



PROPERTY WITHIN A FLOODPLAIN (information for insurance/mortgage inquiries)

Introduction

The following notes are provided to give an overview of the water level/flood risk management arrangements and systems that are maintained and operated within the Fenland area, by the Middle Level Commissioners and other Internal Drainage Boards (IDBs), to protect properties within floodplains as designated by the Environment Agency (EA). They may thus assist in answering queries from mortgage or property insurance companies.

Floodplains

The Environment Agency publishes Indicative Floodplain Maps of vulnerable low-lying areas throughout the country, where the annual likelihood of flooding (also referred to as the 'standard of protection') is statistically greater than 1% in any year Annual Exceedance Probability (AEP) for fluvial inland events (equivalent to a 1 in 100 year event occurring, which is also referred to as the 100-year event) and 0.5% AEP for tidal/coastal events (equivalent to a 1 in 200 year, or a 200-year, event). The maps do **not** take into account **any** existing flood defences but show the areas, which could be vulnerable to flooding from these relatively rare events, as 'Floodplains' - they are thus **indicative** only. Many parts of The Fens are low-lying and, thus, at *some* risk and depend on artificial flood defences and/or other water level management infrastructure (e.g. land drainage channels, sluices, pumps, etc.) to give some protection from flooding. They are, therefore, further classified as 'Defended Floodplains' and their major defences and arterial drainage systems may be maintained, under the Land Drainage Act 1991, the Water Resources Act 1991 or the Flood and Water Management Act 2010 by either the Environment Agency or other authorities (e.g. the Middle Level Commissioners, internal drainage boards and/or local councils).

Defended Floodplains

Under normal circumstances, 'defended floodplains' are not considered to be subject to major flooding and are referred to as 'passive' until such a time as a flood event occurs that is greater than that for which the defences were designed ('standard of protection'). The standard of protection provided by the Middle Level Commissioners' system of watercourses is a flood with a 1% AEP (the 100-year flood event). Most internal drainage board systems generally protect agricultural land to a lower standard of about a 5% AEP (equivalent to a 1 in 20 year event occurring). It should be recognised, however, that the very large number of watercourses maintained by the IDBs provide some protection against flooding from even the less frequent flood events by the very nature of their large water storage capacity. Heavier rainfall events may only lead to minor slow flooding of agricultural land in the very lowest places first, if the drainage ditches become over full, and none have been at all catastrophic in recent years.

Other Flooding

Apart from the major defences and arterial drainage systems, it should be appreciated that there are other more local systems, outside the normal control of the land drainage operating authorities mentioned above, that may form essential parts of any overall drainage system. These may be local sewers or private watercourses and pipelines, etc., which, should they become surcharged or blocked, could cause or lead to local flooding problems more frequently than the events referred to above. This problem is, however, general for almost *any* area, whether within a designated floodplain or not, and would thus be site-specific.

General Consideration

It should be acknowledged that existing or proposed flood defence works can reduce the risk of flooding for specific areas but cannot **eliminate** risk completely.