- Compulsory purchase
- Home extensions

## Home hazards

- Fire safety
- Dilapidations
- Flooding
- Subsidence

## Neighbour issues

- Boundary disputes
- Party walls

- Right to light

## Residential

- Buying a home
- Buying and selling art and antiques at auction
- Home surveys
- Letting a property
- Property auctions
- Renting a property
- Selling a home

Visit [our consumer guides website](#) or the [RICS website](#).

## Delivering confidence

We are RICS. Everything we do is designed to effect positive change in the built and natural environments. Through our respected global standards, leading professional progression and our trusted data and insight, we promote and enforce the highest professional standards in the development and management of land, real estate, construction and infrastructure. Our work with others provides a foundation for confident markets, pioneers better places to live and work and is a force for positive social impact.

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