




Flood risk. 'Myth Busting'



Flood risk is one of the biggest environmental risks that affects the UK. Currently, 1 in 6 properties are at risk of flooding and it is not always obvious to know which ones are. **Too often because we're away from a river or the coast, we believe we're not at risk.**

With climate change, the risk of flooding is only going to increase. Some analysts project that by 2050, properties at risk will increase to 1 in 3. This corresponds to over 10 million properties.

As we see more flood events in the UK, it is no surprise that as a population our awareness has increased. Yet, there are common myths used as reasons why to not get a flood report. These have existed since the Law Society Practice note issues in 2013.

Defences protect me, I must be fine.

Flooding has affected villages, towns and cities across the UK since we decided to settle. It is not a new or recent phenomenon. Over time, our relationship with the water environment has exacerbated this risk. We have interrupted the natural flow of water courses in urban areas. These engineered channels make room for development, without knowing the true repercussions.

The traditional way of managing and reducing risk has been to build walls in urban centres. This option is often referred to as heavy engineering. Building flood walls and flood barriers can be effective in reducing flood risk.

But the general public perception of defences is that they are impenetrable.

Flood Risk Myth: If defences exist and are present, I must no longer be at risk.

Myth Busting: In reality, this isn't true. Flood defences do not provide unlimited protection.

There is a huge difference between a property being within a low-risk area to a property in a low-risk area because defences are present.

Why? Defences have a design standard.

Defences are not designed to protect against all flooding. Defences protect against flooding of a certain probability. We refer to this as its design standard. Defences will have different design standards. If relying on them for protection, it is important to know what that protection is.

The UK coastline, where flood defences are present, has a design standard to a 1 in 200 year flood event. In other words, this provides protection against a flood event with a 0.5% annual probability of occurring in any given year. If a greater flood event happens, the defences would be overtopped and won't prevent flooding.

Flooding due diligence is critical,
find if your property is at risk with flood reports.