

# Understanding Flood Risk for property purchasers



**5.2 million properties** are at risk of flooding  
 (1 in 6 homes)  
Parliamentary publication, 2014

**1.4 million properties** at risk of flooding from rivers and the sea alone

**1 million properties** at risk of both flood from rivers and the sea and surface water

**2.8 million properties** at risk of surface water flooding alone  
Parliamentary publication, 2014



**UK coastal flooding** is one of the highest priority risks on the United Kingdom's National Risk Register of Civil Emergencies **amongst catastrophic terrorist attacks and pandemic influenza.**  
National Risk Register of Civil Emergencies, 2015

**Winter 2013/14**  
 • Wettest winter on record for 250 years  
 • December 2013 The worst tidal surge in **60 years**  
**Affected 7,700 homes**  
**3,200 commercial properties**  
**155 severe flood warnings**  
**161,000 calls to floodline**  
National Risk Register of Civil Emergencies, 2015



**The cost of flooding: £28,000** home flooding (average)

**VS**

**£7,300** fire damage (average)  
**£1,000** burglary (average)  
The Telegraph, 2009



**A survey of 2000 people found:**  
**6%** had taken steps for **flood protection**  
**54%** installed measures for **burglary**  
**80%** installed **fire protection** measures  
The Telegraph, 2009

**Your home/property can still flood if:**  
 • You live on a hill  
 • You're not near any body of water  
 • You live in a top floor flat as essential infrastructure can be affected:  
 - drainage  
 - clean water  
 - electricity/gas supply  
 - building lifts  
 - underground car parks

