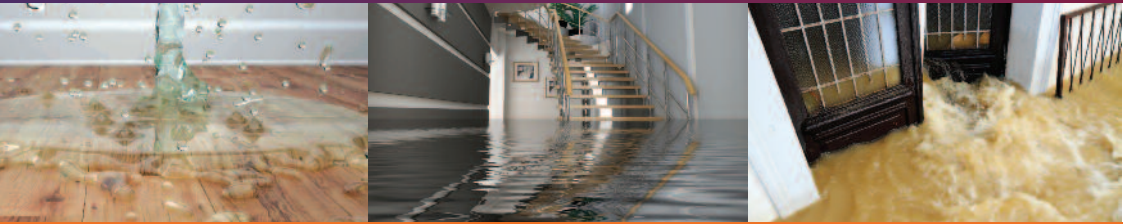


A Clear Guide to...



Flooding



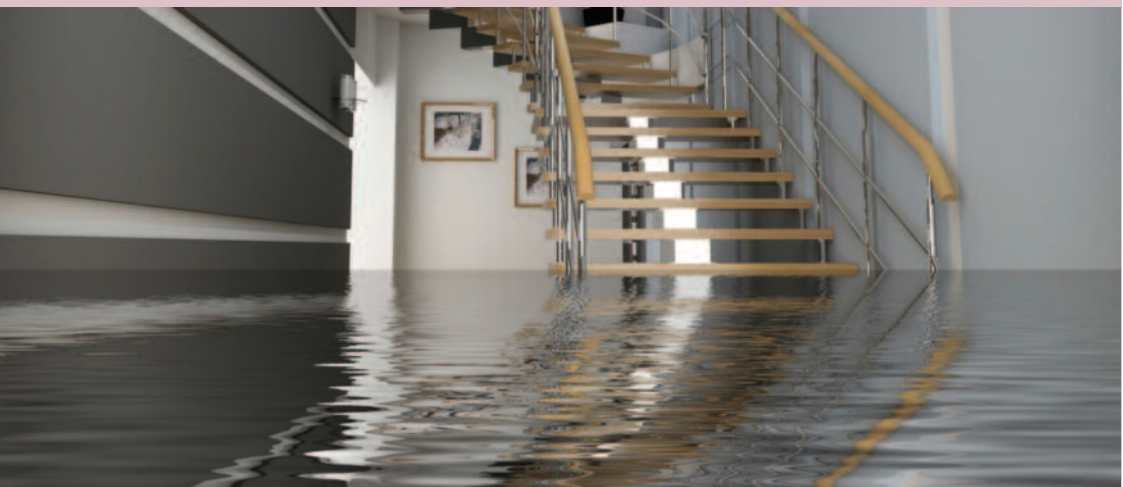
The Society of Chartered Surveyors Ireland is the leading organisation of its kind in Ireland for professionals working in the property, land and construction sectors. As part of our role we help to set, maintain and regulate standards – as well as providing impartial advice to governments and policymakers. The Society has over **4,000 members and is closely linked to RICS**, the global professional body for Chartered Surveyors with over **100,000** members worldwide who operate out of **146 countries**, supported by an extensive network of regional offices located in every continent around the world.

To ensure that our members are able to provide the quality of advice and level of integrity required by the market, **Society of Chartered Surveyors Ireland/RICS** professional qualifications are only awarded to individuals who meet the most rigorous requirements for both education and experience and who are prepared to maintain high standards in the public interest. With this in mind, it's perhaps not surprising that the letters **MCSI/MRICS** are the mark of property professionalism in Ireland and worldwide.

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Introduction



The risk of flooding is increasing. Flooding could seriously affect the value and amenity of your home or business premises.

There will probably be an increasing number of floods in the future due to changes in weather patterns, the amount of new building on low-lying areas in recent years, and other local factors.

Many properties which have not previously been at risk of flooding now are. It is estimated that some 40,000 – 50,000¹ properties in Ireland are at risk. For most of these properties the risk of being flooded in any one year is still small, but for several thousand properties, especially those which have been flooded in recent years, the risk is more significant.

The increasing risk of flooding can reduce the value of your home or business premises and may make it more difficult and expensive to get insurance cover. A flood can threaten your safety, cause serious damage to your property and its contents, and will result in many months of dislocation and disruption.

This Guide will provide homeowners with knowledge about flooding and flood risk to your property (and your land and the buildings on it), and what you can do to deal with this risk.

¹The Irish Times article published April 16th 2013 – Figures provided by insurance experts at an Oireachtas Committee

What is the risk to property from flooding?

There are a number of causes of flooding.

Surface Water Flooding

Prolonged, exceptionally heavy downpours, which are becoming more frequent, can cause a property to experience surface water flooding; this occurs when the ground becomes saturated and drains and sewers designed to carry away surface water struggle to cope. This type of flooding is more likely in low-lying areas, and to premises at the foot of slopes- however it can also occur in many other properties which are not designated as being at risk of flooding on the Office of Public Works (OPW) flood risk maps (which will be explained in more detail further on in this Guide).

Surface water flooding may be triggered or exacerbated in urban areas where the ground consists of mostly hard surfaces; this results in the rainwater flowing straight off rather than

soaking into the ground. Surface water flooding can affect one or two individual properties at a time, or similarly, may extend throughout a neighbourhood.

Groundwater flooding

Rising groundwater levels resulting from heavier rainfall and reduced abstractions can present problems. Groundwater flooding generally occurs during long and intense rainfall when infiltration into the ground raises the level of the water table until it exceeds ground level. Groundwater flooding is most common in low-lying areas overlain by porous soils and rocks, or in areas with a naturally high water table. Irrespective of whether water shows at the surface, rising groundwater levels are posing an increased threat to buildings with basements. Such flooding may occur separately or in conjunction with flooding from other sources such as surface water flooding.

Flooding – For property owners

River flooding

River flooding occurs when rivers and streams are unable to carry away floodwaters within their usual drainage channels. Adjacent low-lying properties and land are then liable to experience flooding. River flooding can cause widespread and extensive damage because of the sheer

volume of water, and may be longer-lasting and more difficult to drain away. Fast-flowing floodwaters can also be a threat to peoples' and animals' safety and can structurally damage buildings. Breaches in reservoirs pose a particular hazard, with the potential to release large quantities of water if the failure is catastrophic.

Coastal flooding

Coastal flooding is caused by high tides coinciding with a low-pressure storm system which raises sea and tidal water levels, overwhelming coastal defences. This may be made worse by gale force winds blowing the raised body of water onto the coast. Coastal

flooding may affect not only property on the coast itself but also property in tidal river basins some distance from the coast; this is due to floodwater being forced up the tidal reaches of rivers and estuaries by raised sea levels and gales. Such flooding may become more frequent in future years due to predicted rising sea levels.

A burst water main in the road outside the property

Considerable amounts of water may be released, which may flood the street or road and enter adjacent properties. The flooding is usually

comparatively shallow and short-lived, but may nevertheless cause extensive damage to the ground floors or basements of affected properties.



A burst water tank, water supply pipe, radiator or drain within the building

This type of flood is more accurately referred to as an escape of water. It may cause damage, but it is not considered as serious as other types of flooding because the amount of water is usually small in comparison. It is treated differently from other types of flooding for building insurance purposes as the cause of the escape of water can

readily be put right. Though the cost of the damage caused may be claimable, some policies may not cover the cost of finding and repairing the plumbing defect, however, trace and access cover is now becoming more common and would cover this element of the claim.

Reservoir or dam failure

Many of these were created by building a dam across a river or stream- however dam failures are uncommon in Ireland. Nevertheless, there are a number of reservoirs in Ireland which pose a potential risk. While the chances of reservoir failure are remote, the consequences are potentially catastrophic and could affect areas up to several kilometres away.

A flood can happen to any property, for one or more of these causes. ***For most property in Ireland, the risk is still small.*** However some premises are more at risk than others due to their geographic location and local situation. Properties in river basins (areas of land drained by a river and its tributaries), coastal properties on low-lying ground, properties in urban areas

with old drains and sewers at the limits of their capacity, properties on absorbent ground with a high water table, and properties in hollows or at the foot of slopes or gradients (down which surface water could flow), may be at a significantly higher risk of flooding.

Flood risks from burst water mains in the public road, or escapes of water from defective plumbing within the property, are not considered significant in assessing the notional flood risk of a property as a whole for insurance or valuation purposes. Un-remedied defective plumbing resulting in a higher chance of a further burst and a repeat claim, may nevertheless have some impact on property value and insurability.

How do I find out if my property, or a property I am thinking of buying, is at risk of flooding?

In view of the increasing likelihood and seriousness of the flooding risk to some properties, the Society of Chartered Surveyors Ireland (SCSI) recommends that property owners and prospective purchasers should be aware of any flood risk to their property.

The first check that you can do, and which doesn't cost anything, is to investigate whether your property is in a river or coastal flood risk area on the Office of Public Works website. (See 'Useful Links' for details of how to access this site, on page 14). These maps give a general guide only and show areas that have

previously flooded- they are not accurate down to individual properties.

The CFRAM (Catchment Flood Risk Assessment and Management) Programme is the means by which Ireland is implementing the 2007 EU 'Floods' Directive, and one of the key deliverables required by the Directive is the production of flood hazard maps. These are 'predictive' flood hazard maps, as they provide predicted flood extent and other information for a 'design' flood event that has an estimated probability of occurrence, rather than information for floods that have occurred in the

past (which is presented on 'historic' flood maps). The preparation of these maps is progressing well and is expected to be issued in the near future.

For a more accurate assessment of flood risk you can go to a specialist search provider who, for a small fee, will provide you with a more detailed, property-specific report. This will determine the risks from the different types of flooding, including local groundwater and

surface water flooding risks which are not currently included on the Office of Public Works (OPW) flood risk maps. However this type of report will not identify how floodwater may enter and damage the property itself, as it does not involve a survey of the property and therefore does not take into account such factors as whether there is a basement or how the structure and contents of the property will be affected by a flood.

Prospective purchasers should note that detailed Flood Risk Surveys are not currently mandatory in the searches carried out for the standard property searches.



Prospective purchasers should enquire of the vendor, whether there have been any incidents of flooding to the property in the past or any related insurance claims, and if so, when, and with what additional consequences. This is necessary because there may be issues about the property's insurability for flood risk, which will also impact on the ability to raise a mortgage on the property and hence its value.

If the property is found to be at a significant risk of flooding, has flooded previously, if insurance is proving difficult or expensive to obtain, or if you are worried about the property potentially flooding in the future, you may consider seeking some professional advice. A suitably-experienced Chartered Surveyor will carry out a detailed survey of the property and report on the likely impact of a flood on the property and contents, and will provide recommendations of the steps which may be taken to reduce or eliminate these adverse effects in the event of a flood.

How will the flood risk affect the value and insurability of my property?

Flood risk does reduce the value of a property, compared with a similar property without such a risk.

The reduction in value may range from negligible to severe, depending on the particular circumstances of the property's location, situation, form of construction, and provision of flood defences both to the geographic area and to the specific property. ***The impact on value depends on the degree of risk of a flood happening or recurring, the severity*** of any previous flood in terms of depth, flow rate, and timescale, and the potential for loss and damage according to the vulnerability of the property.

The impact on value may be mitigated by ensuring more effective ***flood defences*** to the locality, the property, or to both, and by increasing the ***Flood Resilience*** of the property and its contents to the effects of flooding. What is meant by 'Flood Resilience' is explained on page 7.

Flood risk will affect the value of a property for two reasons. The first is the impact of a flood on the continued use of the premises, the health and safety of the occupants, and the consequential damage and disruption. A flood to business premises may have an impact on the effective running of the business far beyond that of the damage itself.

Flood risk will also affect a property's value due to the effect it will have on the building's

insurance cover. In Ireland, comprehensive insurance cover (that is, including flood risk) is usually required in order for the property to be eligible for a mortgage. If cover is severely restricted or denied, a mortgage will be difficult to obtain for a prospective purchaser, and this will result in the property's market value reducing.

Insurance experts have reported that approximately 40,000 to 50,000 properties will be denied flood risk insurance entirely, though other properties at high risk may incur insurance exclusions, high excesses, or high premiums to reflect the level of risk.



Property owners should also be aware that flood risk cover and storm damage cover are treated as separate risks for insurance purposes.

Many leading insurance companies carry out their own internal assessments of flood risks. You may not be made aware of the details of this assessment when you are given an insurance quote or when a policy is agreed, as it is only one of many assessment components affecting the premium and excess they quote.

Insurance companies assess and grade Flood Risk to properties in 3 bands according to the likelihood of flooding in any given year:

- Band 1** defines the risk at up to 200:1 chance of a flood annually
- Band 2** is between 200:1 and 75:1 chance annually
- Band 3** the most serious and includes properties with a greater than 75:1 chance annually

Properties in **Bands 1 and 2** will usually be able to maintain insurance cover with the same provider, though premiums and excesses are likely to be higher to reflect the flood risk.

Properties in **Band 3** may be able to maintain insurance cover, however, where cover is available it is likely to incur higher premiums and excesses and may be subject to certain conditions and exemptions. The conditions may include a requirement that either, area flood defences, individual property flood defences, or both, are upgraded to reflect the high risk.

Owners or purchasers of leasehold or commonhold flats and maisonettes above the basement or ground floors should note that as the building's insurance cover is for the whole building, a significant flood risk to the lower floors which affects the availability and terms of the insurance may have some effect on the value of their property as well.

Area flood defences (which are the responsibility of central and local government), and the water and drainage utility companies, are financed on the basis of offering the greatest protection to the greatest number of properties. Consequently, funding is targeted towards high density and high risk areas, and towards improving defences where many properties have been flooded, in order to lessen the chance of another flood in the future. This means that isolated rural properties or small groups of properties may not benefit from area flood defences and the owners may therefore need to provide property-specific flood protection measures to remain eligible for flood risk insurance.

Because buildings' insurance is so important in determining the mortgage eligibility and therefore the market value of a property, owners and prospective owners are recommended to verify this cover is provided and maintained, by determining the property's **Flood Risk**.

If the **Flood Risk** is significant, this may necessitate some measures to protect the property from flooding, (this is called **Flood Resistance**), and to limit the damage a flood

may cause to the property and contents (which is called Flood Resilience). **Flood Resistance** and **Flood Resilience** measures are described in greater detail later on. In any case, buildings' insurance will not usually cover damage to outbuildings and gardens as a consequence of flooding unless the policy conditions specifically state otherwise.

You should note that this section reflects the broad policy of the Irish Insurers at the time of

writing, and individual insurance companies may have different approaches to insuring property at risk of flooding. Also, insurance companies reserve the right to alter their policy guidance in the future if it considers the risks of insuring against flooding have become commercially unacceptable, for instance if investment in flood defence infrastructure were considered insufficient to curtail the risk.

What can I do to deal with any flood risk to my property?

You will need to classify what the **Flood Risk** is to the property itself and its Resistance and Resilience characteristics. Such details may be required in order to decide whether, and under what terms, flood risk insurance cover is given for properties identified as being at a significant risk of flooding.

Next you should consider whether you need to prepare a Flood Plan; that is, a plan of action, contact numbers, information, and a Flood Pack of emergency equipment such as flashlights, so that you are prepared in the event of receiving a flood warning. Further details are given on page 11.

You may consider measures to improve the Flood Resistance and the Flood Resilience of your property.

To what extent Flood Resistance and/or Flood Resilience measures are necessary will depend

on the degree of flood risk, and the vulnerability of the property, its operations, or occupants, to the effects of a flood.

As a minimum you should investigate the degree of risk to your property using the Office of Public Works flood risk maps (details on page 14 of this Guide). If there is a negligible risk to the property, you may decide to take no further action, though it is very important to note that 'negligible' does not equate to zero risk. There may still be risk of flooding from surface or ground water flooding neither of which are shown on the Office of Public Works flood risk maps.

If there is a low risk, usually 1 in 200 per year or less, (Insurance Band 1 type properties as a broad guide) but the risk is not serious enough to significantly affect the building's insurance, you should still make a plan about how you would deal with a flood if one was to occur, bearing in mind that floods are happening to

many properties which have never previously flooded. As a minimum, you need a Flood Plan and you may also consider introducing Flood Resistance and Resilience measures when convenient. This can be done when you are carrying out refurbishment and replacement work, perhaps as a consequence of new ownership, or may be undertaken solely to ensure peace of mind and to protect your property's amenity and value.

If the risk is moderate, that is, between 1 in 75 and 1 in 200 per year (Insurance Band 2 properties and some others at local risk), for example if the property has previously been flooded, it is important that you have a Flood Plan in place and also consider introducing Flood Resistance and Resilience Measures.

If the risk is significant, 1 in 75 or greater per year (Insurance Band 3 properties, and those which have been flooded more than once within the last ten years or so), you will definitely need a Flood Plan, and you should actively consider Flood Resistance and Flood Resilience measures, in order to maintain insurance cover and to minimise the negative impact on market value.

If you are concerned that your area flood defences are, or remain inadequate, for example if your property has already been flooded, you should contact the Office of Public Works and your Local Authority. You can also participate in one of the national or local flood awareness groups such as the Irish National Flood Forum / Bandon Flood Early Warning System (details on page 20 of this Guide).



You need to prepare a **Flood Plan**.

The first part of a **Flood Plan** is to arrange to receive **Flood Warnings**.

Currently the only place in Ireland able to receive flood warnings is Bandon in Cork where the local council have set up an early warning system: www.bandonfloodwarning.ie

A member of the public can register their details including their mobile phone and they will receive free flood alert SMS text messages from the flood warning system informing them of an increased risk of a flood event occurring.

There are currently no other early warning system in place for other areas of high flood risk and it is up to individual property owners in flood risk areas to keep a close eye on the weather forecast.

A helpful tool is Met Eireann's weather warning system which categorizes warnings into yellow, orange and red warnings. These warning are available through their website or on their smartphone application. These warnings are made at country level but as these warnings are related to all types of weather, it will be up to individual homeowners to review the warning to see if it is related to precipitation and their area.

The second part of the Flood Plan is to prepare yourself, your family or your business, for immediate and effective action in the event of receiving a flood warning. Guidance for making a Flood Plan is available from the Office of Public Works website:

http://www.flooding.ie/en/Preparation/Risk_of_flooding_Bro2.pdf

The Flood Plan will have:

- Contact details for warnings and for assistance
- Arrangements for evacuation of the occupants and moving to safety
- Insurance details and contact numbers for a claim
- Safe and secure locations specified for valuables and irreplaceable documents and mementos
- A flood kit with a wind-up or battery-powered torch and a wind-up or battery-powered radio
- Knowledge of how and where to turn off electric and gas supplies

How to deploy the property's flood defences such as flood barriers or sandbags

Purpose-made watertight polythene bags of various sizes to protect goods and furniture which cannot be quickly moved away from the flooding areas

You may also choose to **participate in community flood planning as a volunteer**, or register with any such local group if you are unable to arrange your own household's flood defence and evacuation.

Should I install flood defences to my property?

Flood Resistance and Flood Resilience measures may be installed to any property at risk from flooding, to ensure peace of mind and to minimise any adverse effects on the property's use, value and insurability.

However the particular circumstances which may warrant active consideration are:

- whether the property has been flooded, especially if more than once
- whether flood risk insurance is difficult or impossible to obtain because the property is at a significant risk of flooding (some Band 3 properties)
- whether your business would experience severe disruption in the event of a flood

Flood Resistance measures defend the property by ensuring the walls, floors and service intakes and drains are upgraded to keep floodwater out of the building. Note that, to be effective, **the whole building perimeter exposed to floodwater needs to be resistant**. Partial measures, for example installing door-guards but not dealing with walls, floors and drains, will not exclude floodwater.

Examples of Flood Resistant installations and works are:

- Demountable, purpose-made doors, windows, and opening guards in all external wall openings. Acceptable products now have a CE mark. They can be deployed in a few minutes in the event of receiving a flood

warning. They need specialist installation to ensure effectiveness

- For larger or vulnerable properties such as historic timber-frame buildings, demountable Flood Skirts which can be raised around the perimeter walls of the building
- Guards for openings such as airbricks in the exterior walls
- Treatments to ensure the external walls are water-resistant. These may range from applied silicone to torched-on bitumen membrane, according to the construction and vulnerability of the external wall
- Tanking of internal floors and basement walls to prevent water ingress

Flood Resilience works are measures to make the fabric and services of the building more robust and easier to clean, dry out, and reinstate, in the event of floodwater entering the building.

Examples of Flood Resilient construction and services are:

- Replacing timber, tiled or flagged ground floors with solid or suspended concrete floors incorporating robust damp proof membranes (DPMs) to resist floodwater and rising groundwater. These floors are also easier and quicker to clean and dry out after a flood
- Incorporating a slight fall and a sump pump to ground or basement floors to pump out any floodwater entering

- Raising gas and electric intakes and piping/cabling, and electric sockets and cabling, above the likely level of any flood (usually at least 1 metre)
- Installing backflow valves on sanitary drains to prevent sewage surging up through, sinks, baths and showers in the event of a flood
- Minimising the use of timber and chipboard (including kitchen and bathroom units) in ground floor or basement locations. For example, use PVC doors, frames and windows instead of timber
- Using water-resistant finishes, e.g. lime or cement/sand plaster, or tiled floors over concrete, to lowest floors

Although simple Flood Resistance and Flood Resilience works will not usually require Planning Permission, there are cases when they will. You should check with your local planning authority if you are planning such works; in particular if under **current planning legislation your property is a Protected Structure or is in a Conservation Area.**

If you own a leasehold property at risk from flooding and you wish to undertake Flood Resistance and/or Flood Resilience works, you may need to seek permission of, or agreement with the freeholder and/or other leaseholders, depending on the terms and conditions of your lease.

Flood Resistance and Flood Resilience measures may form a dedicated project in themselves, or may also be incorporated into other maintenance and refurbishment work

programmes, either in full or in part. For example, when rewiring the electrics of a property at risk of flooding, it may be appropriate to design the relevant parts of the installation to be Flood Resilient.

If you want to instigate Flood Resistance and Flood Resilience measures as a response to a flood during the reinstatement works, you will need to discuss this with the Insurers' Loss Adjuster as soon as you lodge your claim, as the extra costs of this work will not be covered in the claim settlement. However, insurers are generally supportive of claimants providing enhanced protection to properties which have flooded, and in some cases this may even be a requirement to continue being covered for future flood risk. The finance for this may be arranged through a mortgage extension in consultation with your mortgage lender. In some cases, resilience measures may not incur any extra



cost when compared with reinstating the previous vulnerable fabric or service.

As an incoming property owner, or when you plan a refit or refurbishment to the lower floors of your property, you should consider incorporating Flood Resistance and Flood Resilience works in your programme. This is both the most cost-effective and least disruptive way to upgrade the flood defences of your property.

In any case, you will need specialist professional advice to ensure not only the effectiveness of any Flood Resistance or Flood Resilience measures you put in place, but also to ensure the work is appropriately specified and properly executed, so that it is certifiable and acceptable to insurers and

mortgage lenders. Such specialist measures require expert guidance and supervision to ensure an effective and comprehensive solution is achieved.

A Chartered Surveyor with experience in providing flooding related services and advice may be able to organise all aspects of flood defence, from providing advice on Flood Risk to recommending appropriate solutions, arranging and supervising any required works, managing insurance claims, and providing reports and documentation for insurers or mortgage lenders. Contact the Society of Chartered Surveyors Ireland (www.scsi.ie) to find a Chartered Surveyor specialising in flooding in your area.

What should I do if my property is flooded?



Detailed guidance on what to do if your property is flooded, in the form of 3 downloadable documents: 'Preparing for a flood', 'In the event of a flood', and, 'After a Flood', are available free from the Office of Public Works website www.flooding.ie. We recommend you refer to these. A brief summary of key points only follows:

When you receive a **Flood Warning**, you should activate **your Flood Plan** before the flood begins.

If you have received no warning of the flood, your first concern should be the health and safety of the property's occupants and animals.

Floodwater is filthy!

— It may contain sewage, dangerous chemicals, viruses and bacteria. You should avoid all direct



contact with floodwater, and wash or clean with hand cleaning gels, if you do come into contact.

Everything which has been in contact with floodwater should be regarded as contaminated. This is why cleaning and disinfecting the building and any saved contents is very important.

Moving through floodwater is hazardous!

– Unseen obstacles may trip or injure you if you walk through floodwaters, even something as simple as a kerb. The water may be cold, so prolonged exposure could lead to hypothermia. The water may be fast-flowing or eddying, which could unbalance you or carry you away.

Floodwater and electricity is a dangerous combination!

– Do not try to operate anything on mains power, including switching off the electrics, whilst

standing in floodwater. Try to switch off the electrics as soon as it is evident your property is about to flood. If any part of the mains electrics has been affected by floodwater, **do not switch the power back on** – leave the reinstatement of power to a qualified electrician.

In the first instance, if applicable, you should move occupants and valuables upstairs to a place of safety, ensuring that you have sufficient drinking water and food for 24 hours while you await rescue by the emergency services, or for the floodwaters to subside.

If the flood is very deep, or the floodwater is fast-flowing and carrying large objects such as trees with it, structural damage to the building may be caused. In this case early evacuation is essential and constitutes an emergency. In the event of possible structural damage you should not return to the property, even to collect belongings, until it has been evaluated by a structural engineer,

building control officer, or Chartered Surveyor with experience in this type of work, and deemed safe to enter.

When it is safe to return to the property, or to move downstairs again, you will be tempted to start clearing up and salvaging at once. Please be aware that this can be a hazard to you and the health of others because of contamination caused by the floodwater.

You should not attempt to turn on the electricity until the floodwaters have subsided. A qualified electrician should be called to check which circuits are safe to reinstate, and to turn the power back on.

Before discarding items or repairing damage, you will first need to contact your insurance company to lodge your claim and to arrange matters with the insurer's Loss Adjuster. Nothing that you may subsequently claim for should be thrown away or repaired without the Loss Adjuster's consent and without keeping a proper written and photographic record, otherwise your claim for such items may be jeopardised.

You may need your Loss Adjuster to arrange or approve temporary accommodation whilst your property is reinstated. In the case of an extensive flood affecting many properties, this may take several months, and in some cases has taken over a year. The temporary accommodation may be a caravan outside your property, staying with relatives, or in a guesthouse or rented property. In some cases it may be possible to continue living in/using the upstairs parts of the property, possibly in conjunction with a caravan outside, whilst the reinstatement is in progress.

If you plan to incorporate Flood Resistance or Flood Resilience measures as part of the reinstatement, you need to discuss and agree this with your Loss Adjuster early in the process and well before reinstatement work starts. You may have to pay extra for such works, but you may be able to extend your mortgage to finance this.

Once your moveable belongings have been removed and your temporary accommodation is arranged, the reinstatement process will begin.





Reinstating a property after a flood will take anything from several weeks to many months, depending on:

- **The extent of the flood and the amount of properties affected**

If the flood is widespread- there may be hundreds or thousands of properties requiring assessment and remediation. While loss adjusters will draft in extra staff, contractors, and equipment from other areas, the sheer scale may mean that some queuing is unavoidable.

- **Processing the insurance claim**

The claim must be lodged, a Loss Adjuster must be appointed and must arrange to visit to assess the damage. Other functions include: arrangement of temporary accommodation, instructing and programming contractors to

dispose of contaminated fabric and contents such as furniture, drying the property, reinstating the fabric and service installations, and, decorating and refitting.

- **Cleaning and drying operations**

The time taken to clean up and dry out the property may run into many weeks or months, depending on the severity and duration of the flood, and the nature of the building fabric.

Because there are many hidden areas, cavities and voids in most forms of building construction, care must be taken to expose and dry these thoroughly. This is work for specialist drying contractors, who certify the property is properly dried on completion. Structural timber may take some time to dry out thoroughly, and may need to be treated as a precaution against wood-rotting fungi such as dry rot taking hold.



Once the floodwater has been pumped out, and the contents and damaged fabric such as saturated plaster and swollen doors have been taken off and disposed of, the building is sealed to permit the use of industrial dehumidifiers. These heat and dry the air in the building so that the hot, dry air draws the remaining moisture out of the building fabric over a period of days or weeks. Subsequently the building is ventilated and heated to remove any residual traces of dampness.

If the drying process is hurried and not completed in depth, problems with dampness and wood rot may subsequently become apparent.

■ Reinstatement works

The time taken to select and order new kitchen units, etc, and the time taken to repair and redecorate the property, may in itself run from a few weeks to several months or longer.

So from the flood event to reoccupation is necessarily a lengthy and disruptive process. For business premises, the dislocation, loss of stock, and disruption may have a far greater impact on the viability of the business than is covered by any insurance damages claim.

Individuals whose home is damaged by flooding may experience stress and trauma, and may therefore need help and counselling.

The National Flood Forum provides such a supportive network and contacts. Local flood victim groups are often formed in the wake of a neighbourhood flood to provide mutual help and support, and to lobby for more effective area flood defences to prevent a recurrence.

The loss of one's home and belongings with little or no warning, and the subsequent waiting for weeks and months whilst others carry out the reinstatement works, not knowing quite when the building will be ready for reoccupation, is profoundly disorienting for many people. This may be made worse by

ongoing uncertainty of whether the property may flood again in the next year or even in ten years, and on the potential negative effect on the property's value and the stakeholder's equity in it.

It is for these two reasons: the impact on insurability and property value, and the disruption and distress caused by flooding, that property owners who have experienced a flood should consider whether appropriate Flood Resistance and Flood Resilience measures should be put in place, to mitigate the effects of any future flood.



Useful links



Who can I go to for help in dealing with flood risk and reinstatement?

The Office of Public Works has an extensive website covering flood risks and what to do to prepare for a flood, during a flood, and after a flood.

To access the Flood Risk maps:
www.floodmaps.ie

Another helpful site from the Office of Public Works giving detailed and practical advice is:
[**www.flooding.ie**](http://www.flooding.ie)

CFRAM is Catchment Flood Risk Assessment and Management. The CFRAM Programme is central to the medium to long-term strategy for the reduction and management of flood risk in Ireland.
[**www.cfram.ie**](http://www.cfram.ie)



Met Éireann Weather Warnings:
[**www.met.ie**](http://www.met.ie)

Other useful contacts

The Irish National Flood Forum;
[**www.irishnationalfloodforum.com**](http://www.irishnationalfloodforum.com)



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Bandon Flood Early Warning System;



Chartered property,
land and construction
surveyors

Dating back to 1895, the Society of Chartered Surveyors Ireland is the independent professional body for Chartered Surveyors working and practicing in Ireland.

Working in partnership with RICS, the pre-eminent Chartered professional body for the construction, land and property sectors around the world, the Society and RICS act in the public interest: setting and maintaining the highest standards of competence and integrity among the profession; and providing impartial, authoritative advice on key issues for business, society and governments worldwide.

Advancing standards in construction, land and property, the Chartered Surveyor professional qualification is the world's leading qualification when it comes to professional standards. In a world where more and more people, governments, banks and commercial organisations demand greater certainty of professional standards and ethics, attaining the Chartered Surveyor qualification is the recognised mark of property professionalism.

Members of the profession are typically employed in the construction, land and property markets through private practice, in central and local government, in state agencies, in academic institutions, in business organisations and in non-governmental organisations.

Members' services are diverse and can include offering strategic advice on the economics, valuation, law, technology, finance and management in all aspects of the construction, land and property industry.

All aspects of the profession, from education through to qualification and the continuing maintenance of the highest professional standards are regulated and overseen through the partnership of the Society of Chartered Surveyors Ireland and RICS, in the public interest.

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