

# Do you know your flood risk?



Some 250 properties in Thames Ditton (mainland) plus more than 40 on TD Island are in the 'high risk' area for flooding, meaning that every year there is a 1 in 33 chance of them being flooded. This does not take into account climate change, which will make the situation worse. Many more properties will be at a lower risk.

Although the Environment Agency is considering barrier schemes to help protect some high-risk areas of Thames Ditton, there is now greater emphasis on increasing the flood preparedness of local residents.

## **What can Thames Ditton residents do now to protect themselves, their homes and businesses?**

**Property Flood Resilience (PFR)** is one way do to this. It works alongside traditional engineered defences to manage property flooding from various sources such as rivers, the sea, surface water and ground water.

### **PFR has three components.**

- **Preparedness** – knowing what to do and when to do it. Check your flood risk, sign up for flood warnings, create a flood plan and maintain any PFR measures you have installed.
- **Resistance** – using products (flood doors, barriers, non-return valves etc) or building materials to stop or slow the entry of water to your property to give you time to rescue cherished possessions and to get loved ones to safety.
- **Recoverability** – adapting the property to minimise the effects and damage of floodwater should it enter the property and to aid faster recovery.

More people need to choose to invest in PFR, yet research has shown that many homeowners do not consider it because of perceptions of high cost, concerns about how it works, lack of information and understanding about their flood risk and what they can do.

The Environment Agency and Flood Re (a unique partnership between the Government and the insurance industry to ensure the availability and affordability of flood insurance for households) have recently launched the **#befloodsmart campaign** [www.floodre.co.uk/be-flood-smart](http://www.floodre.co.uk/be-flood-smart) to raise awareness about flood risk and how PFR can make a positive difference which includes reducing damage, anxiety and stress.

To help local residents, the Thames Ditton Resident's Association Flood Group are organising a Property Flood Resilience Drop-In Day on Saturday October 28.

## **Property Flood Resilience Drop-In Day on Saturday October 28**

**Where: St. Nicholas Church Hall,  
Summer Road**

**Time: From 11 to 4pm, with talks by  
experts at 12pm and 2pm**

The Environment Agency and Residents' Association have gathered experts from the flood risk industry to help residents learn more about PFR, flood insurance, build back better and also get advice on next steps to take.

## Who can you meet?



Mary Long-Dhonau OBE (FloodMary)

### 1. Mary Long-Dhonau OBE (FloodMary) [www.floodmary.com](http://www.floodmary.com)

For more than 20 years, Mary Long-Dhonau OBE - also known as *Flood Mary* - has been supporting communities across the country to provide impartial advice on what can be done to take ownership of managing risk at our homes and businesses. Having been flooded herself she has made it her life's passion to help those facing the threat of flooding, with flood preparedness, property-level flood resilience and recovery advice and support. Mary will be talking about her experiences and will describe the positive impact property flood resilience has had on homes up and down the country.

### 2. Flood Re [www.floodre.com](http://www.floodre.com)

A Flood Re representative will be available to answer any questions relating to household flood insurance.

Flood Re is a joint initiative between the Government and the insurance industry to ensure that flood insurance remains available and affordable in areas of high flood risk. It puts a cap on the price consumers pay for insurance premiums.

Since its launch in 2015, 98% of householders with a prior flood claim(s) can now receive

quotes from ten or more insurers. Four out of five householders with previous flood claim(s) have seen a price reduction of more than 50%.



Find out about flood resilience

### 3. Watertight International [www.watertightinternational.com](http://www.watertightinternational.com)

As Environment Agency PFR Framework providers and Build Back Better delivery partners for a leading British insurer, Watertight design, source, install and maintain bespoke and innovative PFR solutions for individual homeowners, communities and businesses. Watertight will be demonstrating a wide range of property flood resilience measures at the event, enabling visitors to learn more about the various options available and to see a selection of PFR measures and products first-hand. They will also offer a free initial survey to help interested property owners in the high-risk areas.

### 4. Resilico [www.resilico.com](http://www.resilico.com)

The Resilico 'flood compliance platform' is a risk management tool that allows property owners to take ownership and responsibility for climate risk and adaptation. The Resilico Connect mobile app is designed specifically to allow homeowners to be prepared for flooding providing access to bespoke flood warnings and allowing users to set up a personal flood plan. It will be demonstrated to residents.