



House hunters' guide to flood risk information

Seven steps to find out more

Flooding can ruin your home. In extreme circumstances it can even force you out of it for months on end while it is being dried out and repaired. Homes at flood risk may also face higher insurance costs.

Knowing about flood risk before you buy your home enables you to make a decision with all the facts at hand.

What are the main causes of flooding?

Flooding can come from a variety of sources. The sea or a river bursting its banks are obvious ones, but heavy rain can also cause what is known as 'surface water flooding'. Sometimes water from beneath the ground comes up to the surface, known as 'groundwater flooding'.

How likely is it?

According to the Environment Agency, 1 in 6 properties are at flood risk in England. In 2014 over 872,000 properties were sold in England, meaning that up to 145,000 properties sold were likely to be at risk of flooding.

So what should I do about it?

The most important thing when buying a home is to go in to the process with your eyes open. You've already taken the first step by reading this. But there are some other simple steps you can follow to make sure you have all the facts before you decide whether to buy.

1. Check the flood risk in the **area** you are thinking of buying. You can easily do this by searching for the postcode on the [Environment Agency's flood maps](#). Make sure you check both the risk from rivers and sea and also the risk from surface water flooding.
2. Ask the estate agent or seller if they are aware of any history of flooding at the **property**. Sellers have a duty to disclose if they are aware of any previous floods that have affected the property.
3. Ask local residents and neighbours if they have experienced any problems with flooding in the past.
4. When you move into buying mode, check your conveyancing solicitor is doing a search on whether the property is at risk of flooding as part of the Environmental Data Search. They should ensure that they are using a search that pinpoints the risk at the specific property and not just the postcode or general area.



Association of British Insurers

5. If the searches highlight a risk of flooding, even if it's low, you should commission a **full flood risk report** which will provide you with the full details of the risk.
6. Your mortgage lender will likely require you to have buildings insurance from exchange, so it's a good idea to obtain an insurance quote at the beginning of the buying process as this may flag up any risk.
7. If you discover the property has experienced flooding in the past, it's a good idea to check if it is now protected by a Flood Defence Scheme which may have reduced the risk.

Further information:

[The Environment Agency](#) and [Natural Resources Wales](#) both provide online maps showing the risk of flooding from rivers and sea, and from surface water, which can be accessed by entering a postcode.

The ABI and its member insurers have worked together to establish Flood Re, which will benefit an estimated 350,000 homeowners across the UK who are at significant flood risk and would otherwise struggle to access affordable flood insurance. Insurers will be able to place the flood risk element of any home insurance policy with Flood Re at a capped premium paid by the insurers based on each property's council tax band. More information about Flood Re can be found at www.floodre.co.uk

There's further information on the ABI website about [preparing your home ahead of a flood](#) and [recovering from a flood](#). This guide tells you [what to expect from your insurer](#) if you suffer a flood.