

# LEGAL EAGLE

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WITH ANNE AUSTIN

## Don't end up in deep water

**F**looding is fast becoming one of the grim inevitabilities of the winter months in Britain.

We have seen higher than average rainfall over recent years. In earlier December 2015, Storm Desmond hit, bringing with it a down-pour which broke the UK's 24-hour rainfall record.

Just three weeks later, Storm Eva arrived and the media was once more overwhelmed with flood scenes.

The impact of your home flooding is not just devastating for you and your family, but will likely be costly and may even negatively impact on the value of your property.

This issue is extremely

relevant to our region. You only have to consider the flash flooding we experienced in the Summer of 2012 and the awful recent flooding experienced by lower Northumberland and in particular the Morpeth area.

This environmental threat does not discriminate, and is certainly not isolated to certain areas of the country.

It is now more important than ever to give flood risk some thought, and prepare for this risk which could help reduce the horrible impact that being flooded has on individuals, families and businesses.

Planning ahead can include the following:



- Finding out if your home is at risk of flooding. You can do this by visiting the Flood section of the Environment Agency's website. According to this the Environment Agency over 5 million people live and work in properties that are 'at risk' of being flooded.

- If you are at risk of flooding then it is essential that you sign up for a free Environment Agency Flood Warning, again through the website.

- You should prepare a flood plan which should be specific to the needs of your

family and business.

- Finally, you should definitely ensure that you have adequate building and contents insurance in place.

If you are thinking of buying a property it is highly advisable to consider purchasing an environmental search as part of the conveying process.

While most lenders do not stipulate that this type of search has to be carried out, a prudent purchaser should speak to their solicitor about this.

For around £50 a full environmental search can be obtained in relation to the property, which will look at a whole range of issues, the main being flood risk.

If a risk is identified then

a more detailed flood risk assessment can be purchased by your solicitors for around £24. This is a very small price to pay which will allow you to make an informed decision as to whether you could potentially be taking on a property which would land you and your family in deep water.

● **Anne Austin is a solicitor in David Gray Solicitors' Property Team. Anne is available for appointments at both the South Shields and Newcastle offices.**

**You can contact Anne or the Property Team on 0191 243 8167.**

**For more information on David Gray Solicitors visit to their website.**

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