

MYTH

FACTS

MYTHS

# MISCONCEPTIONS OF FLOODING

**In England, around 6.3 million properties are at risk from flooding!**

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

**"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. Research by Aviva UK found that 35% of home insurance flood claims occur between June and August.

**"Property Flood Resilience (PFR) is expensive."**

It is reported that every £1 spent on PFR measures provides a £5 saving on future damages, making any spending on PFR invaluable. There are many affordable and low-cost options which can be used to protect your property.

**"It's only a few inches of water, what harm can it do."**

Floodwater is very powerful and dangerous. Just 15cm (6inch) of moving water can knock you off your feet and only 30cm (1 foot) of standing water is enough to float a car.

**"Flooding only happens near the river or sea."**

Unlike flooding from rivers, surface water flooding can happen far from a river or the sea and occurs when the volume and intensity of rainfall overwhelms local drainage systems. Around 4.6 million properties in England are at risk of surface water flooding.

**"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.

**"A 1-in-100-year flood means I should be ok for 99 years now."**

Flood events are not cyclical. A 1-in-100-year event can happen, once, several times, or not at all in a hundred year period. Due to climate change we are noticing 1-in-100-year flood events happening more frequently.

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

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 until the flooding recedes.