

# FLOOD DAMAGE

The winter storms of 2015/2016 alone – Desmond, Eva and Frank – have cost the government over £200m to help protect 11,000 homes and businesses, and sadly, over 20,000 properties flooded. It is now predicted that a further £2.3bn will need to be spent on flood defences by 2021. The Association of British Insurers (ABI) estimates that £1.3bn will be paid by insurers in the wake of these storms (see ABI Infographic below).

It's crazy, but you don't need to buy or own a building next to water for it to suffer flood damage. You can be miles away and end up wet through or be right next to a river and be fine. So what due diligence can you do and what precautions can you take to help your property?

## Will it Flood?

If you think flooding may apply to you, then your usually instinct is right, but how do you check. In the world of 'risk' if something has happened once in recorded history, then it **will** happen again, it's just a question of when. Records will exist if you can find them.

The Environment Agency (EA) is responsible for flood management and operates Floodline (0345 988 1188). They have a series of maps that need a postcode to show local risk of flooding from Rivers and the Sea, Surface Water, Reservoirs, Coastal Erosion and Shoreline Management, together with protection measures and warnings:

<http://watermaps.environment-agency.gov.uk>

The EA also have a free enquiries service on: [enquiries@environment-agency.gov.uk](mailto:enquiries@environment-agency.gov.uk)



*Mark Doyle*

*Mark is a Chartered Engineer who moved into property full time following a serious rugby injury in 1996. Landlords and investors since 1991, he and his wife Claire have well over 20 years of experience in buy-to-lets (BTLs), Houses in Multiple Occupation (HMOs), developments and conversions into flats and houses. They typically work on properties in very poor condition.*



FLOOD WATER  
WILL CONTAIN  
SEWAGE,  
CHEMICALS,  
VERMIN AND  
ANIMAL WASTE!



## Will the Flood Defences Hold?

If you already own a property on the coast, in a valley or on a floodplain, you should act as if your building will flood and make a 'flood defence plan', and improve any flood defences you have before you have a problem.

The EA, Defra, Canal and River Trust and utilities companies are investing in improvements and are even relocating vital equipment such as transformers and pumps. It's impossible, however, to protect against damage from every storm tide, collapsed river wall, blocked culvert or storm channel.

## Protect What You Can

There are some things that can be done quickly and cheaply both inside and outside, such as a detailed photographic and video survey. However, it may be worth investing in a professional survey (ideally from someone qualified, eg a specialist RICS surveyor, an ISSE flood specialist or a qualified reinstatement specialist).

### EXTERNAL

- **Grids, Drains and Ditches:** make sure these are always clear of obstructions.
- **Manholes and Sewers:** ensure these are kept clear and can be fitted with a twist lock or bar (to prevent lifting by sewer water during flood).
- **Airbricks:** can have quick covers right through to permanent covers fitted.
- **Doorways and Windows:** can have a drop down barrier (flood boards) fitted in front to create a seal; these should be made from aluminium or UPVC.
- **Brickwork:** repoint any cracks and aqua-seal joints (including doors and windows).
- **Sandbags:** Keep a stock of bags to fill with earth (not just sand – it's porous!).
- **Oil Tanks and free standing items:** will need to be anchored down.

### INTERNAL

- **Fit a sump pump:** at the lowest point in your property below floor level (these are available from as little as £500).

- **Switch your property round:** have the kitchen, lounge and higher value items upstairs.
- **Floors:** should have ceramic tiles and rugs, not carpets.
- **Toilets, sinks, baths, shower tray, washing machine etc:** fit a toilet bung, anti-backflow valves, and also non-return valves (to prevent vermin entry with rising water).
- **Electrics:** rethink, and fit supply, consumer units and sockets at a higher level.
- **Gas Boiler:** fit at a higher level.
- **Joinery:** some woodwork, such as door frames, architrave, skirting boards and laminated floors, can be replaced with plastic.
- **Walls:** plasterboard could be cement rendered or split with a dado rail.
- **Kitchens:** utilise raised stainless steel units on metal or UPVC legs.

Obviously, there will be a cost limit with regard to how far you can go, and there is a big difference between the damage caused by fast flowing water versus standing water. The things that you can't you do much about, but which may well get damaged, include your sewers, cess pits, washed out floor pier supports, weakened foundations and sinking concrete floor slabs. It is also worth noting that most property protection measures are only useful up to approximately 900mm (ie the height of the ground floor window cills). But as with anything, this is a question of how far you go.

## After the Flood

The key question here is whether or not you are insured, so it is essential to check your policy. If you are, contact your insurance company and they will appoint a loss adjuster who will assess the damage and make recommendations, including advance payments.

If you are not insured for flood damage, you will unfortunately have to arrange to safely clean the property and then fully refurbish at your own cost.

## If All Else Fails...

If your property is flooded, it can feel like the end of the world, especially after you've finished all the 'hard work' of the refurbishment. But none of this is new and it's important to keep it in perspective; people have been living close to water for thousands of years and have coped perfectly well. We would suggest you get the best advice possible, take one day at a time and don't worry about the things you can't influence, like the insurance process or the weather!



# FLOODING

## case study

My wife and I bought this A1 commercial property in Lancashire at the bottom of the market directly from the vendor, who was the financial director of an estate agency. After achieving planning permission for change of use to C3 residential, we converted it into two small rental units, which were subsequently let to working tenants on ASTs.

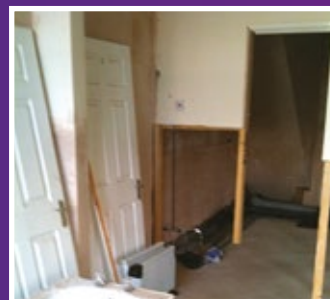
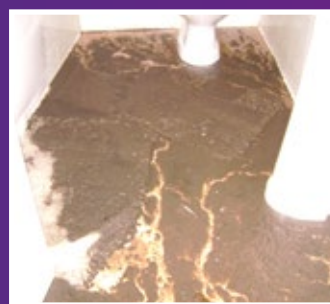
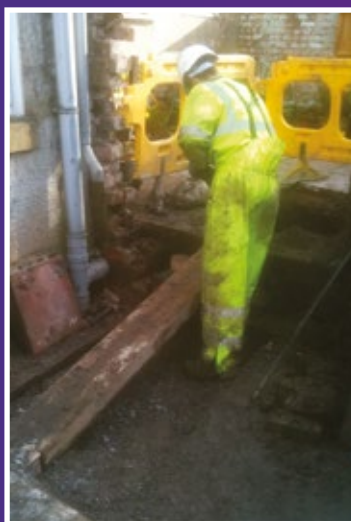
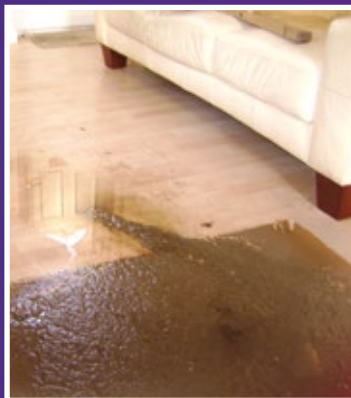
- Purchase price: **£47,000**
- Refurbishment and conversion: **£30,000**
- Legal costs: **£1,000**
- Insurance pa: **£180**
- Original rent (@ £350 per unit pm): **£700**
- Valuation after works: **£125,000**
- Re-mortgage: **£100,000**

After this winter's floods, the ground was already fully saturated then additional heavy rainfall flooded off the roofs, across already full drains and washed down the roads like rivers. In the roads, the drains were like a fountain and manhole covers lifted as air bubbled out. What would have been a small flood became much worse because the sewers couldn't cope. Water came into this property through airbricks, around the gas pipe and electric cable holes, and small gaps in the UPVC door frames.

By far and away the worst damage came as rats left the sewers through the toilet, quickly followed by what can only be described as a 'chocolate fountain' of mixed sewerage and storm water. This rose to some 200mm/8" before the concrete floor slab cracked and sank (beneath the laminated floor) and it all soaked away.

The entire ground floor and garden had to be refurbished because of the raw sewage. Beyond the circumstances that caused it, it was a pretty standard refurb apart from the floor slab.

The floor slab consisted of (from top down) 100mm concrete, above 100mm foil wrapped insulation board, on top of a 1200 gauge visqueen sheet, over a 50mm sand blinding layer, 200mm mtb bulk type railway ballast, in turn over made ground, which had been thoroughly contaminated with effluent, was iridescent in places and smelt really bad.



Refurbishment costs following this 200mm/8" flood came in as below:

- Refurbishment works: **£12,000**
- Plus removing damaged floor slab and contaminated material, and installing new floor slab (to building regulations): **£2,000**
- Current valuation: **£165,000**
- Current gross rent pm: **£820**
- Existing Mortgage: **£100,000**

*"Working with a loss adjuster is remarkably similar to obtaining your mortgage valuation survey. From our experience this is when it really pays to have a reputable insurance company and policy – and to be very organised!"*