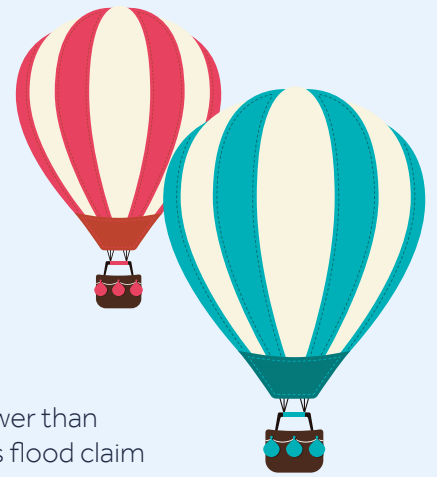


FLOODRE

Partnership Toolkit



What is Flood Re?



Flood Re is a reinsurance scheme created by the UK Government and insurance industry to help householders in flood-risk areas get affordable flood insurance. It acts as a fund, allowing insurers to pass on the flood risk portion of policies to Flood Re, which covers the cost of claims from pooled premiums.

Before Flood Re existed, households, insurers and Government shared a common problem – how to pool the risk of flood insurance. Each stakeholder wanted a similar outcome (improved availability and affordability). A world-first solution in Flood Re was created, and today this partnership approach has created interest in other countries across the world.

Prior to Flood Re's formation, fewer than one in ten homes with a previous flood claim could get quotes from two or more insurers. If Flood Re did not exist today, too many households would find the cost of insuring against flood risk unaffordable. This would mean higher levels of under-insurance and high financial and emotional costs from flooding. The insurers that are now on board with Flood Re represent 94% of the market, which covers virtually all of the mass-market.

Since inception in 2016, more than half a million households have benefitted from a Flood Re policy. Today, 99% of householders at elevated risk of flooding can obtain quotes from 15 or more insurers. And four out of five households with previous flood claims saw a price reduction of more than 50%.

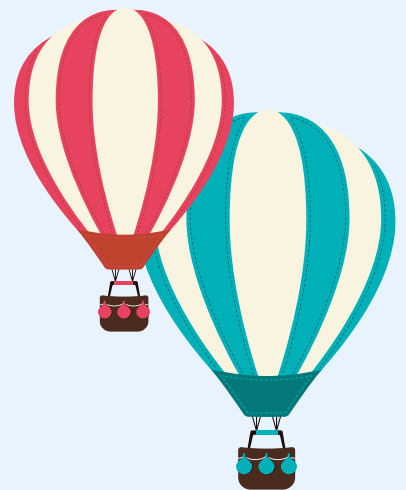


What this pack contains

This partner pack is designed to equip you with the necessary tools and information to effectively share and advocate for the Build Back Better and Flood Resilient Garden initiatives.

Within this pack, you will find:

- **Build Back Better:** Information about our world first initiative.
- **Property Flood Resilience (PFR):** The benefits of installing PFR measures.
- **Flood Resilient Garden campaign:** Information about the campaign and insights into the financial benefits of flood resilient practices.
- **Key facts:** Key statistics showing the positive impact of PFR measures.
- **Preparing for a flood:** Information and resources to help prepare for flooding.
- **How you can help:** Easy-to-use content to amplify our message.
- **Visual assets:** High-quality images and graphics for your use.
- **Resources and contacts.**



Our ask:

We ask you to leverage the contents of this pack on your social media platforms, in discussions, and through any other channels at your disposal. Utilise the hashtags, share the visual assets, and spread the word about the importance of flood resilience.

Together, we can drive meaningful change.



BUILD BACK BETTER

In 2022, Flood Re launched Build Back Better.

It enables participating insurers to offer relevant customers access to reimbursement costs of up to £10,000 to invest in PFR measures, over and above work to repair damage and loss caused by a flood. It has now gathered the support of over 70% of all policies ceded to Flood Re. Build Back Better is the first nationwide initiative to help normalise PFR and will help to ensure those who have been flooded will not have to suffer the same awful experience at the same magnitude on future occasions. There are currently 12 major insurance providers signed up to the Build Back Better initiative.

Roy from Worksop in Nottinghamshire

It was terrible, we were flooded in 2006 and then we got flooded again in August 2022. When it floods, no one can get to the house because the water comes up to the bottom of the living room bay window. After the 2006 floods, we had the house redecorated by the insurer, but there was no help with resilience measures and they didn't do anything to stop the water coming in.

Following the flood in August 2022, we had pumps, barriers, flood doors, automatic air bricks, brickwork repointed, and non-return valves fitted through our insurer using the Build Back Better scheme.

Our insurer did most of the running around, and the workmen who carried out the work were brilliant, they worked very well together. They dried the house out, redecorated it, repaired some of the gas pipes, fitted new carpets and then fitted the barriers and other things. We stayed in our home while the work was carried out but were given the option to stay in alternative accommodation. Our insurer has been brilliant.

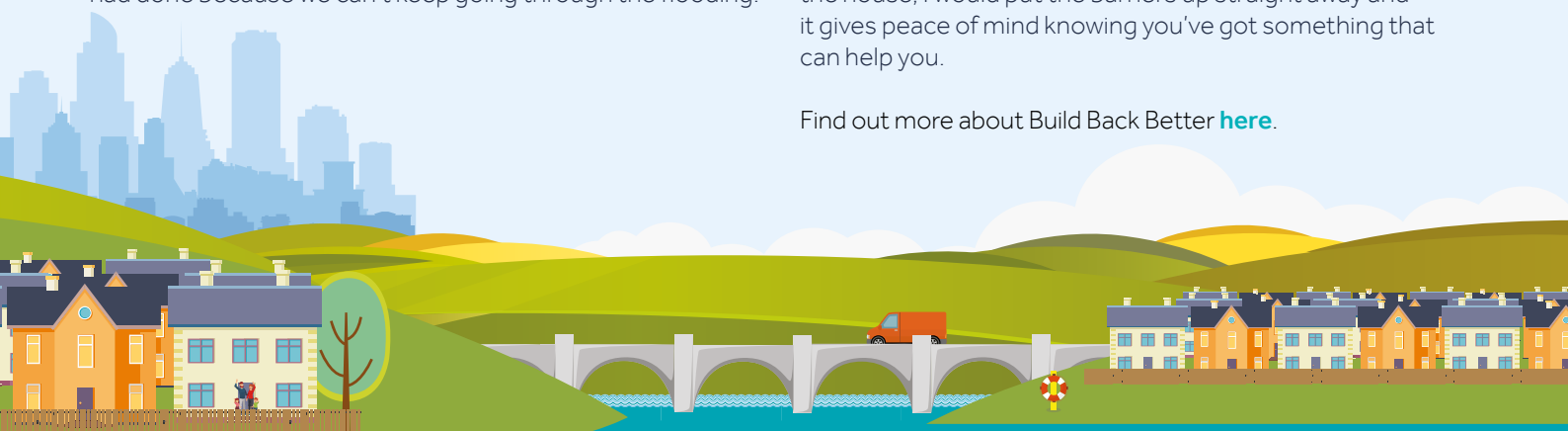
We decided to have the resilience measures installed because we don't think it spoils the look of the house at all and whatever the experts thought was best for us to have we had done because we can't keep going through the flooding.



If flood measures are going to help stop the flooding, we would recommend others take up this offer to Build Back Better every time.

We have had a few close calls, and yes, you feel better prepared having the flood measures in place. If I looked at the field and noticed the water was coming towards the house, I would put the barriers up straight away and it gives peace of mind knowing you've got something that can help you.

Find out more about Build Back Better [here](#).



What is Property Flood Resilience (PFR)?

PFR encompasses three strands of protection, all aimed at helping homeowners better protect their properties from flooding. Often, these simple cost-effective measures and changes to a property can mean the difference between months spent in alternative accommodation and big insurance claims, to being out of the property for a day or two and having little to no insurance claim.

Resistance

These measures are designed to keep as much water out of the property as possible. Measures include flood doors and barriers, self-closing air bricks and non-return valves as well as toilet bungs and other elements. These PFR measures help provide much needed time for you to move precious possessions and, most importantly, get to a place of safety if flooding is expected.

Recoverability

Sometimes, the resistance element is not achievable, so the focus becomes on minimising the effects of flooding. Recoverability is all about making simple changes inside your property, so if water does get in, it causes as little damage as possible.

For example, replacing flooring with waterproof tiling and grouting will help overall recoverability after flooding has occurred. This is because waterproof tiles and grouting dry quicker and are easier to clean than carpets. Other recoverability measures include elevating electrical items and plug sockets and choosing water resistant materials for your kitchen units.

Preparedness

Preparedness is the most important, as it enables the provision of the two previous measures. It's all about knowing what to do and when, having a [flood plan](#) and maintaining property flood resilience measures. Remember, you can also [sign up for free flood warnings](#) and [check your long term flood risk](#).

See a PFR home in action, with flood-resistant and flood-recoverable features: floodmary.com/help-and-resources/



Key facts

Nearly

22 million homes

three quarters of the UK's housing stock are suitable for PFR.

Of these

3.1 million homes

are exposed to flood depths where PFR measures are proven to work.

And within that group

2.6 million homes

are at risk of shallow flooding – under 30cm – where simple, low-cost measures like airbrick covers and pumps deliver the greatest benefits.

JBA Risk Management - Reducing flood risk: Which homes are most suitable for PFR?, published 13 October

Research shows that

1 in 4

properties across England are at risk from flooding.

<https://www.gov.uk/government/publications/national-assessment-of-flood-and-coastal-erosion-risk-in-england-2024/national-assessment-of-flood-and-coastal-erosion-risk-in-england-2024>

Cost of restoring a flooded home without resilience measures vs a home with flood resilience measures installed:

Average financial cost

£67,663 vs **£24,000**

Carbon cost

13.92 vs **4.95**
tonnes CO₂e vs tonnes CO₂e

Drying time

77 days vs **10 days**

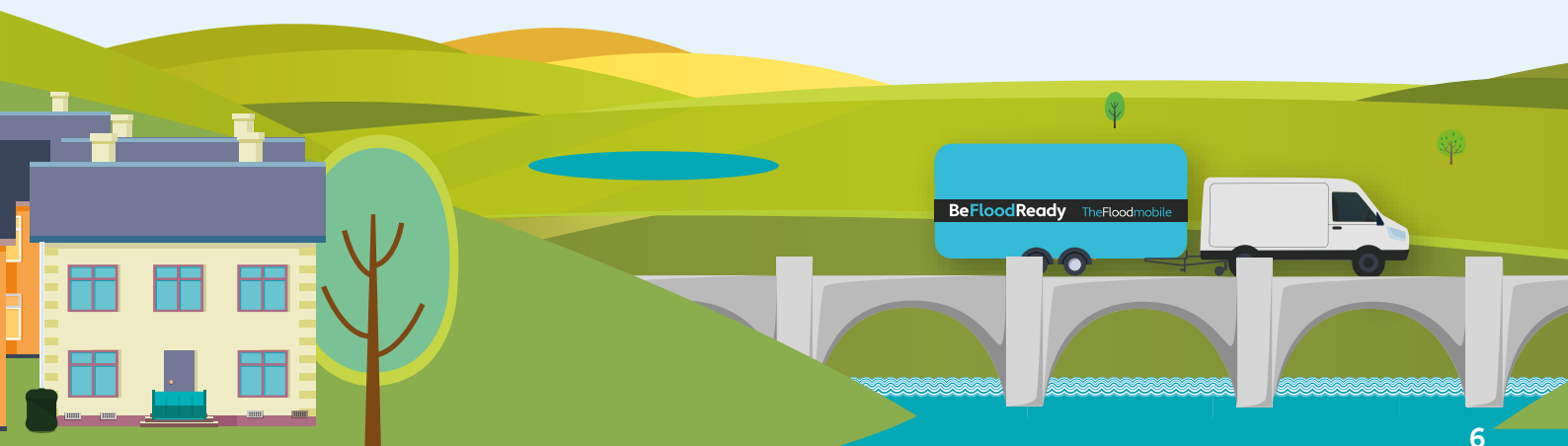
Time spent in alternative accommodation

210 days vs **0 days**

Waste volume

24m³ vs **12m³**

<https://www.aviva.com/newsroom/news-releases/2023/02/carbon-footprint-of-restoring-a-flooded-home-can-be-equivalent-to-six-and-a-half-return-transatlantic-flights/>



About the Flood Resilient Garden campaign

The Flood Resilient Garden epitomises the vital intersection of functionality and aesthetics in landscape design, addressing the urgent need for flood mitigation in the UK, where one in four homes faces the risk of flooding.

This visionary project, a collaborative effort between Flood Re, environmental expert Dr. Ed Barsley, and garden designer Naomi Slade, serves as a practical blueprint for reducing flood risks while enhancing property aesthetics. Through intelligent design and strategic planting, the garden demonstrates how residential areas can effectively manage water, thus minimising the potential for flood damage.

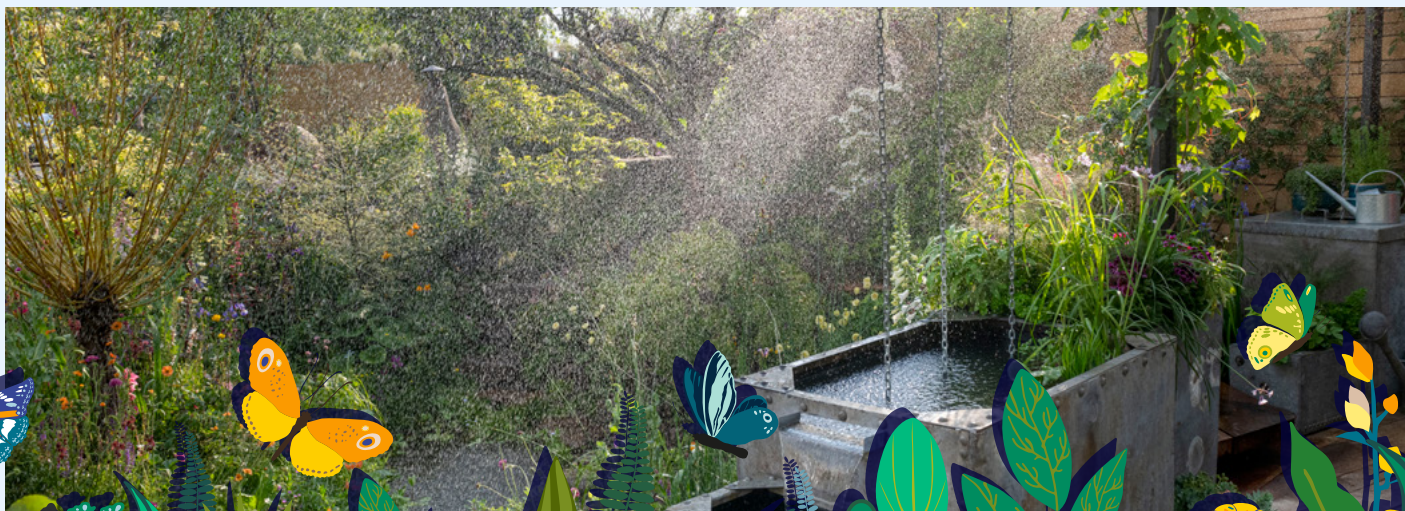
Integral to this campaign is the 'Build Back Better' initiative, underlining the emphasis on combining recovery

with resilience, promoting a forward-thinking property maintenance and disaster preparedness strategy.

The Flood Resilient Garden functions as a dynamic, living example of how gardens can be both a refuge and a robust barrier against environmental threats. The garden illustrates that resilience strategies, when embedded into the design, do not detract from beauty but rather enhance the utility and appeal of outdoor spaces.

This initiative safeguards properties and aligns with a broader commitment to environmental and financial stewardship in the face of increasing climate-related challenges. It provides a model for communities to reduce their vulnerability to flooding while promoting ecological and aesthetic benefits.

Find out more about the Flood Resilient Garden [here](#).



Preparing for a flood

Check your flood risk and sign up for flood alerts

England:

www.gov.uk/guidance/flood-alerts-and-warnings-what-they-are-and-what-to-do

Wales: www.naturalresources.wales/flooding/?lang=en

Scotland: <https://map.sepa.org.uk/floodmaps>

Northern Ireland: www.nidirect.gov.uk/articles/check-risk-flooding-your-area

Make a flood plan

4-step guide to preparing a household emergency plan:

www.floodmary.com/wp-content/uploads/2023/01/preparing-a-household-emergency-plan.pdf

Household flood plan template: floodmary.com/wp-content/uploads/2025/12/Household-flood-to-do-list-2026_download.pdf

If homeowners are finding it difficult to obtain insurance we are happy to refer them to the BIBA 'find insurance service' here: www.biba.org.uk/find-insurance/ or to use the Flood Insurance Directory here: www.biba.org.uk/find-insurance/buildings-contents-flood-zone/ which lists specialist flood insurers for both Flood Re eligible and non-eligible properties.

Property flood resilience measures

www.floodre.co.uk/be-flood-smart/

Useful resources and insights

The Association of British Insurers: www.abi.org.uk

The Chartered Institution of Water and Environmental Management: www.ciwem.org

The Royal Institution of Chartered Surveyors: www.rics.org/uk

The National Flood Forum: www.nationalfloodforum.org.uk

Flood Mary: www.floodmary.com

The Scottish Flood Forum: www.scottishfloodforum.org

The Blue Pages: www.bluepages.org.uk

Environment Agency: www.gov.uk/government/organisations/environment-agency

Scottish Environment Protection Agency: www.sepa.org.uk

Natural Resources Wales: www.naturalresources.wales

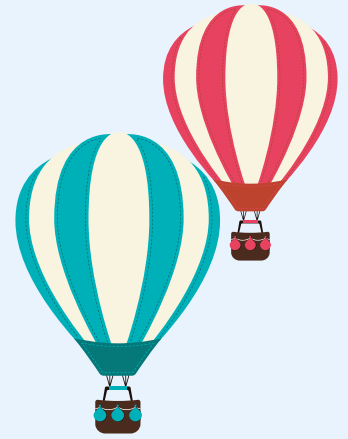
Department for Infrastructure: www.infrastructure-ni.gov.uk

Flood Protection Group: www.property-care.org


Be Flood Ready: befloodready.ciwem.org



Spread the message



Suggested social media posts

 Have you heard of @FloodRe? It's a joint initiative between the UK Government and insurance industry that ensures people living at high risk of flooding can get affordable home flood insurance.


Check out their website to find out more  www.floodre.co.uk

We support @FloodRe's Build Back Better scheme which is designed to reduce the cost and impact of future floods 

It offers eligible householders up to £10,000 to make their homes more resilient when repairing their homes after a flood.

More info  www.floodre.co.uk/buildbackbetter

Did you know you could get access to £10,000 to build resilience into your home following a flood? @FloodRe's Build Back Better scheme aims to reduce the cost and impact of future floods 

Find out which insurers are part of the scheme here  www.floodre.co.uk/buildbackbetter



Visual assets

A curated selection of images and infographics is available to enhance your messaging.

[Click here to download assets.](#)

FLOODRE

Flood Re is a joint initiative between the UK Government and insurers. Its aim is to make the flood cover part of household insurance policies more affordable.

www.floodre.co.uk

500,000+

Households have benefited from Flood Re.

www.floodre.co.uk

99%

of households at high risk of flooding can now get quotes from 15+ insurers.

www.floodre.co.uk

FLOODRE

Essential items to store in your flood kit in case you are isolated in an emergency

- Water (3 litres per person)
- Long-life food
- Portable camping stove and saucepan
- Lighter
- Candles
- Portable radio
- Children's toys or games
- Torch or lantern
- Spare batteries
- Blankets
- Hygiene items
- Mobile phone and charger pack

For more flood kit and emergency planning ideas, visit www.floodmary.com

FLOODRE

Emergency grab bag items in case you need to get out quickly

- Copies of important documents
- Spare keys
- Photos and useful information on a USB stick
- Medication
- Cash
- Anti-bacterial wipes/gel
- Hygiene items
- First aid kit
- Change of clothes
- Whistle

For more flood kit and emergency planning ideas, visit www.floodmary.com

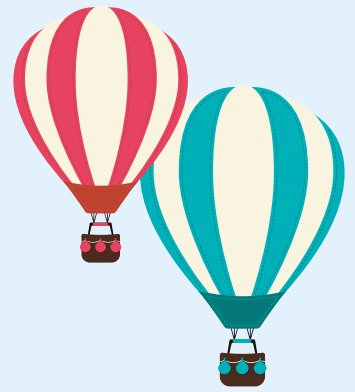
How to plan for flooding

FLOODRE
floodre.co.uk

- Know where to turn off gas and electricity at the mains
- Store important items upstairs or up high
- Park vehicles in a safe place
- Have a storage room ready
- Disconnect and move electrical equipment upstairs
- Make a list of valuable items
- Keep bricks nearby to lift furniture off the ground

For more household flooding plan ideas, visit www.floodmary.com

Resources and contacts



Find more information about our initiatives and access further resources through the links provided.

For engagement and collaboration, please reach out to comms@floodre.co.uk. We're here to support and facilitate your advocacy efforts.

For more information about Flood Re visit our website [here](#).

For more information about the Flood Resilient Garden, visit the official website [here](#).

Follow [@FloodRe](#) on X.

Follow [Flood Re](#) on LinkedIn.

For any constituency-related casework inquiries, please contact mp-correspondence@floodre.co.uk

Reports

- **Annual Review 2025:** www.floodre.co.uk/ara-2025/
- **UK Flood losses with and without flood protection:** www.floodre.co.uk/wp-content/uploads/FloodRe_Fathom_UKFL.pdf
- **Reducing flood risk phase 1:** www.floodre.co.uk/wp-content/uploads/JBA-Flood-Re-Phase-1-Report.pdf
- **Reducing flood risk phase 2:** www.floodre.co.uk/wp-content/uploads/JBA-Flood-Re-Phase-2-Report.pdf

For all reports visit our website [here](#).

