



Buying a Home in a Flood Risk Area

An FAQ guide to answer
your common questions

We often hear from people who are thinking about buying a home that's either in a flood risk area or has flooded in the past.

If the property you're looking at is right next to a river, stream, or other watercourse, it's fairly clear that the risk of flooding may be higher. But sometimes it only becomes apparent once searches and surveys have been carried out. As soon as you find out a property might be at risk, it's a good idea to check whether it's insurable and what the cost of that insurance will be.

Deciding to buy a home that has flooded before - or could flood in the future - is a very personal choice. What's important to keep in mind is that past flooding doesn't guarantee it will flood again, and likewise, a property that hasn't flooded before isn't automatically safe from future events.

We've pulled together this FAQ guide to answer the most common questions we hear from buyers just like you.

How do I know if a property has flooded before?

Unfortunately, there isn't one single record that confirms a property's flood history, but there are a few steps you can take:

- **Ask the seller directly.** They're legally obliged to tell you about any history of flooding that they're aware of.
- **Check with the estate agent.** They may know from their own records.
- **Talk to the neighbours.** People living nearby often have the clearest picture of local flooding issues.
- Check our **Historical Flood Outlines** to see if your property has been previously affected.

Do I really need flood insurance?

While mortgage companies are becoming increasingly aware of the difficulties in getting flood insurance for some types of properties, if you're buying with a mortgage then your lender will insist you have buildings insurance that includes flooding, as well as covering other risks such as fire, theft & storm damage.

If you're buying without a mortgage, flood insurance is still highly recommended. The average flood claim costs between **£25,000 and £50,000**, so unless you're in a position to pay for repairs yourself, finding appropriate insurance is the sensible choice. It's for this reason we would recommend that you insure the contents of your home too.

What type of insurance do I need?

Most people need two types of cover:

- **Buildings insurance** – protects the structure of your home, including walls, floors, and permanent fixtures.
- **Contents insurance** – covers your belongings, from furniture to electronics to personal items

It's important to check the wording of any policy carefully. Some insurers exclude certain causes of flooding, such as water entering from below ground level. Working with a specialist flood insurance broker can save you time, money, and stress by finding a policy that truly fits your circumstances..

How much will my property cost to insure?

The cost of your insurance cover will vary depending on the details of your home and the people that will live in it. It is very difficult to estimate the cost of insurance without getting a quote based on the actual information about your home and its occupants.

You can start your [insurance quote here](#) or give us a call on **01832 770 770** today.

Will my policy cover me for all types of flooding?

Not all insurance policies cover every type of flooding. For example, some may exclude flooding that happens when water enters the property from below ground level. That's why it's always worth checking how your insurer defines "flooding" in the policy wording.

In some cases, insurers may also limit or exclude certain parts of your cover if damage is caused by a flood. To avoid any surprises later, take a little time to read your policy carefully so you know exactly what's included.

Will being in an Environment Agency flood zone make my home uninsurable?

Not necessarily. Insurers use their own, often more detailed, data to assess flood risk. Just because the Environment Agency maps place your property in a flood zone, it doesn't automatically mean you'll face problems getting cover. The only way to know for sure is to get a tailored insurance quote.

What is the Flood Re scheme and could it help me?

Flood Re is a government-backed scheme created to make insurance more affordable for homes in high flood risk areas. If your home is eligible and your insurer places you into Flood Re, the flood cover part of your premium will be set according to your council tax band - making costs much more predictable. You can read our Guide to Flood Re [here](#).

If my insurer is a member of the Flood Re Scheme will my policy automatically be included in the scheme?

No, even if an insurer is part of the Flood Re scheme and your property is eligible, some insurers may still choose not to include you in the scheme.

Is my property eligible for Flood Re?

The Flood Re scheme isn't available to all homeowners, and even if your home is eligible for the scheme it does not necessarily mean that your insurer will include you within it.

Properties will only be eligible for Flood Re if they meet all of the following criteria:

1. The property is covered by an insurance contract which is held in the name of, or on trust for, one or more individuals or by the personal representative of an individual.
2. The holder of the policy, or their immediate family, must live in the property for some or all of the time (with others or alone) or the property must be unoccupied.
3. The property must have a domestic Council Tax band A to H (or equivalent).
4. The property is used for private, residential purposes.
5. The property is a single residential unit or a building comprising of two or three residential units.
6. The property is insured on an individual basis or have an individual premium, it cannot be part of a policy which includes a number of other properties as well.

7. The property was built before 1st January 2009 (if a home is built before 1st January 2009 but then demolished and rebuilt, the new home is still eligible).
8. The property is located within the UK comprising England, Wales, Scotland and Northern Ireland (excluding the Isle of Man and the Channel Islands).

You can read our [Guide to Flood Re](#) for more details.

My property is eligible for the Flood Re Scheme, how much will it cost me to insure it?

Your property may be eligible for the **Flood Re scheme** but it doesn't necessarily mean that your insurer will include you in the scheme (see our **Flood Re Guide** as to why). If your property is included in **Flood Re** the cost of your flood cover will be based on your council tax band. This is then added to the cost of your insurance for other risks such as theft or fire.

If your insurer decides not to include you in the **Flood Re Scheme** then the cost of flood cover will be calculated in exactly the same way as a property that is not at risk.

My property can't be included in the Flood Re Scheme, can I still insure it?

If your property isn't eligible for Flood Re then insuring it will be more difficult, particularly if the property has previously flooded or is very close to a water course.

What if I decide not to get flood insurance?

Without flood insurance, you're taking on all the financial risk yourself. Repairing a home after a flood is not only costly but also disruptive, and it often means months of upheaval. Unless you have the resources to rebuild, redecorate, and replace all your belongings, insurance is by far the safer option.

If you have a question that we haven't answered or would like advice that's tailored to your property, our team is here to help. Call us on **01832 770770** and let us take the strain out of protecting your property.