

Advice for property owners following flooding



If your property has been affected by flooding you will want to restore it to a habitable state as quickly as possible. However, care must be taken to ensure that you receive the correct professional advice and that only competent, reputable contractors are used. This simple guide is aimed to help you through the process at this difficult time.

Insured Properties

If your property and/or contents have been damaged due to flooding and you're unsure what to do regarding your insurance claim, we'd advise you to contact your insurer as soon as possible. The insurance provider may also commission a loss adjuster and/or a Chartered Structural Engineer to investigate the matter. Take photos both of the building and any damaged items before removing from your property, to use in any future claim. You may find it useful to compile lists of damaged or lost items, to create a diary or log of activity and to record the contact details of everyone involved in the repair of your premises.

Uninsured Properties

If your property is not insured consider employing a Chartered Structural Engineer, Chartered Surveyor or Chartered Building Engineer to survey the premises on your behalf, to determine the damage that has occurred and any potential means of repair. They can also provide advice regarding the continuing stability and safety of the premises, and how to protect against future floods.

A competent professional should hold the qualifications CEng, MRICS, MCABE or MCIQB. They are expected to conform to the professional and ethical standards of their institution and to offer third party insurance for their activities. However it is always best to obtain a written scope and cost of services before commissioning work, to avoid the risk of unexpected costs or disappointing outcomes.

Appointing a Contractor

If your home needs repairs and are unsure who to approach for the works, we would advise that you seek several quotes for repair work from reputable businesses, and request references where possible, to check on the quality of work. Also ask neighbours or friends if they have any recommendations, and use local businesses where possible. Before work starts ensure there should be a written agreement (through a

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quote or letter of appointment) about what works are included in the price of the work. Your contractor should be aware of our 'Guidance for insurers and contractors' to make sure you obtain any necessary approvals for the work.

Information and Further Advice

Useful advice regarding making good the impacts of flooding can be found on the independent CIRIA webpages at: http://www.ciria.com/flooding/about_this_site.htm

If your premises are located both adjacent to and over a water course, you may potentially hold additional responsibilities for the water course. Further guidance is available from the Environment Agency at <https://www.gov.uk/government/publications/riverside-ownership-rights-and-responsibilities>

If you would like further advice or want to report a problem trader to Trading Standards, please contact the Citizens Advice consumer helpline via their online form, visit Citizens Advice or telephone 03454 04 05 06.

Web addresses for engineering and surveying institutions:

<https://www.istructe.org/>; <https://www.ice.org.uk/>; <http://www.rics.org/uk/>;
<http://www.cbuilde.com/the-cabe/>; <http://www.ciob.org/>

NHS Information about risks from damp and mould is available at <http://www.nhs.uk/chq/Pages/Can-damp-and-mould-affect-my-health.aspx?CategoryID=87&>