Protecting your home from flooding

According to Norwich Union research, many people mistakenly believe there is nothing they can do to protect their homes from flooding. However, there are in fact a number of measures that homeowners can take. The 2007 Interim Pitt Report notes that many people do not plan ahead for floods, urging people to take flood resilient measures to minimise damage and speed up repair time.

There are two types of flood protection measures - flood resistant measures prevent water getting into buildings in the first place and flood resilient measures ensure that minimal damage occurs if water does enter the property.

To help people reduce the devastating impact of floods, Norwich Union has compiled top tips for implementing both resistant and resilient measures in the home.

Flood resilient measures:

1. Move expensive electrical items above likely flood levels
2. Consider ceramic tiles on your ground floor they will suffer much less damage in a flood than carpet
3. Lay timber floors above solid concrete. Wood and tile floors with rugs that can be moved will suffer less damage in a flood than carpet
4. If possible, replace chipboard kitchens and bathroom units with plastic or solid wood
5. Raise cupboards on stilts so that water can flow beneath them
6. Replace usual plaster with a water resistant version such as lime plaster or cement render
7. Buy airbricks with removable covers – put them on during the flood but remember to remove afterwards to help the drying out process
8. Install water-resistant doors and window-frames (plastic or waxed good quality hardwood)
9. Replace mineral insulation which rots after flooding, with cell insulation which survives flooding
10. Protect wall joists by installing a chemical damp proof course below the joist level to limit water seeping upwards.

**Flood resistant measures:**
1. Flood boards/doors and airbricks that can be slotted into front and back door frames for resistance against flash floods
2. Pump and Sump systems which drain water from below floor level faster that it rises
3. One-way valves: non-return valves can be fitted to water outlet pipes to prevent water backing up into the property in the event of a flood
4. Water resistant sealants around doors and window frames. Sealants can also be painted onto porous materials such as bricks and mortar to prevent water penetrating them.

**Costs**
The cost of flood protection measures varies according to size and type of property. It costs less than £1,000 to move items such as electrical points and boilers, above likely flood levels and other measures may not cost much more than standard repairs.

However some measures are more costly, but are likely to be offset when flooding next occurs because of the costs saved by having them installed. For example:
- Electricity: cost of repair in a resilient home is likely to be around £500 compared to £3,000 in a standard home
- Window frames: cost of repair in a resilient home is likely to be around £50 compared to £200 in a standard home
- Kitchen units: costs of repair in a resilient home is likely to be around £100 compared to £2,000 in a standard home.

Installing many of the measures could add between £10,000-£15,000 to the cost of repair, but could save as much as £20,000 in each subsequent flood.

**Where to go for advice**
- The National Flood Forum (www.floodforum.org.uk) has extensive advice for homeowners on how to cope with floods and how to protect homes from future flooding. In addition, the National Flood Forum “Blue Pages” is a directory of flood protection products and services listing the range of

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products available to help homeowners protect their property against flooding. For example, it includes companies specialising in drain blocking equipment, flood resilient doors, airbricks, and design of non return valves for use in the home.

- The Environment Agency (www.environment-agency.gov.uk) also provides advice.
- The Royal Institute of Chartered Surveyors can carry out flood assessment risks. Visit www.ricsfirms.com to find your local chartered building surveyor.
- In Scotland, the Scottish Environment Protection Agency is the flood warning authority. More information on their role, and where responsibility for flood risk in Scotland lies, can be found at www.sepa.org.uk/flooding/.

Norwich Union flood resilient home
Norwich Union has partnered with Norfolk County Council to install resilient alterations to a house in a flood-risk area of Lowestoft in Suffolk.

Details on the home and the measures taken can be viewed at www.floodresilienthome.com.

April 2008