

MISCONCEPTIONS OF FLOODING

There are often misunderstandings surrounding flooding and its potential impact. Every flooding event is unique and can affect communities in different ways.

"I have lived here for 20 years and it's never flooded."

Just because an area hasn't flooded recently doesn't mean it will never flood.

For example, when Cockermouth flooded in 2005, there hadn't been a previous flood event since 1966.



"That river will never rise high enough to flood my property."

This does not mean it will never happen! For instance, in Carlisle, The River Eden's level is usually between 0.63m and 3.45m. However, in December 2015, the highest recorded level was 7.91m.

In England, around 5.2 million homes and businesses are at risk from flooding!

"I live on a hill, so I won't flood."

Living on a hill does not guarantee protection from flooding. Properties on hills can still experience flooding from surface water runoff, sewage pipes, groundwater, or even burst water pipes. Floodwaters from surrounding areas may also leave your property isolated, preventing safe entry or exit until the flooding recedes.



"Flooding only happens in winter."



Flash flooding can be severe in summer, as the hard, dry ground is unable to absorb water, increasing surface runoff. In July 2017, flash flooding hit Coverack in Cornwall, affecting around 50 properties. Localised thunderstorms followed by sudden heavy rainfall caused rapid runoff into the village, inundating drains and streams, resulting in surface water flooding.

"We're safe because a town nearby flooded, but we didn't flood here."

Neighbouring towns can be in different catchments. For example, in Lancashire, Whalley is in the Calder catchment, while Clitheroe is in the Ribble catchment. In December 2015, Whalley experienced severe flooding, whereas Clitheroe did not. Some people in Clitheroe now believe they won't be affected in the future. However, both areas could flood from localised rainfall over their respective catchments.

"If I acknowledge that my property is in a flood risk area, my premiums will rise."

By acknowledging your risk and being prepared, you can reduce the likelihood of damage and potentially qualify for lower insurance premiums in the future. Properties in flood risk may be eligible for the Flood Re scheme, which offers affordable insurance to homeowners.

