

# What to do before, during and after a flood

Practical advice on what to do to protect yourself and your property



#### We are the Environment Agency.

It's our job to make people aware of flooding from rivers and the sea, provide flood warning services and build and maintain flood defences.

This leaflet contains useful information to help you reduce the effects of flooding on you and your property.

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#### Your flood warning service

#### Get the service that's right for you

We provide a free flood warning service to many areas at risk of flooding from rivers and the sea.

Find out if you can sign up for our free 24 hour **Floodline Warnings Direct** service by visiting our website or by calling Floodline. You can select to receive warnings by phone, text, email, fax or pager.

In some areas we also warn people about flooding using:

- Sirens usually a wailing sound only activated when a flood is about to happen.
- Loud hailers a vehicle will drive around repeating the flood warnings.

#### Other places to get the latest flood update

- www.environment-agency.gov.uk/flood
- BBC Ceefax Page 419 and Digital Ceefax Page 405.
- Local weather, news and travel bulletins.



Open 24 hours a day

- Find out what flood warning service is available where you live.
- Get practical advice on what to do before, during and after flooding.
- Get a Quickdial number for easy access to information on flooding in your area.

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Start preparing today before a flood happens. Use this checklist as your flood plan.

#### 1. Know who to contact and how

- Agree where you will go and how to contact each other.
- Check with your council if pets are allowed at evacuation centres.
- Keep a list with all your important contacts to hand.

#### 2. Think about what you can move now

 Don't wait for a flood. Move items of personal value such as photo albums, family films and treasured mementos to a safe place.

#### 3. Think about what you would want to move to safety during a flood

- Pets
- Cars
- Furniture
- Electrical equipment
- Garden pot plants and furniture

•	What	else?	 ••••	• • • • •	••••	•••	••	••	••	

Think about who you could ask for help / who you could offer to help, particularly vulnerable neighbours or relatives, in a flood.



#### 4. Check your insurance cover

- Check your buildings and contents insurance policy.
- Confirm you are covered for flooding.
- Find out if the policy replaces new for old, and if it has a limit on repairs.
- Don't underestimate the value of your contents.

#### 5. Know how to turn off your gas, electricity and water mains supplies

- Ask your supplier how to do this.
- Mark taps or switches with stickers to help you remember.

#### 6. Prepare a flood kit of essential items and keep it handy

- Copies of your home insurance documents.
- A torch with spare batteries.
- A wind-up or battery radio.
- Warm, waterproof clothing and blankets.
- · A first aid kit and prescription medication.
- · Bottled water and nonperishable foods.
- Baby food and baby care items.

### useful numbers

#### Your important flood telephone numbers. Fill this out and keep this leaflet with your flood kit.

Environment Agency Floodline	0845 988 1188		
Quickdial number			
Local authority emergency helpline			
Insurance company 24-hour number and policy number			
Local radio station frequency for news alerts and weather updates			
Family and neighbours			
Work phone numbers			
Doctor's surgery			
Local police station			
Vet/kennel/cattery			
Local hotel or B&B			
Gas supplier and meter number			
Electricity supplier and meter number			
Water supplier and meter number			
Electrician			
Plumber			
Builder			

### temporary flood protection equipment

Flood protection equipment can help stop flood water getting into your property. Follow manufacturer instructions to put these in place when you get a flood warning.

You can get more information about flood protection equipment in our 'prepare your property for flooding' leaflet on our website.

#### **Floodboards**

These fix to frames around windows and doors. They can be washed, stored and used again.

Always remove flood protection equipment once the flood water has gone. This will help your property dry out.

#### Plastic covers to seal airbricks

These can stop flood water coming in through your airbricks.

#### **Sandbags**

Your local council may provide these during a flood, but they may be scarce. You can buy your own sand and bags, or fill pillowcases and plastic bags with earth. Be aware that following a flood they will be contaminated by sewage in the water.

You can get more informtion about using sandbags on our website.

#### **Further steps to protect** your property

There are things you can do to your property that will make it easier and cheaper to clean up after a flood. See list on page 22 of this booklet.

# Know your flood



#### FLOOD ALERT

#### What it means

Flooding is possible. Be prepared.

#### What to do

- Be prepared to act on your flood plan.
- Prepare a flood kit of essential items.
- Monitor local water levels on our website.



#### FLOOD WARNING

#### What it means

Flooding is expected. Immediate action required

#### What to do

- Protect yourself, your family and help others.
- Move family, pets and valuables to a safe place.
- Keep a flood kit ready.
- Turn off gas, electricity and water supplies if safe to do so.
- Put flood protection equipment in place.

# warning codes



#### SEVERE FLOOD **WARNING**

What it means Severe flooding. Danger to life.

#### What to do

- Stay in a safe place with a means of escape.
- Be ready should you need to evacuate from your home.
- Co-operate with the emergency services.
- Call 999 if you are in immediate danger.

You need to be aware of flooding and keep an eye on the water levels and weather situation at all times. You can do this by checking the flood forecasts and the river and sea levels on our website or by listening to local news and weather forecasts.

You can get get up-to-date information about flooding in your area by checking our website or by registering for our FREE Floodline Warnings Direct service.

during

#### What to do to stay safe in a flood.

### In the event of a flood focus on the safety of you and your family

- Cooperate with the emergency services if they tell you to evacuate during flooding.
- Be prepared to act quickly and get yourself to safety.

We use our flood warning services to warn you of flooding from rivers and the sea as soon as we can. But there are some types of flooding we can't predict.

#### Stay alert to localised flooding

Also known as 'surface water flooding'. This usually happens where drainage systems are unable to cope with heavy spells of rainfall. We cannot give you a direct warning for this type of flooding. Instead we forecast where it might be a problem in certain counties and put a daily flood risk forecast on our website.

You can also find out about the possibility of 'surface water' flooding in your area by checking local weather forecasts.

# What to do in an emergency

#### Follow these simple steps to stay safe:

- 1. Check in with other people in your household - if they are not at home make sure they are somewhere safe.
- 2. Gather essential items together either upstairs or in a high place.
- 3. Fill jugs and saucepans with clean water.
- 4. Move your family and pets upstairs, or to a high place with a means of escape.
- 5. Turn off gas, electricity and water supplies when flood water is about to enter your home if safe to do so. DO NOT touch sources of electricity when standing in flood water.

- 6. Keep listening to local radio for updates or call floodline 0845 988 1188.
- 7. Check in with vulnerable neighbours or relatives.
- 8. Flood water can rise quickly, stay calm and reassure those around you. Call 999 if you are in danger.



#### **Important! Flood water is** dangerous

- Six inches of fast-flowing water can knock over an adult and two feet of water can move a car.
- Avoid walking or driving through it.
- Keep children and vulnerable people away from it.
- Wash your hands thoroughly if you touch it.

Listen to the advice of the emergency services

### protect what you can...

Move important items to safety and put flood protection equipment in place when there is a flood warning. Follow manufacturers' instructions carefully to help stop or reduce the flood water entering your property.

#### Take items upstairs or to a safe place in your property

- Safely store important documents such as insurance papers.
- Move items of personal value such as photos, family films or treasured mementos.
- Move lightweight household belongings you can pick up easily and quickly.
- Move items of furniture that are expensive or harder to repair before cheaper ones.

#### If possible, move your outside belongings to higher ground

 If the flood water hasn't reached you, move your car to higher ground and move outdoor pets to safety.

#### Help stop water entering your home

• Put plugs in sinks and baths. Weigh them down with a sandbag, a pillowcase or plastic bag filled with garden soil, or a heavy object.

#### If you do not have non-return valves fitted

- Plug water inlet pipes with towels or cloths.
- Disconnect any equipment that uses water (like washing machines and dishwashers).

### ...but evacuate when told

Stay safe, always listen to the advice of the emergency services and evacuate when told to do so.

- Leave your home if the emergency services say so. Refusing to leave on their advice will put you, your family and those trying to help you at risk.
- When you are evacuated you will be taken to an evacuation centre run by your local council. Free food and bedding is provided. Bring spare clothing, essential medication and babycare items if you have an infant.
- Most evacuation centres will let you bring your pets. Take their food. Put cats and small animals in a pet carrier or secure box.
- People running the centres are trained to give you support and advice. They will help you through the stress of a flood and prepare vou for what to do afterwards.

## after a flood

#### Recovering from a flood.

#### First steps

- Take care as there may be hidden dangers in the flood water like sharp objects, raised manhole covers and pollution.
- Flood water could have caused structural damage to your property.
- In almost all cases the insurance company will send a loss adjuster to look at your property. They will confirm what repairs and replacements are needed and covered by your policy.
- If you rent your property, contact your landlord and your contents insurance company as soon as possible.
- If you do not have insurance, your local council should be able to provide information on hardship grants or charities that may be able to help you.



#### There are a number of things to be aware of when clearing up after a flood

- Flood water can contain sewage, chemicals and animal waste. Always wear:
- waterproof outerwear, including gloves.
  - wellington boots.
  - face mask.

If your electricity supply is not already switched off at the mains, get a qualified person to do this. DO NOT touch sources of electricity when standing in flood water.

You can get water out of your property using a pump and generator. Position the generator outside in the open air as generators produce carbon monoxide fumes which can kill.

Only pump out water when flood levels outside your property start to be lower than inside. This reduces the risk of structural damage.

Shovel mud away evenly from both sides of a wall. This

stops pressure building up on one side.

You can clean and disinfect your property using ordinary household products.

A garden hose is useful for washing down. Do not use highpressure hoses as they blast contaminated matter into the air.

If you are drying your property naturally, keep doors and windows open as much as possible. If using dehumidifiers, close external doors and windows.

If you have gas or oil central heating and it has been checked by an engineer, turn it on. Keep the thermostat between 20-22 degrees centigrade for steady drying.

Local councils usually provide skips and extra rubbish collections for items that your insurance company has agreed you can throw away.

# dealing with an insurance c

If flooding has caused damage to large parts of the country, you may have to wait for a loss adjuster to visit you.

#### Ask the insurance company

- How long it will be before the loss adjuster visits.
- If you are to clean your property or if they will get a company to do it for you.

#### Always make your own record of flood damage

- Use a permanent ink pen to mark on the wall the height the flood water got to. Do this in every room affected by flooding.
- Photograph or video your damaged property. List the damage to your property and belongings.

• If your insurance policy covers you for loss of perishable goods, make a list of all the foods you throw away. Include any food touched by flood water and anything in your fridge or freezer ruined by loss of power.

#### Things to help with your insurance claim

- Confirm the insurance company will pay for any service or equipment you need.
- Make a note of all telephone calls. Record the date. name and what was agreed.

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- Keep copies of all letters, emails and faxes you send and receive.
- Keep receipts.
- Don't throw anything away until told (except ruined food).

Important note: the insurance company may only offer to clean and repair something, not replace it.

If you do not have insurance, your local council should be able to provide information on hardship grants or charities that may be able to help you.

**Photograph** or video record your damaged property



# further steps to protect your pr

#### As you plan your property repairs, you might want to think about ways to protect it from future flooding.

There are things you can do whilst repairing your property that will make it easier and cheaper to clean up after a future flood.

#### Here are some improvements you can make

Discuss them with your loss adjuster and builder.

- Lay ceramic tiles on your ground floor and use rugs instead of fitted carpets.
- Raise the height of electrical sockets to at least 1.5 metres above ground floor level.
- Use lime plaster instead of gypsum on walls.

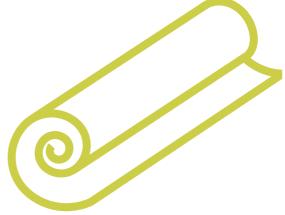
- Fit stainless steel or plastic kitchens instead of chipboard ones or have free-standing kitchen units you can move.
- Position any main parts of a heating or ventilation system, like a boiler, upstairs or raised well above the ground floor.
- Fit non-return valves to all drains and water inlet pipes.
- Replace wooden window frames and doors with synthetic ones. They are easier to clean.

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#### **Important!**

Always use reputable building contractors. Beware bogus trade people calling door-todoor. Always check references and do not pay in advance.

Lay rugs instead of fitted carpets on your ground floor



### temporary housing

Flood repairs can take weeks or months to complete, especially if there has been widespread flooding and builders are scarce. It takes time to dry out a property and some buildings may have to be gutted before repairs can start.

Ask your insurance company or landlord if they will provide you with temporary accommodation. This could be a nearby bed and breakfast, a static caravan or a rented house. You do not have to accept the first place you are offered.

However, if flooding has affected many people, the choice of accommodation may be limited.

If you will be in a temporary property for some time, think about having your post redirected.

**Your insurance** company should provide you with temporary accommodation



#### For more information

These organisations have advice, information and services to help vou after a flood.

#### **National Flood Forum**

- mww.floodforum.org.uk
- 01299 403055

#### The financial ombudsman service

- mww.financial-ombudsman.org.uk
- 0300 123 9 123

#### The Construction Centre

- mww.theconstructioncentre.co.uk
- 01926 865825

#### The British Damage Management Association (BDMA)

- mww.bdma.org.uk
- 07000 843 236

#### Citizens Advice Bureau

- mww.adviceguide.org.uk
- See local telephone directory

**CIRIA** (1) www.ciria.org/flooding

**1** 020 7549 3300

#### **Health Protection Agency**

- mww.hpa.org.uk
- 01235 822 603/742

Would you like to find out more about us, or about the environment?

Then call us on 08708 506 506\* (Mon-Fri 8-6)

email

enquiries@environment-agency.gov.uk

or visit our website www.environment-agency.gov.uk

incident hotline 0800 80 70 60 (24hrs) floodline 0845 988 1188 (24hrs) typetalk 0845 602 6340

\* Weekday Daytime calls cost 8p plus up to 6p/min from BT Weekend Unlimited. Mobile and other providers' charges may vary.

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