

case studies

The misery from the 2007 floods continues: Mr & Mrs Kirton's story



Tewkesbury is located at the confluence of the rivers Avon and Severn and during May to July 2007, the highest level of rainfall recorded in the UK since the 18th century left Tewkesbury in a flood ravaged state. The rivers Avon and Severn, monitored by the Environment Agency, had flows more than four times the long-term average for July so it was almost a question of **when rather than **if** Tewkesbury would flood.**

Mr & Mrs Kirton have lived in their property for 46 years and had never known of any previous floods affecting their property. They were flooded for the first time on the 20th July 2007 and the results were disastrous for them.

“The flood was a shock, **even worse than being bombed during the war.** It seems to affect you more, even though we were well insured. The insurers asked for valuations, but we couldn't produce receipts for lots of our original possessions, which go back to when we were first married, some 60 years ago. The insurance won't pay for absolutely everything.”

It's not only the cost of flooding that has a major impact on flood victims but also the disruption and physical stress caused by the cleaning up process and mental stress caused by the event itself.

"We had to sit on the phone for 3 weeks trying to get through to the insurance company. We were flooded out for at least a week. The whole ground floor was covered - water came up 13 inches. The new floor was stripped away and when the floodwater receded there was black slime everywhere. It took months to dry out. The builders cut the walls away to about a foot up, where the water had been in contact, and the house was gutted."

Like many other residents affected by the tragic flooding event, the elderly Kirtons lived in a caravan whilst their house was being repaired.

"We removed all the furniture and lived in a caravan for 8 months. We really didn't want to but we felt we had little choice after a councillor visited. He couldn't tell us anything, but asked if we wanted to be evacuated separately. We didn't want to be split up, so decided to have the caravan, which arrived within 3 days. The front wall and gate had to be demolished in order to get the caravan in."

Not only did the Kirtons suffer the effects of the flood but also they were burgled too, further compounding their misery.

"A week after the flood we came back to find the house had been broken into. The upstairs had been ransacked."

The last major flood occurred in Tewkesbury in 1947 when the thawing of snow in Spring brought similar devastation. Since then new homes have had to comply with tougher planning restrictions to avoid a repeat of the disaster. But there is concern that the 1,500 flood-proof new homes built over the past 10 years in the Newtown area have changed the way the water flows through the town with devastating consequences for the eastern neighbourhoods.

"New developments have been going up in places where the water would have gone, so where is it going to go now? There has been building on previously marshy areas so, again, there's nowhere for the water to go."

The majority of flood victims Landmark 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 **Homecheck Professional Flood 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.

Furthermore, 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.

The **Homecheck Professional Flood Report** is the most comprehensive on the market. In addition to **official Environmental Agency** data, the report includes unique data from the **British Geological Survey (BGS)** providing vital information on **Geological Indicators** and **Susceptibility to Groundwater Flooding**, because you do not necessarily need to be near the coast or a river to flood.

Although a standard environmental report does provide some flood information, only the **Homecheck Professional Flood Report** features clear guidance and detailed flood risk information. *Add to your Environmental Due Diligence and ensure you protect both yourself and your clients.*