

Flood and Coastal Erosion Risk Information

Understanding your risk and preparing for flooding

May 2012

This factsheet has been prepared to help you understand what flood and coastal erosion risk information is available to you. It also provides some tips on what you can do to prepare for flooding if you find out your home or business is in an area at risk.

Floods can happen anywhere, at any time. Flooding is caused by a variety of factors including rising ground water levels, sewers overflowing, run-off from heavy rain as well as flooding from rivers and the sea. Even if you live miles away from the sea or a river, there is still a chance that other types of flooding could affect you.

Sources of information on flood and coastal erosion risk

- **River and sea flood maps** The Environment Agency (EA) produces flood maps to set out the risk of flooding from rivers and the sea. They are available through the EA's *What's In Your Backyard?* web pages or from your local EA office.
- **Coastal erosion risk maps** The first coastal erosion risk maps, showing predictions of the extent to which the shoreline on England and Wales may change up to around 2025, are now available on the EA's *What's In Your Backyard?* web pages.
- **Flood risk information letter** The EA can provide a letter setting out the flood risk from rivers and the sea for the area of your address, which may be helpful for obtaining insurance. The letter is available free of charge from your local EA office, or call 03708 506 506 for more information.
- **Reservoir flood maps** These show the areas at risk from flooding if large reservoirs (those that hold over 25,000m³ of water) were to fail. They are produced by the EA and are available through the EA's *What's In Your Backyard?* web pages or from your local EA office.
- **Information about local flood risk** Lead local flood authorities' functions include the development of local flood risk management strategies showing the extent of flood risk in the area and how it will be managed in partnership with others. In particular the local strategies will identify risks and include actions to alleviate flooding from surface water, groundwater or minor rivers. They make their information about the risks publicly available. Contact your local authority for more information.
- **Information about sewer flooding** Water and sewerage companies are responsible for managing the risk from sewer flooding. For more information contact your water and sewerage company or Consumer Council for Water.
- **Bespoke flood and coastal erosion risk assessments** Some commercial companies can conduct flood and coastal erosion risk assessments and sell you more localised information about the risk to your property. Information about such companies can be obtained through the National Flood Forum's Blue Pages directory, your solicitor or surveyor.
- **Information from insurance companies and brokers** Insurance companies and brokers may be able to provide you with their view of your flood risk, particularly the assessment they

are using to set your premiums. Contact individual insurance companies or brokers directly, the Association of British Insurers (ABI) or the British Insurance Brokers' Association (BIBA).

Taking action

If you know your property or business is in an area at risk of flooding, there are a number of simple steps you can take to prepare and take action.

1. **Sign up for free flood warnings.** The EA provides a flood warning service to many areas at risk of flooding from groundwater, rivers or the sea. You can choose to receive warnings by telephone, mobile, SMS text, email, or fax. In some places, households and businesses have been automatically added to the flood warning service using landline phone numbers provided by Telephony companies. Find out if you can sign up for the free 24-hour Floodline Warnings Direct service by visiting the EA's website or by calling 0845 988 1188.
2. **Make a flood plan.** If you live or work in a flood risk area, act now and plan what you would do in a flood. Don't wait until it happens as you may not have time. Completing a flood plan will help you decide what practical actions you can take before and during a flood, which will help reduce the damage flooding can cause. To download a flood plan template, visit the EA's website.
3. **Install flood protection equipment.** Flood protection products can help stop flood water getting into your property. You can get more information about flood protection equipment in the EA's leaflet *Prepare your property for flooding* which is available online. An independent directory of flood product manufacturers is also available on the National Flood Forum's Blue Pages directory.

For more information	
Floodline	0845 988 1188
Environment Agency	www.environment-agency.gov.uk
Consumer Council for Water	www.ccwater.org.uk
National Flood Forum	www.floodforum.org.uk
Blue Pages directory	www.bluepages.org.uk
Association of British Insurers (ABI)	www.abi.org.uk or 020 7600 3333
British Insurance Brokers' Association (BIBA)	www.biba.org.uk or 0870 950 1790
Royal Institution of Chartered Surveyors (RICS)	www.rics.org/flooding
Know Your Flood Risk campaign	www.knowyourfloodrisk.co.uk

