

RICS releases new insight paper on flooding and property

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[The Royal Institution of Chartered Surveyors](#) (RICS) has published a landmark practice information paper, *Flooding and its implications for property professionals*, providing the profession with a comprehensive overview of the growing challenges and responsibilities associated with flood risk across the United Kingdom.

Authored by Charles Cowap (Harper Adams University) with contributions from Michael Chichester, James Ginley and Ben Sharp, and a cross-profession expert working group, the paper examines how surveyors across all disciplines are being called upon to help clients, communities and policymakers manage the escalating risks and consequences of flooding.

With the UK Climate Change Risk Assessment identifying flooding as “*one of the most severe climate hazards*”, RICS stresses the need for surveyors to integrate flood awareness and resilience thinking into every area of practice – from valuation and planning to land management, construction and property management.

The 2025 RICS practice paper brings together knowledge on:

- Types and sources of flooding – including fluvial, coastal, surface, groundwater and infrastructure-related flooding.
- Economic, environmental and social impacts – with flood damage and management costs estimated at £2.2 billion annually.
- Climate trends – UK properties at high flood risk could double by 2050 without adaptation.
- Planning, design and construction standards – including BS 85500:2025, and the wider adoption of

Sustainable Drainage Systems (SuDS).

- Property Flood Resilience (PFR) – practical measures for both resistance and recoverability in residential, commercial and rural contexts.
- Professional implications – covering valuation, insurance, mortgage lending, estate management and occupier guidance.

The paper highlights how flooding intersects with key areas of professional responsibility. Surveyors may be involved in:

- Providing flood risk assessments and resilience advice for clients and lenders.
- Advising on drainage and flood adaptation in design and construction projects.
- Assessing flood risk implications in valuation and due diligence.
- Supporting clients in flood recovery, insurance and reinstatement.
- Promoting collaboration across the surveying, engineering, planning and insurance professions.

Fiona Mannix, RICS Senior Specialist (Land & Development), said: “Flooding affects every part of the property lifecycle, and surveyors are uniquely placed to interpret its implications for value, safety, design and long-term resilience. This paper equips members with a broad understanding of the issues and encourages cross-disciplinary collaboration to meet this growing professional challenge.”