

# case studies

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



**During the summer of 2007, Gloucestershire experienced rainfall 4.11 times above the average of previous years.**

**Severn Trent Water's Mythe water treatment works in Tewkesbury flooded on 22nd July, which left 350,000 people across Gloucestershire without water – the most significant loss of essential services since the Second World War. Landmark Information Group visited Mr & Mrs Nimmo whose property and life was directly affected by the unprecedented flooding on the 20th July.**

“The house is over 40 years old and the property had never been flooded on this scale before. At the time of construction, the houses had to be built above the 1947 flood level. We've always had general flooding – meadows, sometimes cellars of older houses, but not so much the houses themselves. We were born and bred in Tewkesbury, so we've always been aware of the flood risk.”

“On the day of the flooding, we had been out since 5pm and returned at 8pm. It had been raining and water was gushing along the streets. We rang the council for sandbags, but they told us we would have to collect them, so some neighbours set off to fetch them. Water was outside the door when we went to bed. We were woken up at 3am by a helicopter overhead (this was the search and rescue helicopter looking for Mitchell Taylor whose body was later found on that week). The power went, but the landing light worked, and the downstairs was still dry at this point. We went back to bed but within 10 minutes the house was awash.”

The Nimmo’s went back to bed to wait for daylight, but woke up to a nasty surprise – finding the house in 5-6 inches of standing water. The water subsided during the day but returned with a vengeance the next day, this time 18 inches deep. At this point the Nimmo’s abandoned the house and the disruption they suffered was only just beginning.

“The whole process was a nightmare. There was a period of normality for 3 weeks but the house really smelt. We had to abandon our house, but there was nowhere to put a caravan, so we moved in with friends for 5 nights. We decided to go back when the loss adjustor was due. We had to eat out or use a microwave for meals and water was fetched for cooking, or we drank bottled water. After moving into a friend’s property for 4 months, eventually we moved back into the house, which had taken 6 weeks to dry out. After the flooding had ceased and the property had dried out, the builders were very good with us. From an insurance perspective the loss adjustor made one visit and then went on holiday for 3 weeks, but hadn’t mentioned it and had made no arrangements for cover.”

Landmark Information Group advises that relying on insurance is not sufficient protection. It is vital to have buildings and contents insurance, but it won’t protect against the distress flooding can cause like the Nimmo’s experienced. Neither will it protect against a potential fall in the value of a home, or stop future

insurance premiums rising exponentially e.g. a premium of £500 being increased to £10,000.

Further to the flood event of 2007, the Nimmo’s were aghast when they got their most recent insurance quote in April 2008:

“Our Building Insurance premium has increased more than fourfold. This was a tremendous shock. On ringing our insurer they told me that the premium was ‘loaded’ as a result of the flood.”

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.

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.*