

Oxford - Floods and Resilience

Nick Hills from Oxford explains how he made his house flood resilient instead of the normal like for like replacement insurance job...

As there hadn't been a flood here in Oxford since 1947, apart from the water in low-lying fields most years, the event in 2000 was seen by most of us as a one-off. So we made our claims, dried out our houses, replaced our floors and possessions like-for-like, just as we were advised to by our insurers.

We were a bit taken aback, therefore, when it happened all over again in 2003. Once again, we were all advised by our various insurers that we were covered "like-for-like" and that's just what we were going to be paid for, to the extent that several claimants were given vouchers for carpets, furniture and fittings etc to ensure that they couldn't replace items with anything that hadn't been approved by their insurance companies or their agents.

I felt then, that this policy really didn't make a lot of sense, but couldn't make a lot of headway with insurers who insisted that their hands were tied and no leeway was offered.



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The disastrous floods in the summer of 2007, however, really brought home the need for building in flood resilience during the complete refurbishment of the entire ground floor of my house. The previous floods in the winters of 2000 and 2003 had been less severe and had written off an original oak floor and its subsequent replacement, but the havoc wreaked by a much greater depth of water in 2007 convinced me that this was something that I was not prepared to suffer in future. As those of us that have endured repeated flooding know only too well, the flooding itself is usually over and done with in just a few days; it's the long, drawn-out process that follows that really gets you down.

The seemingly endless drone of the dryers and de-humidifiers was preceded by the visit of the loss-adjuster, a very pleasant and capable young woman who took one look and said immediately that I would be referred to their large-claim department (as opposed to their large claim department, which they would have needed to handle the huge volume of work).

I was, however, saved from the pain of having plaster stripped from the walls, as a previous owner of the house had either already done that or none had been applied in the first place, the lower part of the wall having been wainscoted when I bought it. I had hoped that the wooden tongue-and-groove that had replaced the old-fashioned fluted hardboard (that those of us of a certain age might remember from fish & chip shops and pelmets in the fifties and sixties) might survive, but that was not to be; it all came off, to be joined soon after by warped floorboards and joists and stored as firewood for my ceramic stove.

It was clear that the most vulnerable part of the house was the suspended oak floor, as it had been ruined in the lesser floods of 2000 and 2003, let alone 2007. It only takes a couple of inches of water above floor level to write off a wooden floor, especially one that has been laid as tightly-jointed tongue & groove, rather than the square-edged loosely-jointed (and

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draughty) floorboards laid by our forebears.

I had also been aware in some of the wetter winters prior to 2000 that I had standing water under my floor, as it was suspended over nothing but soil and there was nothing to get in the way of rising groundwater.

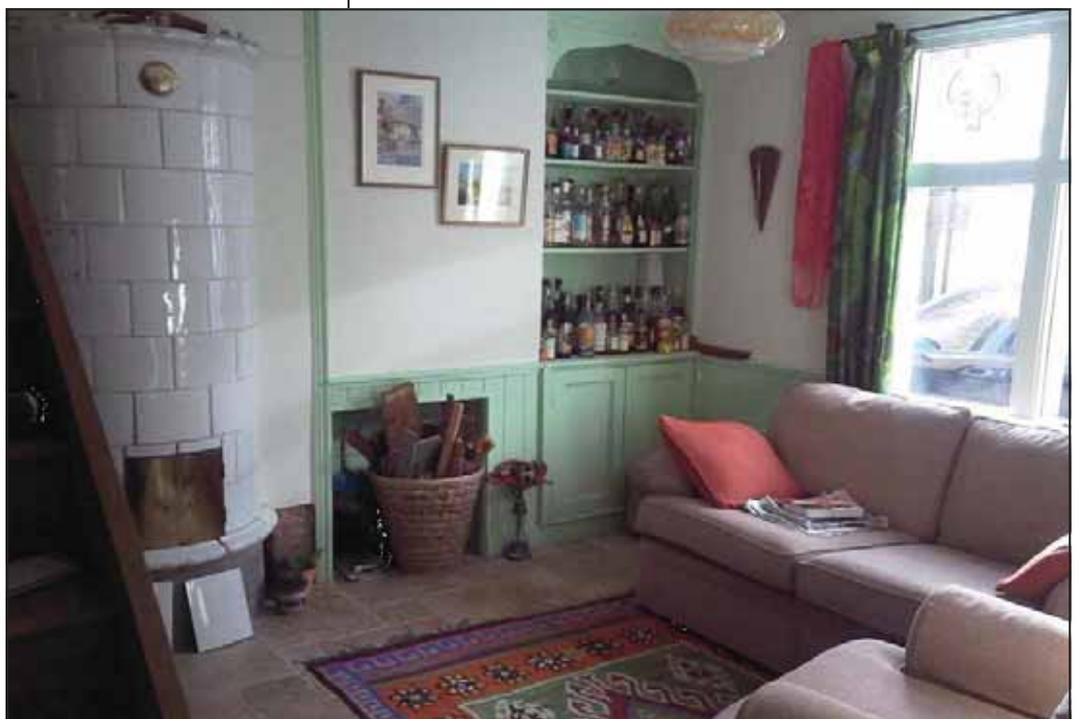
It was also clear that a stone floor on an insulated concrete pad with a waterproof membrane beneath was going to be an expensive option. I was fortunate, therefore, that I was able to claim for an oak floor, rather than a much cheaper pine floor.

Even so, a bit of robbing Peter to pay Paul, and some grant money from several charitable funds was needed to make it viable. I chose travertine, as used by the Romans to build the Coliseum, I'm led to believe, although they probably chose it for different reasons. This has now been sealed to provide an attractive, non-permeable surface.

An integral part of the resilience scheme was the sump and pump; the siting of the sump had to be discussed, a gentle fall in the floor had to be built in to direct water towards it and the dimensions and

construction of the sump decided upon before the concrete was poured. Most of these considerations were quite straightforward and we concluded that the sump must not penetrate the membrane under the concrete pad, otherwise the pump would be trying to pull water out of the entire Thames Valley. However, even this decision entailed discussing the various pros & cons with the builders and their inevitable pencil drawings on my sitting-room wall. The sump is now in place, but the pump has yet to be installed as time, money and I are not inexhaustible.

With my old T&G panelling now destined for the stove, I had to figure out what was to replace it. I had decided from the outset that I wanted to replicate the familiar wainscoting, but wood, in this instance, was not good. Countless hours were spent thinking about the aesthetics of a cement screed or the practicability of lime (it's not as easy to work with as cement), both scored to resemble wood, until I finally stumbled upon the notion of using plastic (fantastic!). One of the builders working on the refurb was known as "Windows", as that was his forte. He had a piece of plastic sheeting in his van that was most often used as the exterior cladding of uPVC conservatories. It's as cheap as chips, it comes in 5m lengths and is pre-formed to look like tongue & groove. Bingo! A bit more research threw up a primer called ESP (Easy Surface Primer) that enabled me to paint it green, as it



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was **very** white.

It's since been pointed out that using uPVC once is a lot Greener than replacing wood repeatedly. You'd never notice that it's not wood at all now and the problem of allowing air behind the plastic to allow the brickwork to breathe or to dry post-flooding was solved with the occasional grille.

Plans for a new kitchen made entirely of recycled plastic were eventually shelved in favour of a cheap & cheerful set of cabinets from Ikea, due mainly to the costs involved.

It's hoped that if the waters rise again, the sump, pump and door boards will keep the level in the kitchen down to a manageable level and that the plastic legs will be long enough to keep the cabinets out of harm's way. Appliances have been raised where possible, as have electric sockets throughout.

It's during the discussions with builders regarding the floor, the wall, the materials to be used, in fact

everything to do with resilient re-instatement that you realise that you're breaking new ground and that you really have to keep on top of what's going on to ensure that the builders, for perfectly understandable reasons, don't just crack on with their work using inappropriate building methods and materials.

Whilst the ABI should be commended for offering advice in their flood literature, there is a woeful lack of knowledge among the legions of professionals from whom we ought to be able to take advice on the ground and the disparity of such was astonishing in 2007, ranging from inadequate to just plain wrong. In a Victorian terraced street, where not one house in thirty-six escaped, the opportunity to co-ordinate the re-instatement to resilient standards was squandered.

I have aired my views on this subject and I hope that, if we suffer a similar event in future, lessons will have been learnt from our collective misfortune.

Nick Hills, Oxford

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