

RISE FLOOD RECOVERY CONSULTANCY

The Complete Flood Recovery Guide

Understanding your risk, protecting your home,
and knowing what happens next — across
England, Scotland, Wales and Northern Ireland.

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If your home has just flooded, or you're staring down a forecast that says it might, you don't need a lecture on climate statistics right now. You need to know what to do in the next hour, the next week, and the next year — and you need someone straight with you about the things insurers, contractors and even well-meaning guides tend to gloss over.

That's what this guide is for. It's built from real recovery experience, not just policy documents: the insurance cover that looks generous on paper and isn't, the surveyor who's supposed to be on your side and isn't always, the statutory process almost nobody tells homeowners exists. Read it in order, or jump straight to the part that matches where you are right now — either way, everything here is here to give you a clear next step, not just more information to sit with.

Introduction

Flooding is no longer a rare event confined to a handful of well-known trouble spots, anywhere in the UK. In England alone, the Environment Agency's most recent national assessment, published in December 2024, found that 6.3 million properties now sit in areas at risk of flooding from rivers, the sea, or surface water — nearly half of that risk driven by surface water alone. Factor in what a changing climate is likely to bring over the coming decades, and that figure could rise to around 8 million properties, or roughly one in four homes in England, by the middle of this century.

Scotland, Wales and Northern Ireland face the same fundamental pressures, even though each nation manages flood risk through its own legal and institutional framework. Surface water flooding, more frequent and intense rainfall, and ageing drainage infrastructure are not an England-specific problem — they're a UK-wide one, and a growing one. Where the position genuinely differs between nations — the law governing flood investigations, for instance, or which body issues warnings — this guide says so explicitly, rather than assuming England's rules apply everywhere.

Those numbers matter because flooding rarely behaves the way people expect. It doesn't only affect homes next to rivers, and it doesn't only happen during dramatic winter storms. Surface water flooding — where drainage simply can't cope with the volume of rain falling in a short space of time — can affect a property miles from any watercourse, often with almost no warning at all.

This guide sets out, in plain terms, what you need to know before, during and after a flood: how to understand your own risk, what preparation genuinely helps, how insurance and recovery actually work in practice, and — because it's a subject that gets almost no attention anywhere else — what a Section 19 flood investigation is (and what the equivalent looks like in Scotland and Northern Ireland), and why it matters far beyond your own front door.

We've built this guide from independent research into current UK flood policy, insurance schemes, technical standards and statutory processes, checked against primary sources rather than assumption. Where facts have changed recently — and several genuinely have — we've reflected the current position rather than the version that's been circulating for years.

Part One: Understanding Your Flood Risk

How flooding actually happens

Most people picture a flood as a river bursting its banks. In reality, water can enter a home through several distinct routes, often in combination:

- **Surface water flooding** — rainfall overwhelms drains and sewers faster than they can clear it, so water pools and runs across land, roads and gardens. This is now the single largest contributor to flood risk in England.
- **River (fluvial) flooding** — a watercourse rises beyond its banks after sustained or heavy rainfall, often some distance upstream from the property affected.
- **Groundwater flooding** — water rises up through the ground itself once the water table is saturated, sometimes appearing in cellars or ground floors with no visible surface water nearby.
- **Coastal and tidal flooding** — sea levels combined with storm surge or high tides overwhelm coastal defences.
- **Reservoir or dam failure** — rare, but a recognised risk category with its own emergency planning requirements.
- **Sewer flooding** — foul or surface water sewers back up under pressure, sometimes bringing contamination with them.
- **Escape of water within the property** — burst pipes, tanks, radiators or washing machine failures, which behave differently from external flooding but cause comparable damage.

Many serious flood events are actually a combination of several of these sources acting together, which is one reason flood damage can be more extensive, and harder to explain to an insurer, than a single cause would suggest.

Checking your own risk

Government flood risk checking tools are the sensible starting point, and they're free:

- **England:** [Check your long-term flood risk](#)
- **Wales:** [Long-term flood risk service](#)
- **Scotland:** [SEPA flood maps](#)
- **Northern Ireland:** [Check the risk of flooding in your area](#)

It's worth being realistic about what these tools actually tell you. They give a general picture for an area, built from national modelling — they are not a property-specific assessment, and groundwater and some local surface water risks aren't always fully captured. In England and Wales, your **Lead Local Flood Authority (LLFA)** — usually your county or unitary council — holds more localised knowledge and is required to prepare and maintain a local flood risk management strategy, so they're worth contacting directly if you want more than the national picture. In Scotland, this local role sits with your council working alongside the **Scottish Environment Protection Agency (SEPA)**; in Northern Ireland, it's **DfI Rivers**, the statutory drainage and flood defence authority, who can confirm the flooding history and designation status of a specific watercourse if you write to your local area office.

For a genuinely detailed, property-specific risk assessment, a chartered surveyor with flood expertise can inspect the property itself and factor in local drainage, groundwater behaviour, and construction type in a way no map can.

If you're buying or selling

Flood history should be part of any property purchase decision, not an afterthought. A seller should be asked directly whether the property has flooded before, but sellers aren't always forthcoming, and standard conveyancing searches have real limits — a solicitor's desktop search is not the same thing as a chartered surveyor's physical inspection of the property and its actual flood history.

This matters for more than peace of mind. Flood risk affects insurability, and insurability affects both mortgageability and resale value. If you're buying a property that already has flood resilience measures fitted — flood doors, air brick covers, non-return valves and the like — find out how they work and what maintenance they need, since most manufacturers specify maintenance schedules that affect whether the measures (and any related insurance terms) remain valid. The same logic applies if you're renovating a property that already has these measures in place: reinstate them properly once building work is finished.

Part Two: Preparing Before a Flood

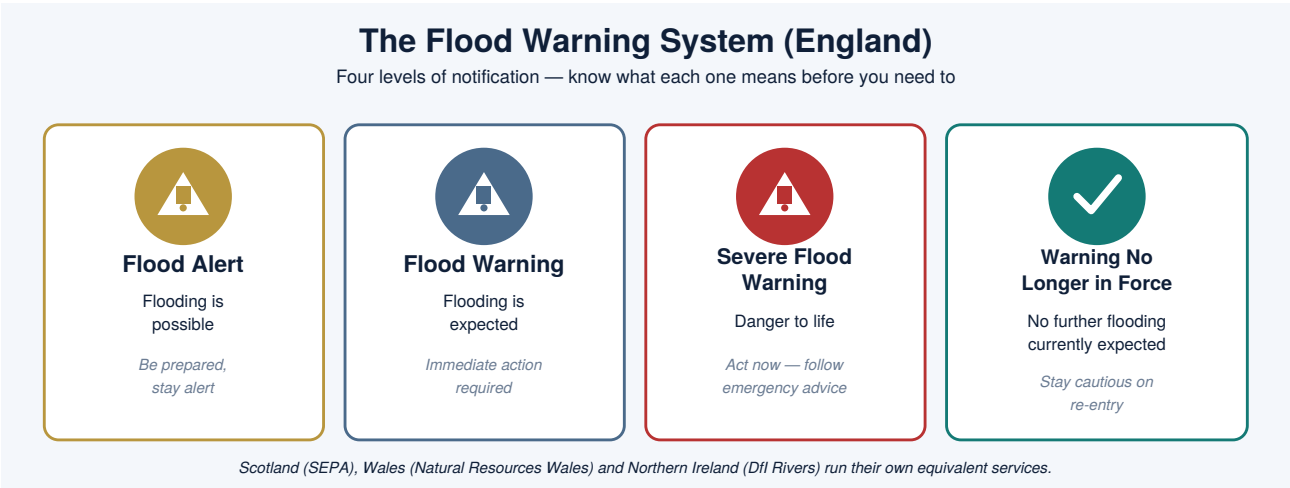
Know when flooding might happen

Three separate tools are worth having bookmarked, because they serve slightly different purposes:

- **Sign up for flood warnings** — direct, location-specific alerts by phone, text or email from the Environment Agency.
- **Check if flooding is forecast** — a five-day flood forecast for England, useful during periods of heavy or sustained rain even before a formal warning is issued.
- **Met Office forecast** — a general seven-day UK weather outlook that gives earlier notice of the conditions likely to drive flooding.

The flood warning system

In England, the Environment Agency issues four levels of notification, and it's worth knowing exactly what each one means, because the right response is different at each stage:



The four levels of the flood warning system

Alert	What it means
Flood Alert	Flooding is possible — be prepared
Flood Warning	Flooding is expected — immediate action required
Severe Flood Warning	Severe flooding, danger to life
Warning no longer in force	No further flooding currently expected in your area

Warnings are updated frequently — more so as risk increases — and cover the current and forecast situation, generally looking around three days ahead.

Scotland, Wales and Northern Ireland each run their own equivalent service, worth signing up to directly rather than assuming the English system covers you:

- **Scotland** — Floodline, run by SEPA, issues broadly equivalent alert levels and forecasting, delivered jointly with the Met Office through the Scottish Flood Forecasting Service.
- **Wales** — Natural Resources Wales issues flood warnings and alerts for Welsh rivers and coastal areas, with sign-up and checking tools separate from the English service.
- **Northern Ireland** — DfI Rivers provides flood warnings and maintains the Flood Maps (NI) service, alongside its Floodline for reporting active flooding or requesting help.

Have an emergency flood plan — and actually keep it somewhere accessible

A flood plan is one of those things everyone intends to make and few people finish. It doesn't need to be complicated: what to move and where, who in the household needs particular help (young children, elderly relatives, anyone with mobility needs), where to shut off utilities, and key contact numbers. The Flood Hub provides a household flood plan template with helpful prompts already built in, and the Environment Agency separately publishes flood plan guidance aimed at communities and groups. Whichever you use, the plan is only useful if it's somewhere you can actually find it in a hurry — not buried in a drawer you haven't opened in years.

Property Flood Resilience (PFR)

If your property carries meaningful flood risk, it's worth understanding property flood resilience — measures that make a building's fabric and services more robust, and easier to clean, dry and put back together, if water does get in. This ranges from resistance measures (flood doors, air brick covers, non-return valves) that try to keep water out altogether, to resilience measures (removable skirting, raised sockets, hard flooring in place of carpet) that reduce the damage and speed the recovery if water does get in regardless.

Two technical standards now govern this area, and it's worth knowing both exist because most consumer guidance still only references the older one:

- **CIRIA C790 (2020)** — the established Code of Practice for Property Flood Resilience, supported by RICS, setting out standards and principles for delivering PFR.
- **BS 85500:2025** — a newer British Standard specifically on flood-resilient construction, improving the flood performance of buildings, published more recently than the CIRIA code and not yet widely referenced in general consumer material.

Together with these, the BeFloodReady initiative publishes a plain-English guide to the specific measures available for homes, which is a reasonable starting point if you want to understand your options before speaking to anyone.

Whatever you decide to install, get it properly specified and installed — a chartered surveyor experienced in flood-related work, or a specialist PFR contractor, can advise on flood risk, recommend suitable measures for your specific property, supervise the work, and produce the kind of documentation insurers and mortgage lenders may later ask for.

Part Three: When Flooding Is Imminent or Underway

Safety comes before everything else

If flooding is happening or clearly about to happen, prioritise people over possessions.

- **Electricity and water don't mix.** Never touch electrical switches, sockets or appliances while standing in floodwater. If you can safely reach the mains switch (usually in the fuse box) before water rises, turn it off. If you can't do this safely, don't attempt it — get a qualified electrician's advice once things are safe.
- **Turn off the gas supply** if you can do so safely. Even where appliances look unaffected, meters, flues and ventilation systems can be damaged by floodwater in ways that aren't visible.
- **Butane or propane cylinders** can be moved or damaged by floating debris during a flood and may become dangerous — if this has happened, get advice from the Fire and Rescue service before touching them.
- **Mains water supply** — follow guidance from your local water company on safety of the supply after flooding.
- **Private water supply** (well, spring, borehole) — contact the Environmental Health department of your local council for advice, since private supplies aren't covered by the same monitoring as mains water.
- **Septic tanks and non-mains drainage** can be damaged by flooding and become a genuine health hazard — these need checking by a qualified engineer, not assumed safe.

If you suspect a gas leak, do not enter the property — call the gas emergency freephone number **0800 111 999** immediately.

Only return to a flooded home once it's genuinely safe to do so, and follow the advice of the emergency services and your insurer on timing.

Part Four: The First Visit Home

Going back to a flooded home for the first time is both physically and emotionally difficult. Beyond the mud and water, expect it to be smelly — particularly where sewage has mixed with floodwater — and be ready for unfamiliar hazards that weren't there before.

What to take with you

- A powerful battery-operated torch (don't turn on lights or create any spark — do this in daylight and use the torch to check first)
- A permanent marker
- Notebook and pen
- Camera or phone for photos and video
- Large, sharp scissors capable of cutting through carpet
- Large plastic bin bags
- Disposable gloves and waterproof clothing, including a face mask

Staying safe as you move through the property

- Move carefully — flooring and stairways need particular attention. Watch for loose or missing floorboards, protruding nails, and sagging ceilings, since wet plaster is heavy and can fail without warning.
- Wear waterproof clothing and gloves throughout, and cover any cuts or grazes with waterproof plasters — sewage, oil and other contaminants in floodwater can cause real harm.
- Don't bring children or pets on this visit. Beyond the practical disruption, they may try to rescue favourite belongings without understanding the contamination risk.
- Be careful outside the house too — standing water on driveways and paths can hide uncovered manholes, drains, broken glass and other sharp debris.

Collecting evidence properly

Work through the property room by room rather than starting to clear up straight away:

1. **Photograph or video everything** before you move anything, as you go through each room.
2. **Mark the waterline** with a permanent marker in every affected room, showing exactly how high the water reached — this genuinely helps builders and loss adjusters assess the scale of stripping-out required.
3. **Separate valuables** — anything untouched by floodwater (jewellery kept upstairs, for example) can be set aside safely; ask a trusted friend or relative to look after these while things are sorted out. Anything that was touched by floodwater should go into plastic bags and be kept safe until you've had advice on cleaning, since some items may need specialist treatment.
4. **Keep small samples** of carpet and underlay (roughly 6 inches square) before disposal, so you can show exactly what type of flooring was fitted.
5. **List the damage** — to the building and to belongings — as your own record, separate from whatever the loss adjuster produces.
6. **Read meters before leaving** — most of the drying-out and dehumidifying equipment used in recovery runs on electricity, and this becomes part of the eventual cost of putting the property right.

Don't throw anything away without your loss adjuster's agreement, even items that look obviously ruined — doing so can affect your claim. If items genuinely need disposing of urgently, photograph them first and note down details like make and serial number for anything of value.

Part Five: Making Your Insurance Claim Work For You

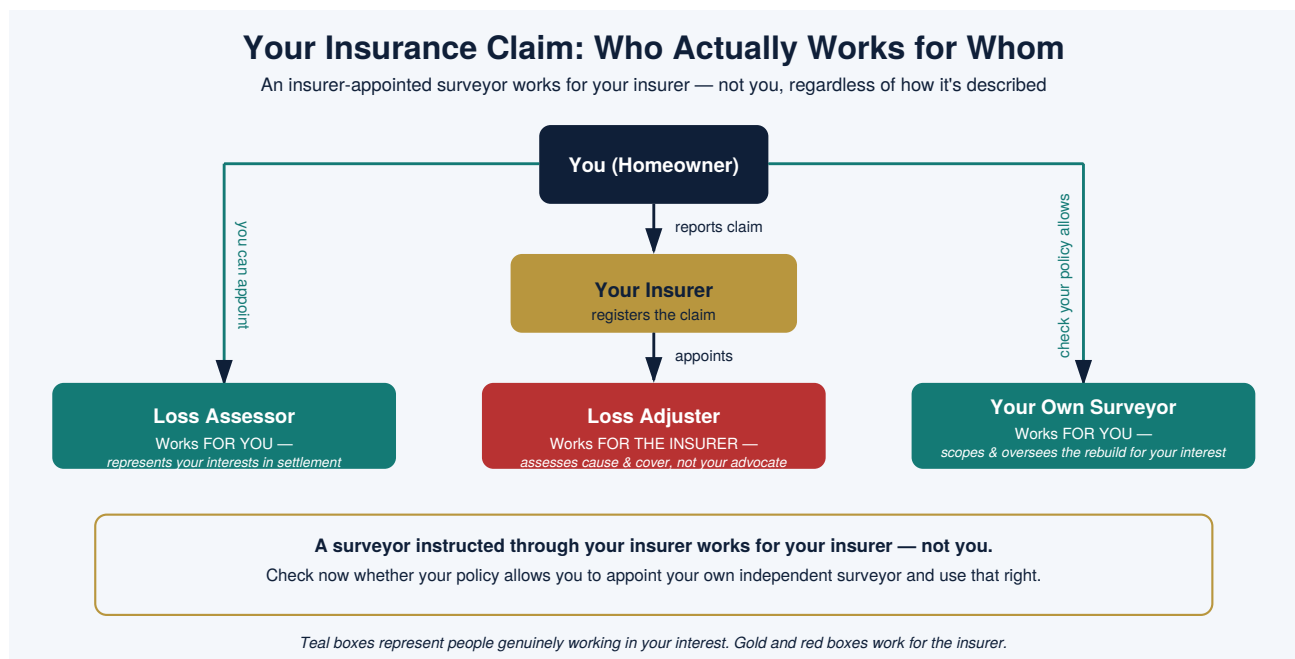
Contacting your insurer

Contact your insurer as soon as you reasonably can — most run 24-hour emergency lines specifically for this. Once your claim is registered, your insurer will typically appoint a **loss adjuster**, whose job is to establish the cause of the damage and assess how much of it is covered by your policy.

You can, if you choose, appoint an independent **loss assessor** to represent your interests directly through this process and help you achieve the best possible settlement — this is different from a loss adjuster, who works for the insurer, not for you.

You may also need a **chartered building surveyor** at some point, to assess the damage independently, advise on repair, and — importantly — advise on how the property can be made more resilient to future flooding as part of that repair. **This is one of the most consequential decisions in the entire recovery process, and it's worth being very clear-eyed about it: a surveyor instructed and appointed through your insurer works for your insurer, not for you** — regardless of how that surveyor is described, and regardless of any assurance that they'll act "independently." Independence in that context means independence from bias in their professional judgement; it does not mean they represent your interests over the insurer's. If a dispute arises over the scope or quality of repair work, this distinction matters enormously.

Check your policy now for whether it allows you to appoint your own surveyor, separate from anyone instructed by your insurer, and use that right if it exists. A surveyor working directly for you, answerable to you rather than to the insurer paying for the claim, is the single biggest factor in making sure a rebuild is scoped correctly and carried out properly from the outset.



Who works for whom in the insurance claims process

What to have ready

Insurers will typically need:

- Your policy number
- Date of birth and contact details
- The date the flood occurred
- A note of which areas of the property were affected
- Photos of the damage
- Invoices for any temporary repairs, or for previous maintenance work carried out on the property

Buildings and contents cover are sometimes with different insurers, so check both policies separately. If a car was affected, that's a separate claim to your motor insurer.

If your home is a listed building or in a conservation area

Make sure your insurer knows this from the outset. Standard flood repair procedures can be genuinely damaging to historic fabric, and can breach listed building regulations if carried out without proper consent. You may need to involve the Conservation Officer at your local council, or seek advice from the relevant national heritage body before repair work begins — Historic England, Cadw in Wales, or Historic Environment Scotland — alongside the Society for the Protection of Ancient Buildings, which operates across the UK.

Renters and landlords

If you rent, contact your landlord or housing association as soon as possible — they're likely responsible for insuring the building itself, and may be able to help with temporary accommodation while repairs are underway. Your own contents insurance, if you have it, may separately cover alternative accommodation costs.

Keeping your own records

Get a notebook specifically for this process and use it consistently. Every call with an insurer, loss adjuster or contractor — date, name, what was agreed, any advice given — noted down the same day, since details are easy to lose across what can be a very long process. Keep copies of every letter and email you send about the claim too.

If you have any concerns about the standard of work being carried out on your property, raise them with the loss adjuster or your insurer promptly rather than waiting.

Temporary accommodation — and why the headline figure is rarely enough

Ask your insurer about this early. Reasonable costs — bed and breakfast, a rented house, a static caravan — are usually covered up to a policy limit, and insurers need to know if anyone in the household needs priority consideration (disability, illness, age, or young children). If a wider area has flooded at the same time as your home, expect competition for suitable local housing, which can mean longer journeys to work and school while things are sorted.

This is one area where it genuinely pays to understand the small print before you ever need to use it, because the headline figure on your policy schedule is almost always smaller than it looks.

Alternative accommodation cover is typically expressed as a single lump sum — commonly somewhere around £25,000 — and at first glance that sounds like more than enough to cover a family's rent while their home is rebuilt. In practice, that figure very rarely covers rent alone. It has to stretch to cover:

- The actual rent on suitable alternative accommodation
- Council tax on that temporary property
- Electricity, gas and water at the temporary property
- Rental furniture, if the accommodation is unfurnished — and much short-term rental housing is
- Telephone and internet
- End-of-tenancy cleaning when you move out
- The cost of moving itself, generally more than once

All of this comes out of the same lump sum. Once it's spread across those costs, a figure that looked generous on paper can realistically fund only three to four months of actual accommodation — while a genuine flood rebuild, involving full drying, stripping out, and reinstatement, commonly takes around a year, sometimes longer. That leaves a substantial gap: many months where a household is still covering rent, utilities and council tax on temporary accommodation, while simultaneously still paying the mortgage, council tax, and standing utility charges on their own, uninhabitable property. That gap has to be self-funded, and it can be a genuinely significant cost at exactly the point a household can least afford it.

Where a £25,000 Accommodation Limit Actually Goes

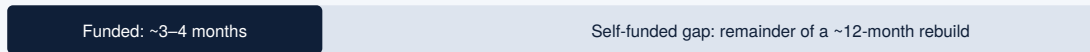
A single lump sum has to stretch across every cost below — not just rent

Typical policy limit — £25,000



Once spread across all of this, £25,000 typically covers only 3–4 months of actual accommodation

What that covers vs. a realistic rebuild timeline



While living costs run at your temporary home, the mortgage, council tax and utilities on your own property continue too.

A more realistic limit to check for — around £60,000

Gives realistic headroom for a full year, across all of the costs above

The right figure depends on local rental costs and household size — check your own policy limit now, not after you need it.

Where a typical £25,000 accommodation limit actually goes, compared to a realistic 12-month rebuild

The practical lesson: **check the actual alternative accommodation limit on your policy now, not after you need it**, and think in terms of a realistic worst-case rebuild timeline rather than a best-case one. A limit closer to £60,000 gives far more realistic headroom once all of the above is accounted for — though the right figure for your household depends on local rental costs and family size, so this is worth working through properly with your broker or insurer rather than assuming any single number is correct for you.

If you're already living this gap, or worried you might be about to, you don't have to work out what a realistic figure looks like on your own. [Get in touch](#) and we'll talk through your specific policy and situation with you.

It's also worth remembering this isn't a flood-specific problem. The same underinsurance risk applies to any major peril requiring an extended rebuild — a serious fire, for instance, brings fire damage, smoke damage and water damage from firefighting efforts together, often with an even longer repair timeline than a flood. Whatever the cause, the same question applies: does your alternative accommodation cover actually reflect what a full year, not a few weeks, would cost your household to live elsewhere?

Don't overlook the small administrative things

Amid everything else, it's easy to forget the practical admin of actually living somewhere else for months. Setting up **mail redirection** through Royal Mail is worth doing early rather than as an afterthought — with a rebuild potentially running the best part of a year, important post (insurer correspondence, bank statements, official letters) needs to reliably reach you at your temporary address, not sit accumulating at an empty, uninhabitable property.

Build Back Better — and what it's genuinely worth

Ask your insurance company whether they'll help fund repairs that also improve your property's future flood resilience, rather than simply reinstating what was there before. This is the purpose of **Build Back Better**, a Flood Re-led scheme that a number of major insurers — including Ageas, Aviva, NFU Mutual, Lloyds Banking Group and LV= General Insurance — now participate in.

Where it applies, Build Back Better allows for **reimbursement of up to £10,000** towards property flood resilience measures, over and above the cost of repairing the actual flood damage — covering things like flood doors, self-closing air bricks, non-return valves, sump pumps, and flood-resistant flooring and materials. Each insurer sets its own eligibility criteria, so what qualifies with one provider may differ from another — worth checking directly rather than assuming. Settlement under the scheme is generally tied to the measures actually being installed rather than being available as a cash alternative.

If professional contractors are drying and cleaning your home

Ask whether they follow recognised codes of practice for flood damage restoration — currently the PCA/BDMA-recognised code for the recovery of water-damaged buildings, alongside the newer CIRIA C790 and BS 85500:2025 standards for resilient repair. Following recognised practice reduces the risk of a rushed or poorly executed dry-out causing problems (damp, mould, structural issues) that surface months later.

If you're uninsured

You'll be responsible for covering the cost of the damage yourself, but that doesn't mean there's no help available — contact your local authority to ask about emergency grants or hardship funds, and check whether any local or national charities are supporting flood-affected households in your area. If you rent, your landlord may still be able to claim on their own insurance for the building itself, even if you have no contents cover.

Living upstairs while repairs happen is sometimes possible for a few days immediately after a flood, but it becomes genuinely difficult once cleaning, drying and rebuilding work starts in earnest — the smell, damp, noise and dust involved tend to make this far more stressful than moving out, even temporarily, once the initial emergency has passed.

Being uninsured doesn't mean you're on your own. If you're not sure what help you're actually entitled to, or where to start, [talk to us](#) — we can help you work out a realistic plan.

Part Six: The Value of Your Property, and How Flood Re Actually Works

Property value

A property at risk of flooding, or with a flood history, will typically be worth less than an equivalent property without that history — mainly because it may become harder to insure, and because a serious flood can render a property temporarily uninhabitable. Chartered valuation surveyors are required to factor flood risk into any valuation, and the scale of the reduction varies considerably depending on location, construction type, and what flood defences exist both locally and at the property itself. Investing in genuine flood resilience measures, properly installed and documented, is one of the few things a homeowner can do to actively limit this impact.

Flood Re, explained properly

Flood Re is a joint initiative between the UK insurance industry and government, launched in April 2016, designed to keep home insurance affordable for households in high flood-risk areas — broadly, those with more than a 1-in-75 annual chance of flooding, in properties built before 2009. It's a genuinely UK-wide scheme: eligible properties in England, Scotland, Wales and Northern Ireland can all be covered (the Isle of Man and Channel Islands are excluded), so this isn't an England-only benefit.

Here's how it actually works: you buy your home insurance in the ordinary way, through your normal insurer. If your property is eligible, your insurer can choose to pass ("cede") the flood risk element of your policy to Flood Re. Flood Re charges the insurer a premium based on your property's council tax band — not the property's individual flood risk — which is what allows premiums to stay affordable rather than reflecting the true statistical risk. If you later make a valid flood claim, your own insurer pays it as normal, and Flood Re then reimburses the insurer from its own fund. The scheme is funded entirely by a levy on the UK insurance industry (currently around £160 million a year) plus those per-policy premiums, with a fixed £250 excess per claim — it carries no cost to the taxpayer.

Flood Re was originally intended to run until 2039, after which flood insurance pricing is meant to become fully risk-reflective. That timeline is currently under active discussion in Parliament: as of July 2026, Flood Re's own published accounts have flagged rising concern about climate-driven volatility in flood losses, tighter global reinsurance capacity, and growing pressure on affordability — meaning the scheme's future shape is a live policy question rather than a settled one. Anyone relying heavily on Flood Re for long-term planning should keep an eye on how this develops, since the position may change.

Flood Performance Certificates — a scheme still taking shape

Alongside Build Back Better, Flood Re has been developing the concept of a **Flood Performance Certificate (FPC)** — similar in spirit to an Energy Performance Certificate, but scoring how well a property's various flood resilience features work together to protect it. Flood Re published an initial report in 2020 and a fuller roadmap in 2024, and a prototype scoring framework has been piloted with support from Middlesex University and the Environment Agency. A working prototype is expected to be ready for wider piloting during 2026. It isn't yet a live consumer product, but it's a genuine sign of where flood insurance and property resilience assessment are heading, and worth watching if you're thinking about long-term investment in resilience measures.

Part Seven: The Recovery and Rebuild

Setting realistic expectations on timing

Recovery from a serious flood is measured in months, not weeks, and sometimes stretches into years for the most severely affected properties. A building needs to be genuinely dried out before repair and redecoration can begin — do this too early and damp and mould can undo the work entirely. Some properties need to be substantially stripped back before drying can even start, which can look and feel like things are getting worse before they get better.

The most common drying method uses industrial dehumidifying equipment, which gradually evaporates trapped moisture and typically takes around four to six weeks to complete, though this varies with how long the water was present, how severe the flooding was, and the construction of the property. Faster drying techniques — including trailer-mounted rapid or heat-drying systems — have developed in recent years and are now used by some insurers, and can in some cases mean less structural material needs to be stripped out in the first place. Not every property or construction type is suited to every drying method, so the right choice depends on the specifics of the building rather than a single default approach.

Cleaning and drying, practically

- **Hard surfaces** — walls, floors and surviving worktops should be washed with hot soapy water, then disinfected. A solution of around one cup of household bleach to five gallons of water will deal with most mould, mildew and bacterial contamination. Never mix bleach and other cleaning products together — some combinations produce genuinely dangerous fumes.
- **Furniture** — solid wood furniture often survives soaking reasonably well if allowed to dry naturally, with drawers left open rather than forced. Anything made from chipboard or particleboard, including most fitted kitchens, is usually damaged beyond economic repair once soaked and will need replacing. Upholstered furniture generally needs professional assessment before you know whether it can be saved.
- **Fabrics** — wash clothing, bedding and soft furnishings at 60°C or the highest temperature the manufacturer allows. Anything that can't go through a washing machine will need professional cleaning or replacing.
- **Important documents** — if paperwork has been soaked, seal it in plastic bags and put it straight in a freezer rather than trying to dry or unfold it, which risks tearing. Frozen documents can be thawed and separated later, then copied or scanned — though bear in mind freezing doesn't kill bacteria, so treat originals with care even once dried.
- **Walls and floors** — old lime plaster needs to dry out slowly and generally doesn't need replacing; modern gypsum plaster or plasterboard usually needs the damaged sections cut out and replaced once the building has fully dried.

Choosing contractors carefully — and why this should run through your surveyor, not around them

If flooding has affected a wide area, tradespeople will be in short supply, and this is exactly when opportunistic “rogue traders” tend to appear, going door to door offering immediate work. Some builders working in flood recovery are, frankly, unethical — cutting corners on work that's difficult to inspect once it's covered over, and counting on the household being too exhausted or too unfamiliar with the process to notice. This is precisely why contractor selection shouldn't be left to chance, or to whoever happens to be available fastest.

Proper vetting of contractors should go through your own independent surveyor, not be handled ad hoc.

A surveyor experienced in flood rebuilds should hold a list of contractors they already know are capable of this specific type of work — which is a genuinely different discipline from general building work — and can vouch for based on past projects, not just a trade body membership card. This matters because flood rebuilds involve judgement calls that a generalist builder, however skilled at ordinary renovation, may simply not have encountered before.

Once work begins, expect the unexpected. Opening up a wall or lifting a floor to deal with flood damage very often reveals problems that had nothing to do with the flood itself — historic damp, inadequate original construction, previous poor repairs. This is normal, not a sign that something has gone wrong with your claim. What matters is that anything found is **properly identified, documented and fixed at the time** — not quietly plastered over because it's easier or cheaper to hide it than to address it. Making sure that happens, every time, is precisely what your independent surveyor is there for.

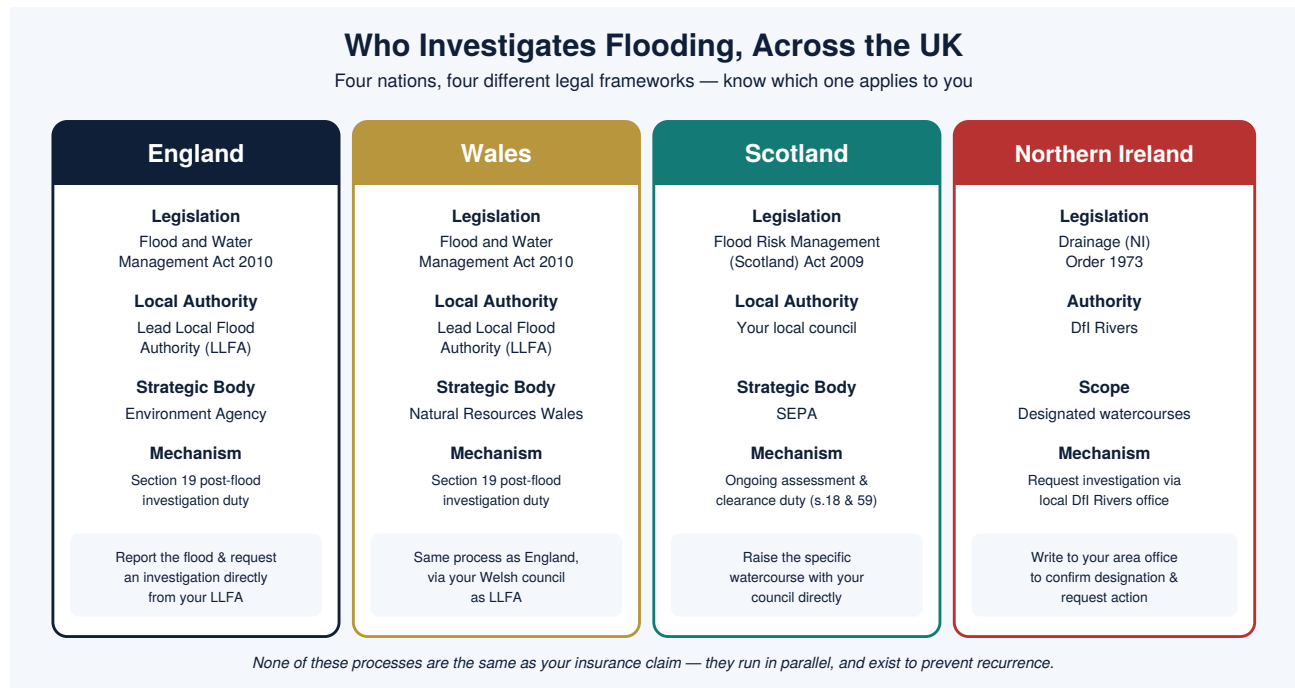
Insist on regular, structured oversight rather than occasional updates. Monthly meetings with your surveyor, with a proper progress report each time — what’s been done, what’s been found, what’s still outstanding, and why — keep a long, disruptive rebuild honest and on track. Without that structure, it becomes very easy for months to pass with vague reassurances while problems accumulate quietly beneath the surface.

This scrutiny shouldn’t stop at small, unknown firms — it matters just as much, if not more, with large, well-known or insurer-owned restoration companies. Size and brand recognition are not the same thing as quality, and an insurer proposing a contractor is not the same as that contractor having been vetted for *your* interests. Some of the sector’s largest names are owned outright by major insurers, which means their incentive to manage cost and pace on the insurer’s behalf can sit uncomfortably alongside your interest in a proper, unhurried job. Before accepting any contractor — however established, however confidently recommended, and regardless of who proposed them — check independent reviews yourself, not just the testimonials on their own website. A pattern of complaints about delay, incomplete work, or mishandled belongings is exactly as serious coming from a large national name as it is from an unknown local trader, and it’s worth knowing about before work starts, not after.

Beyond surveyor-vetted contractors, always independently check a contractor’s trade body membership is currently valid — don’t assume a badge or certificate is still current — and ask for references you can actually follow up yourself. Poor-quality work carried out in the aftermath of a flood has, in past cases, ended up needing to be entirely redone, sometimes forcing a household back into temporary accommodation a second time, on top of everything already covered in Part Five about how expensive that gap can become.

Part Eight: The Investigation Most Homeowners Never Hear About

Almost none of the general flood recovery guidance available to homeowners mentions this process, which is unfortunate, because it can matter more to your long-term flood risk than anything covered by an insurance claim. The specific legal mechanism differs depending on which UK nation you're in, so this section covers each in turn — but the underlying point is the same everywhere: there is a formal, separate route to establishing *why* a flood happened and holding the right authority accountable for it, quite apart from your insurance claim.



Who investigates flooding across England, Wales, Scotland and Northern Ireland

England and Wales: Section 19 investigations

Under Section 19 of the Flood and Water Management Act 2010, your Lead Local Flood Authority has a duty to investigate flooding in its area, to the extent it considers necessary or appropriate, where it considers that flooding has occurred which affects properties or infrastructure that fall within its area of responsibility. Where that duty is triggered, the LLFA is required to identify which flood risk management authorities had relevant functions, whether those functions have been or are being exercised, and to publish the results of its investigation. The Act applies in the same way in Wales as in England, with Natural Resources Wales providing the strategic oversight role that the Environment Agency provides in England, while the LLFA duty itself still sits with the relevant Welsh council.

In plain terms: this isn't about your insurance claim, and it isn't about compensation. It's a formal, published record of what actually caused a flood, which authorities have relevant responsibilities, and what — if anything — is being done about it. It exists to drive accountability and, ultimately, to reduce the chance of the same properties flooding again.

Why this matters even if you're fully insured. An insurance claim deals with the damage to your own property. It says nothing about why the flood happened in the first place, and does nothing to prevent it happening again. A Section 19 investigation is the mechanism that can actually surface a blocked culvert, an undersized drain, a failed piece of infrastructure, or a maintenance gap between different authorities — and once that's formally documented, it becomes far harder for the responsible authority to do nothing about it. A properly pursued Section 19 process, backed by clear evidence from affected residents, can be the difference between a flood being treated as an isolated, unfortunate event and it being recognised as a symptom of an infrastructure problem serious enough to justify council-funded remedial works.

What triggers an investigation, and what doesn't. Each LLFA sets its own local criteria for when it will formally investigate — often based on the number of properties affected, whether flooding entered buildings rather than just gardens or roads, and the frequency of flooding in the area. This means the exact threshold varies from one council to

another, and not every flood, even a serious one, will automatically trigger an investigation without a homeowner formally reporting it and requesting one.

What you can do:

- **Report the flood to your LLFA directly**, as soon as reasonably possible — don't assume the council already knows, and don't assume your insurance claim does this for you. These are entirely separate processes.
- **Keep the same kind of evidence** described earlier in this guide — photographs, waterline marks, dates and times, and a clear account of how the water entered your property and where it came from — since this is exactly the evidence an investigation will need.
- **Request the investigation formally**, and ask what your council's local criteria are for triggering one, since these aren't always well publicised.
- **Be realistic about timescales.** Section 19 investigations are not fast, and not every request results in a full investigation being carried out. Persistence, and a clear evidential record, genuinely make a difference to the outcome.

If you're not sure where to start, or whether your situation meets your council's threshold for an investigation, our [Case Assessment](#) service is built specifically around this process for homeowners in England and Wales — helping you understand your position and put together the kind of evidence a Section 19 investigation actually needs.

This section covers the essentials, but if you want the full depth — case archetypes, exactly what makes an investigation succeed or fail, and how to write a request letter that actually gets engaged with — our [Section 19 Reference Manual](#) is a free, dedicated deep dive into this specific process for England.

Scotland: a different framework, built around ongoing assessment

Scotland doesn't use Section 19 — flooding there is governed by the **Flood Risk Management (Scotland) Act 2009**, which works differently in an important way. Rather than a duty to investigate a specific flood after it's happened, the Act places an ongoing duty on local authorities (sections 18 and 59) to assess bodies of water within their area for flood risk, and to carry out a schedule of clearance and repair works where an assessment shows this would substantially reduce that risk. SEPA, the Scottish Environment Protection Agency, works alongside local authorities and Scottish Water as the strategic body producing national flood risk assessments and flood risk management plans.

The practical implication for a Scottish homeowner is slightly different from the England and Wales position: rather than requesting a post-event investigation into a single flood, the more effective route is to formally raise the specific body of water or drainage issue with your local authority, referencing its duty under sections 18 and 59, and to press for it to be included in the assessment and clearance and repair schedule. Keeping the same kind of dated, photographed evidence described above strengthens this request in exactly the same way it strengthens a Section 19 case in England or Wales.

Northern Ireland: DfI Rivers and designated watercourses

Northern Ireland's system is different again. **DfI Rivers**, an agency of the Department for Infrastructure, is the statutory drainage and flood defence authority under the Drainage (Northern Ireland) Order 1973. Its responsibilities apply to "designated" watercourses — those approved for maintenance at public expense by the Drainage Council for Northern Ireland — while non-designated watercourses remain the maintenance responsibility of the riparian landowner.

If you've been flooded in Northern Ireland, you can write to your local DfI Rivers area office to ask whether the watercourse involved is designated, and to request that they investigate a blockage, structural problem, or maintenance failure. Where a watercourse is designated, DfI Rivers is expected to investigate a reported problem and take remedial action where appropriate; where it isn't, DfI Rivers has powers to require the landowner responsible to clear it themselves. It's worth being aware that DfI Rivers does not accept liability for damage caused by a watercourse overflowing — that remains a matter for your own insurer — but establishing the cause and the responsible party is still valuable for preventing recurrence, in exactly the same spirit as a Section 19 investigation.

The common thread

Whichever nation you're in, the same underlying principle applies: your insurance claim and the question of *why the flood happened in the first place* are two entirely separate processes, run by different people, for different purposes.

Pursuing only the insurance claim gets your own property repaired. Pursuing the statutory investigation route as well — under whichever name and process applies where you live — is what actually gives you a chance of the same flood not happening again.

Part Nine: Looking After Yourself and Your Household

The emotional impact is real, and it's normal

The weeks and months following a flood are frequently described by those who've lived through it in terms close to bereavement — the loss of things that can't be replaced, alongside the practical upheaval, tends to hit harder and last longer than people expect going in. Sadness, grief, anger and exhaustion are all normal reactions to what is, genuinely, an abnormal and disruptive event. Accepting that these feelings are a reasonable response — rather than something to simply push through — tends to help people cope better, not worse.

Practical steps that genuinely help:

- Talk about what you're going through, with family, friends, or a local flood recovery group if one exists in your area.
- The British Red Cross and local voluntary and faith-based organisations often provide direct emotional support to flood-affected households.
- If stress, anxiety or low mood is becoming hard to manage, your GP is a reasonable first point of contact.

Protecting children and vulnerable household members

Keep children away from standing floodwater, and away from gardens or patios until the area has been properly cleaned and confirmed safe — floodwater frequently carries contamination that isn't visible. Older adults and anyone with additional care needs may find both the disruption and the physical demands of recovery particularly difficult, and are worth checking in on specifically as the weeks go on, not just in the immediate aftermath.

A practical warning worth taking seriously

Flood-affected areas unfortunately attract opportunists who pose as water company officials, council representatives, or insurance assessors to gain access to vulnerable households. Always ask for identification, and if you have any doubt at all, don't let someone in — contact the organisation they claim to represent directly to verify before doing so.

Be patient with yourself and each other

Recovery genuinely does take time, and everyone in a household — and often an entire street or area — is likely to be feeling the strain simultaneously. Taking deliberate time away from the recovery process itself, even briefly, tends to help rather than feel like a distraction from getting the job done.

The Questions Homeowners Actually Ask

Guides like this can end up answering everything except the blunt question someone actually has at 11pm, three days into a flood. Here are the ones we hear most, answered directly.

“Do I have to use the contractor my insurer sends?” Generally, no — but you need to check your specific policy wording, since some do require you to use an approved contractor for certain works. Even where you’re not required to, an insurer will often propose one anyway. You’re entitled to ask questions, request an independent surveyor if your policy allows it, and check reviews before agreeing. Being proposed a contractor is not the same as that contractor being vetted for your interests — see Part Seven.

“What if I can’t afford the gap between my accommodation cover and the real cost of staying elsewhere?” You’re not alone in this, and it’s one of the most common places recovery genuinely breaks down financially. There’s no single fix, but the first step is establishing exactly how big the gap is likely to be, as early as possible, rather than discovering it three months in. [We can help you work through this.](#)

“Is it too late to request a Section 19 investigation if my flood happened a while ago?” Not necessarily — but the strength of your case depends heavily on the evidence you kept at the time (photos, dates, waterline marks). If you didn’t document things as thoroughly as you’d like, it’s still worth asking your LLFA what’s possible; a weaker case is still better pursued than not pursued at all.

“My insurer says the flood damage isn’t covered — is that the final word?” No. If you disagree with a decision, you can challenge it directly with your insurer first, and if that doesn’t resolve things, the Financial Ombudsman Service exists specifically to review disputes like this independently.

“Everything is taking so much longer than I expected — is that normal?” Yes, genuinely. A serious flood rebuild commonly runs close to a year, and delays compound at almost every stage — drying, loss adjuster scheduling, contractor availability, materials. It doesn’t mean something has gone wrong with your specific claim; it means the recovery timeline nobody warned you about at the start is the real one. Part Seven covers what a realistic timeline actually looks like.

“I don’t even know where to start — can someone just tell me what to do?” That’s exactly what we’re here for. If you’d rather talk through your specific situation than work through a guide alone, [get in touch](#) and we’ll help you figure out the right next step.

Further Information and Verified Resources

Flood risk and warnings - [Check your long-term flood risk \(England\)](#) - [Sign up for flood warnings \(England\)](#) - [Check if flooding is forecast \(5-day forecast, England\)](#) - [Met Office weather forecast](#) - [Natural Resources Wales — flood risk and warnings](#) - [SEPA — Scotland's flood risk and Floodline](#) - [DfI Rivers — Northern Ireland flood risk and warnings](#)

Preparation and resilience - [The Flood Hub — household flood plans and PFR guidance](#) - [CIRIA — Code of Practice for Property Flood Resilience](#) - [BeFloodReady — understanding property flood resilience](#) - [The Blue Pages — independent directory of flood protection products and services](#)

Insurance and claims - [Association of British Insurers](#) - [Flood Re](#) - [Financial Ombudsman Service](#)

Building, repair and restoration - [Property Care Association \(PCA\)](#) - [British Damage Management Association \(BDMA\)](#) - [Harwell Restoration — specialist document and contents restoration](#) - [Historic England \(listed and historic buildings\)](#) - [Cadw — listed buildings in Wales](#) - [Historic Environment Scotland](#) - [The Society for the Protection of Ancient Buildings](#)

Support and wellbeing - [British Red Cross](#) - [National Flood Forum](#) - [Scottish Flood Forum](#) — the equivalent charity supporting flood-affected households in Scotland - [Citizens Advice](#)

Practical admin - [Royal Mail redirection](#) — worth setting up early if you're displaced from your home for any length of time

Professional advice - [RICS Find a Surveyor](#)

This guide reflects our own independent research into current UK flood policy, insurance arrangements and statutory processes across England, Scotland, Wales and Northern Ireland. It is intended as general guidance rather than advice on your specific circumstances, and does not replace advice from your insurer, a qualified surveyor, or the relevant flood authority in your nation — your Lead Local Flood Authority in England and Wales, your local authority and SEPA in Scotland, or DfI Rivers in Northern Ireland. Facts and figures were verified against primary sources at the time of writing; flood policy — particularly around Flood Re — is subject to ongoing review, and we'd recommend checking current positions directly where a decision depends on them.