



# Misconceptions of Flooding

There are often misunderstandings surrounding flooding and how it can affect you. Every flooding event is unique and can have varying effects on towns and villages.



**"I've lived here for 20 years and it's never flooded."**

Just because an area hasn't flooded in recent time doesn't mean that it will never flood.

For example, when Cockermouth flooded in 2005, there hadn't been a previous flood event since 1966.



**"I live on a hill, so I won't flood."**

Properties on a hill can suffer flooding from surface water runoff, sewage pipes, groundwater or even a burst water pipe.

Floodwater in surrounding areas may leave your property isolated, making you unable to leave or enter your property safely until the flooding has subsided.



**"That river will never be high enough to flood me."**

This does not mean it will never happen!

In Carlisle, the river level on the River Eden is usually between 0.63m and 3.45m. In December 2015, the highest level ever recorded was 7.91m.



**In England, around 5.2 million homes and businesses are at risk from flooding!**

**"Flooding only happens in winter."**



Flash flooding can be severe in summer as the hard, dry ground is unable to absorb water, which increases surface runoff.

In July 2017, flash flooding hit Coverack in Cornwall and affected around 50 properties. Localised thunderstorms followed by sudden heavy rainfall caused rapid runoff into the village, inundating drains and becks which caused surface water flooding.

**"We're safe because a town nearby flooded but we didn't flood here."**

Neighbouring towns can be in different catchments. In Lancashire, Whalley lies in the Calder catchment and Clitheroe lies in the Ribble catchment.

In December 2015, Whalley was badly flooded and Clitheroe wasn't. Some people in Clitheroe now believe they won't be affected in the future. This isn't the case as both areas could flood from localised rainfall over both catchments.

**"If I acknowledge my property is in a flood risk area, my premiums will rise."**

By being prepared and acknowledging your risk, you will reduce the risk of damage and it may lead to reduced insurance premiums in the future.

Properties in flood risk areas are eligible for the Flood Re scheme, which offers affordable insurance to homeowners.




**It could happen to you - be aware of your risk, plan and be prepared!**

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