

Client: Mr & Mrs Fairhead

Location: Finchingfield, Essex

Building: A four bedroom detached home situated beside a brook.

Background: The current occupants have lived in the property for 12 years and have suffered from fluvial flooding, and also from surface water run-off flooding. The property has undergone extensive refurbishment.

Flooding History: Flooded in 2000, and March & October 2001

Cost of flooding: In excess of £50,000

Cost of protection: £7,000

Resistance measures: Floodguards to all entrances.

Installation dates: 21st – 25th June 2002

Who paid: Client

Resilience measures: None

Insurance issues: The insurance company recognised the flood mitigation measures taken using floodguards BSi accredited products and therefore reducing the home owners insurance significantly.

Tested by flooding: Yes – 1st January 2003

Additional information:

Client comments: We have lived in our four-bedroom detached home beside a brook in the small village of Finchingfield, Essex for some 12 years now.



Living by a watercourse in rural Essex is many people's idea of idyllic. But what seems a tranquil brook in a garden can deliver unexpected and disastrous consequences without the intervention of the premier flood protection system.

When we purchased the property there was no declaration that it had ever been flooded and indeed we lived here for the first nine years with just the occasional worry when water came into the garden, but enough of a worry to purchase sandbags and sand. We have since experienced a number of

floods in our home and subsequently discovered that where we live the Environment Agency cannot include us within their 'Floodline' flood protection system.

In April 1999 we were sufficiently concerned to fill and deploy sandbags around our home but they were not tested and then remained in the garden but soon rotted and left sand around the place.

October 2000 was literally a watershed. It rained for some hours and during the night the two of us were filling and deploying sandbags. All the effort was of no use and water was in our home within two hours of the level of the brook beginning to rise. We had relied on the flood warning system operated by the Environment Agency to no effect. Floodwater covered the majority of the ground floor of the property to a depth of around 150mm, which caused us to make an insurance claim for loss of carpets and kickboards in the kitchen. Due to the fact that ours was the



only property in the village to be flooded we had a good deal of help from neighbours and other villagers so all our other possessions were placed upstairs or in a neighbour's property. The loss adjusters decided that plaster and skirting boards should be removed and de-humidifiers and air movers were in the house for around six weeks. Eventually the house was put back

in order. We had asked advice and guidance from the Environment Agency and we were told that this flood had been a 'one in a hundred years' event so we were not overly concerned for the future other than to ensure that we had some sandbags and sand available.

In March 2001 our home was again flooded but this time to a depth of around 300mm. The result was much the same as before although we were not in receipt of our neighbours' help on this



occasion because they had some concerns of their own although were not actually flooded. Again all the carpets on the ground floor and stairs were lost, off came the plaster and skirting and then followed the weeks of dehumidifiers and blowers 24 hours a day. We were once more able to use only the upstairs rooms in the house. Since ours was one of only two homes in the village that were flooded no one took much notice and the event was again considered an aberration by the 'experts'.

The new carpets had been laid for ten days when, in October 2001, our home was flooded inside to a depth of around 1 metre. This was a completely different experience. No power, no telephone, no heat and filthy water swirling around in the house for 18 hours. We were able to save only very few items from the downstairs and everything one can imagine on the ground floor of a house was destroyed or damaged – thousands of pounds worth of belongings, as well as a car and a motorcycle, which were in the garage. There followed 4 months of living upstairs with the ground floor once more resembling a building site and a further 2 months before all the losses were agreed with the loss adjusters acting for our insurers. The cost to our insurers for buildings and contents losses as a result of that flood was around £50,000. On this occasion we were among over 30 homes and businesses in the village that were affected by the flooding.

So in a period of 1½ years our home was properly habitable for some 10 weeks. The whole experience of being flooded is quite traumatic and the on-going worry whenever we have prolonged rain is significant. Our experiences have led us to the firm conclusion that, as a prevention aid, sandbags are, at best, a psychological prop and at worst a heavy, labour intensive waste of time. We do not want to replace any of our possessions, we would much rather protect what we have and, since we have discovered that we cannot rely on information from any source with regard to future flooding, we have now taken many steps in an effort to prevent or minimise water incursion to our home in the future.

We have no carpets on the ground floor; the whole area is now ceramic tiled. Many electric socket outlets are now located higher in rooms. We have built new brick walls so the whole property is now surrounded to a height of 600mm.

We have had flood defences supplied and fitted by Floodguards. There are a total of nine individual removable covers, which fit over all external doors and entrances in the surrounding walls. They are easy to fit, require little maintenance and give us tremendous peace of mind. Indeed we have had cause to use them in 'anger' so to speak.

On New Year's 2003 the brook overflowed and our home would have been flooded internally to a depth of 300mm to 500mm had we not had our flood protectors on place. As it was we did have a small amount of water ingress but were easily able to deal with it with the use of towels. We are most grateful for a product that we can rely upon at times of such potential worry. No flood protection device can be tested on your home for its ability to keep out floodwater until an actual event and therefore to have a product upon which you can rely with confidence gives that peace of mind, which is priceless. We are pleased that we selected a product, which does all that the manufacturers claim for it.

In addition we have been impressed with the after sales service we received from Floodguards. We therefore have no hesitation in recommending the flood guards such as supplied to us and fitted at our home by Flood Guards Systems Ltd.



