ABI GUIDE TO RESISTANT AND RESILIENT REPAIR AFTER A FLOOD



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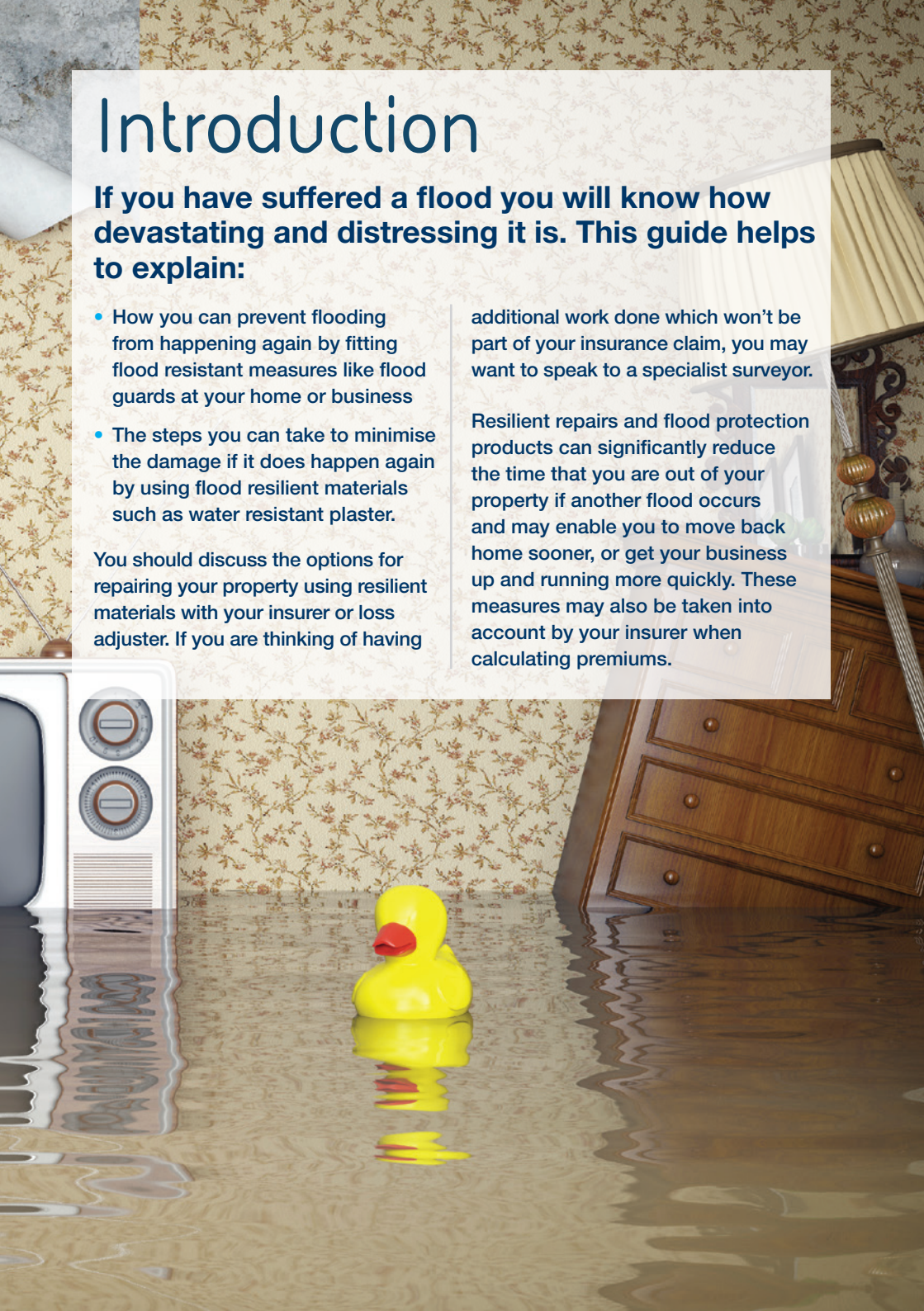
Introduction

If you have suffered a flood you will know how devastating and distressing it is. This guide helps to explain:

- How you can prevent flooding from happening again by fitting flood resistant measures like flood guards at your home or business
- The steps you can take to minimise the damage if it does happen again by using flood resilient materials such as water resistant plaster.

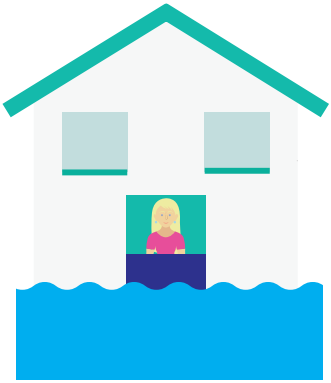
You should discuss the options for repairing your property using resilient materials with your insurer or loss adjuster. If you are thinking of having additional work done which won't be part of your insurance claim, you may want to speak to a specialist surveyor.

Resilient repairs and flood protection products can significantly reduce the time that you are out of your property if another flood occurs and may enable you to move back home sooner, or get your business up and running more quickly. These measures may also be taken into account by your insurer when calculating premiums.



Resistance and Resilience measures – what are they and how can you find out more?

The repair process after a flood offers a valuable opportunity to minimise the damage and disruption that could be caused by a flood in the future.



1. FLOOD RESISTANCE

Flood resistance measures reduce the amount of water that gets inside a property, therefore reducing the damage done to the building and what's inside.

The first priority is to try to stop water getting into your property. There is a growing range of tested products for keeping flood water out of homes and businesses. Products include flood gates, airbrick covers and non-return valves for your bathroom, which prevent sewage coming up through the pipes.

Flood resistance measures can only do so much. For deeper and more prolonged periods of flooding, water may still get in through the floor and walls or overtop barriers. For deep floods it may not be suitable to try and stop the water getting in as this could cause structural damage to your property.



2. FLOOD RESILIENCE

Flood resilience measures accept that flood water is going to get inside a property but work to limit the damage done and to make it as easy as possible to clean up and dry out the building and its contents afterwards.

Reducing the time taken to clear up and get back to normal can help to reduce the stress, inconvenience and cost that goes with being away from your home or business premises.

Examples of resilience measures include moving electrical sockets higher up the wall, installing a stainless steel kitchen, using waterproof plaster, and installing concrete or floor tiles instead of carpets.

The National Flood Forum (NFF) website includes “blue pages” which can give you more information about these products and some case studies on how some people have protected their homes. These can be found at http://www.floodforum.org.uk/



3. OTHER COMMON SENSE MEASURES

It’s worth remembering that there are plenty of simple things all property owners can do to help reduce the impact of flooding.

Irreplaceable or valuable items can go on high-mounted shelves and electrical appliances such as TVs can be fixed to the wall about 1.5 metres above floor level. For businesses, stock can be raised off floor level or stored in a way that enables you to move it easily. It’s worth thinking about having furniture that is easily removable from the ground floor so it can be taken upstairs.

It is always a good idea to sign up for any flood warnings that are issued in your area. Getting notice in plenty of time allows you to be as well prepared as possible and gives you more time to move possessions out of harm’s way. Don’t forget to move your car to higher ground if possible and make sure your insurance policy documents and other important paperwork are somewhere safe but accessible.

Installing flood resistant and resilient measures

UNDERSTANDING WHAT MEASURES TO INSTALL

Before undertaking major renovations it is worth getting advice from a specialist flood surveyor who can recommend the best measures for your home or business. They will take into account the type of flooding that occurs locally, the construction of your property and other factors such as the natural environment. The Royal Institute of Chartered Surveyors is a good place to start.

Many resilient repairs are invisible and other products can still look great so won't have a negative impact on the appearance of your home or business.



INSTALLING MEASURES WHILST HAVING REPAIRS DONE

Some flood resilient measures can be installed during the repairs arranged by your insurer or loss adjuster and they should not slow the repair process down to any great extent. Some of them, such as moving electrical points higher up the wall, cost no more than standard repairs anyway.

If you want to have more extensive work done to protect your property in future, your insurer or loss adjuster should be happy to support you in agreeing how best to integrate that work with the more general repairs.

It is worth bearing in mind that while some measures may cost more or add time to the repair process on this occasion, in the long run they can bring financial savings and reduce stress and inconvenience by getting you back into your home or business more quickly if you are unfortunate enough to flood again.





INFORMING YOUR INSURER

If you have installed additional resistance and/or resilience measures in your property which will reduce the chance of it flooding, or reduce the damage that floodwater may cause, you should inform your insurer as they may take this into account when assessing your level of risk. Not all measures will be effective for all types of flooding, so it remains a commercial decision for the insurer how they take any measures into account.

GRANTS AND OTHER FUNDING

Insurance policies generally cover standard repairs. Installing resilient repairs or other flood resistance measures is an investment to improve your property. If you think you may have trouble affording the extra costs you could consider extending your mortgage to fund it.



Following previous flooding, such as winter 2015/16, Government grants have been made available to flooded homes and businesses to help install flood resilience measures. Government may produce similar grant schemes for any future flooding. The grants are usually administered by the Local Authorities in areas impacted by flooding. Following a flood, we would advise for those affected to speak to their Local Authority who can explain whether such grants are available, the application process and what information you may need to provide.

SELLING YOUR HOME OR BUSINESS

If you decide to sell your home or business the process will involve you answering questions from the potential purchaser and you will be asked to declare whether or not you have been flooded. Many solicitors are also likely to look into whether your property is in a flood risk area on behalf of their clients. If you have been flooded but have installed flood resistance and resilience measures this is likely to offer reassurance to the potential buyer that you have recognised the risk of flooding and done something to reduce the chance of it happening again, or the consequences if it does.



Government investment in Flood Risk Management

Across the UK more than 3 million properties are at risk of flooding including 2.4 million in England, 108,000 in Scotland, 208,000 in England and 46,000 in Northern Ireland. Climate change is increasing flood risk further. Even if Governments significantly increase investment in flood defences over the next 35 years, the number of properties at risk is likely to increase. The risk of being flooded will be a fact of life for many years to come. Everybody should therefore take steps to understand this risk and reduce it if they can. The ABI is working with DEFRA, Scottish Government, Welsh Government and Northern Ireland Executive as well as the Environment Agency, Scottish Environment Protection Agency, Natural Resources Wales and the Rivers Agency in Northern Ireland to tackle flood risk.



Further information and contacts

The National Flood Forum (NFF) can also provide further advice and a copy of the leaflet called 'Repairing your home or business after a flood - how to limit the damage and disruption in the future', or visit the UK Government website (www.gov.uk/government) and search for a copy of the leaflet 'Prepare your property for flooding'.

The Environment Agency
http://www.environment-agency.gov.uk/

The National Flood Forum
http://www.floodforum.org.uk/

The Association of British Insurers
http://www.abi.org.uk/

Scottish Flood Forum
www.scottishfloodforum.org

Scottish Environment Protection Agency
https://www.sepa.org.uk/environment/water/flooding/

Natural Resources Wales
https://naturalresources.wales/flooding/what-to-do-during-and-after-a-flood/?lang=en
(English language version)
https://naturalresources.wales/flooding/what-to-do-during-and-after-a-flood/?lang=cy
(Welsh language version)

Northern Ireland Direct
https://www.nidirect.gov.uk/articles/homeowner-flood-protection-grant-scheme

Department for Infrastructure, Northern Ireland
https://www.infrastructure-ni.gov.uk/topics/rivers-and-flooding

The Chartered Institute of Loss Adjusters
http://www.cila.co.uk/

Royal Institute of Chartered Surveyors
http://www.rics.org/

Flood Toolkit
http://www.floodtoolkit.com



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