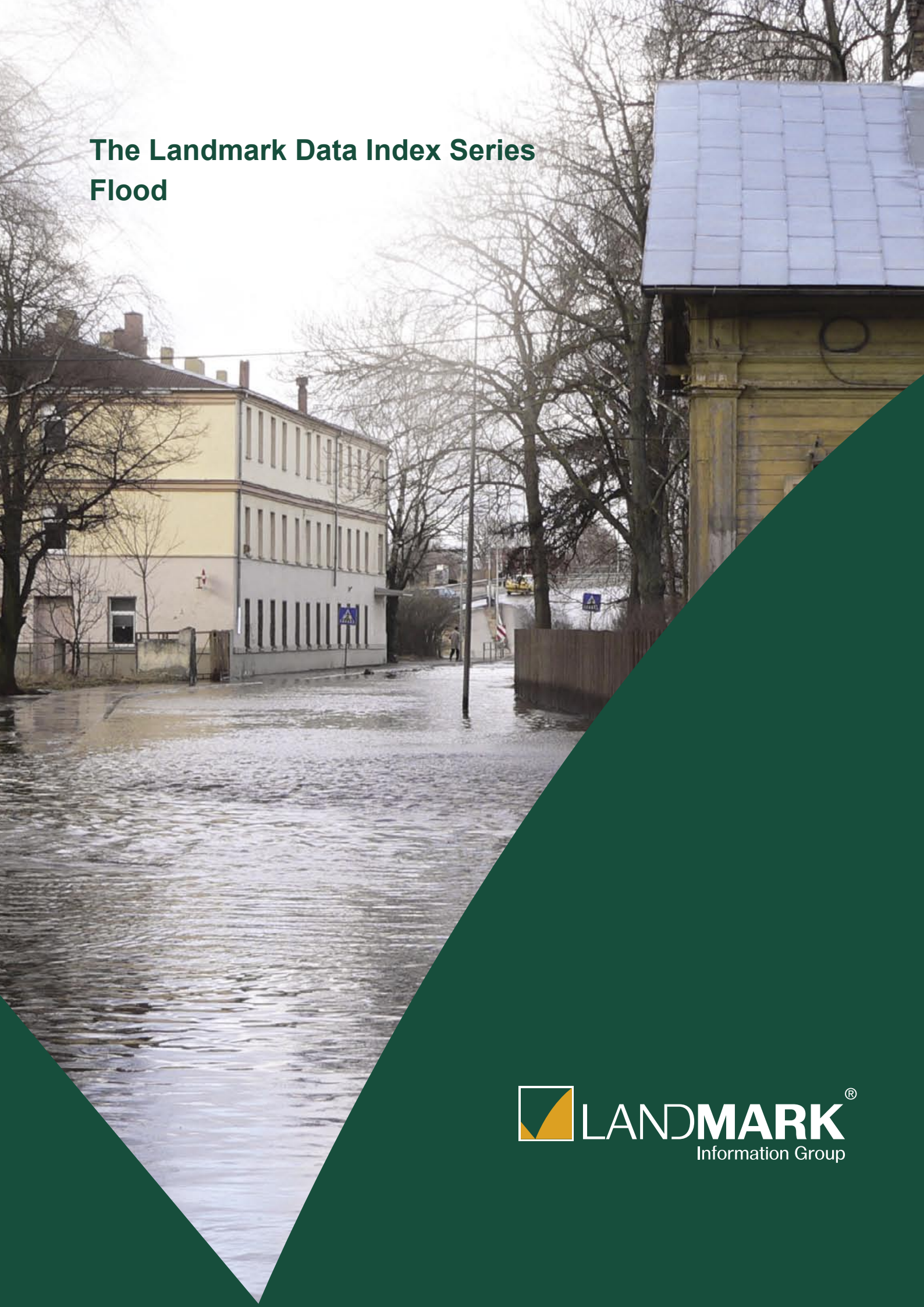


The Landmark Data Index Series

Flood



Introduction

Flood risk is now a fact of life; indeed within England and Wales the Environment Agency has estimated that nearly two million homes and businesses lie in river and coastal floodplains. Reports of flooding are now on average nearly twice as frequent as they were one hundred years ago; experts from the Met Office, world leaders in climate change, predict that we could see a very significant increase in flood risk over the next century.

To know whether a property that you are about to purchase is going to be affected by flood is essential. It could have implications not only on the value of the property but also the costs of insuring. Landmark can help you in determining the degree to which you are affected by flood based on the location of your property.

What is this Data?

Landmark presents flood data for England and Wales in 5 layers. The flood outline data is aimed at increasing awareness of flood risk – it provides information on the likelihood of a flood event for flooding from the rivers and sea for floods with a 1% and 0.5% annual probability.

The extreme flood outline refers to areas with a 0.1% annual probability of flooding and is given for both river and tidal flooding. The flood map also provides information on flood defences and areas that benefit from them.

In Scotland, the data has been generated from using a generalised technique for certain catchments above tidal limits.

Where is it from?



The Environment Agency supply Landmark with the Flood map data for England & Wales, this consists of 5 layers of information: -

1. **Flooding from Rivers or Sea without defences**
2. **Extreme Flooding from rivers or sea without defences.**
3. **Areas benefiting from flood defences**
4. **Linear Flood Defences**
5. **Flood Storage Areas**



In Scotland, flooding data is provided by the Centre for Ecology and Hydrology.

The data set 'River Flood Data' (Scotland) is an indicative data set depicting the liability of land to flooding from rivers.

It is recommended that further enquiries are made of the Scottish Environment Protection Agency or the Local Authority in relation to any local flooding history and the existence of any flood defences.

Which Landmark Products hold this data?

Currently flood data is provided in the majority of Landmark's products: -

- Envirocheck
- Sitecheck Data
- Sitecheck Assess
- Sitecheck Review
- Enviroscreen
- Envirosearch Residential
- Homecheck Professional
- Homecheck Free (In England and Wales)

Flood facts

Currently flood data is provided in the majority of Landmark's products: -

- **Around 5 million people, in 2 million properties live in flood risk areas in England and Wales.**
- **Property, land and assets to the value of £214 billion are at risk of flooding in England and Wales.**
- **Two million homes have been built in the natural floodplain of rivers or the coast and are vulnerable to flooding.**
- **The Environment Agency suggests that 43% of existing flood defences are in a fair, poor or very poor state of repair.**
- **Following the widespread flooding of 2000, insurers paid out more than £1.4 billion in claims.**

Source: Environment Agency



Flooding in the News

Refugees in their own country

Less than a year after moving back into their home, the Keal family was forced to flee again after the River Derwent burst its banks for the second time in two years. Their home had been completely redecorated after the first major flood but just a few months later, they had to watch as all that work was undone by another deluge. The water level reached four feet high in their dining room and it was 12 days before it finally subsided. The floors came up and the plaster came off the walls. Mrs Keal said:

“ Your whole life ends up in a skip in the street and it’s just a heart-breaking nightmare. It’s not just rainwater, it has got sewage and oil in it as well, you walk back through the door and the smell hits you and you see your beautifully restored house wrecked again. ”

Flooding was not seen as a risk when the Keal family bought their home six years before the flooding happened. The local authority survey did not indicate a problem and as the house is several hundred yards from the river, the Keals did not expect to be flooded. After the first flood the Keals were told that it was a one in fifty-year event. Now the local authorities reckon that the river could flood at any time. Mrs Keal said:

“ We have been very happy here but if I had a choice I would not go back, but I don’t have a choice. ”

After the flood, properties in the area halved in value and have been slower in price growth than others in recent years.

UK flood chaos - it could all easily happen again

The floods of 2000 underlined the extent of devastation that could occur again across many parts of the country, with many insurers declaring that claims ran a close second to the hurricane of 1987, the biggest bill yet for a natural disaster. The UK’s changing climate is putting increasing numbers of homes at risk from flooding, according to the Environment Agency.. It says five million people in England and Wales already live in flood-prone areas and the situation is set to get worse as extreme weather events like Boscastle become more frequent. However, Sir John Harman of the Environment Agency said measures were in place to try to restrict the number of properties affected by floodwater.

“ The agency spends £300m a year on flood defences. To take the example of the floods in Todmorden, Yorkshire - 1,000 properties were flooded but 5,000 were protected by the defences. ”