



Carol's story

Hull 2007



In June 2007, many areas in England experienced unprecedented, devastating floods. Tens of thousands of people were driven from their homes, forced into temporary accommodation.

Nearly a year later, over 11,000 people were still homeless, living in cramped conditions with very limited and basic facilities.

Carol Laws was one unfortunate flood victim from Hull – forced out of her home and into a caravan. This was the first time her house had been flooded. We caught up with Carol at the end of March 2008 to get her views on the situation.

After suffering the inconvenience of living in a caravan in their garden for the last 10 months whilst repair work was being undertaken on their property, the Laws family are preparing to finally move back into their house.



More than 250mm (10 inches) of water fell in Hull in June 2007, with up to 105mm in areas of the city on June 25th alone. At one period, 6mm an hour was falling on saturated land.

Carol commented:

"When the flood came it was completely out of the blue and it engulfed the ground floor (2 feet throughout) including the garage. My daughter's car was on the drive and it was a complete write-off."

Hull is almost uniquely vulnerable to flooding in Britain because 90% of the city lies below high tide level, and the city depends on pumps to prevent floods.

"It was horrendous when the flood arrived. Nobody knew what to do. We had no warning and were desperately trying to get everything upstairs. We managed to get most items up, but the TV and 3 piece suite couldn't be lifted as they were too heavy.

There was sewage running through the house which caused an awful smell. We couldn't even take our dogs to the toilet because there was water everywhere, so we had to wade through the street to find somewhere above water. Luckily we weren't ill but there were reports of people coming down with a virus.

It was devastating. All in all we suffered around £30,000 worth of damage."

Although approximately five million people in two million homes live in flood risk areas across England and Wales¹, less than a third of these homeowners have taken any steps to find out about the risks. Carol and her family were unaware of being in a flood risk area, nor were they aware there was a report available to tell them so.

"I will definitely get a flood report in the future and would urge other homeowners to be made more aware of all environmental risks."

In fact, the majority of flood victims we visited were unaware of the information available on flood and have instead relied on local knowledge to make a decision on risk. Many solicitors are still not aware of the information available to homebuyers on flood – make sure you have considered the due diligence implications of flood risk information.

Protect yourself from potential flood risk

The need for a Know Your Flood Risk report during the conveyancing process has never been more compelling. Climate change has meant that flood plains are extending, and there is also risk from flash-flooding, as well as non-rainfall based flooding such as groundwater.

Relying on insurance is not sufficient protection. It is vital to have buildings and contents insurance, but it won't protect you against the distress flooding can cause like Carol's family experienced. It won't protect you against a potential fall in the value of their home. And it won't stop future insurance premiums rising exponentially e.g. a premium of £500 being increased to £10,000.



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