

## Mr and Mrs S Worcestershire

### Property Type – Rural Cottage

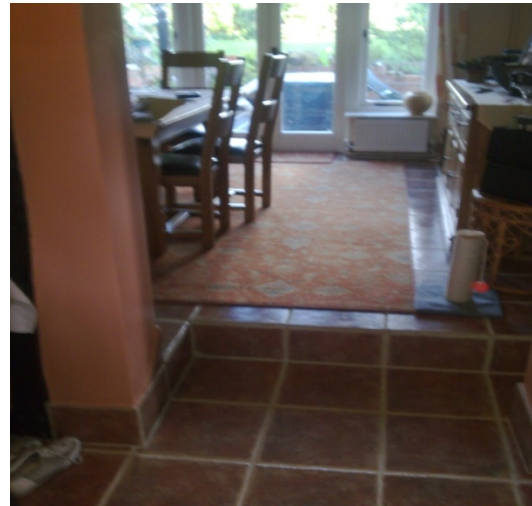
When we bought our property in 1997 we were aware that it was on the edge of the flood plain but all enquiries and investigations showed that the property itself had not flooded in living memory. The property is a mixture of a very old two up two down cottage with extensions added in the past fifty years. Following the floods of 2000 we carried out a small amount of work to try and prevent future damage. Due to the Environment Agency stating at that time it was treated as a one in over eighty five year event, the extent of the works was minimal and included purely blocking up holes and walls and doorways. Provision of home made door barriers and a sump in the kitchen which could be used to pump out lower levels of water were included.

All of this was totally inadequate due to the extent of the summer 2007 floods. According to the Environment Agency, it was “an extreme event” and on a scale of once in a hundred and fifty years. Based upon the Environment Agency assessments, we have not as yet had any difficulties with regard to insurance.

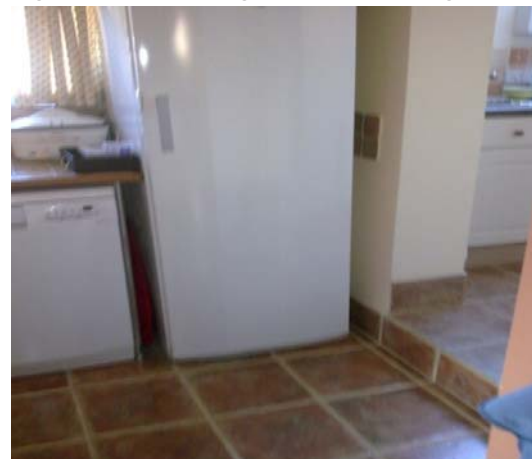
Following the summer 2007 floods, a great deal of research and information gathering was carried out to see what could or could not be done to protect an old brick built cottage for the future. It was surprising how little information and advice was available apart from that obtained from, or through, the Flood Forum.

Our Insurance Company were reasonably flexible in making payment for loss suffered and then allowing the money to be used to incorporate flood resilience as far as possible. This flood resilience amounted to (so far as

the initial reinstatement of the property was concerned) tiling the whole of the ground floor, including skirting's and extending the tiling up the walls behind kitchen units. Ensuring, so far as possible, that there were no hidden weaknesses or holes in the walls.



Removing all fitted carpets and wood flooring. Having custom made loose carpets as floor coverings. Any rendering or plasterwork was finished in water resistant materials and all electrical wiring and sockets were raised even higher than following the 2000 flooding.



The majority of the kitchen unit doors were removed prior to the flooding and saved. All new kitchen carcasses were replaced with plastic carcasses which are not only washable, but very solid and easily cleaned. These were sourced from a Kitchen Manufacturer in the Birmingham area with the help of the Flood

Forum. The original sump and pump from 2000 was totally inadequate and has been replaced with a large metre deep sump and much more powerful pump for future use. All of these works were carried out while the property was being reinstated.

Although the Insurance Company monies covered some of these works, there was a great deal which was not covered.



Once we returned to our home in February 2008, it was decided to look into additional means of at least reducing the extent of the water getting into the property. This resulted in purchasing four door barriers from the companies which have Environment Agency kite marks for their products. Each doorway required a different solution, either due to the type of barrier or so that the barrier would not look too obtrusive. A means of blocking backflow from the drains has also been purchased in the hope of stemming the flow of sewerage water.

Although it is over eighteen months since the flood, the future protection of the property is still ongoing in that the old outside brick walls are now being looked at to make these as waterproof as possible. This includes bitumen below floor level and a liquid sealant on the painted walls to prevent, or at least reduce, any possible water penetration.

As the different areas of the property are considered, weaknesses are discovered where there is potential for water to bypass the external barriers. These include drainage pipes which pass through the middle of the house and under the concrete floors which under current building procedures are bedded in gravel or similar products. Builders, Architects and Surveyors do not seem to have any thought as to the potential areas where water can pass into a property. Therefore there are often hidden water seepage points which cannot be located from visual inspection and will only become apparent when future flooding takes place.



No advice or assistance is available from Local Authorities, Environment Agency or any other authority which can adequately alert you to the possible future problems. We can only hope that it does not happen again during our lifetime, or that the precautions taken are sufficient to minimise future damage. The Environment Agency's message is "be prepared and be aware" but they, and other agencies and bodies, do not assist or advise on the practicalities of individual properties. The Flood Forum is the only organisation we have found who fully appreciate and offer guidance on a practical basis.

26.03.2009