



Aviva Flood Report: Adapting to the rising tide

December 2020

Introduction

So far, in 2020 the world has faced unparalleled challenges.

As well as being the year that saw the emergence of the global Covid-19 pandemic, 2020 has also been a year of extreme weather across the UK. February 2020 was the wettest February on record for the UK¹ and three storms - Ciara, Dennis and Jorge - battered many parts of the country. These events brought strong winds and heavy rains, with widespread flooding to many areas.

This year has shown extreme weather is no longer confined to autumn and winter months; in the summer, many areas were hit by gale force winds and rainfall from Storms Ellen and Francis, bringing flash flooding with them.

These events are a stark reminder that storms and floods are becoming ever more commonplace in the UK, and changes to our climate are set to continue. Since 2007, over 80,000 properties in the UK have flooded², and as recently as October, the UK saw its wettest day since records began in 1891, with enough rain falling in one day to fill Loch Ness.¹

As one of the UK's leading insurers, we see first-hand the devastation that floods can cause; leaving homes underwater, communities cut off and businesses unable to trade. Sadly, some properties can be flooded more than once in a matter of weeks, and it's often the most vulnerable that can be the hardest hit.

The Flood Report from Aviva considers several different aspects of flooding, including awareness of risk, attitudes to preventative measures and the extent to which flooding and climate change is influencing where we live.

Are people in high-risk areas more aware of flood than others? How well do people understand flood-resilient measures and are they willing to install them? Do people consider flood risk when deciding where to live, and are they worried about increased extreme weather in the future?

This report asks these questions, seeks to understand attitudes to flooding and examines the impact of extreme weather in the future.



Colm Holmes
Global CEO,
General Insurance, Aviva



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¹ Met Office 16 October 2020 - <https://www.metoffice.gov.uk/about-us/press-office/news/weather-and-climate/2020/mid-october-statistics>

² Association of British Insurers, November 2020 - <https://www.abi.org.uk/news/news-articles/2020/11/surviving-a-flood---consumer-help-from-the-abi/>

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Research methodology

Research commissioned by Censuswide for Aviva September 2020. 2,004 nationally representative respondents which were split into groups according to flood risk with 250 in 'high flood risk' areas, 250 in lowest flood risk areas and the remaining recorded as average risk. The risk of each area was defined by Aviva's flood mapping data which assesses river and surface water flood risk.

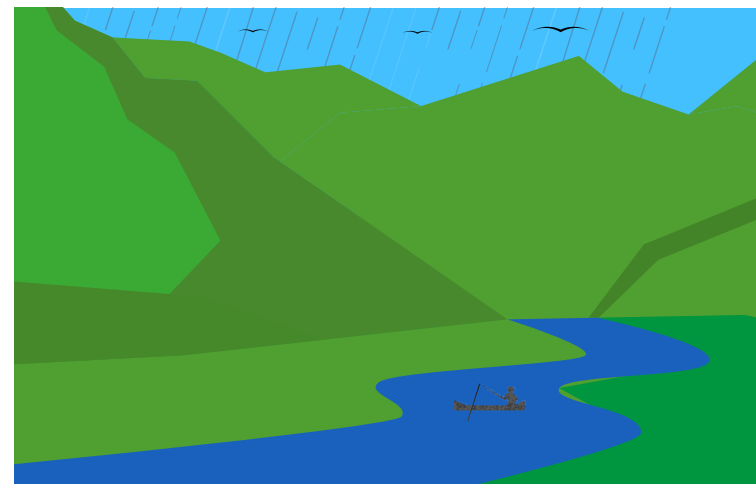
Prologue: Are all floods the same?

A common misconception is that all floods are the same; caused by prolonged rain and rivers overflowing. That's certainly the cause in a lot of cases, but there are different types of flooding, which can affect the level of damage caused. It's also worth noting that water leaks – or what insurers commonly refer to as 'escape of water' - are not a type of flooding.



Surface water/flash floods

Also known as pluvial flooding, can occur anywhere in the UK. These floods happen very quickly, and they're usually caused by very heavy rain, or when excess water can't be absorbed quickly enough often due to blocked drains or concrete driveways and roads. This is the most common type of flooding, affecting over one in ten (12%) of all UK properties, three times as many as river or coastal flooding (according to Aviva flood map data). Flash floods may come and go very quickly and often cause less damage.



River flooding

Or fluvial flooding, is very common in the UK. It usually happens when there's been a lot of rainfall and a body of water - like a river - bursts its banks. River floodwater in properties can be deep and can take a while to subside, which means the drying out process for this type of flood can take longer. River floodwater may also contain sewage, so items must be thrown away or decontaminated. Despite being common, less than a third (28%) of residents in our survey whose home is at risk said it was due to river flooding.



Coastal flooding

Affects coastal communities around the UK. Extreme weather and high tides can cause a rise in sea levels and tidal surges, overtopping coastal defences. Seawater can cause significant damage and salt can cause additional problems to buildings. A fifth (20%) of UK residents whose home is at risk from flooding said coastal flooding was the cause, although it is much less common than other types.



Groundwater flooding

When the water table becomes saturated and the ground can't absorb any more water, the water rises above the ground and causes a flood. This usually takes a long time to happen and is less common than other types of flood. However, a third (32%) of people said their home was at risk from groundwater flooding.

Prologue:

Are all floods the same?

As our diagram shows, according to Aviva's flood mapping data, in total, **14% of UK properties are at risk from flooding**; **12% of properties suffer from surface water flooding**, and **four per cent (4%) of properties are at risk from river or coastal flooding**. However, these numbers include 2% of properties which are at risk from both surface water and river or coastal flooding.

14%
or **one in seven**
properties at risk
from flooding



Chapter one: What's the risk?

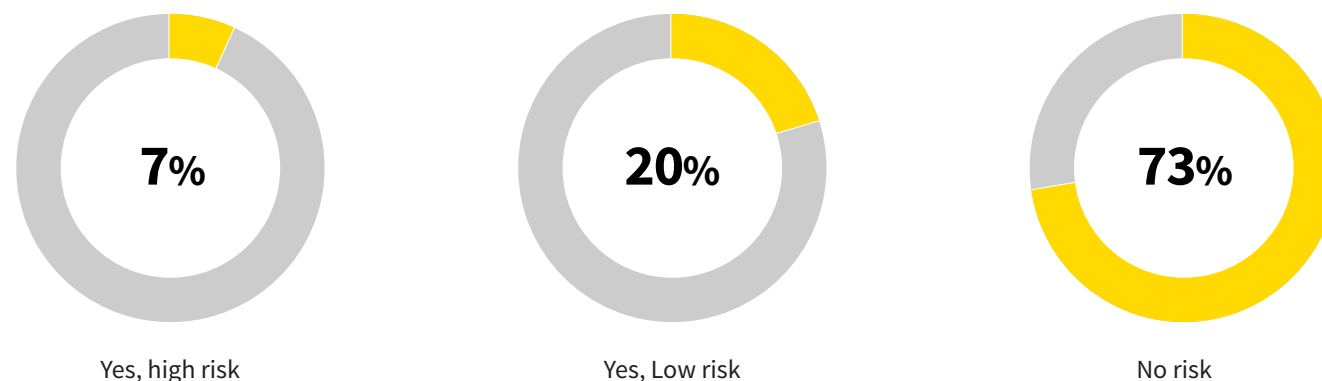
More than two thirds (67%) of UK residents in high risk areas say their property faces no flood risk.

This chapter considers how aware people are of the risk their property faces and whether where we live influences our awareness. It also explores any differences in views between those whose properties have flooded previously and those who haven't been directly affected by flooding.

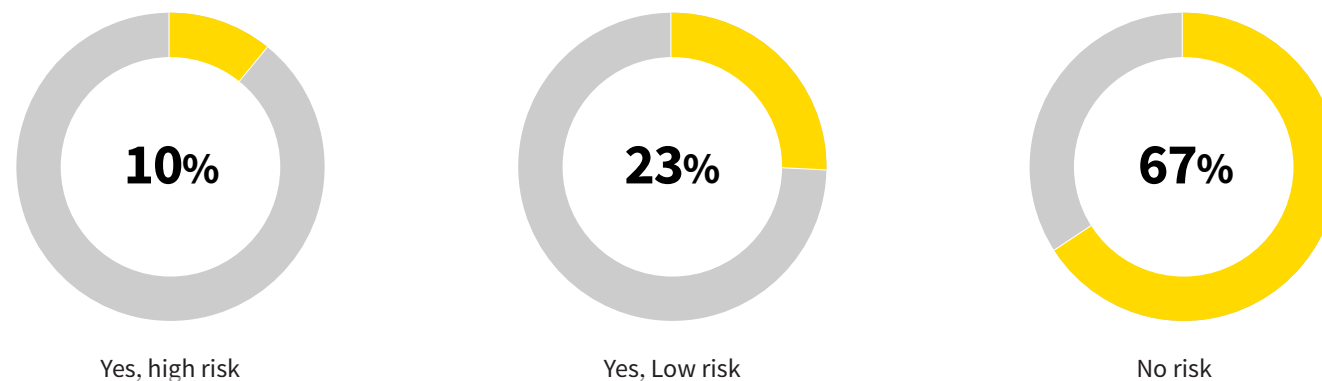
According to the Environment Agency, over 5.2 million properties³ are at risk from flooding in England and the number is set to rise with the increased threat from flash floods, especially in built-up areas.



Perceived flood risk for all respondents



Perceived flood risk for those living in higher risk areas



Chapter one: What's the risk?

People's perceptions are confused and many under-estimate the level of risk

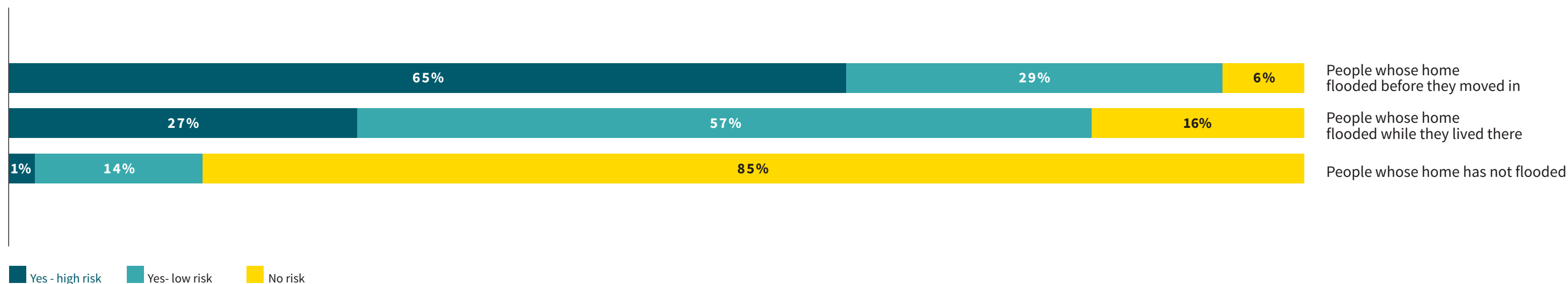
It seems people are confused about flood risk and many are under-estimating the level of risk their property faces. Awareness is worryingly low for those living in high-risk areas; over two thirds (67%) of those living in these areas say their property is not at risk at all. Only one in ten (10%) believes their property has a high risk of flooding, whereas Aviva's flood mapping data suggests 1 in 7 of all UK properties (14%) are at risk from flooding.

Lightning doesn't strike twice?

Only 15% of all people surveyed say their property had been flooded previously; of these, 6% said it happened before they moved in and 9% said since. Of those whose home had flooded, 59% of them have suffered a flood within the last four years and almost two thirds (65%) had been flooded at least twice. Worryingly, a quarter (24%) say they had been flooded three times. On average, flood-hit homes had been flooded 2.16 times, suggesting flooding is not a one-off occurrence for many people.

It seems confusion over flood risk and how often flooding can happen means many people think – and hope – that they won't be affected again, especially if flooding occurs while they are living in a property. Our research found that people whose home had flooded while they lived there were far less likely to think their property is at high risk from flooding (27%), compared to those whose home was flooded before they moved in (65%). Understandably, residents want to be optimistic that their home won't be affected again, but the reality is that if a property has flooded once, it's sadly more likely to be flooded again.

Do you think your property is at risk from flooding?

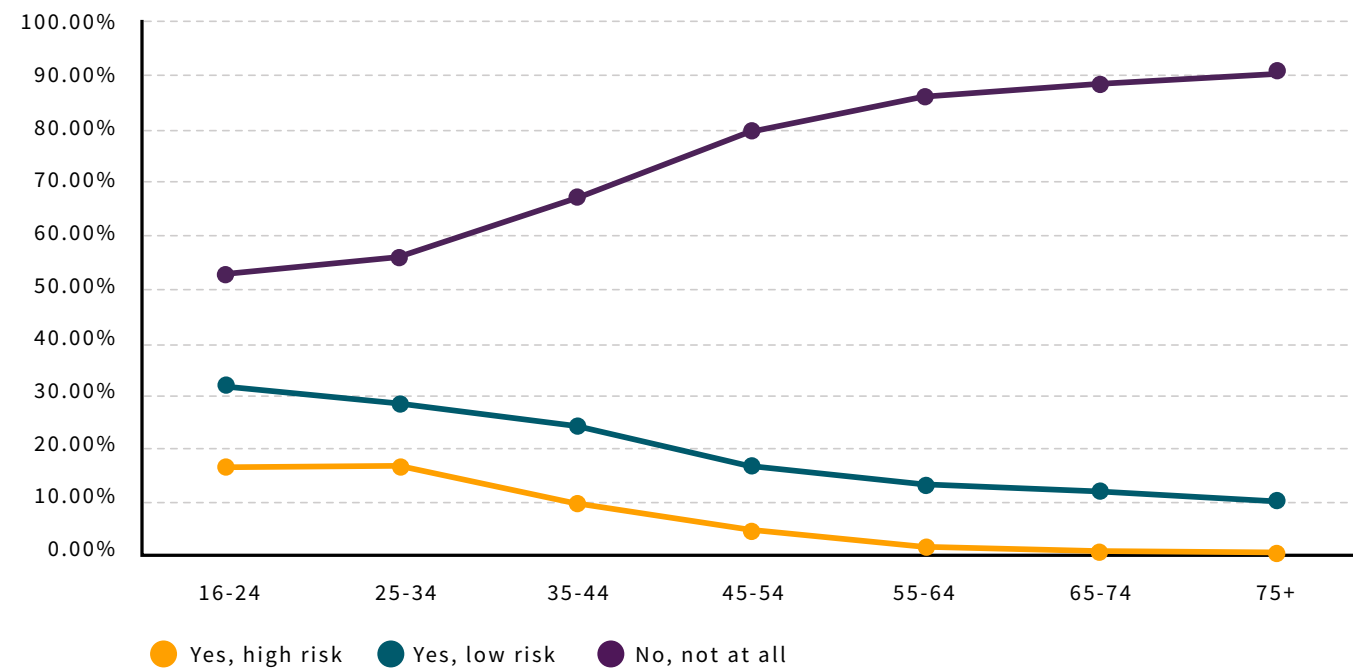


Chapter one: What's the risk?

Perception and awareness of risk decreases with age

Perhaps reflective of the fact they've grown up in the era of climate change and environmental awareness, younger people are more likely to think their home is at risk from flooding than older age groups. Nearly half (48%) of 16-24-year olds believe their home is at risk from flooding compared to just over one in eight (12%) of over 65s. Less than 2% of over 55s believe their home is at high risk.

Do you think your property is at risk from flooding?
Response by age



Chapter one: What's the risk?

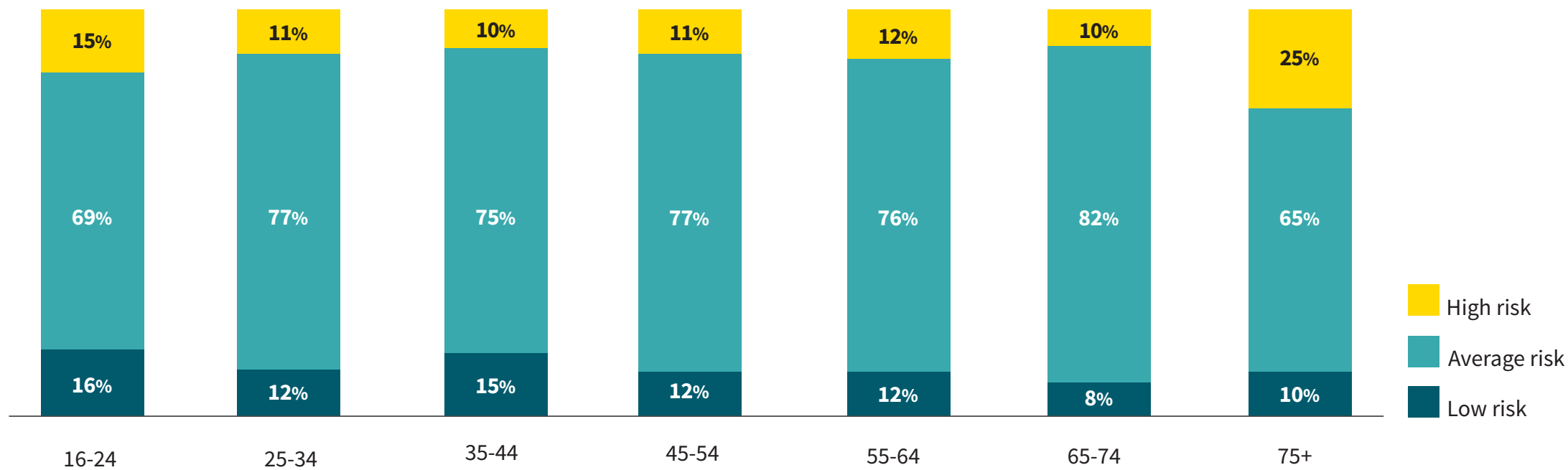
It hasn't happened yet, so it won't?

The study found consistently that perception and awareness of risk and concern decreases with age, with older generations less likely to worry about flooding, take action or think it will happen to them.

As we saw earlier, just one in eight (**12%**) people over 65 years believe their property is at risk from flooding, and only a very small minority (**2%**) say they have been flooded. The over 55s are much more likely to say their

property has not flooded at all. This could indicate a perception among older age groups that if a flood hasn't occurred at their property in the time they've lived there, it won't happen. Despite this perception, older age groups are more likely to live in high-risk areas, with **16%** of over 55s living in a high-risk area (compared to **12%** of under 55s).

Flood risk (actual) according to flood mapping data



Chapter one: What's the risk?

Older generations are also much **less likely to be aware** of flood mitigation measures, such as flood gates, (explored later in the report) which can be taken to help minimise flood damage, with two thirds (**64%**) of **over 55s** saying they haven't heard of them compared to half (**49%**) of **under 55s**.

Of those who had heard about these measures, the overwhelming majority (**93%**) of over 65s hadn't implemented them, compared to younger generations. However, three quarters (**75%**) of over 65s who have heard of them said they would consider installing them in a high risk area. In common with most age groups, flood risk is low down on the considerations when choosing a new home, but the over 55s are most concerned about the appearance of a property (**29%**) compared to 25% on average.

When it comes to whose responsibility it is to protect homes from flooding, the older we are, the more likely we are to say it's up to local authorities, with two thirds (**66%**) of over 55s saying this, rising to **72%** for over 65s (compared to **50%** of under 55s).

Perhaps unsurprisingly, and consistent with their views on flood risk being low, older age groups are also less likely to be worried about the future impact of flooding, with a third (**33%**) of over 55s saying they aren't worried, compared to just over a quarter (**28%**) of under 55s.

This optimistic view is to be welcomed, but as the research shows, the reality is that older people are just as likely - if not more likely - to be affected by flooding, despite their perception.



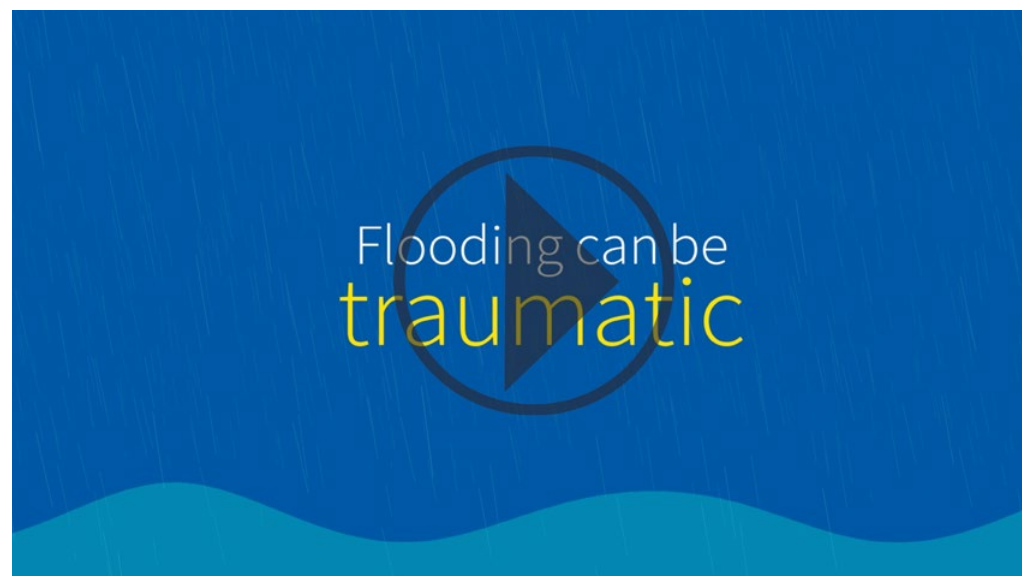
Chapter two: Minimising the damage; introducing flood-resistant and resilient measures

More than half (55%) of all UK residents haven't heard about **flood mitigation measures**

While flood defences in towns or villages offer the best protection against flooding by helping to protect whole communities, sadly not every flood can be prevented.

However, flood mitigation measures can make a difference. Flood-resistant measures – which help to stop water from entering the property in the first place – and flood-resilient measures – which help to minimise

the damage that flood water can cause – have an important role to play in helping people to get back into their home or business quicker. Instead of living in temporary accommodation for many months, if resilient repairs have been installed customers may only need to move out for a few weeks, or not at all.



This short film helps to explain flood-resistant measures



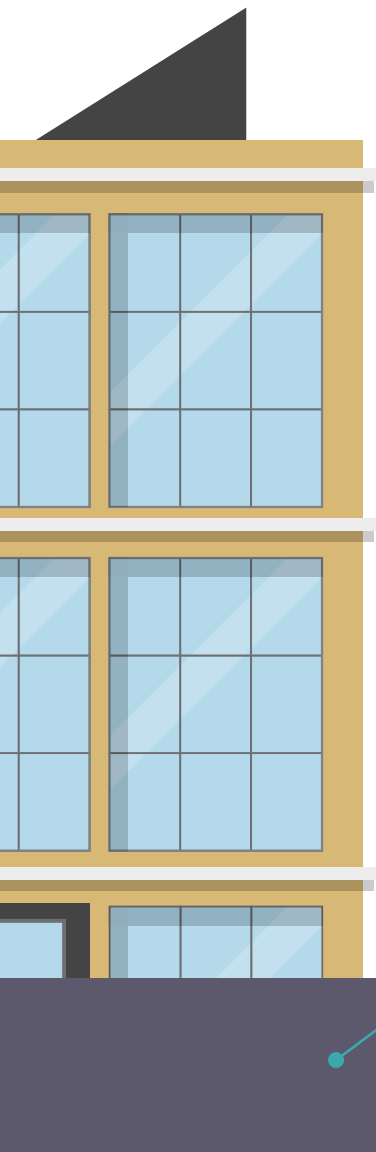
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Chapter two:

Minimising the damage; introducing flood-resistant and resilient measures

**Flood-resistant measures –
which help to prevent water from
entering the property**

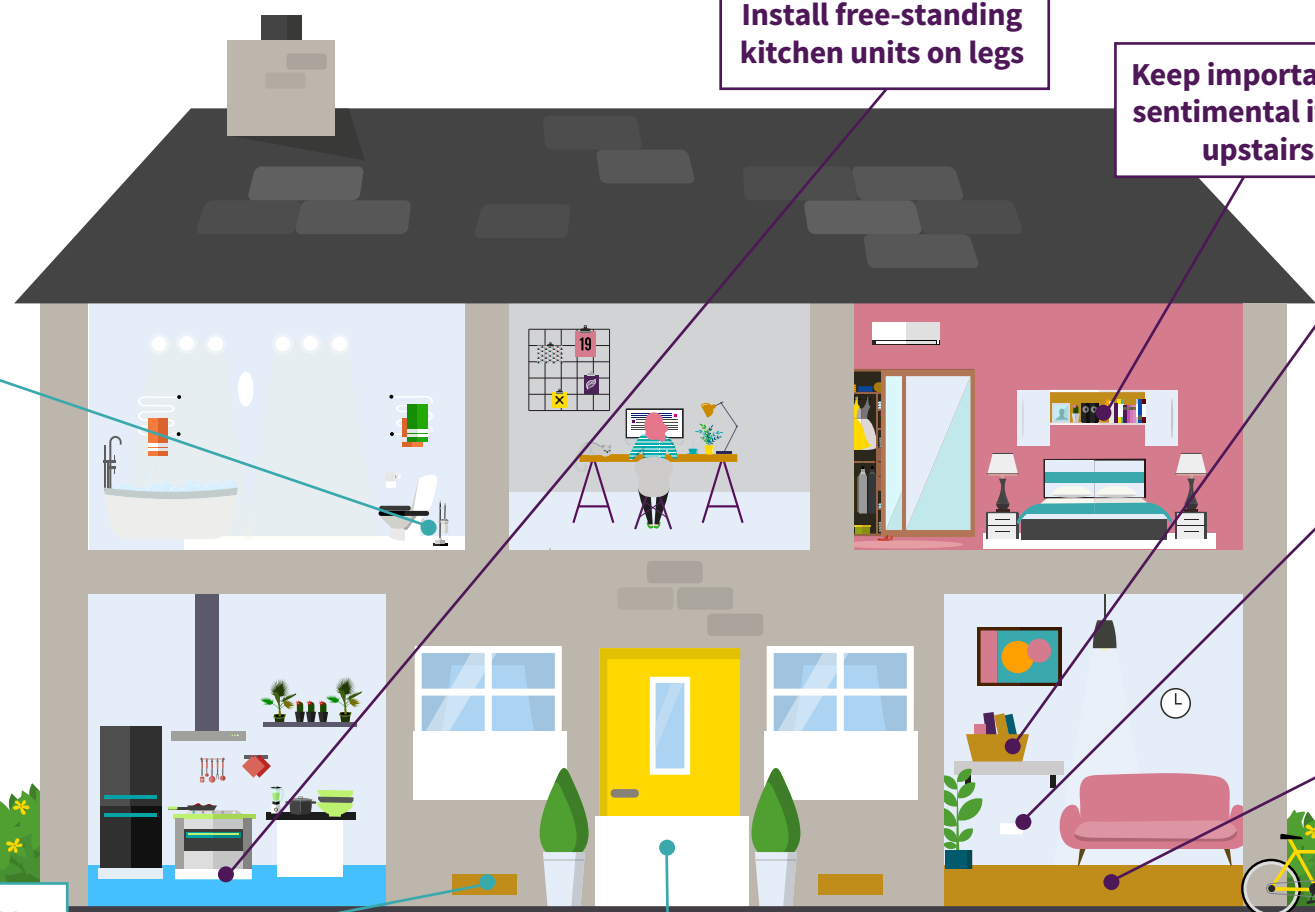
**Flood-resilient measures –
which help minimise the damage
caused by flood water**



Temporary barrier
around the property
(for businesses)

Non-return valves
on toilets or other
waste-water
systems

Install self-closing
airbricks to help stop
water from entering
your home



Install free-standing
kitchen units on legs

Keep important or
sentimental items
upstairs

Store items on low shelves in
baskets, which can be easily
moved if there's a flood.

Move plug sockets and electrical
equipment above expected flood
level, place washing machines
on plinths and raise boilers
and meters to higher levels so
they're above the water level

Replace carpets with
tiled, solid wood or
concrete floors

Flood gates
on doors and
windows

Replace concrete or tarmac
drives or patios with more
porous materials, such as gravel
or grass to allow water to be
absorbed into the ground

Chapter two:

Minimising the damage; introducing flood-resistant and resilient measures

Earlier this year, a **new Code of Practice**⁴ on flood resilience was launched by an industry-led group in collaboration with the Government. The Code brings much-needed confidence, guidance and consistency for all stages of the building process and helps consumers to know what to install and how.

Despite the launch of the new Code, awareness of resilience remains low. More than half (**55%**) of UK residents have not heard of these measures although flood-resistant measures are more familiar than resilient measures.

Best intentions

More than two thirds (**68%**) of people who'd heard of flood-resilience or resistance said they would implement them in their home if in a high risk area, but in fact only a third (**37%**) had taken action.

There are some encouraging signs, although it seems many will only act if the worst happens and a flood occurs. Residents whose homes had been flooded previously are more likely to take action, with **83%** who have heard of them installing flood mitigation measures.



Chapter two:

Minimising the damage; introducing flood-resistant and resilient measures

It won't happen to me (again)

As with attitudes to flood risk, it seems many residents think that if they've been flooded once, it won't happen again. Almost a fifth (17%) of people whose homes had been flooded have not taken steps to make their homes more flood resilient, even though, as shown earlier, almost two thirds (65%) had been flooded at least twice.

However, take-up of flood-resilient (rather than resistant) measures is higher if the home is flooded while they live there, perhaps suggesting that insurers are playing a part in encouraging take-up.

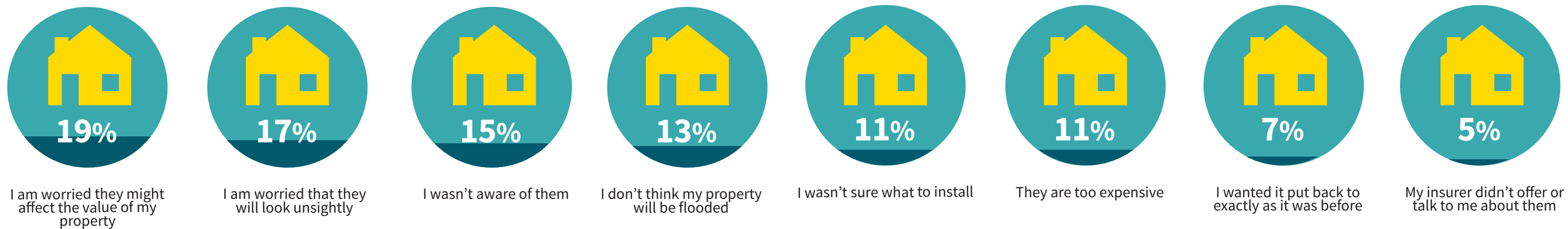
Residents who have experienced a flood while living at their property are almost three times as likely to have installed flood-resilient measures (44%) compared to people whose homes flooded before they lived at the property (17%).

The study shows that residents are more worried about the aesthetics of flood mitigation and the impact on the value of their property than the effect of the flood itself. When asked why they haven't installed flood mitigating measures, a fifth (19%) of those who'd been flooded said they were worried that they would affect the value of the property, and 17% of residents said they thought

these measures would look unsightly. Perhaps this reflects a concern that flood mitigation measures are a permanent reminder that a property has been flooded in the past.

Over one in eight (13%) said they haven't installed measures because they didn't think they would be flooded again.

Respondents whose property has ever been flooded and didn't implement flood resilient or flood resistant measures when repairing the property. Why not?



Chapter three:

Taking action and managing a claim

A quarter of UK residents (25%) say **appearance** is the **most important factor** when choosing a **home**, with **flood risk** 11th on the list

We explore how prepared our properties are for **typical winter weather** and give **advice to homeowners** about the steps they can take to **protect their homes** and **help prevent damage**. According to a separate Aviva study earlier this year⁵, two fifths (**38%**) of UK adults have carried out extra home maintenance work during 2020, compared to previous years, and more than half (**56%**) are taking additional precautions this winter. Taking these steps earlier in the season can help residents to spot issues before they get worse and can prevent further damage when the bad weather arrives. [Advice and tips](#).

“ **Having worked in Aviva property claims for 10 years, I’ve seen the devastation that floods can cause; not just the damage to the property, but the emotional strain this can place on families. Flooding is one of the most traumatic events that can happen to someone in their home and it’s very upsetting to see everything you own be destroyed.**

We have access to some excellent forecasting models which allow us to predict where and when a flood might happen, and often this means our teams can be on the ground helping customers before the water enters their home. This can make a huge difference in minimising damage and allowing the drying out process to happen sooner.

On the day of a flood, we’ll be talking to customers, making sure they’re safe and if they can’t stay at home, we’ll organise temporary accommodation. We also make emergency payments for food, clothing and nappies. Understandably, some customers

want to stay in their home, so we arrange emergency work to allow this to happen, such as installing a temporary kitchen.

Floodwater is often contaminated with sewage which sadly means it’s not just a case of drying things out. Insurance can replace things like TVs but sentimental items, including children’s toys, photos and family heirlooms are irreplaceable and losing these items can be very upsetting.

Helping customers in the immediate aftermath of a flood is our priority, but we can stay with communities for many months. Completing repair work and helping people to move back into their homes is key, but at Aviva, we think it’s important to talk to customers about making their home more flood-proof for the future. Understandably, many people, even if they’ve been flooded more than once, want to believe it won’t happen again. But some homes suffer multiple flooding and can be under water again in a matter of weeks.

We talk with customers about how resilient repairs can make flood water less likely to enter a home and suggest alternative finishes which can make the clean-up process much quicker and easier. Many of these measures are simple to install and don’t look any different to traditional materials. They also have other benefits, including protecting homes against water leaks in general.

Aviva has been installing flood-resilient repairs for customers for many years. Importantly, having these measures in place can help customers to return home much quicker than a traditional repair, reducing the emotional impact and having a really positive effect on wellbeing. ”

Nick Mallinder
Regional property lead at Aviva



Chapter three:

Taking action and managing a claim

What to do if you have been flooded:

- **Contact your insurer as soon as possible.**
- **Don't touch any of your electrics** - they could have been damaged by water and become live.
- **Start identifying items that have been damaged, make a list and take photographs if you can** – this will make it easier to assess the damage and speed up your claim.
- **If you can, try to lift any items out of standing water** – e.g. if your carpets are saturated, try to raise any furniture off them on to wooden blocks this will prevent more water soaking into your belongings and help reduce further damage.
- **Listen in to local weather reports in case further rainfall is forecast.**
- **Be alert to scams** – Independent flood or loss assessors may get in touch with you and offer to manage your insurance claim on your behalf, but many charge a fee, which could be taken from your insurance settlement. Aviva, along with any reputable insurer, manages claims for its customers from start to finish, so there is no need to appoint a separate loss assessor. Insurers also have access to many local or regional tradesmen and temporary accommodation, and will talk to customers about resilient repairs, which is unlikely to be the case if loss assessors are involved.
- **Consider resilient repairs** – Many insurers will help with accessing local authority grants for resilient repairs and they can discuss the benefits of these with you when you make a claim. You might not think they're necessary, but if you've been flooded once, you're more likely to suffer another flood in the future.



Chapter three:

Taking action and managing a claim

Appearances are everything

Flooding may be on the increase, but how important is flood and other risks when we're choosing where to live?

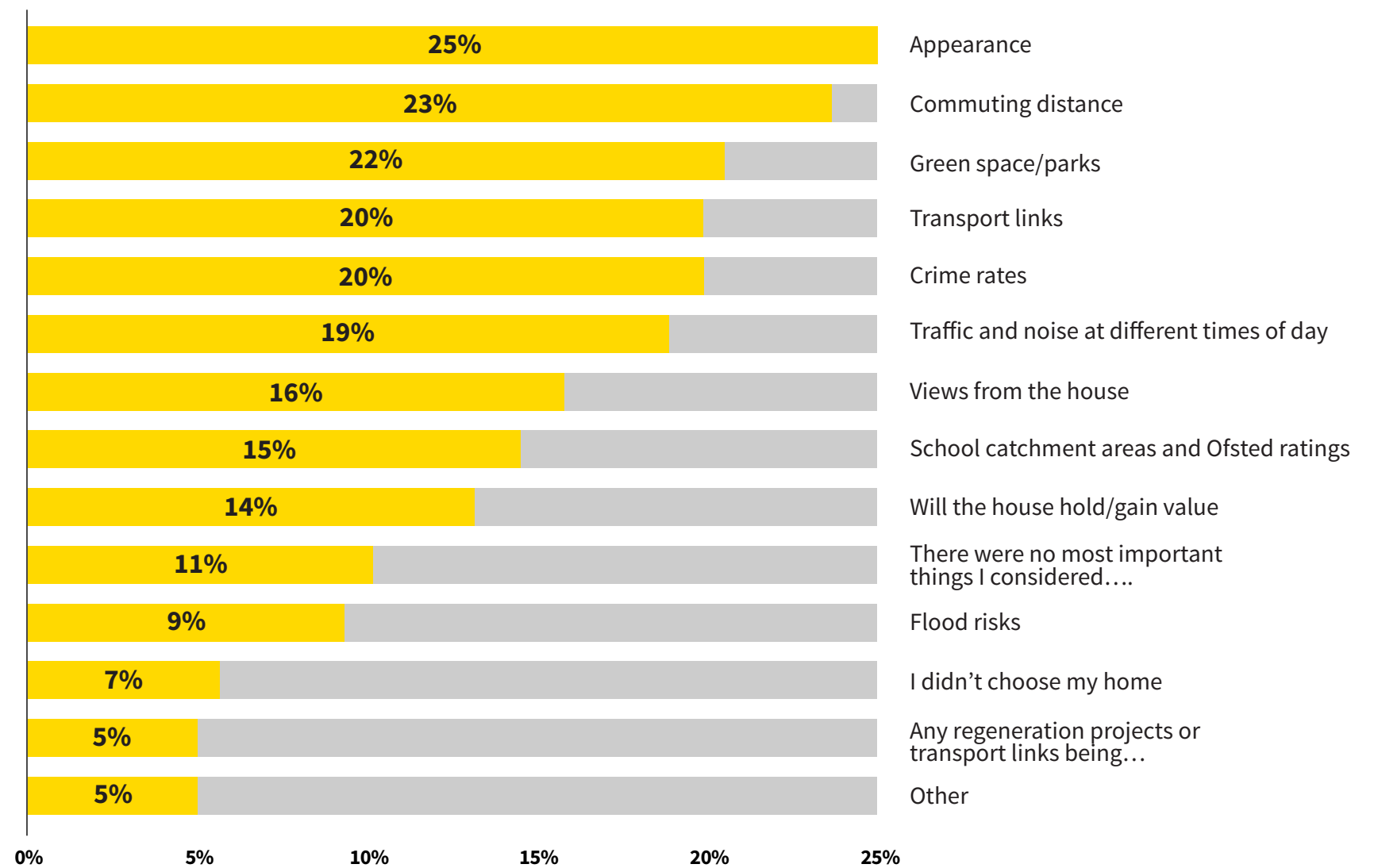
Almost **1 in 7 UK properties** are at risk from flooding and this is set to rise as climate change brings more heavy rain and flash floods. Despite this, most people are more concerned about the look of their home rather than if it's a risk from flooding. A quarter of UK residents (**25%**) say appearance is the most important factor when choosing a new home, a factor which rises with age. Commuting distance is the second most important reason (cited by **23%** of respondents), followed by green space and parks (**22%**).

Other reasons include transport links, crime rates, traffic, view and house value.

Flood risk is 11th on the priority list, a factor chosen by fewer than one in ten (**9%**) residents. Those living in higher risk areas are only slightly more likely (**12%**) to consider flooding than the average. People whose home had been flooded before they moved in are most likely to consider flooding as a factor (**15%**), but it is still seen as less important than crime and traffic noise (both **26%**), school catchment area (**23%**), transport (**20%**), commuting links and appearance (both **17%**).

Worryingly, even residents whose home had flooded while they were living there are unlikely to rate flood as an important consideration, with just **14%** taking this into account.

**All Respondents: What, if anything.....
What, if anything, were the most important things you
considered when choosing your home?**



Chapter four: Who's got it covered?

A **fifth** of **UK residents** have **no home insurance**, and **44%** of **renters** are without cover.

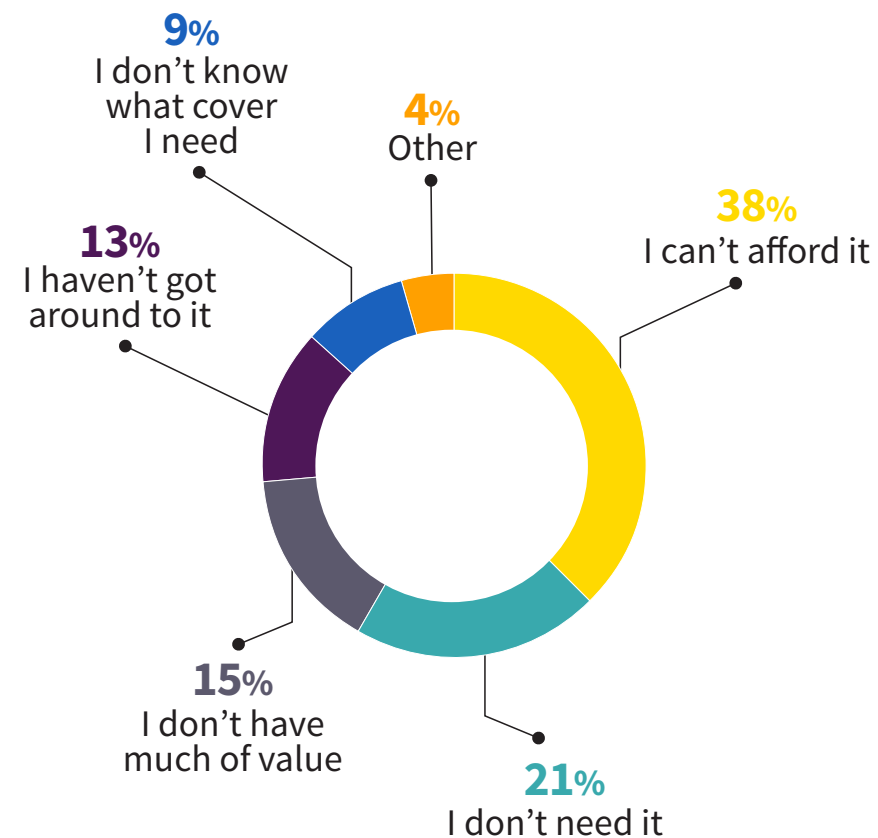
We examine if residents are adequately covered and explore their views on who is responsible for protecting homes from flooding. We also take a light-hearted look at the things people would save if their home was flooded – what's most important to us?

A fifth (**21%**) of UK residents said they have no home insurance (buildings or contents) at all but more people had contents cover (**67%**) than buildings (**59%**). However, the likelihood of having insurance – even contents cover - varies greatly between people who own their homes and those who rent. **Eighty-two** per cent of homeowners have contents insurance compared to just **48%** of renters. The figure is even lower for social housing tenants; just **41%** of these tenants have contents insurance.

Propensity to have insurance also increases with age, with just **8%** of 65s without insurance, compared to a third (**35%**) of 16-24s.

Over a third (**38%**) of people without insurance said they couldn't afford it, rising to **55%** of people aged 55-64. A fifth (**21%**) say they don't need insurance. This perception of lack of value in insurance even exists for those who've been flooded. Fifteen per cent (**15%**) of those without insurance say they don't have much of value with a further **13%** saying they haven't got around to buying it.

Why people without home insurance don't have it.



Chapter four: Who's got it covered?

Renters and low-income households most at risk

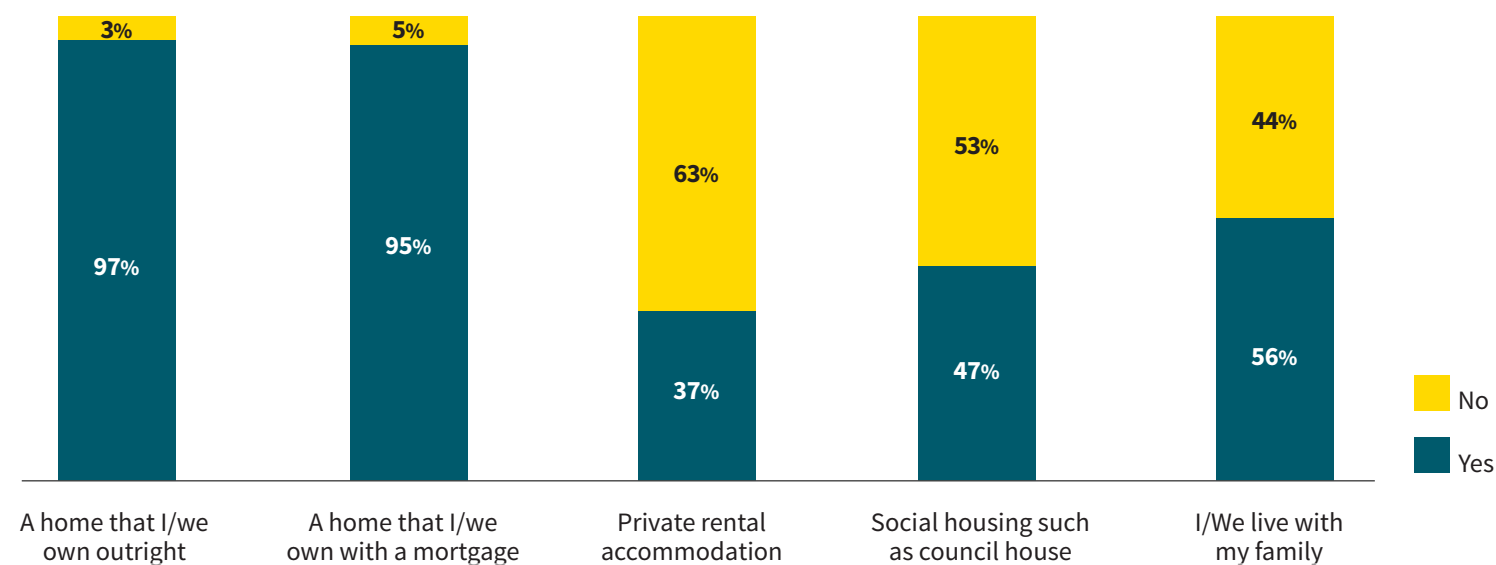
Over a third (**37%**) of tenants in private rentals and over half (**53%**) of those in social housing don't have any insurance. This means thousands of tenants could be at risk of becoming homeless if a flood strikes particularly as some tenants may not know if their landlord has any insurance or their landlord doesn't provide alternative accommodation if the home is uninhabitable.

Nearly half (**46%**) of those in social housing who don't have insurance say it is too expensive and one in five (**19%**) say they don't have much of value to insure.

As the recent Independent Review of Flood Insurance in Doncaster⁶ showed, it's often those who are in vulnerable situations already that are most at risk. The review found that in Doncaster – an area with a higher than average level of deprivation - only **45%** of tenants had insurance.

Furthermore, research commissioned for Aviva in July 2019 by WPI research⁷ found that half (**51%**) of low-income renters have no savings, meaning many would find it difficult to manage a large financial shock, such as a flood. Contents insurance can be particularly beneficial to tenants as most policies provide temporary accommodation if their home becomes uninhabitable.

All Respondents: Do you have home insurance? Cut by living arrangement



⁶ Independent review of flood insurance, published Nov 2020 - <https://www.gov.uk/government/news/independent-review-of-flood-insurance-published>

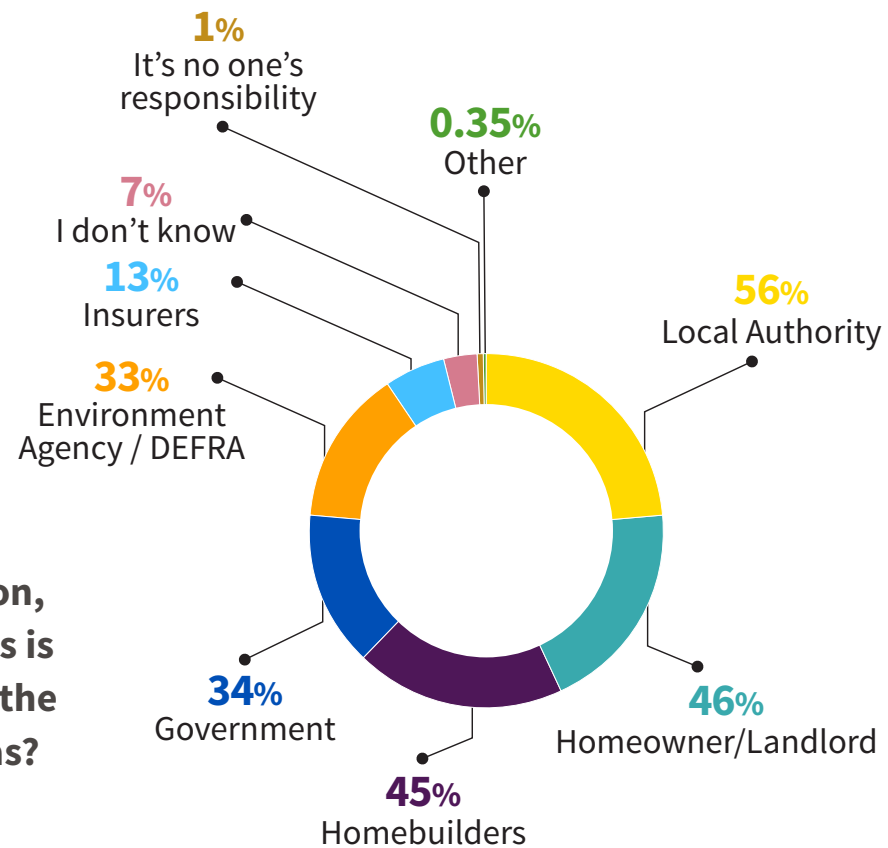
⁷ Research commissioned by WPI Economics for Aviva May 2019. ComRes interviewed 4,217 UK adults (1,679 UK renters) online in May 2019. Data were weighted to be demographically representative of UK adults.



Chapter four: Who's got it covered?

Whose responsibility is it anyway?

More than half (**56%**) of UK residents say it's up to the local authority to protect properties from flooding, a view which increases with age. **Forty-four per cent** of **16-24-year olds agree** with this statement, compared to **72%** of **over 65s**. Almost half (**46%**) think responsibilities should lie with homeowners or landlords, followed by homebuilders (**45%**) and then the Government (**34% of respondents**). Over one in ten (**13%**) think insurers should be responsible for protecting homes from flooding.



All Respondents: In your opinion, whose responsibility if anyone's is it to protect properties against the risk of flood in higher risk areas?



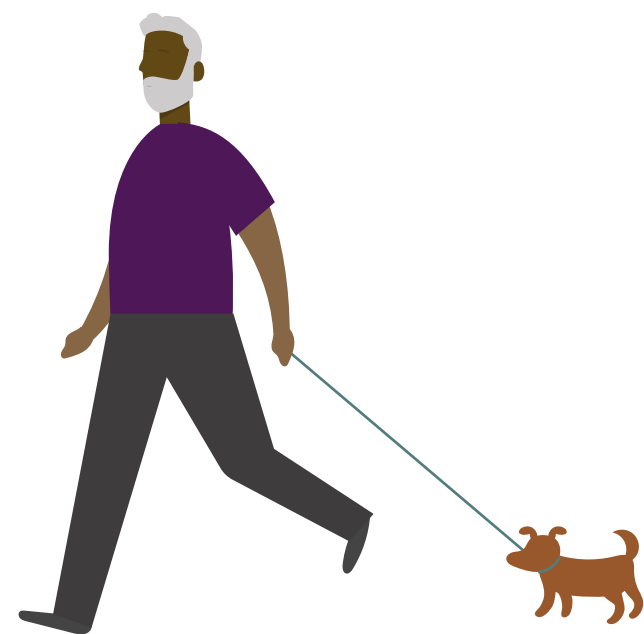
Chapter four: Who's got it covered?

Our four-legged friends take priority

When asked what residents would save in the event of a flood, by far the most popular response was pets, with a third (**32%**) choosing to save their four-legged friends. It seems women are more likely to choose pets than men (**36%** vs **28%**).

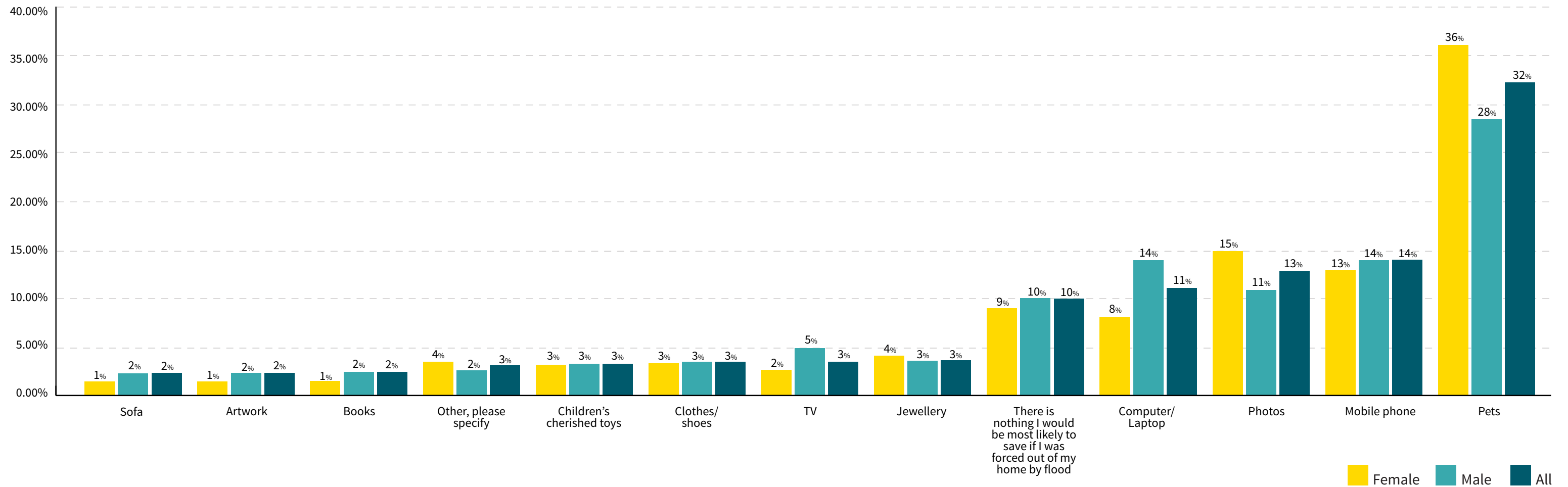
Mobile phones (**14%**) and photos (**13%**) were next on the priority list, while one in ten (**11%**) would choose to save their computer or laptop. Perhaps surprisingly, a tenth of people (**10%**) said there was nothing they would be most likely to save.

However, the study shows that it's not just the easily portable items we want to save. **Two percent** said they would choose their sofa over other items but in the event of a flood, furniture can get submerged very quickly. Conversely, just **3%** said they would prioritise their children's cherished toys if a flood happened even though these items are often irreplaceable.



Chapter four: Who's got it covered?

What, if anything, would you be most likely to save if you were forced out of your home by flood?



Chapter five: Forecasting the future

Half (**53%**) of people who think their home is at **high risk from flooding** say they have been unable to sell their property and **55% regret moving to a flood zone**.

We explore the extent to which flooding is influencing our choices about where we live and if we think our lives will change in future by increased flooding.

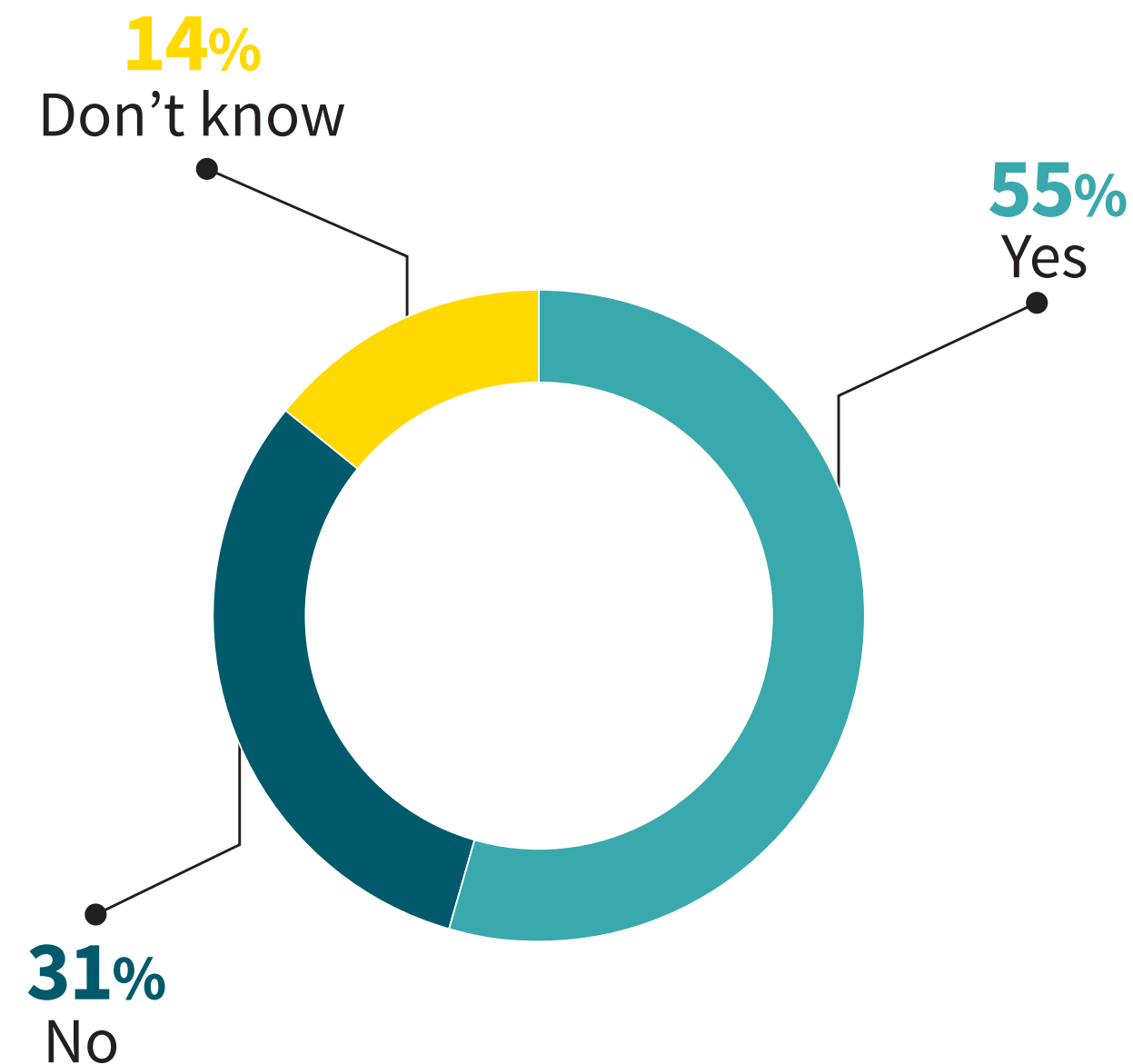
Trapped by the tide

A staggering **53%** of people who think their home is at **high risk from flooding** say they have been unable to sell their property due to the flood risk, which is twice as high as the number of people who say they had not struggled to sell their home (**27%**). Similarly, more than half (**55%**) of those in the most affected areas say they regret moving to a flood zone.

Perhaps even more startling, **42%** of UK residents say they would consider moving from their property to avoid being flooded in future. This rises to half (**50%**) of homeowners with a mortgage and three quarters (**76%**) of people whose home was flooded before they moved in. However, with only one person in ten (**9%**) considering flood risk when choosing a new home, it seems with hindsight, many might have chosen somewhere different to live.

With millions of properties at risk from flooding in the UK and the number set to rise, this could leave large numbers of people trapped in a home which they can't sell, or regret moving to, due to flood risk.

For those in a flood zone, do you regret moving to a flood risk zone?



Chapter five: Forecasting the future

And it's not just a problem for those who currently live in a flood risk area. With flash flooding on the rise and more homes being built on flood plains, more residents will be affected in the future. According to think tank, Bright Blue⁸, **70,000 homes** have been built in flood zones since January 2009, and 20,000 of these are in areas without flood defences. Many are in flood hotspots including Somerset, Lincolnshire and parts of South Yorkshire, which were badly affected by floods in November 2019.

A joint industry and Government scheme – **Flood Re**⁹ – was introduced in 2016 to improve the accessibility and affordability of insurance to properties at risk from flooding. Since then, over 250,000 homes have benefited from the scheme. However, the scheme excludes homes built since 2009 and is set to expire in 2039, leaving many people potentially without adequate protection from flooding. To help protect residents, Aviva has long called for stricter planning regulations to ensure new homes aren't built in high-risk areas without adequate defences in place and is calling on Government to make this mandatory in the planning process.



⁸ Bright blue February 2020, High and dry: Preventing tomorrow's 'flood ghettos'

⁹ Flood Re www.floodre.co.uk

Chapter five: Forecasting the future

What does the future hold?

Seven in ten (**70%**) of UK residents say they are concerned about environmental change making flooding worse in the future. Unsurprisingly, people whose homes had been flooded are most worried, with **91%** concerned about floods getting worse.

According to the Environment Agency¹⁰ summer temperatures could increase by 7.4c and there could be **59%** more rainfall by 2050. This warmer, wetter weather is likely to bring more frequent extreme weather, including flooding.

However, it's not all doom and gloom. Even though floods can't always be prevented, better planning laws, improved property resilience and more sustained flood defence management can make communities more protected and make individual properties more resistant to flooding.



¹⁰ Environment Agency July 2020 Blueprint to protect and prepare nation from flooding

Chapter five:

Forecasting the future

Tips when buying or moving to a new home

If you're buying:

- Before you move, check the flood risk in your area – www.gov.uk/check-flood-risk
- Get a full buildings survey, which should include any flood risk.
- If you're buying a newly-built home, ask your homebuilder if they have installed any flood mitigation measures.
- Make sure your insurance policy provides flood cover and ask your insurer if they are part of the Flood Re scheme – or visit www.floodre.co.uk for more information.
- If you are buying a home in a flood risk area, ask the current homeowner or landlord if they have installed any flood-resistant or resilient measures.
- If there are no flood mitigation measures, consider installing these as they can minimise damage caused by water and can help you to return to your home quicker.
- After you've moved in, check the house for any loose tiles or damaged fences and try to secure the property as much as possible ahead of bad weather.

If you're renting:

- Ask your landlord what flood cover they have in place and if there is cover for alternative accommodation if you have to move out due to a flood.
- Consider taking out contents insurance. Not only will it cover your possessions if they get lost or damaged, you'll also be covered for temporary accommodation if your home becomes uninhabitable.
- If you're in social housing, check with your council or local authority about tenants schemes, which can offer low-cost contents cover. Aviva underwrites a tenants contents scheme, which is available from over ninety councils and housing associations.



Conclusion

The **Flood Report** has highlighted how many lives have become blighted by the risk of flooding and how this in turn impacts the way we view where we live. Flooding is a traumatic event and sadly it is something which more people will experience in the future.

As the research has shown, we need to be better prepared and more realistic about the risks from flooding. Our climate is changing, and flooding will become more frequent, so we need to adapt. By taking collective action we can all help to minimise the risk and lessen the damage that floods cause.

The Government needs to play its part by introducing more stringent planning laws, so no new homes are built without adequate protection from flooding. As our research shows, residents are unaware of their risk of flooding, and only a small number consider flood when buying a home, potentially leading to more homes being unprotected. More robust and sustained flood management is also needed to make sure flood defences are built, regularly maintained and that a holistic approach is taken to protect communities.

Insurers have an important role to play, too. We need to make sure residents and business owners can access flood insurance and customers know what they are covered for. During the claims process, insurers should talk to their customers about resilient repairs to make properties better protected from future flooding, and to allow customers to stay at home or return sooner.

Finally, **residents and business owners** should check their flood risk and take steps to protect their property before a flood happens. Even simple steps, such as moving valuables upstairs or installing air brick covers, can make a big difference.

We may not be able to prevent every flood or protect every property, but if we work together and learn to live with floods, we will be better prepared and able to respond more effectively.



Colm Holmes
Global CEO,
General Insurance, Aviva





Research methodology:

Research commissioned by Censuswide for Aviva in September 2020. 2,004 nationally representative respondents which were split into groups according to flood risk with 236 in 'high flood risk' areas, 218 in lowest flood risk areas and the remaining recorded as average risk. A high-risk flood area is defined as having a 1 in 75 year risk, which means that a property in this area has a 75/1 chance of flooding every year. A low risk area is defined as 1 in every 200 years, which means a property has a 200/1 chance of flooding each year.

Aviva's flood mapping data

The risk of each area was defined by Aviva's flood mapping data which assesses river, coastal and surface water flood risk.

Our view of risk is derived from models we licence through third-party hydrologist consultancy firms, which is updated and refreshed annually. The most accurate elevation data available is used for a nationwide, comprehensive flood model. The annual updates ensure that the best available data is being used to shape our view of risk, with improvements in elevation data and modelling techniques being incorporated into the final models. We take into account all known flood defence and mitigation measures that prevent flood water reaching UK property and this is reflected in the risk assessment we make.

Media relations contacts:

For further information, contact **Liz Kennett:**

liz.kennett@aviva.com

+44 7800 692675