RICS PRACTICE INFORMATION

Flooding and its implications for property professionals

UK

1st editon, October 2025

RICS®

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RICS standards framework

RICS' standards setting is governed and overseen by the Standards and Regulation Board (SRB). The SRB's aims are to operate in the public interest, and to develop the technical and ethical competence of the profession and its ability to deliver ethical practice to high standards globally.

The RICS Rules of Conduct set high-level professional requirements for the global chartered surveying profession. These are supported by more detailed standards and information relating to professional conduct and technical competency.

The SRB focuses on the conduct and competence of RICS members, to set standards that are proportionate, in the public interest and based on risk. Its approach is to foster a supportive atmosphere that encourages a strong, diverse, inclusive, effective and sustainable surveying profession.

As well as developing its own standards, RICS works collaboratively with other bodies at a national and international level to develop documents relevant to professional practice, such as cross-sector guidance, codes and standards. The application of these collaborative documents by RICS members will be defined either within the document itself or in associated RICS-published documents.

Document definitions

Document type	Definition
RICS professional standards	**Set requirements or expectations for RICS members and regulated firms about how they provide services or the outcomes of their actions.** RICS professional standards are principles-based and focused on outcomes and good practice. Any requirements included set a baseline expectation for competent delivery or ethical behaviour. They include practices and behaviours intended to protect clients and other stakeholders, as well as ensuring their reasonable expectations of ethics, integrity, technical competence and diligence are met. Members must comply with an RICS professional standard. They may include: • mandatory requirements, which use the word 'must' and must be complied with, and/or • recommended best practice, which uses the word 'should'. It is recognised that there may be acceptable alternatives to best practice that achieve the same or a better outcome. In regulatory or disciplinary proceedings, RICS will take into account relevant professional standards when deciding whether an RICS member or regulated firm acted appropriately and with reasonable competence. It is also likely that during any legal proceedings a judge, adjudicator or equivalent will take RICS professional standards into account.
RICS practice information	**Information to support the practice, knowledge and performance of RICS members and regulated firms, and the demand for professional services.** Practice information includes definitions, processes, toolkits, checklists, insights, research and technical information or advice. It also includes documents that aim to provide common benchmarks or approaches across a sector to help build efficient and consistent practice. This information is not mandatory and does not set requirements for RICS members or make explicit recommendations.

1 Introduction

Flooding has become an increasingly pressing concern in the UK, driven by extreme weather, urbanisation, inadequate infrastructure, land use change, environmental changes and rising sea levels. UK Climate Change Risk Assessment 2022 notes flooding as 'one of the most severe climate hazards' facing the population. UK Climate Projections (UKCP18) forecast wetter winters and more extreme rainfall in coming decades. UK sea levels have risen about 16cm since 1900, and there is roughly a 1% annual chance that winter monthly rainfall exceeds previous maxima by 20–30%. Once-in-a-century floods are likely to occur more often.

The Climate Change Committee predicts that, without adaptation, the number of UK properties at high flood risk could double by the 2050s. Meanwhile, rainfall intensity and flash flooding are projected to increase; UKCP18 data suggests up to 20% higher winter peak flows by 2050 (and up to 40% by 2100 under high-emissions scenarios). The **relevant bodies** for the UK (bodies that have primary responsibility for flooding and flood data) – Environment Agency (EA; England), Scottish Environmental Protection Agency (SEPA), Natural Resources Wales (NRW) and Department of Agriculture, Environment and Rural Affairs (DAERA)/Department for Infrastructure for Northern Ireland (DfI) – publish national flood and coastal erosion risk advice.

These trends underscore the need for forward-looking advice in property and construction. The planning system should support the transition to net zero by 2050 and take full account of all climate impacts, including overheating, water scarcity, storm and flood risks, and coastal change. Construction advice can help to embed resilience, such as by specifying climate-proof stormwater systems, choosing flood-resistant materials and considering managed retreat for extreme-risk sites.

RICS members can assist their clients by raising awareness, highlighting potential impacts and promoting strategies for prevention and remediation. Chartered surveyors may therefore be involved in:

- providing localised flood risk advice
- providing flood risk assessments
- advising on construction flood resilience measures
- advising on property flood resilience (PFR)
- advising on adequate drainage on- and off-site
- advising on the specification of surface treatments and the design of drainage systems, including sustainable drainage systems (SuDS), and
- advising on local habitat and environment management.

1.1 Purpose and scope

As the threat from flooding to property in the UK becomes more serious, it is likely to be an increasingly important concern for the clients of surveyors, who will seek advice from members of the profession on questions relating to construction, valuation, property management and flood remediation. The purpose of this insight paper is therefore to raise awareness of the impact of flooding, and the remediation and mitigation of its effects, among all members of RICS, and to highlight the following:

- aspects of flooding that may be important to different areas of professional practice
- the constant need to take a broad and strategic view of the risks that arise from flooding, and
- the different approaches that may be helpful in reducing or mitigating these risks.

The aim here is not to spell out the full technical details required by RICS members in practice; this need is better served elsewhere.

In adopting this cross-profession approach, we recognise the role that RICS members can play, and the need to work across traditional discipline boundaries in future. One function of this document is therefore to convey the breadth of professional engagement – actual and potential – in tackling the problems caused by flooding in the UK.

Many aspects of a surveyor's work involve interactions with other professional advisers, and flooding is no exception. The support of engineers, hydrologists, ecologists, geologists, planners and others may be needed at different times in evaluating flood risk and impact. Careful liaison may be needed with the legal profession concerning the sale and transfer of freehold property, and the drafting and interpretation of leases. Insurance brokers and advisers will also have an important role to play. Within the surveying profession, rural estate managers may need to call on the specialised input of structural surveyors, and in turn may be called upon by urban property developers and managers to advise on the management of farmland and woodland.

As always, the terms of engagement agreed between the RICS member and their client will detail the scope of services to be provided, as well as other essential matters. RICS Valuation – Global Standards (Red Book Global Standards) states that terms of engagement must address consideration of any significant environmental, social and governance (ESG) factors (**VPS 1**).

1.2 Economic, social and environmental impacts of flooding

The economic cost of flooding in the UK is substantial. On average, in the UK annual flood damage and management is estimated at around £2.2bn. These costs are also projected to increase as climate change raises water levels and storm intensity. Unless we take further action, under a 2°C by 2100 warming scenario, annual damages from flooding for non-residential properties across the UK are expected to increase by 27% by 2050 and 40% by 2080.

Beyond immediate damage, flooding causes social and environmental harm: it can destroy wildlife habitats, contaminate land and water supplies, and displace people – with long-term and severe impacts on health and well-being. Floods can cause fatalities, injuries and mental health issues, especially in vulnerable groups. Large-scale inundations disrupt communities; displacement, loss of essential services (health, transport, utilities) and livelihood interruptions (missed work, ruined stock) all occur. Flooding also exacerbates social inequality. In some parts of the UK, socially deprived communities disproportionately occupy high-risk areas. Many deprived communities are located in older industrial towns and cities, which historically are developed near rivers and coasts for trade and transport.

Potential environmental damage includes polluted soils and watercourses (floodwaters often carry sewage and industrial waste, including agricultural chemicals and debris), erosion of river and coastal habitats, and saltwater inundation in estuaries. In some cases, floods can replenish wetlands and sediment, but typically the scale of modern flood events overwhelms ecosystems, requiring costly cleanup and remediation where floodwater itself has become contaminated.

The work of RICS members can be affected by flooding in many ways. Flood risk affects land use and planning (e.g. through the National Planning Policy Framework for England (NPPF) and regional equivalents for Scotland, Wales and Northern Ireland), building design and resilience standards, property management, valuations and insurance.

1.3 Types and sources of flooding

Public awareness of the types and sources of flooding has grown in proportion to the extent of the problem, particularly among people who have been directly affected by floodwater. It is therefore essential that all RICS members are aware of the various types and sources of flooding in order to assess risks and provide informed advice in relation to property ownership, management and occupation.

- **Fluvial (river) flooding**: this occurs when rivers and streams exceed capacity (bank overtopping). Heavy or prolonged rainfall upstream causes river levels to rise. Fluvial floods can be deep and prolonged (from days to weeks).
- **Coastal flooding**: this is caused by storm surges, high tides and wave overtopping affecting low-lying coastal areas. The UK has approximately 17,000km of coastline and many low-lying estuaries, meaning many communities face this risk (e.g. parts of East Anglia, the Somerset Levels and the Thames estuary). Climate-driven sea level rises and more intense storms are increasing the threat. Coastal flooding can be very rapid and destructive, and seawater can also have a powerful physical impact.
- **Surface (pluvial) flooding**: this occurs when heavy rainfall overwhelms urban drainage (drains, sewers and river capacity), causing rainwater to flow overland. Sometimes referred to as flash flooding, it hits impermeable areas (cities, paved streets) especially hard. Clogged drains, hard impermeable surfaces and a lack of soakaway capacity worsen it. Surface flooding can be local (e.g. a basement inundation or street ponds) and is less predictable through weather forecasting.

- **Groundwater flooding**: this happens when high water-table levels cause water to rise above ground level. It is common above chalk or limestone aquifers after long rains. It is slow-onset (flooding may occur weeks after rainfall) and can persist for longer than other types. Groundwater floods may be less visible externally, but can cause flooding in basements and low-lying rural areas.
- **Infrastructure failures**: floods can also result from failures in engineered systems, such as burst reservoirs or dams (very rare, but potentially catastrophic), or burst water or sewer mains. Although infrequent, these can cause sudden high-pressure floods. The UK Reservoirs Act 1975 manages this risk, and the relevant bodies keep reservoir flood maps for planning.
- **Planned or managed flooding**: occasionally, water is deliberately allowed to flood certain areas (to fill flood storage reservoirs, or to deliberately breach coastal defences, which is known as 'managed realignment') in order to protect more valuable areas. For example, the Somerset Levels have artificial drainage channels and the Bridgwater Tidal Barrier Scheme to store floodwater. Coastal realignment projects such as Wallasea Island in Essex create wetland buffer zones. These are mitigation measures rather than 'hazards', but from a land use perspective they create zoned flood-prone land and may have implications for property interests in the areas they cover.
- **Combined flooding** is flooding caused by a combination of the previous factors. It is also sometimes called compound flooding.

2 Flood mitigation, regulatory measures and planning

Managing flood risk involves a hierarchy of measures at national, catchment, local and property levels. The UK employs a mix of hard-engineered defences, soft/nature-based solutions and regulatory planning measures.

2.1 Hard-engineered defences

These are structural works to keep water out. Examples include sea walls, flood barriers (such as the Thames Barrier on the tidal Thames), embankments, levees and retaining walls. Other measures that fall into this category include upgrading culverts, increasing channel capacity (dredging rivers) and installing storm surge barriers.

The UK government invests heavily in these types of defences. For example, in June 2025, the UK government confirmed that £4.2bn will be spent in England on the flood defence programme from 2026/7 to 2028/9, which will be focused on building new defences and repairing and maintaining existing ones.

Many urban settlements (such as London, Hull and York) have local walls and demountable barriers. In agriculture, earth bunds and field levees can redirect flows. Some agricultural areas in England and Wales are also covered by the work of Internal Drainage Boards (IDBs): public bodies that undertake works to reduce flood risk to people and property, as well as manage water levels for agricultural and environmental needs in their district. However, hard defences on their own are not sufficient, and may transfer risk downstream or become overwhelmed by extreme events.

2.2 Soft/nature-based solutions

Recognising the limits of engineering, current UK strategy emphasises nature-based mitigation. The National Flood and Coastal Erosion Risk Management Strategy for England and the Environment Act 2021 promote **natural flood management**: working in river catchments to slow runoff. Practices include restoring river meanders, reconnecting rivers to floodplains, creating wetlands and ponds, and planting woodlands in upland areas to intercept rainfall.

Long-term projects on the River Severn and in Hampshire use leaky dams (natural structures used to slow water flow, such as beaver dams) to hold back water. Beavers are being reintroduced in some places, such as the Severn, to help restore natural processes, improve water quality and manage flood risk. The aim is to slow river flow and increase storage upstream. This reduces peak flows downstream so that infrastructure and property are not

overwhelmed by flood water, as existing systems there can then cope with flood dispersal at more even rates over a longer period.

In urban areas, green infrastructure (SuDS and parks) acts like a sponge. Floodplain parks such as Lee Valley Regional Park (running for 26 miles through London, Essex and Hertfordshire) or the Cardiff Bay Wetlands Reserve temporarily store floodwater while also providing habitats and recreation.

Agricultural land management can also play a part; improved soil management, cover crops, cropping and stocking rotations, drainage design and maintenance, habitat adaptation and watercourse management can all make a significant difference to reduce the impact of heavy rainfall. Some of these approaches are also very helpful in reducing erosion and soil loss during major rainfall events. Agricultural and environmental grant schemes may be helpful sources of funding and advice, but availability depends on location, as well as political and economic factors.

Coastal soft solutions include saltmarsh restoration. Projects like Wallasea Island involve breaching sea walls to create new marshland that absorbs storm surge energy. Coastal dune and shingle protection (e.g. on the Norfolk and Suffolk coasts) also fall under this category.

2.3 SuDS

SuDS mimic natural drainage by delaying runoff. For example, rain gardens (vegetated depressions) intercept roof run-off, permeable pavements underlie driveways and bio-retention strips filter runoff from roads.

SuDS are mandatory for new developments in England, Wales and Scotland (through planning policy in England and Scotland, and through implementation of Schedule 3 of the Flood and Water Management Act 2010 in Wales), and their use is strongly encouraged in Northern Ireland. SuDs can reduce peak flood flows and property impacts, filter pollutants, recharge groundwater and create urban green space, improving biodiversity and amenity.

In planning, UK guidance requires that SuDS are considered to handle surface water on-site. Some local authorities now set SuDS standards (size of attenuation ponds, etc.) and some adopt systems as public assets. The effectiveness of on-site SuDs can be enhanced by upstream measures, particularly where they have additional roles like the provision of access to green space and local recreation.

2.4 Regulatory measures and planning

The NPPF (England) and associated guidance require local plans to guide development towards areas of lower flood risk, and to ensure that any development in flood zones will be safe for its expected lifetime with regards to climate change. The planning system also enforces minimum floor levels, flood water storage requirements, and flood warning systems for new sites. In practice, this means many new housing projects in floodplains have been refused or significantly redesigned.

Building regulations incorporate some flood considerations (for instance in Approved Document H: Drainage and waste disposal and Approved Document C: Site preparation and resistance to contaminants and moisture). British Standard 85500:2025 is a newly updated British Standard for flood-resilient construction. A voluntary code BS 8582:2013 gives recommendations on the planning, design, construction and maintenance of surface water management systems for new developments and redevelopment.

Effective flood management requires not just construction but ongoing maintenance. The UK's relevant bodies and local authorities share duties for defences and drainage. Historical underinvestment has left many assets aged and at risk. Locally, lead local flood authorities (county/unitary authorities) now manage surface water schemes, and IDBs manage low-lying agricultural areas in some parts of the country.

3 Property flood resilience (PFR)

PFR refers to the ability of a property to resist flooding and its effects in the first place (resistance measures), as well as its ability to withstand the effects of flooding once it has been flooded (recoverability measures). A third element of PFR is preparedness: property owners knowing what to do and when to do it. This includes having access to flood alerts and a flood emergency response plan, and maintaining existing PFR assets.

PFR is an important consideration for all property and construction professionals. It is now regarded as an integral part of flood risk management.

The Construction Industry Research and Information Association (CIRIA) developed and published Code of practice for property flood resilience (C790), first published in January 2021. C790 is supported by other documents that provide practical guidance on its application, information for households and businesses, and guidance for local authority planners.

Examples of **resistance measures** include:

- self-closing airbricks
- permeable external surfaces like driveways
- non-return valves on downstairs toilets and pipes
- permanent and demountable door and window guards
- airbrick covers
- water-resistant mortars and
- waterproof external walls.

These measures all have the objective of keeping floodwater out or away in the first place. Generally, resistance measures are designed to work to 600mm in height.

Examples of **recoverability measures** include:

- sumps and pumps for the rapid removal of floodwater
- raised electrical points
- wall-mounted or upstairs boilers
- water-resistant insulation
- raised plinths for items like fridges
- kitchen units made from non-permeable materials, and
- tiled floors.

These all allow for more rapid recovery if resistance measures fail or are overtopped.

For new-build properties, C790 can be incorporated from the outset. It will also be a very useful consideration in improvement and refurbishment projects where there is any risk of exposure to flooding.

For existing buildings, the focus is on resistance (keeping water out) and recoverability (minimising damage if floods enter). Resistance measures include flood barriers, dam boards and airbrick covers; recoverability measures include raising sockets and boilers onto higher levels, using water-resistant plasters where suitable for modern buildings and installing non-return valves on drains. The Society for the Protection of Ancient Buildings (SPAB) and UK government guidance (such as from the National Flood Forum) encourage these measures.

Many older homes may have little purpose-built PFR, but may nevertheless have characteristics that inherently protect them from flooding and its impact. If a house has been retrofitted with barriers, raised utilities or flood-resistant materials, this may mitigate value loss. There is no mandatory UK standard, but PAS 1188 and industry codes describe good PFR practice. C790 is a useful reference and starting point.

For a vulnerable property, surveyors might recommend that the owner consider measures such as installing a demountable flood barrier. This can be a selling point if done and documented. Build Back Better offers householders the chance to install property flood resilience measures up to the value of £10,000 when repairing their properties after a flood. The presence of certified flood protections (e.g. tested flood doors) can be noted in reports, although evidence of effectiveness is still emerging.

For more information on PFR, see the International Property Flood Resilience Association who represent the PFR industry.

4 Property insurance

Insurance is a critical buffer against flood losses, but in the UK market it is controlled by both private and public schemes. Flood Re is a government-backed reinsurance pool for homes established by the Water Act 2014, which exists to promote the affordability and availability of insurance for UK households at high flood risk.

Home insurers are required to allow customers who buy an eligible flood-risk home insurance policy (eligibility requirements can be found on the Flood Re website) to cede the flood element to Flood Re; the insurer keeps the non-flood risk. In practice, this means flood cover is guaranteed and affordable (premiums are capped by tax band) for qualifying homes.

Flood Re also covers eligible farmhouse dwellings, holiday homes and buy-to-let residential property if insured appropriately. It is funded by a mandatory annual levy on all home insurers and small premiums from ceded policies.

Under Flood Re, if an insured flood event occurs, the household's insurer pays the claim first, then Flood Re reimburses the insurer from the Flood Re fund. Flood Re charges insurers a fixed premium (based on council tax band) and a standard £250 excess per claim. This arrangement keeps individual homeowners' flood insurance premiums lower than they would be under purely risk-based pricing (especially for high-risk properties).

Importantly, Flood Re rules also exclude policy excesses over £250 for buildings (insurers cannot charge more than £250 for a flooded home's claim). Flood Re is set to end in 2039 (with policy issuance ceasing in 2026), when it will be wound up as insurance prices move towards fully risk-reflective levels.

Homes built after 2009 (the cutoff date) or those on commercial leases do not qualify for Flood Re. In these cases, flood cover has to come from the open market. Many insurers refuse to cover new-builds on known floodplains (especially Zone 3b functional floodplain areas). This has policy implications: in the House of Lords, it was noted that 'there is no insurance cover for homes built on functional flood plains after 2009', meaning those buyers face very high premiums or no options.

Likewise, businesses cannot access Flood Re. They have to rely on standard commercial insurance, which may price flood risk into premiums or impose flood-loading. This often becomes prohibitively expensive for at-risk sites; in high-risk zones, some insurers refuse new commercial flood cover altogether. Banks are aware of this, and commercial lending terms sometimes require evidence that adequate flood policies have existed for 5 or more years. Awareness of these points is important for property advisers working with affected areas and clients.

Flood Re has kept insurance affordable for millions of homes. In 2025, the levy was raised (from £135m to £160m/yr) to account for inflation and rising claims. The government and

Flood Re monitor climate signals closely; recent analysis warns that if extreme weather intensifies without mitigation, Flood Re's transition to the private market may become riskier. The forthcoming Flood Re successor scheme (sometimes called 'Flood Guarantee') is intended to preserve coverage after Flood Re ends, but details are still emerging as of the time of writing.

Standard UK home insurance policies include flooding as an 'insured peril' (unlike some international policies, where it might be excluded). Still, insurers have the right to decline to offer insurance on commercial grounds if they lack confidence in the property's resilience. Surveyors should note any flood damage exclusions in existing policies (insurers often now exclude very high-risk homes built after 2009). Also, contents insurance is a separate market; contents policies often do not automatically cover flooding unless specifically endorsed, so occupiers are well advised to check.

Building insurance covers structure but not personal belongings. Surveyors and agents often point out that while building cover may be available via Flood Re if eligible, occupiers need to ensure their household or business contents policy includes flood cover. Few lenders check contents cover, so this is an occupier's personal risk to manage.

5 Residential property

Residential property can be visibly affected by floods, both in public perception and in market impacts.

RICS members are engaged in the provision of RICS home surveys where flooding may be considered, and the relevant standards will enable valuers to formulate their terms of engagement appropriately for the task and the client's requirement. Clients' needs may extend to secured lending as well.

Some lenders now insist on a flood risk report on susceptible properties. Flood risk may be reflected in valuations if evidence supports this conclusion. However, quantifying it is complex and depends on local market knowledge.

Flood risk is only one element in a myriad of considerations that impact a property's desirability and value. It may however become more important in future if flooding continues to become more frequent and severe. The extent to which flood risk is considered in valuation is subject to the exact asset being valued (including its location) and the purpose of the valuation.

Valuers normally consider many sources of information. Databases can offer a general overview of an area, but individual properties may require more nuanced consideration, including of the physical characteristics of the site and buildings, property-specific flood history and its actual impacts, insurance availability and other mitigating factors that influence value such as appeal.

Red Book Global Standards requires that where the market value basis is being used, valuers must assume parties have each acted knowledgeably.

The following points may be of assistance to residential valuers when valuing a property at risk of flooding.

- Does the risk materially impact value?
- The cost and availability of insurance. If it is difficult to arrange cover, it will affect the ability to arrange a mortgage for the property.
- The impact of flood events on property value may decline as time elapses from the flood event, based on previous experience of flooding. Caution is advised when assuming that this will continue to be the case in future.
- Are there positive attributes of the property's location, such as river and coastal views, that may offset the negative impacts of flooding?
- Flood mitigation measures may be important considerations in valuing property at risk of flooding.

- Site elevation or structural features may make a residential property more or less susceptible to flooding.
- Does the property have any PFR or other protection measures against flooding that are already in place?
- Are the surface characteristics conducive to surface runoff?

Insurers may refuse to provide cover or charge higher premiums for flood-prone homes; this increased insurance cost may impact the future saleability and market value of the property. For example, a home with recurrent floods might be less attractive to buyers and may only sell at a discount. For leasehold flats, care may be needed regarding common areas, for example ground floors or basement parking areas.

5.1 Mortgages and lending

Large UK companies are required to disclose climate-related financial information under The Companies (Strategic Report) (Climate-related Financial Disclosure) Regulations 2022.

Additionally, lenders and other financial and investment organisations in the UK are under increasing pressure to report the financial impacts of climate change on their investments, including for mortgage portfolios on residential and commercial assets.

Flooding represents a growing concern for the UK housing market, not only as an environmental hazard but also as a serious financial risk. For mortgage lenders, properties affected by flooding can lose value, become uninsurable or even become unmortgageable, undermining the security of the loan collateral. In response to the growing frequency of extreme weather events linked to climate change, UK lenders have embedded flood risk assessments across the entire lending life cycle, from loan origination and underwriting to portfolio monitoring and regulatory reporting.

Lenders vary in how they translate flood risk assessments into lending decisions, but most take a conservative approach in high-risk areas. Some may impose postcode exclusions where flood risk is especially acute. Others incorporate flood exposure directly into their credit policy, adjusting maximum LTV ratios or requiring larger borrower deposits in flagged zones.

Additionally, lenders often differentiate between risk types. For example, surface water flooding, commonly caused by intense rainfall in urban areas, may be treated differently from river or coastal flooding, which is potentially more destructive. Properties that have experienced repeated flooding or lack adequate flood defences may be subject to stricter lending criteria. In some instances, this can result in the application not progressing, particularly where the associated risks are considered too high or insurance is unavailable.

Caution may be needed over the routine assumption in reports that a property is insurable on normal terms, where the reality is that simple inquiry would reveal difficulty in obtaining insurance cover at all, at great expense or with unusual limitations in cover.

6 Commercial property

Commercial property will share many flooding risk and impact characteristics with residential property. There will also be other factors to consider.

- **Business interruption risk**: a flooded retail park or office block can face significant downtime costs, affecting rental income. Valuers often incorporate a vacancy or yield premium if a property has flood closures on record. Large commercial tenants typically obtain business interruption insurance, but high flood risk may lead insurers to exclude flood cover (or demand costly excesses), so investors have to factor this in.
- **Durable improvements**: unlike homes, many commercial buildings already employ flood resilience. In manufacturing or data centres, for example, critical equipment is elevated and floors are waterproofed. These adaptations can mitigate loss of value. Conversely, if a commercial building has valuable fixtures at ground level (e.g. retail shelving or warehouse stock), flood risk can drastically impair its operating capacity.
- **Landlord-tenant leases**: commercial leases often allocate flood liability. A typical office lease may require the tenant to insure the premises; flood damage might be an insurable event but often a contentious one. Some leases include *force majeure* clauses for natural disasters. For floodplain properties, tenants may negotiate lower rent or insist on early termination rights. Surveyors advising landlords will note these clauses, while those advising lenders on commercial mortgages will look closely at any flood-related rent abatements.
- **Valuation and yields**: market data for flood-affected commercial property is sparse, but flood risk might be expected to reduce value and add to the risks to be reflected in the choice of a suitable investment yield. A surveyor might demand the latest tenant flood plans and insurance terms before giving an opinion on value. Some institutional investors factor climate resilience into their models; for instance, a logistics park at flood risk may attract higher yields (lower prices) due to potential revenue loss. Comparable sales are hard to find, so valuers may rely on scenario analysis, for example by estimating the impact of a 1-in-20-year flood on income, and discounting that expected loss.

Certain sectors are more sensitive to flood risk. Hotels and pubs suffer immediate loss of business during floods. Shops may need to clear wet stock. Industrial properties with ground-level heavy machinery face expensive repairs. In contrast, simple office buildings (with mostly furniture/equipment damage) may recover faster. The RICS global markets surveys have flagged climate as a risk premium, suggesting some commercial sectors are already factoring in such issues.

7 Rural property

Rural properties encompass houses, farm buildings, woodlands, quarries, estates, cottages, farmland and land managed for environmental and leisure purposes. Many of these properties will share the same concerns as residential and commercial property, but rural flooding can also lead to other problems, and the management of rural land may have an important role to play in flood risk reduction and mitigation in appropriate circumstances.

7.1 Agricultural land

Flooded arable land can suffer crop failures and soil damage. These losses are rarely, if ever, fully covered by insurance. While floodplains often have nutrient-rich soils, prolonged inundation (especially of saltwater) can render fields unusable for years. Contamination can also occur, depending on the source of flood water. At the very least, a lot of litter can be left behind in the wake of a flood. Some of this can be noxious, and it may also be very dangerous to livestock when grazing does resume. Litter like this can also contaminate subsequent crops, particularly silage, but also cereal and other food crops in some cases.

As some farmland starts to experience more frequent and longer inundations, crop rotations may need to be altered in future. This may involve not only the consideration of crops and systems that can withstand inundation, but also farming practices that will protect against the considerable soil loss that can occur under flooding conditions. Existing field drainage systems, particularly older ones or of the moled type, can collapse when flooded for too long.

The need to trace and remedy the damage will be a priority for farmers and estate managers, although if too much expenditure is committed, it may also be worth taking a strategic longer-term view on the prospects of future heavy inundations and the measures that may be necessary to avert damage or mitigate impact on the farming business – for example changes in rotations and cultivations.

7.2 Farmhouses and dwellings

Rural homes in flood zones raise the same insurance and habitation issues as urban houses. The Flood Re scheme covers many farm-related dwellings, even where they may be let under the terms of a commercial lease like a farm business tenancy in England and Wales. Under Flood Re's rules, farmhouse dwellings and cottages can qualify for cover (even if the farmhouse is on a farm business policy), provided the dwelling is insured separately and was built before 2009. For example, if a farmhouse is insured on a home insurance policy, then even if the farmyard flooded, the dwelling's flood risk can be ceded to Flood Re. A flood-prone farm cottage may still obtain relatively affordable flood cover via Flood Re.

However, barns, machinery sheds and livestock units are not covered by Flood Re; these require specialist farm or estate insurance, which insurers may charge heavily for in exposed areas.

7.3 Drainage and land management

Duties under the Land Drainage Act 1991 require 'riparian owners' (landowners whose property abuts or includes a watercourse such as a river, stream or ditch) to maintain ditches running through their land and keep watercourses clear of debris. In flood-prone moors (e.g. the Somerset Levels and Yorkshire Fens), large pumping stations run by IDBs are essential. Rural estate managers will find it helpful to have full schedules of drainage responsibility.

The management of rural land can play an important part in reducing flood risks and damage to downstream properties. For example, appropriate tree planting can help to stabilise riverbanks and field engineering works can help to hold water back at times of very heavy flow, allowing it to dissipate gradually when peak rainfall has passed.

Leaky sluices and banks have been used effectively, and in some areas public funding in the form of grants and other payments may be available to cover the cost of undertaking work, loss of future income and/or loss of capital value. Availability will vary by location and over time; local inquiries of the relevant agencies will be helpful as a starting point.

There is little evidence to date that rural property prices suffer long-term devaluation after very serious flood events; rural residential demand often remains strong despite the risk. There can be no guarantee however that rural markets will continue to shrug off the impact of flooding in future, and an awareness of flood risk and impact is likely to be of growing importance, not less.

Rural property managers may be well advised to maintain an up-to-date flood risk register with contingency plans in place, reviewed and rehearsed, to deal with flooding as and when it occurs. This may extend to ensuring the ready availability of pumps to protect key properties, as well as evacuation plans for livestock, vulnerable stocks and valuable equipment.

8 Implications for occupiers

Occupiers – whether homeowners, tenants, farmers or business operators – need clear guidance on flood preparedness and response. Key points include the following.

8.1 Risk awareness and planning

Occupiers should know their flood risk level (using the relevant bodies' flood warnings and respective local plans). The government's flood warning system and the relevant bodies' maps are recommended resources. Especially for businesses, continuity planning is essential. This can mean having an emergency flood kit (sandbags, battery-powered radio, spare power packs for mobile phones, bottled water and other requisites), a communication plan and contracts with alternative suppliers or locations.

After a flood, cleanup is often delayed due to a need for consents (for example, when siting equipment for the removal of silt and detritus). Occupiers should be aware of timescales for decontamination. Lease terms can also have a bearing on post-flood operations; for example, repairing damage may be a landlord's responsibility but tenants often need to remove flood debris promptly.

8.2 Health and safety

Public health guidance (such as from the UK Health Security Agency) warns of hazards in floodwater such as sewage and chemicals. Protective equipment and other precautions may be needed. A quick start to ventilation and drying operations (as soon as possible, and within 48 hours) can help to prevent mould. Evacuation procedures (especially in high-risk zones with multiple warnings) are a family or company responsibility; agents may advise clients to have an emergency flood kit.

8.3 Rent and habitability

Under the Landlord and Tenant Act 1985, landlords in England and Wales are required to maintain property in habitable condition. However, this usually means repairs, not compensation for lost personal items. Tenants are advised to check their tenancy agreement for clauses on natural disasters. The relevant legislation in Northern Ireland is The Business Tenancies (Northern Ireland) Order 1996, but there is no equivalent statutory measure in Scotland.

Surveyors preparing tenancy or assignment valuations often flag that water ingress or a history of flooding could violate lease covenants (e.g. in repair or insurance contribution clauses).

Surveyors who are responsible for the management of residential property may wish to consider the need for flood emergency plans and, in the medium to long term, the need for adaptations or other measures that can help to alleviate the risk and impact of flooding. It can be useful to take a wide view on the options. For example, modest changes in the local natural environment may go a considerable way towards mitigating risk. If there is limited scope for mitigation measures, then resilience may need to be strengthened accordingly, for example with measures on lower floors, non-return valves, raised plinths for white goods and the replacement of wood with more durable materials (on staircase lower treads for instance).

In multi-occupancy schemes, property managers may hold joint flood response plans, and surveyors or facility managers can encourage awareness and participation by occupiers. With shared occupation, for example flats on long leases, management agents may also wish to consider and plan for risks associated with flooding.

8.4 Special considerations for businesses

It is important for occupiers of commercial premises to factor flood risk into operations. For example, a retailer should consider stock arrangements (such as keeping items off the floor), and a manufacturer might need alternative power sources if flooding could cut electricity. Many businesses adopt BS 65000 practices for all hazards, including flooding. Surveyors advising developers of business parks increasingly recommend installing building-wide flood sensors or raising electrical panels, echoing insurance advice. In summary, advising occupiers often involves practical readiness: ensuring they understand the flood warning system, have the right insurances (building and contents), and have considered personal safety and evacuation. RICS has a consumer guide on flooding, and other RICS consumer guides now include sections on flooding.

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