

**“ What you can do to
protect your home
in the future. ”**

After the Flood

Once the shock of being flooded has subsided along with the water, it is time to clear up the mess and get the house habitable. There are a whole range of measures that can be taken to reduce the impact of the next flood should it happen and now is the time to think about these. Before you start making changes get advice from a specialist flood surveyor. Contact the Royal Institute of Chartered Surveyors (RICS) or the Flood Protection Association – for further details see Blue Pages on the NFF website www.floodforum.org.uk – for a surveyor in your area. They can carry out a comprehensive flood assessment and make recommendations for the most appropriate flood defences for your particular property.

If you are installing changes as part of a restoration following a flood some of the measures may be a little more expensive than returning the house to its previous state. For example fitting plug sockets, boilers and service meters higher on walls - above previous flood levels – should cost little more than restoring them where they were before.

Others will cost more but will often pay for themselves after a single flood.

Consider:

- Timber floors above solid concrete. Wood and tile floors with rugs that can be moved will suffer less damage in a flood than a fitted carpet.

Making changes

- Replace chipboard kitchen and bathroom units with plastic or solid wood. Or raise cupboards up on stilts so that water can flow beneath them.
- Fit water resistant door and window frames.
- Install non-return valves in drainage pipes to prevent sewage backing up into the house.
- Replace usual plaster with a more water resistant version such as lime plaster or cement render.
- Always use waterproof sealant on external walls and water resistant paint on internal walls.
- Buy airbricks with removable covers – put them on during the flood but remember to remove afterwards to help the drying out process.

Flood defence

You can also buy a number of ready-made flood defences to minimise damage. Products with a Kitemark® are supported by the Environment Agency – they have undergone independent testing by BSI Product Services and conform to the highest standards. Those products bearing the Kitemark have been rigorously tested to ensure they are fit for purpose if installed and used properly. Look for the Kitemark® on flood protection products.



Flood defence (cont.)

Many of these flood products such as window and door boards are attached only when there is a risk of flooding. Details of Flood defences fall into two categories – ‘flood resilience’ and ‘flood resistance’. Making a house flood resilient will reduce the amount of damage caused by any water that gets into the house. Flood resistance meanwhile is concerned with stopping the water getting into the property in the first place.

Making flood resistant alterations to your home will cost more than just restoring it to its previous state, but it is money well spent – especially if your property is at high risk of flooding again. In future floods these measures can speed up the drying out time and get you back home quicker. They will also reduce the cost of future repairs.

You can install these measures at any time, but if you are installing them as part of the restoration costs after a flood you will probably find that you will be expected to pay the extra cost of the alterations while your insurer pays the cost of the like-for-like repairs.

flood protection products can be found in the Blue Pages directory on the [NFF website www.floodforum.org.uk](http://www.floodforum.org.uk). In addition the Environment Agency www.environment-agency.gov.uk or [Floodline 0845 988 1188](tel:08459881188) will also be able to give further information about these products.

According to the Association of British Insurers (ABI) the typical cost of protecting a home from flash floods with these products is between £2,000-£6,000 and protecting a larger home from more prolonged flooding is estimated to cost £20,000-£40,000.

But the cost of flood damage to properties with these products could be reduced by as much as 80%.

Severe flooding is defined as when the floodwater is more than a metre high. Then you may cause more harm than good keeping the water out as the force may cause structural damage to the building itself.

It also depends on why your home is flooded and the type of soil it is built on. For example if it is on porous soil such as chalk then the water will rise up from the ground into the ground floor so flood defences may be worthless.

Contact your local authority or Floodline for information about the type of flooding the property has experienced, such as the water height, cause of flooding and frequency. Once these factors are known you can decide on which are the best types of flood defences.

Further details of flood resilience measures can be found at www.floodresilienthome.co.uk BUT remember to seek professional advice before deciding which products are suitable for your home.



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