

# case studies

## The misery from the 2007 floods continues: Nicola's story



**In June 2007 Kingston upon Hull experienced the wettest month recorded in Yorkshire since 1882<sup>1</sup>, with over 250mm falling in June (up to 105mm in areas of the city on June 25th alone). At one point, 6mm an hour was falling on saturated land and the drainage system was overwhelmed. Subsequent flooding caused widespread disruption with damage to 7,208 homes and over 1,300 businesses. There was no rainfall flash flood warning system in place and many residents were left oblivious to the potential flood risk danger.**

The City of Hull is low lying, with over 90% of its area lying below high tide level. Large parts of Hull are built upon reclaimed marshland and some areas are below sea level. Its low elevation and reliance upon pumped drainage place Hull in a unique position compared to other UK cities. Whilst all major UK conurbations can be liable to flooding caused by heavy rainfall, Hull is especially vulnerable as it has limited natural methods of drainage.

Hull has significant and effective flood protection defences but these are designed to protect from flooding from the River Hull or from tidal flooding breaching estuary defences. These didn't stop the severe flash floods and the resulting misery caused by the saturated drainage system and susceptibility to groundwater flooding.

Landmark spoke to Nicola Carrick who was unfortunate enough to be one of the many flood victims.

The Carrick's had lived in their home for 12 months and were not aware of their house previously flooding. During the summer of 2007 they were flooded twice in one week, with the flooding on the 26th June causing the most devastation.

“When the flood came, it came with a vengeance and was just above the first step of the stairs – about one foot throughout the house. I had to carry my daughter on my back and grab my son by the hand to wade through the water just to get into the house. When I got back my dog only just had its head above the water.”

“We lived upstairs for 3 months and then moved into my Mum's caravan for a month but had to leave as it was raising her council tax. Our insurance company found a house but they told us we couldn't have pets so we had to opt for a caravan – where we are still living ten months later. There is no hot water in the caravan and we have to go to my mum's to shower. The electrics in the caravan have burnt out making it very cold – we only have one electric heater connected to an external power source. The caravan is literally falling apart - it's not meant to be lived in for such a long time.”

According to the Environment Agency, around five million people in two million properties, live in flood risk areas across England and Wales. Annual flood damage is expected to increase from £1.5 billion to £3.5 billion over the next few years, and payouts for household flooding and storm damage last year alone amounted to £266m<sup>2</sup>.

Nicola 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 detailed flood report in the future to indicate the risk and to also give us a chance to make arrangements for such a risk.”

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 you and your clients

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 your clients against the distress flooding can cause like Carol's family experienced. It **won't** protect your clients 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.*