

Your furniture, books, clothes and treasured possessions – in fact, everything you own – are sodden, wrecked and piled up in a heap on the street outside the front door for all to see.

Inside, there's a humid atmosphere punctured with the smell of decay and the constant whirring of dryers blowing hot air around gloomy, dank rooms. The night that floodwaters overran your home was a big shock to your sense of security, but you had to keep it together to deal with finding somewhere else to live temporarily. It is taking months to get your flooded house back into a habitable state.

Painful reminder

After insurance assessments, the builders move in. They rip up damaged floorboards and hack off crumbling plaster before renovating. Finally, the electricity, gas and water supplies pass a safety check and you get the green light to return. The house, though, is undecorated and empty – a painful reminder of your traumatic experience and everything you have lost.

It's a case of 'start all over again' – and you could rack up unmanageable levels of debt doing just that. This word picture, painted by hard-hitting research by Communities Reunited (a partnership between Carlisle City Council, Cumbria County Council and Carlisle Churches Flood Team, which provides practical and emotional support to flood victims) illustrates just how devastating flooding can be.

Reunited's survey of people affected by the Carlisle floods in 2005 found that a third had to seek help from their GP to cope with the aftermath, a half subsequently had trouble sleeping and, in a quarter of cases, debt was the biggest cause of stress.

In fact, research for the insurance industry shows that flood is far more costly than burglary.

Homeowners who are flooded stand to lose on average more than £28,000 for damage to their home and its contents, plus bills for alternative accommodation. However, according to Home Office statistics, replacing stolen items and repairing damage caused by a burglary costs just £900.

Deny the risk But while many of us put locks on our doors and install alarms to protect our homes against break-ins and theft, when it comes to flooding in England and Wales there is a tendency for people to deny the risk and think 'it'll never happen to me'.

Today, more than five million people in England and Wales live in areas that could flood. However, just under a third of house owners in these areas have actually taken any steps to find out whether their homes are at risk from flooding – and only one in 10 have signed up to the Environment Agency's free Flood Warning service.

Psychological expert Phillip Hodson, who worked with us during the launch of this winter's Flood Awareness Campaign, says that because flooding is difficult to deal with people tend to ignore it and hope it will just go away. But sitting back and waiting for something that 'only happens to others' means that you could lose everything.

Flooding is also set to increase in frequency and severity as climate change takes hold and our weather becomes more volatile.

Damage prediction

The in-depth Foresight report, Future Flooding, predicts that flood damage in the UK alone is expected to soar from £1.4bn to £21bn per year by 2080 if current climate change scenarios play out. The recently released Stern Review also makes it clear that extreme weather caused by unchecked climate change will have a significant effect on the global economy.

Ultimately, the best means of protecting ourselves against the threat of flooding is to avoid building on flood plains and other flood risk areas.

Recent evidence shows that this approach is increasingly being taken on board by local authority planners. The latest annual monitoring report on Development and Flood Risk charts local planning authorities' record on heeding Environment Agency advice on flood risk from March 2005 to April 2006.

Improvement In cases where the Environment Agency objected to applications and plans on flood risk grounds, and where local authorities have advised us of the outcome, 95% were in line with Environment Agency advice – an improvement of three per cent on 2004/05 figures.

These positive results, published in November, coincided with significant changes in planning policy, which will prevent more people being exposed to flood risk.

The Department for Communities and Local Government's (CLG) new Planning Policy Statement 25 (PPS25) has strengthened and clarified policy on developments and flood risk, placing particular emphasis on avoiding flood risk by locating development in areas of least flood risk first.

The CLG has also bolstered the Environment Agency's powers in the planning process. On 1 October 2006 we became a statutory consultee on all planning applications in areas where there is a risk of flooding. As a result, local planning authorities must now consult the Environment Agency before making decisions on any new such development.

Of course, we cannot reduce the threat of flooding entirely, but with climate change increasing its likelihood, we need to make sure that our businesses and homes are built in safe places. We also need to ensure that developments outside flood risk areas do not exacerbate flooding elsewhere. Only then can we hope to prevent a rise in the numbers of people suffering the awful effects of flooding as documented by Communities Reunited.