

Flooded and Forgotten: the UK's waters are rising and we're being kept in the dark

By John Harris, *The Guardian*, November 16th, 2025

As autumn blurs into winter, the news is once again filling up with a familiar story: overflowing rivers, inundated streets and overwhelmed infrastructure. Since Friday, England, Wales and Ireland have been hit by the storm the Spanish meteorological agency has elegantly named Claudia, with grim results.

5 Claudia and her effects made it into the national headlines – but mostly, local and regional floods now seem too mundane to attract that kind of attention. Eleven days ago, Cumbria saw submerged roads, blocked drains and over 250 flood-related problems reported to the relevant councils. But beyond the areas affected, who heard about these stories?

10 Last week, I had long conversations with two academics who specialise in flooding and the huge challenges it presents. They mentioned years of underinvestment in flood defences and the £10.5bn the government has recently set aside for improvements between now and 2036. They also spoke about what the Starmer government's housebuilding drive might mean.

15 Prof Jess Neumann works at the University of Reading, where she specialises in "flood research leading to policy change". A fundamental modern problem, she told me, is the fact that builders, local councils and water companies are getting these things "up to a standard that's fit for today, not for 2070 or 2080, when we're going to see much more extreme weather".

20 She then talked about problems centred on the insurance business, and showed me figures for the share of commercial properties in areas at high risk of flooding that have no cover, often because premiums are too high, or insurers refuse to cover more than physical damage, leaving lost trade untouched. Those numbers are astonishing: at the last count, in 2022, 58% of retail space in such places is uninsured. As flooding gets worse, there is therefore a rising fear that plenty of local economies will just hollow out: "businesses will leave, and places might fall into deprivation".

25 At Brunel University's Centre for Flood Risk and Resilience, Dr Carola Koenig sounded even more stark. "At some point, some hard decisions have to be made" she told me. "Protection becomes so expensive that it's not worth it, so you have to move communities to safer, higher ground."

30 Here, though, we collide with a few huge issues. Can anyone imagine such a huge change happening amid a political system as replete with cynicism and climate denial as ours? What about the levels of public spending it would entail? Right now, thinking about this aspect of the future surely prompts another question, about flood defence, protection and resilience: why is there such a huge political silence about these likelihoods, and how all of us might start to prepare for them?

35 The problem is how politics and power work to fill us with a completely false sense of security, which flies in the face of one particular part of the climate emergency: the kind of flash floods that are now a regular event can happen absolutely anywhere.

40 In countries threatened by earthquakes, Neumann reminded me, the public tends to be told about the threats, and readied for action. "Our greatest natural hazard is flooding, and we don't prepare people for it", she said. As she spoke, she suddenly highlighted all the madness of that everyday fact, and the grave dangers we still seem to be sleepwalking into.