



Property Improvements - Flood Risk

What to consider when making changes to outside spaces

When it comes to property improvements, it's important to ensure you're aware of the **planning guidelines** to help alleviate the problems caused by replacing front gardens with driveways.

BROWNHILL
insurance group

What is the issue?

Gardens being uprooted in favour of driveways and artificial grass

25% of residential property owners in the UK with outside space have turned all or part of their garden into a driveway and a further 17% are planning to make this change, according to new research by Aviva¹. 15% have changed part or all of the front garden into a driveway with hard, non-permeable material, such as tarmac or paving, which doesn't allow water to travel through to the soil beneath. It's not just driveways that are proving popular. 10% of residential properties with outside space have replaced at least some of the front garden's natural lawn with artificial grass and a further 29% plan to or would consider making the swap.

Parking takes priority over the environment

It seems for some of us, increasing space for parking cars takes precedence over immediate environmental concerns. Although 57% of property owners surveyed agreed making changes to the outside space may affect the environment, 39% thought it was more important to have off-road parking than consider any environmental impacts.

What about flooding?

58% of property owners thought making changes to the outside space had no impact on flooding in their area. This is in spite of the fact that one in five homes in the UK is at risk from surface water or flash flooding, according to our flood mapping data². This seems to be borne out in the research too, with 15% of people surveyed saying their residential property had flooded in the past, yet only 16% considered the history or possibility of flooding in the area when investing in a new property.



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Making space for nature in outside spaces – through appropriate planted borders, occasionally-mown lawns, and even a small tree – is one positive thing we can all do for the environment. And where we need hard spaces, such as a driveway for cars, we need to make sure these don't have major negative impacts on the environment, especially adding to surface run-off and increasing the chance of flash flooding. So, we all should choose permeable materials over impermeable ones like tarmac and concrete, and make sure any run-off that will still come from these surfaces drains off into adjoining borders and lawns rather than into the road – creating what are known as raingardens.

Simon Aguss

UK Landscapes Team, WWF-UK, Aviva's climate charity partner

What is the guidance?

Lack of awareness about planning guidelines

To help alleviate the problems caused by replacing front gardens with driveways, Government guidance³ for property owners was introduced in 2009 on the use of materials. However, it seems awareness of this guidance remains low. Despite being in place for several years, only 14% of owners who had made a replacement were aware of the Government guidance on permeable surfaces for front gardens and only 18% sought planning permission when making changes.

Planning guidelines

However, there are signs that some property owners are bucking the trend by choosing to re-wild their outside spaces. 12% of respondents has replaced part or all of their garden with a wildflower meadow and 7% have gone even further by turning their driveways into a garden with plants and flowers.

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While it's tempting to turn gardens into a driveway to make room for cars, these changes can often have a negative impact on wildlife and increase the risk of flooding caused by heavy downpours. Even a few centimetres of rainwater can have a devastating impact on a property, taking weeks or months to dry out, and many belongings may have to be thrown away. Artificial lawns can also cause problems as they are made from plastic with a limited lifespan, so they will eventually end up in landfill. We'd urge property owners to consider more sustainable alternatives, including using permeable materials, such as gravel, or installing drains or plant borders to allow rainwater to reach the ground.

Hannah Davidson
Senior Property Insurance
Underwriter at Aviva UK



What can you do?

What should be considered when making changes to outside spaces?

- **Choose more permeable materials** – that allow rainwater to soak through to the soil below – this can help reduce the risk from flash flooding, these include gravel or block paving.
- **Check planning permission** – if the change is more than five square metres using non-permeable material, such as tarmac, asphalt or concrete paving.
- **Consider making partial changes** – having a border around the drive or installing a drain will help rainwater to run off during heavy downpours, reducing the flow of water into street drains, and may help stop water from entering homes.
- **Include a wildflower or natural area in your garden** – even the smallest area of wildflowers or more natural planting can attract wildlife and help encourage biodiversity in gardens.
- **Collect rainwater** – consider installing a water butt or other rainwater collection device to prevent water from overwhelming drains. Plants and wildlife prefer rainwater to tap water too.
- **Check the flood risk** – even if the property is nowhere near a river or the sea, it could still be at risk from flooding, you can check your property status with the Environment Agency.



**If you'd like to learn more about a property owners policy
please speak to Ethan Jefferies.**

Useful links:

Permeable surfacing of front gardens: guidance - GOV.UK (www.gov.uk)

Environment Agency

¹ Research conducted by Censuswide on behalf of Aviva in June 2022 with 2,012 property owners with outdoor space.
Censuswide abides by and employs members of the Market Research Society which is based on the ESOMAR principles.

² Aviva Flood Mapping Data 2016-2021

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