

Client: Mrs L. Lower

Location: Collingtree, Northampton

Building:

Background: The current occupants have lived in the property for 13 years and have suffered from fluvial flooding, and also from surface water run-off flooding in 2008. The property has undergone extensive refurbishment.

Flooding history: Flooded in 1998 & 2004 (however protected from further flooding in 2007)

Cost of flooding: In excess of £130,000

Cost of protection: £5,000

Resistance measures: Floodguards to doors and airbricks.

Installation dates: 12th – 15th February 2005

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 - June 2007

Additional information:

Client comments: We moved to our Collingtree home in 1996. The property was a large newly-built bungalow with a small brook in the back garden however there was no serious consideration of the flood risk.

In April 1998, 16 months after moving into our home, with no warning we experienced our first flood. The water rose to about 2 feet against the building from 9pm to early the following morning. For several hours we ran around like headless chickens not really knowing what to do. We tried using towels and duvets to dam the doors but to no avail, the house filled with floodwater. When we finally gave up and evacuated we had to wade through floodwater more than a foot deep to reach safe ground.

The aftermath was terrible and I cried for days. There was so much to do in a short space of time; packing for alternative accommodation, putting goods into storage and

also for preparing for our holiday. We stayed in a temporary home 8 miles away for 5 months and suffered massive inconvenience having to travel home every day. The insurance claim to cover building repairs and contents was in the order of £113,500.

After moving back home in August 1998 we experienced more scares despite the Environment Agency saying it was unlikely to happen again. In 2004 some research into products lead us to purchase Floodguards for all of our doors and airbricks.

The company and its installation team provided excellent service although I doubted they would make much difference. The guards typically take 20 minutes to retrieve from the shed and put in place and this was really put to the test when my husband woke me to say that the guards would need to be deployed at 3am one night of June 2007; what is more we could not find the torch!

As the water crept closer I was re-assured when a fireman said that we would be alright because we had Floodguards and that is exactly what happened. It was apocalyptic outside with neighbours desperately trying to save their homes and possessions whilst we were perfectly alright. After having deployed our own guards, we firstly helped neighbours who also had Floodguards installed and then finally assisted unprotected neighbours some of whom had spent over 12 hours trying to build their own barriers.

The common feature to the previous flood was that we again had no prior warning. What was different was the sense of protection and peace of mind we experienced plus of course our home remained dry as did our other Floodguard-protected neighbours. I would also now be prepared to evacuate my home to safety within a very short time knowing that I have done the best I can to protect my home. The purchase of Floodguards represents the best £5,000 I have ever spent. It also saved our insurers having to pay out over £130,000 again.



