

# *Flood Protection and your property*

A guide to protecting your home



*Being flooded is an appalling experience, one which has long term consequences for everyone concerned! Being the victim of dirty floodwater destroying your home and your belongings is very hard! Often it's the sentimental items, that don't have an insurance value that can hurt the most (such as your children's playgroup drawings and photos of those no longer with us.) The average person is out of their home for about 9 months whilst it is being dried and refurbished. This can put an awful strain on families as they cope with day to day living in alternative accommodation- often miles from their own home. Commercial*

*organisations struggle too trying to keep their business going under difficult circumstances. It doesn't have to be doom and gloom! Being aware of your flood risk, then planning and preparing in advance as to what to do if a flood is coming, then also making moves to protect your home or business from being flooded. These actions can substantially cut down on the misery being flooded brings with it!*

**Mary Dhonau OBE.**

**Reading and following the advice given in the leaflet will help reduce the impact a flood can bring!**



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# How can I find out if my home or business is at risk of being flooded?

Visit the Environment Agency web site [www.gov.uk/prepare-for-a-flood](http://www.gov.uk/prepare-for-a-flood) where you can read about the new flood warnings and advice on what to do in a flood emergency.

- Click on the 'Find out if you're at risk' section choosing either Rivers of the sea, surface water or reservoir. You will be redirected to another site where you can enter your post code or home town into the search field and press go.
- This will give you a rough idea of your exposure to a 1 in 100 (1%) year event for rivers and a 1 in 200 (0.5%) year event for coastal flooding.
- The shade of blue shows you whether you are a very low, low, medium or high risk of flooding.
- If your property is in any blue area on these maps, it is likely to flood at some point!
- Don't forget to check your surface water flood risk tool! (You can do this by changing the risk box to surface water.)
- If your property is in or near to a blue area on the map, it is available to purchase your own flood risk assessment. A simple desk top survey from a company such as Landmark will cost as little as £30 and will provide a property owner with an accurate flood map showing their property, the likelihood of flooding and the flood depths.

## What should I do if I find out that my home or business is at risk?

Depending on the extent of your flood risk a more detailed Flood Risk Assessment may be required. This will involve a physical survey of the property and will reveal the following:

- The level of thresholds and floors.
- The likely points of water entry.
- Whether attempts should be made to keep water out of your home or just to allow the water in and enhance the building in such a way as to limit the damage and promote rapid clean up. Making it resilient to flooding, so if the floodwater does come in the damage is limited

The property-level survey of your house should be performed by an experienced professional who is a member of the Property Care



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Association (PCA) Flood Protection Group. They will report on:

- A list of all vulnerable openings – doors, windows, air bricks.
- A list of all weak points – pipes and cable entry points, boiler vents, etc.
- An inspection of the wall to see if it will withstand standing water for a period in excess of 24 hours. This will include checking of brickwork, mortar, etc.
- A check on utility meters below a 900mm threshold.
- A check on the internal floor of the property. Properties with cellars and basements are obviously more prone to flooding than others.
- A check on the sewerage system which is particularly important if the property has downstairs toilets and showers.

## What should I do next?

Next you should request quotes from members of the PCA Flood Protection Group. The PCA is a Trade Association representing property specialists. All its members are rigorously checked and audited to ensure their technical competence.

It is advisable to only fit BSI Kitemark accredited flood defence solutions (where available). These are the preferred choice of insurers.

You should note that most properties have structural limitations which mean that buildings can only be protected from flooding up to a maximum height of 900mm.

Compare prices, leakage rates, guarantees and warranties and make your choice.

*call* 0844 375 4301

# What types of products are available to protect my home from being flooded?

**Your Flood Risk surveyor will advise you but consider the following:**

## Protecting the airbricks

Your choices are:

- A 'one-use' only, adhesive cover strip, ideal if you live in a low risk area.
- Covers that can be screwed into the holes in the airbricks
- Some have fixtures which are permanently fixed to the wall, then once you have a flood warning you can easily clip the protection cover in place.
- An airbrick replacement, which looks and acts like a normal airbrick but is self-closing, when exposed to rising water, giving the homeowner peace of mind that the airbrick will be protected should a flood occur when they are away from their home.

## Protecting doorways

Floodwaters can often enter a home via the doorways, sometimes entering a home through the front door and leaving via the back door.

This type of flooding could well be prevented by fitting doorway flood protection. These can be fitted in front of your doors, should you receive a flood warning, or think a flash flood might be likely as a heavy thunderstorm is forecast.

Also available are 'normal' looking front doors that have a BSI Kitemark that once locked become flood protection products. These are preferred by the insurance industry as no

human intervention is required as they will work when the homeowner is away from home.

## Other types of protection products

Floodwater can often enter your home or business from many ways and not only through the front door and airbricks. Many people report that the first thing that alerted them to the fact that they were flooding is when their carpets became saturated. In this situation using a pump in a sump under the floor could help keep the water level down.

Anti back flow valves are very useful to stop sewage entering your home via the toilet, as are 'toilet bungs' which can easily be fitted to stop the floodwater over topping the toilet. Floodwater will find the easiest point of entry, even via your washing machine, or similar outlets, again you can purchase quite cheaply anti backflow valves for these items.



Also think about the condition of your external brick work as floodwater will find the easiest port of entry, have a good look at the outside of your property and repair any suspect mortar and cracked bricks. On the market now are sealants which will make the brickwork more resilient to leaking but at the same time will allow the bricks to breath.

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# If I can't protect my home, how can I make it more resilient to flooding?

## Examples of flood resilience include:

- Putting the plug sockets, boilers and service meters higher up the walls - above previous flood levels.
- Installing tiled floors on a concrete floor.
- Consider "tanking" – waterproofing used for underground structures.
- Fit plastic skirting boards, or wood such as Oak that is more resilient to floodwater, or coat with several layers of yacht varnish.
- Replace your kitchen units with stainless steel, a plastic carcasses (on which 'normal doors can be fitted and removed before a flood) or solid wood rather than MDF or chipboard units (as these disintegrate with the effects of floodwater).
- OR raise the units and stand on a plinth so flood water can run beneath them into a drain.
- Replace ordinary plaster with lime-based plaster or cement based render.
- Fit lightweight internal doors with rising hinges, so if you get a flood warning you can lift the doors off out of harm's way.
- Also, keep items of sentimental value upstairs where the floodwater can't get them.



## Will having property level protection installed help my insurance?

The way flood insurance is delivered is being changed. As from autumn 2015, those deemed at high risk of being flooded may well be put into '**Flood Re**' by their insurance broker. Charges will be capped and based on individual Council Tax Banding. Excesses will also be capped between £250-500.

This news will be a huge relief for those at high risk of being flooded who are struggling to obtain affordable flood insurance. However, this is not a 'get out of jail free card! Under the rules of **Flood Re** after the first flood claim, **Flood Re** will pay for a property level survey to determine what adaptation measures need to be made. If the survey recommendations are not implemented and the property is flooded again the homeowner will receive a warning letter. If the homeowner then submits a third claim and has not implemented the recommendations they will no longer be eligible for insurance.

Until **Flood Re** is instigated, obtaining flood affordable flood insurance remains challenging. However, if you install property level flood protection and can prove you have reduced your overall flood risk, your flood insurance provider should take this into consideration and this could well be reflected in the overall policy price you have to pay.

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# To me a flood is a flood?

## What are the different types of flooding?

The most common types of flooding are:

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.



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, as the rainwater flows straight off, rather than soaking into the ground.

### Sewer flooding

When sewage escapes from the pipe through a manhole, drain, or by backing up through toilets, baths and sinks this is known as sewer flooding. Sewer flooding can be caused by: a blockage in a sewer pipe or a failure of equipment when too much water enters the sewers from storm run-off (from roads and fields) and rivers and watercourses which have overflowed. If the sewage enters a building, it is called 'internal flooding'. If it floods gardens, or surrounding areas such as roads or public spaces, it is called 'external flooding'.

### 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.



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## 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 peoples' and animals' safety and can structurally damage buildings.

## 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.

## What is the PCA and why the Flood Protection Group is important?

The PCA is a Trade Association which has been around for over 85 years. We represent property specialists who can be trusted to resolve problems affecting your building. Our membership covers Independent Surveyors, Contractors and Manufacturers. We have members across the UK so where ever you are, you can be sure that there will be a PCA member close by, with the knowledge and expertise you need.

## Finding a PCA member

Finding a PCA member could not be easier. Just visit the PCA website [www.property-care.org](http://www.property-care.org) then click on the 'Find a Specialist' button. You can now search using your postcode and clicking on the menu for 'Flood Protection', then whether you want to find a Manufacturer, Contractor or Independent Surveyor member. You will then see a list of PCA members closest to your postcode.

For comments and feedback about the PCA and its members, feel free to contact us using the online form or on [pca@property-care.org](mailto:pca@property-care.org) or by phone **0844 375 4301**, fax **01480 417587** or write to us at:

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