Case Study 1

A family member of mine has a house which has just been listed (March this year) as greater than 3.3% (high) risk of surface water. The address is on bell meadow, Hingham NR9 4RT.
The Bell Meadow estate has never had any problem with flooding even though in Dec/Jan 2021 was the wettest in over 100 years.(see link below of flooding in his area) At the time a lot of roads were impassable on his way home one night but eventually on arrival home there was never an issue with any of Bell Meadow. He now has 4x4 vehicle solely because of this travel issues

Flooding in his area
https://www.georgefreeman.co.uk/flooding

He was on fixed rate mortgage which has just come to an end and was offered a 5.4% 2 year fixed until the flood risk came to light during the finalising of the mortgage and now has had to go on 10.5% variable rate with original lender as his agent can't source another deal with the current flood risk in place after weeks of trying.
This has meant his payments have almost doubled to £1600 when compared to the offered fixed rate deal.
The house had been on the market for sale but they are no withdrawing the sale as with the flood risk in place the property is almost unsellable.
This if left unabated could lead to thousands or even 100's thousands loosing their family home

The problem is the surface water maps do not take into account whether the property itself is liable to flooding.

The method to obtain these maps is a plane is flown over an area and dopplar radar generates heights of land and by adding depths of rain over given time periods a risk of the area generated for each home.

This does not take into account threasholds to houses, custom and existing draniage.

The person who makes the assessment of possible flooding is not much more than a modern version of the lady with a crystal ball sitting on Gt Yarmouth pier, If a property has flooded it should be noted by insurance companies etc as it was in the old days and not assessed for possibility in the future.

We contacted a nationally recognised flood risk company, who recommended giving a sample report to the mortgage company to see if it was positive or after implementing any recommendations would the application be looked at positively?

Sample report.

Proposed Scope of Works

The following scope of works has been outlined to aid you in meeting your requirements.

TECHNICAL NOTE:
The production of a Technical Note that will consider the current flood risk at the above property by undertaking the following:

1. Utilisation of the most up to date Environment Agency flood data for Surface Water flood risk, for interrogation and interpretation for the property location;
2. Download and review freely available LiDAR (Light Detection and Ranging) data, to inform ground levels for the property and local area (if a topographic survey is not available);
3. Compare LiDAR derived ground levels at the property with EA surface water flood maps for the projected depths at the low, medium, and high risk events;
4. Obtain any available flood risk information from Norfolk County Council in relation to the property;
5. Review Strategic and Preliminary Flood Risk Assessment for the wider area and historic flood data for the area;
6. Review all information relating to the planning application history of the property through accessing the local planning portal;
7. Provide an overall opinion on the risk of surface water flooding at the property and the effectiveness of any flood resilience measures that are currently in place; and,
8. Production of all accompanying flood drawings.

OPTIONAL SURVEY:
As an additional option, we are able to undertake a physical survey of the property where we shall look to obtain the following information. This shall be considered within the report and allow for a more detailed approach with regards to assessing the risk of surface water flooding at the property:

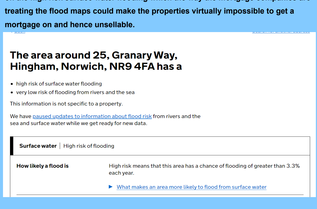
1. Note the type of construction of the property;
2. Note all external features which may protect the property from flooding;
3. Note the drainage connectivity at the property where accessible; and,
4. Subsequently include a full summary of the property survey within the report, including identification of potential flood routes, vulnerable assets, and any flood resilience measures in place.

Fees

Technical Note: £995 +VAT
Property Survey: £675, includes all travel expenses

Unfortunately the answer to having a positive study was a categoric no. There is no chance with the flood risk rating in place. The flood rating needs to be removed before any mortgage application could be considered.
The report may seem expensive at first but it is extremely comprehensive and in this case would pay for itself in a couple of months.

The problems get worse when after a quick check new build properties i.e. 25-29 granary way, Hingham, NR9 4FA which have only just been built in last few years are on the high risk surface water flooding which the way the mortgage companies are treating the flood maps could make the properties virtually impossible to get a mortgage on and hence unsellable.



The area around 25, Granary Way, Hingham, Norwich, NR9 4FA has a

- high risk of surface water flooding
- very low risk of flooding from rivers and the sea

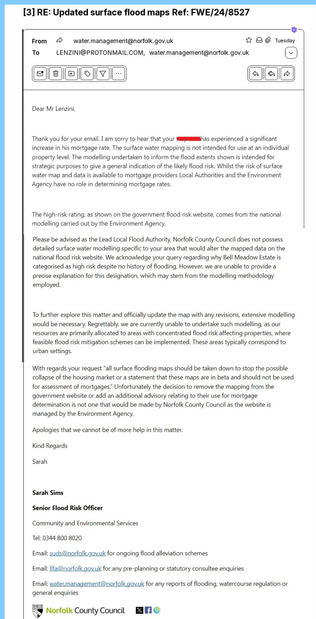
This information is not specific to a property.

We have paused updates to information about flood risk from rivers and the sea and surface water while we get ready for new data.

Surface water	High risk of flooding
How likely a flood is	High risk means that this area has a chance of flooding of greater than 3.3% each year.
	▶ What makes an area more likely to flood from surface water

Planning permission from 2015 should allow 20%-40% to migrate for flooding from global warming yet a year or so after build they are listed in high flood risk. Either planning or flood maps are liable to be sued in this case as one of them has made a decision in error.

This is response from Norfolk County council



[3] RE: Updated surface flood maps Ref: FWE/24/8527

From water.management@norfolk.gov.uk Tuesday
To LENZINI@PROTONMAIL.COM, water.management@norfolk.gov.uk

Dear Mr Lenzini,

Thank you for your email. I am sorry to hear that your [redacted] has experienced a significant increase in its mortgage rate. The surface water mapping is not intended for use at an individual property level. The modelling undertaken to inform the flood extents shown is intended for strategic purposes to give a general indication of the likely flood risk. Whilst the risk of surface water map and data is available to mortgage providers Local Authorities and the Environment Agency have no role in determining mortgage rates.

The high-risk rating, as shown on the government flood risk website, comes from the national modelling carried out by the Environment Agency.

Please be advised as the Lead Local Flood Authority, Norfolk County Council does not possess detailed surface water modelling specific to your area that would alter the mapped data on the national flood risk website. We acknowledge your query regarding why Bell Meadow Estate is categorised as high risk despite no history of flooding. However, we are unable to provide a precise explanation for this designation, which may stem from the modelling methodology employed.

To further explore this matter and officially update the map with any revisions, extensive modelling would be necessary. Regrettably, we are currently unable to undertake such modelling, as our resources are primarily allocated to areas with concentrated flood risk affecting properties, where feasible flood risk mitigation schemes can be implemented. These areas typically correspond to urban settings.

With regards your request "all surface flooding maps should be taken down to stop the possible collapse of the housing market or a statement that these maps are in beta and should not be used for assessment of mortgages." Unfortunately the decision to remove the mapping from the government website or add an additional advisory relating to their use for mortgage determination is not one that would be made by Norfolk County Council as the website is managed by the Environment Agency.

Apologies that we cannot be of more help in this matter.

Kind Regards

Sarah

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Email: water.management@norfolk.gov.uk for any reports of flooding, watercourse regulation or general enquiries

Norfolk County Council

Link to check your property

https://www.gov.uk/check-long-term-flood-risk

https://www.bankofengland.co.uk/prudential-regulation/publication/2023/report-on-climate-related-risks-and-the-regulatory-capital-frameworks

https://www.mortgagesolutions.co.uk/news/2023/03/22/high-street-bank-ceos-confirm-still-mortgage-lending-in-flood-risk-areas/

Since 2013/14, 1,355,330 new homes have been completed in England[1], with 8% - 109,017 homes - built in national flood zone three[2], which represents the highest risk from flooding. Some of these properties will be protected by flood defence systems but some locations may have no defences in place.