



Department  
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# Surveying Individual Properties for Flood Resilience – Guidance for Homeowners

## FD2681

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Joint Flood and Coastal Erosion Risk Management  
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# **Surveying for Flood Resilience in Individual Properties**

**Guidance for Homeowners**

**FD2681**

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This is a report of research carried out by a research consortium comprising JBA Consulting, Manchester Metropolitan University, The University of Manchester, National Flood Forum and Turnstone Learning Ltd, on behalf of the Department for Environment, Farming and Rural Affairs



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# Household Guidance - How to work with an Independent Flood Risk Assessor (iFRA)

Around 1 in 5 homes in England and Wales are at significant risk of flooding from surface water, sewers and drains, groundwater, rivers and the sea. Increasing population, suburbanisation, changing weather patterns, ageing infrastructure, rising sea levels and climate change all indicate that flooding is likely to get worse in the future. Whilst the Environment Agency, local authorities, water companies and others have different roles in preventing flooding, under the Flood and Water Management Act 2010 homeowners are responsible for protecting their homes from floodwater.

Reducing the risk of water getting in to your home, and the damage that it can do, can dramatically reduce the trauma, damage to property and finances that it causes. However, doing this effectively involves understanding the particular flood risk issues for your home, its construction (and possibly that of your neighbours) and your lifestyle. Improving flood protection could vary depending on whether you want it to work when you are away from home or how physically able you are, for example.

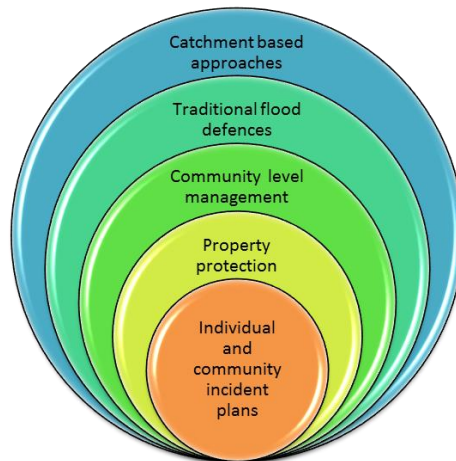


## Am I at risk of flooding?

Less than 40% of those at risk of flooding from rivers are aware of the potential danger and the figures are worse for other types of flooding. You can find out more about your flood risk at [What's in your back yard](#). Further information may also be available from your Lead Local Flood Authority (contact your local authority) particularly about surface water and groundwater flooding. Your water company may be able to provide you with information about flooding from sewers.

## How can I reduce my risk? How can I better protect my home?

It is never possible to protect your home completely from flooding, even with a large scale flood defence scheme, but you can reduce the risk considerably, particularly if it is in combination with other measures. It may not be possible to make every home entirely watertight but it is often possible to slow considerably the speed at which the water enters the home and significantly reduce the damage, the trauma and cost and lessen the time needed to reinstate the property if floodwaters enter.



Details of how to go about better protecting your home can be found on the National Flood Forum website [Protect My Property](#) page:

- **Property Protection Advisor** Estimate how much it will cost to better protect your home,
- **Six Steps to Flood Resilience** and **Defra PLP advice for local authorities** both provide useful guidance on how to reduce your risk



Six Steps to Flood Resilience

- **EA Flood Risk report** is a template for the iFRA to record the level of risk, the works done and the residual risk
- **Blue Pages** provides a directory of flood product suppliers and surveyors
- **Research reports** on protecting your home
- Developing **individual** and **community incident plans** and **community flood plans**

Research has shown that that the property protection schemes that have been most successful are those that have had a thorough, independent survey covering all the local flood risks, the construction of the building and the needs and lifestyle of the individual. When you have made the decision to protect your property, it is recommended that you

have an independent flood risk assessor (iFRA) to survey your home (or property) and advise on what can be done to best address the specific needs of your home (or property).

## Who is an iFRA and why do I need one?

An iFRA is trained and accredited specifically to help people reduce the risks from flooding of their home. They belong to a chartered professional institute and have undergone additional training for this role. In addition, they should carry professional indemnity insurance for their work. An iFRA works independently of any manufacturer and installer and ensures that the most appropriate measures are recommended. An iFRA knows when and where to access more specialist skills, such as a structural engineer, if these are needed. Using an iFRA also provides assurance to external bodies such as insurance companies that the sources and levels of risk have been identified correctly and on the level of protection that the works provide. An iFRA will charge for their work, though this may be subsidised by the local authority, Environment Agency (or Natural Resources Wales) or insurance company.



Surveys are also available directly from product suppliers, often at a subsidised cost, but these may tie you to one manufacturer or installer, limiting your choice of product or system. Such surveys are not independent and may not be carried out by qualified, accredited professionals who can provide impartial advice from across the market.

## How does it work?

An Independent Flood Risk Assessor (iFRA) will assess the risks from flooding, the building construction and the needs of the householders and property owners. They will use existing flood risk information combined with on-site surveys to establish the level of risk to the particular building. This will require in depth examination of the property,

looking at nooks and crannies of the house and the routes of water ingress. The iFRA will produce a report with proposals to reduce the risk of flooding and explain the level of residual risk, taking in to account any existing and proposed schemes to manage risk in the area. This will take in to account proposals for wider flood risk management schemes and highlight any opportunities for work to be carried out as part of a wider community based, and possibly funded, programme. The report will also contain information about how to select the right, kite marked products (PAS 1188) and an installer, as well as how you can work with others in your area to help manage flood risk and keep people safe. See National Flood Forum website [Protect My Property](#) page for an example of a report.

The installer will take detailed measurements of the property, source the products and install them, following the recommendations in the report. The installer should make recommendations on the storage and maintenance of the products.

<b>Stage</b>	<b>What an iFRA will do</b>
Desk based enquiry	Find out existing information on flood risk and previous flooding from Environment Agency and local authority  Find out if any schemes are planned
Inception meeting	Discuss with the householder(s) and property owners their experiences of flooding and their needs
Detailed survey	A detailed survey of the property and the surrounding area, including the neighbours
Meeting with householder and property owner(s)	Discussion of recommendations and how these meet lifestyle needs.  Discussion on how to procure measures
Production of report	Report contains detailed recommendations and information on how to procure measures.
Post installation inspection	Once measures have been installed, the iFRA will undertake an inspection to ensure that they meet the recommendations set out in their report
Production of final Flood Risk Report	The final report will contain details of initial risk, remaining risk, measures installed, recommendations for testing and maintenance. It will be suitable for submitting to insurers, etc.

## **The process of using an iFRA, once appointed**

The iFRA will inspect works once completed to ensure that they have been installed correctly and provide a written Flood Risk Report to confirm that this is satisfactory. This can be used in discussions with insurers, house purchasers and other organisations. The iFRA may also make recommendations to regularly practice using the products. This is important as you may need to act quickly in the event of a flood.

An iFRA will never be tied to one manufacturer or installer and will never recommend only one manufacturer's products.

An iFRA report will require updating if there are changes to your property, or other development in the area. New household insurers may also require an updated report. Best practice guidance recommends an annual test and sign-off to check all products and systems remain in place and functioning. This could provide an annual update for confirmation back to an insurer as well.

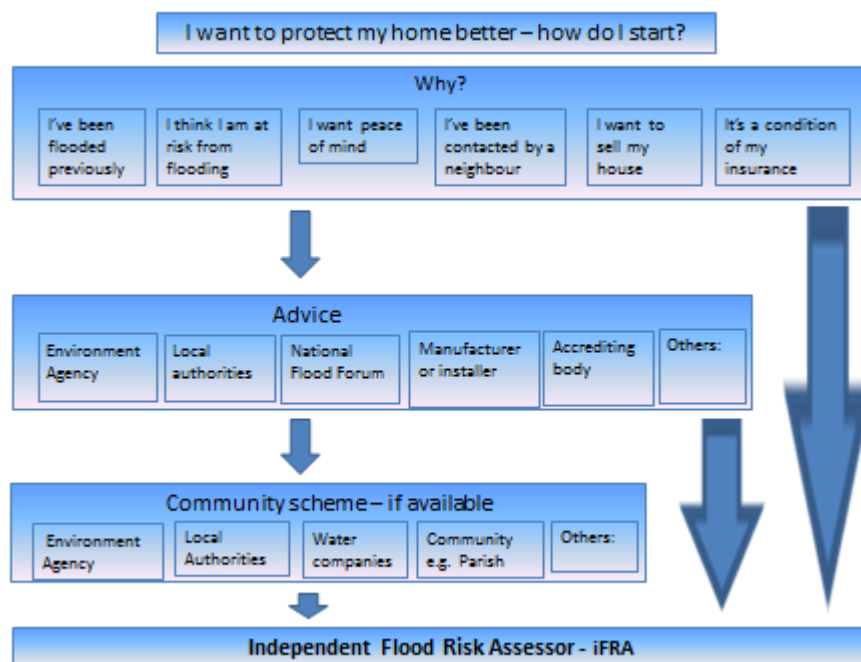
New domestic property and landlord insurers may also require an updated report.

## **I have done all of this, am I protected 100%?**

Protecting your home can significantly reduce the risk of flooding but some risk always remains. Developing individual and community incident plans and community flood plans are further ways of reducing risk. See the National Flood Forum website [Protect My Property](#) page for further details.



## How do I contact an iFRA?



## How to access an iFRA

A list of iFRAs can be obtained from the accreditation organisations [xxxx]. iFRAs may also advertise in the [Blue Pages Directory](#). [Information on accreditation documentation]. You should contact the iFRA you are not happy with the service you have received. If you are not satisfied with the response, you should contact the relevant accreditation body.

Note – printed versions will need web addresses printing in full.

## Further reading

*Reducing flood risk to my home*

[SIX STEPS TO PROPERTY LEVEL FLOOD PROTECTION](#) Guidance for property owners

[Flood Resilient Repair](#) – a joint ABI/NFF booklet

[Improving Flood Resilience of New Buildings](#) by Communities and Local Government

[Flooding and Historic Buildings](#) by English Heritage

*Flood risk and me*

[National Flood Forum: Ready for Flooding: Before, During and After](#)

[www.floodready.co.uk](http://www.floodready.co.uk) a website designed to support those at risk of flooding in North West England