

# **How to Prepare for a Flood**

“We started literally throwing things upstairs, not caring how they landed. The water was coming up so quickly.”

Flooding is a natural process that can happen suddenly. While the Environment Agency aims to provide advance warning and local authorities may provide assistance, the person who can do most to help is you.

If you live in a flood risk area do what you can now to prepare for a flood. Don't wait until it happens, you may not have time.

In a flood, you may find you're without lighting, heating or a telephone line. The following simple actions will help you to be prepared:

- Make sure you have adequate insurance. Flood damage is included in most buildings insurance policies but do check your home and contents are covered.
- Make up a flood kit - including key personal documents, torch, battery or wind-up radio, mobile phone, rubber gloves, wellington boots, waterproof clothing, first aid kit and blankets.
- Keep details of your insurance policy and the emergency contact number somewhere safe - preferably as part of your flood kit.
- Make a list of other useful numbers you may need - your local council, the emergency services and your Floodline quick dial number.
- Get into the habit of storing valuable or sentimental items and important documents upstairs or in a high place.
- Buy some sandbags or flood boards to block doorways and airbricks. In an emergency, make sandbags using old pillow cases, carrier bags or even tights filled with sand or earth. Tips on how to lay sandbags effectively are included in the Agency's new flood guide "Damage Limitation", available from [Floodline 0845 988 1188](tel:08459881188) free of charge.
- Make sure you know where to turn off your gas, electricity and water. If you're not sure, ask the person who checks your meter when they next visit. Mark the tap or switch with a sticker to help you remember.

## **Flooding - Who Can Help?**

“I have seen some floods in my time in the town but this is certainly a bad one. Bits of the place that were submerged are slowly starting to reappear but they could disappear just as quickly with more heavy rain.”

Most people think that flooding can never happen to them. Well it can.

If you are one of the 5 million people in England and Wales who live in a floodplain your home is more likely to be flooded than it is to catch fire. You may have a burglar alarm and the chances are you know what to do in the event of a fire. But are you and your family prepared for a flood?

## **Who can help?**

### The Environment Agency

In England and Wales, the Environment Agency is responsible for building, maintaining and operating flood defences and for flood warning, including issuing warnings to the public.

The Agency also provides the **Floodline 0845 988 1188** service. You can listen to recorded flood warning information for your area or speak to an operator for advice 24 hours a day. Floodline is also available in Scotland, co-ordinated by the Scottish Environment Protection Agency (SEPA).

### Local Authorities

- Work with the police, fire and rescue services and the Environment Agency to co-ordinate the response during severe flooding.
- Set up rest centres for people evacuated from their homes and arrange temporary housing.
- Deal with road closures caused by overflowing drains and sewers.
- May provide sandbags in some parts of the country. Check the Environment Agency website [www.environment-agency.gov.uk/flood](http://www.environment-agency.gov.uk/flood) for a list of flood protection product retailers.

### The Police

- Co-ordinate the emergency services in a major flood incident and help with evacuation of people from their homes where necessary.

### The Fire Service

- Is responsible primarily for saving life, rescue and recovery.
- May also pump out floodwater (there may be a charge for this service to householders).
- Citizens Advice Bureaux

- May be able to offer advice on how to obtain money in an emergency and deal with insurance queries.
- Details of your local Bureau can be found in the phone book or on the CAB website [www.nacab.org.uk](http://www.nacab.org.uk)

## **What to do if a Flood Happens**

*"I clung on to a mobile chalet but an elderly lady could not hold on and was starting to get swept away. My husband and I grabbed hold of her and pulled her back. We managed to get into the chalet but the water was rising all the time."*

### What to do When you Hear a Flood Warning

- Listen out for warnings on radio and TV and phone **Floodline on 0845 988 1188** for more information.
- Move pets, vehicles, valuables and other items to safety.
- Alert your neighbours, particularly the elderly.
- Put sandbags or flood boards in place - but make sure your property is ventilated. Plug sinks/baths and put a sandbag in the toilet bowl to prevent backflow.
- Be ready to turn off gas and electricity (get help if needed). Unplug electrical items and move them upstairs if possible.
- Co-operate with emergency services and local authorities - you may be evacuated to a rest centre.
- Do as much as you can in daylight. Doing anything in the dark will be a lot harder, especially if the electricity fails.

## **Stay Safe in a Flood**

- Floods can kill. Don't try to walk or drive through floodwater - six inches of fast flowing water can knock you over and two feet of water will float your car. Manhole covers may have come off and there may be other hazards you can't see.
- Never try to swim through fast flowing water - you may get swept away or be struck by an object in the water.
- Don't walk on sea defences, riverbanks or cross river bridges if possible - they may collapse in extreme situations or you may be swept off by large waves. Beware of stones and pebbles being thrown up by waves.

- Avoid contact with floodwater - it may be contaminated with sewage.

## **Cleaning up after a Flood**

“The flooding was so bad it ruined everything. I don't know if I can bring myself to go back there. It doesn't feel like my home anymore.”

Every year flood damage costs millions of pounds. It will take a long time before you can get your life back to normal following a flood.

### First Steps

- Call your insurance company's (24 hour) Emergency Helpline as soon as possible. They will be able to provide information on dealing with your claim, and assistance in getting things back to normal.
- Keep a record of the flood damage (especially photographs or video footage) and retain correspondence with insurers after the flood.
- Commission immediate emergency pumping/repair work if necessary to protect your property from further damage. This can be undertaken without insurer approval (remember to get receipts).
- Get advice where detailed, lengthy repairs are needed. Your insurer or loss adjuster can give advice on reputable contractors / tradesmen. Beware of bogus tradesmen and always check references.
- Check with your insurer if you have to move into alternative accommodation as the cost is normally covered under a household policy.
- Make sure your insurance company knows where to contact you if you have to move out of your home.

### Cleaning Up

- Find out where you can get help to clean up. Check with your local authority or health authority in the first instance or look under 'Flood Damage' in Yellow Pages for suppliers of cleaning materials or equipment to dry out your property. It takes a house brick about one month per inch to dry out.
- Open doors and windows to ventilate the house, but take care to ensure your house and valuables are secure.
- Contact your gas, electricity and water company. Have your power supplies checked before you turn them back on to make sure they have dried out. Wash taps and run them for a few minutes before use.

- Don't attempt to dry out photos or papers - place them in a plastic bag, and if possible store them in the fridge.
- Throw away food which may have been in contact with floodwater - it could be contaminated. Contact your local authority Environmental Health department for advice.
- The Citizens Advice Bureau and other organisations may be able to help if you feel under pressure, their numbers can be found in the phone book.
- Don't think it can't happen again. Restock your supplies.

An advice guide to repairing and restoring flood damaged property, "**After A Flood**", is available from **Floodline 0845 988 1188**.

Other useful websites include:

- ABI (Association of British Insurers)
- CIRIA (Construction Industries Research & Information Association)
- Citizens Advice Bureau
- English Heritage