

## **Risk of Flooding from Surface Water – Maps** **Frequently Asked Questions**

The Environment Agency has recently launched new and updated flood maps.

The maps provide information on all the major types of flooding which affect England, including the risk of flooding from surface water.

They are presented in a clear, simple and consistent way, making it easier for people, communities and partners to understand flood risk and make decisions about how to manage it.

### **What is the Risk of Flooding from Surface Water map?**

The Risk of Flooding from Surface Water Map shows the flood risk from surface water from the impact of heavy rainfall. Using the latest data, technology and modelling techniques it shows areas at risk of flooding from surface water and includes potential depth and velocity. There are four categories of risk:

- high - the chance of flooding in any year is greater than 3.3 percent (1 in 30 year chance)
- medium - the chance of flooding in any year is 3.3 percent (1 in 30 year chance) or less, but greater than 1 per cent (1 in 100 year chance)
- low - the chance of flooding each year is 1 percent (1 in 100 year chance) or less, but greater than 0.1 per cent (1 in 1000 year chance)
- very low - the chance of flooding each year is 0.1 percent (1 in 1000 year chance) or less

The map has been produced by the Environment Agency to inform people about flood risk and help householders, businesses, local authorities and others to be prepared for flooding.

### **Why should I use the maps?**

The new maps will help you understand how likely it is to flood where you live or work.

They will also enable you to prepare for flooding, even if your risk is low. For example, you can check if you can sign up for flood warnings and make sure you have adequate insurance, have stored irreplaceable items out of the reach of flood water and have made a flood plan to help keep you, your family, neighbours and colleagues safe should a flood happen.

### **The maps tell me I live in an area at risk. What do I need to do?**

1. Floods can be devastating, so be prepared and don't wait until it's too late. There are some simple steps you can take to reduce the impact of flooding on your home and business. You can find more information on how to take these actions on the Environment Agency's website [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)

#### *Flood Risk from Rivers & Sea & Reservoirs*

High/Medium risk:

- Sign up for free flood warnings
- Complete a flood plan
- Find out how to prepare your property for flooding

Low/Very Low risk:

It is important to remember that while the risk is low, we can never eliminate the risk of flooding, and there are lots of things you can do.

- Check if you can receive free flood warnings
- Complete a flood plan
- Find out how to prepare your property for flooding

*Flood risk from Surface Water:*

There is no warning service for surface water flooding but you can keep up to date with local weather bulletins to forewarn you of heavy rainfall. There are also simple steps you can take to prepare for this type of flooding.

- Complete a flood plan
- Find out how to prepare your property for flooding
- Check the three-day flood risk forecast

**Why can't I find out if my property is at risk of flooding?**

The Environment Agency's flood risk information is not usually suitable for identifying individual properties at risk of flooding. Although it can estimate whether your local area is at risk of flooding, some assumptions have to be made in any flood modelling and so the maps can never be perfect.

The Agency isn't able to say whether an individual property is at risk of flooding, as this is influenced by factors such as the height of door steps, air bricks or the height of surrounding walls.

To find out if a specific property is at risk, you will need to consider completing a detailed flood risk assessment for your property.

**I don't live near a river or the sea, why is my area at risk on the map?**

Flooding follows the natural contours of the ground – so areas at risk of flooding are often hundreds of metres from a river or the sea. The location may be on a route that flood water will take. Alternatively there may be culverted (piped) watercourses under the property or nearby, which you may not be aware of. During a flood these may not be able to carry all of the flood water and some water will flow over the ground. Surface water flooding particularly, often happens in places that people wouldn't expect because it's a long way from a river or stream – it happens simply because there is nowhere else for the rainwater to go.

**I thought I was protected by a flood defence, is this shown on maps?**

The Risk of Flooding from Rivers and Sea map takes account of flood defences. However, whilst a flood defence may reduce your risk of flooding from rivers or sea, it is less likely that it will reduce your chance of flooding from surface water.

Remember though, that whilst flood defences reduce the level of risk they don't completely remove it. They can be overtopped or fail in extreme weather conditions, or if they are in poor condition.

Flood reduction measures – including measures such as underground flood storage tanks – can reduce the chance of flooding from surface water, but these are generally not taken into account in the Risk of Flooding from Surface Water map. Where local information (from your local authority) has been incorporated in the development of the map, this may well include the effects of surface water flood reduction measures.

If you would like further information on the risk of flooding from rivers, the sea and reservoirs in your area, speak to your local Environment Agency office on 0845 988 1188.

If you would like more information on existing or planned surface water reduction measures in your area then you can contact Lincolnshire County Council's customer services team. [CONTACT DETAILS](#)

**I have lived here for x years but my property has never flooded, why am I shown on the map?**

The maps show the risk of flooding, not where has or has not flooded in recent years. For example, there may be locations shown as high risk which have not flooded in the life of a typical mortgage (30 years).

Although this means there is greater than a 2 in 3 chance that they would experience flooding during this time, it also means that there is nearly a 1 in 3 chance that they wouldn't, which is why you may not have experienced flooding since you have lived there. This doesn't alter the risk of that location flooding in any given year.

If you would like more information on existing or planned surface water reduction measures in your area then you can contact Lincolnshire County Council's customer services team.

**My property or location has flooded before, why is that not shown on the map?**

The maps are based on the best available evidence available at the time. There are several reasons why a location which has flooded may not be shown on a map. The maps are produced using the Environment Agency's computer models.

Each map shows the risk of flooding from a particular source (e.g. reservoirs, surface water, rivers and sea) so it may be that the flooding you experienced is shown on one of the other maps. The maps also show flooding under certain conditions and rainfall probabilities. Alternatively, it may be that it will be shown on a future update of the map.

**How do I find out whether I can insure my home for flooding?**

To find out whether you can insure your home, contact a range of insurers to obtain quotes.

If you live in an area of high flood risk or where there have been previous insurance claims for flooding, you may need to find a specialist insurer, or use a broker to obtain insurance. The National Flood Forum also provides advice on obtaining flood insurance.

**Will my insurer use the maps?**

The Environment Agency makes their flood risk information available to insurers who may use it alongside other information to inform their decisions about provision and cost of insurance. It is worth noting that insurers already have other/their own surface water information, so this is an additional dataset which they may decide to license. The Agency is always clear that the maps estimate flood risk for areas of land, not individual properties.

The Environment Agency and Lincolnshire County Council have no role in determining insurance cover or setting premiums. Insurers are free to use whichever data they like to determine whether to offer insurance and at what price.

**My area is shown on your maps as being at flood risk. Will my insurance go up?**

The Environment Agency and Lincolnshire County Council have no role in determining insurance cover or setting premiums. Insurers are free to use whichever data they like to determine whether to offer insurance and at what price.

The Environment Agency makes their information on flood risk from rivers and sea available to insurers, who may use it alongside other information to make decisions about flood insurance.

If the Risk of Flooding from Rivers and Sea or Risk of Flooding from Surface Water map shows your area to be at risk of flooding, then the flood risk may affect whether flood insurance is available and at what cost. Flood risk in an area is defined as 'significant' according to an agreement between the government and the Association of British Insurers (ABI). The agreement – the 'Statement of Principles' - is about offering insurance, not about pricing.

For more information about what this means, go to [www.abi.org.uk](http://www.abi.org.uk) and search 'flooding'

For more information on the future of flood insurance, go to [www.gov.uk](http://www.gov.uk) and search 'flood insurance policy'.

**Will my insurance go up even if my area is shown as at a medium or low level of risk?**

The Environment Agency makes their flood risk information available to insurers, who may use it alongside other information to make decisions about flood insurance. Not all insurance companies licence and use their data. Many use data available from commercial companies and some have their own data too. The price and availability of insurance will depend on what information an insurer uses to assess and price the risk. This is a commercially confidential decision for insurers, which neither the Environment Agency nor Lincolnshire County Council have a role in.

**Will the Risk of Flooding maps reduce the value of my property?**

Evidence suggests that flood risk maps do not reduce the value of a property, unless it has recently flooded.

If you are selling or buying a house, flood risk is included in standard solicitors' searches. Whilst the map information is not property specific, making it available to be included in these assessments, allows the prospective purchaser to understand risks in the area of the property and make better informed decisions about their purchase.

If a property is in an area of high flood risk it may be more difficult to obtain low cost flood insurance, and this may affect buying or selling a property, particularly if it has a history of flooding. The government is currently working with the Association of British Insurers (ABI) on a new agreement to secure the future availability and affordability of home insurance in areas of flood risk.

The Environment Agency makes their flood risk maps available to raise people's awareness of flood risk so they can act to reduce their risk – such as prepare for flooding or installing flood protection products.

It is better for all parties to be open and honest about flood risk information – and to take action to reduce any risk – than to withhold information and ignore the risk.

**I am shown as 'at risk' on the Surface Water Flood Maps. What does Lincolnshire County Council do to deal with Surface Water Flood Risk?**

Under the Flood and Water Management Act, Lincolnshire County Council (as Lead Local Flood Authority) is responsible for managing risks presented by flooding from:

- surface water
- ground water
- ordinary water courses (those which are not managed by the Environment Agency)

Before this legislation was introduced, the authorities responsible for managing flood risk and drainage in Lincolnshire agreed to form a partnership to work more closely together.

You can never eliminate the risk of flooding, but working alongside other agencies is the most effective way to reduce the likelihood of flooding and to provide local communities with the information they need to be better prepared for flooding.

Where properties have been flooded, the county council will carry out an investigation to establish the cause of flooding. It will consider which authority is responsible, and whether they can take measures to reduce the chance of it happening again in the future.

A programme of works across the county has been developed within the Joint Lincolnshire Flood Risk and Drainage Management Strategy, showing the main projects that all risk management authorities, including the county council, are planning to undertake in 2013-14.

The Joint Lincolnshire Flood Risk and Drainage Management Strategy is available online at: [www.lincolnshire.gov.uk/floodrisk](http://www.lincolnshire.gov.uk/floodrisk) (hard copies are available on request, please contact 01522 782070 for more information).

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