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Assessing flood risk



Fact: As little as 300mm (one foot) of fast-flowing water can move most cars off the road.

The easiest way to discover if your property is at risk from flooding is to find out the history of flooding in the surrounding area. For example, your house may be at risk from flooding if it has flooded in the past or if flooding has previously occurred in the locality. If you have not lived in the area for long, your neighbours or a local historian might know if any floods have previously happened.

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Another way to assess the risk of flooding in your area is to study the surrounding land and water courses. You could be at risk from flooding if:

- ◆ Your house is near an open water source, such as a river, the sea, a lake, a stream, ditches or drains.
- ◆ Your house is in a hollow or a low-lying area where floodwater could collect.
- ◆ The Ordnance Survey maps indicate 'liable to floods' at the location of your property.

If your property fits into any of the criteria noted above then you could be at risk from flooding due to:

- ◆ Rainfall filling rivers, streams and ditches beyond their flow capacity.
- ◆ Floodwater overflowing river banks and flood defences onto floodplains.

- ◆ Coastal storms leading to the breaching of coastal flood defences due to storm surge and wave action.
- ◆ Blocked or overloaded drainage ditches, drains and sewers overflowing across roads, gardens and into property.
- ◆ Overloaded sewers back flowing into property.
- ◆ Rain that is so heavy that run-off flows overland down hills and slopes.
- ◆ Rain soaking into the ground causing ground water levels to rise and flood.



It is important to remember that while flood defences, such as walls or embankments, do provide some protection against flooding, they do not provide total protection. Flooding of areas behind such defences can occur from water behind the defences being unable to drain away (such as storm water from heavy rain) or from floodwaters spilling over the top of defences in particularly extreme events. If your property is behind a defence, it will flood less frequently than if the defences were not there, but it will still be at risk.