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BUYING A HOUSE: IS THERE A FLOOD RISK?



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Buying a house is one of the most important purchases any of us makes. A lot of information about the level of flood risk applying to properties is available, much of it free of charge or at very little cost.

Buying a house

Despite advances in flood defence and early warning systems, flooding remains a real danger for many homeowners.

According to the Environment Agency, one in six homes in England is at risk of flooding. The majority of these (2.8 million homes) are at risk of surface water flooding alone. With climate change, the rainfall events likely to affect the UK are expected to increase in frequency and intensity in future, heightening all types of flood risks.

Whilst buying a home in an area prone to flooding isn't for everyone, there are those who are willing to put up with the risks when set against the benefits of living in a particular location.

Even if a property is situated away from a river, it could still be susceptible to other types of flooding. A full investigation (sometimes known as 'Searches') should, therefore, always be undertaken before committing to buying any property.

What type of flooding could affect my property?

In Oxfordshire, the types are:

- Watercourse flooding
- Surface water flooding from heavy rain
- Groundwater flooding
- Reservoir or dam failure.

Other flooding, not related to rainfall include: Burst water mains; burst pipes, radiators or tanks within the property.

Understanding the risks

As well as obvious precautions, such as checking if a property is close to a watercourse, maps are available showing the flood risks that apply across England and Wales here: http://maps.environment-agency.gov.uk/wiyby/wiybyController?ep=maptopics&lang=_e

These maps allow a search by postcode or place name for several types of flooding (rivers and sea, reservoirs and surface water). They are a general guide rather than specific to a property.

Groundwater flood maps also exist, but these have been developed by private companies who charge for the information. For more information on this type of flooding, see leaflet no 10 in this series 'Groundwater Flooding'.

- ASK - Checking with the seller as to whether there have been any flooding incidents in the past; speaking to neighbours, the local council and the water companies.
- SURVEY - A qualified Chartered Surveyor can carry out a detailed survey indicating the likely impact of a flood on a property and its contents.
- SPECIALIST FLOOD RISK SURVEY – A specialist survey from a flood risk expert can be purchased. They will be able to recommend specific measures to exclude flood water ('resistance') or to reduce the damage a flood can cause (resilience).
- EARLY WARNING - The Environment Agency provides the free service 'Floodline Warnings Direct' for flooding from rivers and the sea. The warnings can be sent out by phone, email or SMS/text messages. Register here:
<http://fwd.environment-agency.gov.uk/app/olr/register>

For further information, see leaflet no 21 in this series 'Flood warnings':

<https://www.oxfordshirefloodtoolkit.com/guides/flood-warnings/>



Problems for properties at flood risk

- INSURANCE - Please refer to flood guide 13 'Insurance and Flood Risk' and see information on insurance fund 'Flood Re':
<https://www.oxfordshirefloodtoolkit.com/guides/insurance/>
- MORTGAGE - Some mortgage lenders will not lend on properties that have a risk of flooding. If a property is uninsurable this can result in a mortgage being declined. Purchasers should always check that affordable insurance is available before committing to buy a property.
- FLOOD PROTECTION MEASURES – a wide variety of resistance and resilience measure are available. Investing in the appropriate measures can be cost-effective compared to the costs, disruption and stress that flooding can cause.

Further Information & Contacts

The NATIONAL FLOOD FORUM provides support and advice to communities and individuals that have been flooded or are at risk of flooding. Visit the website here: <http://www.nationalfloodforum.org.uk>

Tel: **01299 403 055**

The ENVIRONMENT AGENCY can provide an 'Insurance Related Request Letter' detailing the flood risk, and the protection given by any local flood defences, specific to a property. (Free to individuals, businesses are charged). Visit: <http://www.gov.uk/prepare-for-a-flood/get-insurance>

Flood risk reports can be purchased from the 'KNOW YOUR FLOOD RISK' CAMPAIGN here:

<http://knowyourfloodrisk.co.uk/buy-your-flood-report>

Information on flood protection measures is available here (free download):

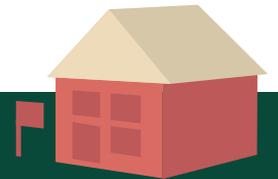
http://www.knowyourfloodrisk.co.uk/sites/default/files/FloodGuide_ForHomeowners.pdf

LAND REGISTRY - FLOOD RISK INDICATOR - (cost involved). Uses Environment Agency data to indicate the likelihood of flooding for any registered piece of land in England or Wales:

http://eservices.landregistry.gov.uk/www/wps/portal/!ut/p/b1/04_Sj9CPykssy0xPLMnMz0vMAfGjzOKNjSxMDA1NjDwsjM3MDTxN3dyNDUNM-jQ28jfSDU_P0C7ldFQG2Xoxx/

The ROYAL INSTITUTION OF CHARTERED SURVEYORS (RICS) maintains a list of chartered surveyors, and also publishes a guide to flooding for the property owner, available here (free download):

<http://www.rics.org/Global/RICS-Flooding-consumer-guide.pdf>



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