

ARE YOU AT RISK?

FLOODS
~~DESTROY~~
BE PREPARED

BE FLOOD READY



Practical advice on what to do to protect yourself, your property and your community before, during and after a flood.



www.floodready.co.uk



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Flooding and coastal erosion can have devastating impacts and it's important that you are prepared. Over 5.5 million, or one in six, properties are at risk of flooding from all types of floods across England and Wales.

BEFORE A FLOOD

Check your flood risk

The Environment Agency publishes online flood maps for rivers, sea, reservoirs and surface water flooding at www.gov.uk/flood.

You can also call Floodline for advice on 0345 988 1188 or by contacting your local council.

Sign up for flood warnings

To find out if there is a flood warning service in your area go to www.gov.uk/sign-up-for-flood-warnings.

Local radio and television weather reports will also broadcast these warnings along with weather warnings direct from the Meteorological Office.



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Know what flood warnings mean

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 at www.gov.uk/flood.



FLOOD WARNING

What it means:

Flooding is expected. Immediate action required.

What to do:

- Protect yourself, your family and help others.
- Move family, pets & 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.



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.



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Make a flood plan

Completing a flood plan will help you decide what practical actions to take before and during a flood to help reduce the damage flooding could cause both individually and as a community. You can create your own personal flood plan online or request a pack to be sent to you to create a community flood plan at www.gov.uk/prepare-for-a-flood.

Prepare a flood kit

Put together a kit of essential items you'll need to hand when a flood happens. Some of the items will need to be gathered as and when a flood warning is made as they may be items needed for general day to day living such as medication, important documents and mobile phones. It is important to store these items in a water proof container or bag.

- Waterproof clothing
- Portable radio to monitor local news and weather broadcasts
- First aid kit
- Bottled water
- Torch and radio, including batteries
- Important documents including passport and insurance certificates
- Mobile phone/Analogue phone
- Tinned and non-perishable food, and a tin opener
- Blankets
- Medication and ready made baby milk if you have a young baby



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Prepare your home

It's impossible to completely flood-proof a property but there are lots of things you can do to reduce flood damage.

It takes on average 6-12 months to get back into your home after a flood and can cost in the region of £20,000 to repair the damage caused by flood water. If you know your property is in an area that could flood, source protection equipment and prepare your property well in advance to reduce the risk of flood water getting inside.

- **Sandbags** - Sandbags can assist with flood prevention but they are only really useful for diverting moving water away from property if placed correctly; with methods below and overleaf providing more effective protection. Sandbags are available to purchase from the council at a cost but can also be purchased from builders merchants who may provide more competitive pricing.
- **Doors and windows** - Install automatic flood-proof doors and windows, or purpose-built flood boards that can be fitted when flooding is expected. Raise door thresholds to help keep shallow water out.



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- **Exterior walls** - Check the pointing, and apply water-proofing sealant to exterior walls.
- **Floors** - Raise damp-proof brick courses. Seal floors or replace wooden floorboards with concrete with a damp-proof membrane. Be aware that water can enter where the floor and walls join.
- **Air bricks** - Install automatic flood-proof air bricks or specially designed covers that are easy to fit over air bricks when flooding is expected.
- **Barriers** - Arrange free-standing temporary flood barriers, but remember that water could still get in through the drainage system.
- **Drains and pipes** - Fit non-return valves to drains and water inlet and outlet pipes. This will prevent wastewater from flowing back into the property through sewerage pipes for ground floor toilets and sinks.
- **Landscaping** - Landscape garden areas and driveways to help divert water away from your property.



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More information about protecting your home can be found at www.smartfloodprotection.com.

If you have a watercourse running through your property or have a private defence on your land it is your responsibility to ensure it is maintained. More information about watercourse responsibility can be found at www.gov.uk/flood. Search for '*living on the edge*'.

Buy flood insurance

Flood insurance is usually part of your buildings and contents insurance. It covers damage to homes and businesses caused by a sudden, unexpected event such as fire, storm or flood.

As the cost of recovery after a flood is approximately £20,000 buying insurance is worthwhile.

If you are in a high risk area and are struggling to get insurance The National Flood Forum provides independent advice on how to approach getting flood risk insurance.

Visit www.floodforum.org.uk or call 01299 403055.



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DURING A FLOOD

Personal Safety:

- Focus on the safety of you and your family. Always tell people where you are.
- Evacuate when told to a rest centre or if possible to friends or family not flooded.
- Help vulnerable neighbours but don't put yourself at risk.
- Move essential and valuable items upstairs or in a high place.
- Gather medication and ready made milk if you have a young baby.
- Fill jugs and saucepans with clean water.
- Turn off gas, electricity and water supplies before it floods.
- Listen to local radio for updates.
- Do not walk or drive through flood water as there can be unseen dangers.
- Wash your hands thoroughly if you touch flood water.



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Safety of your home and belongings:

- Use sandbags to prevent water from entering your property.
- Disconnect washing machines and dishwashers.
- Move important documents such as insurance policies and passports upstairs.
- Put plugs in sinkholes and weigh them down and block inlet pipes with towels or clothes.
- Lock your door when leaving your property.



AFTER A FLOOD

- 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 so be careful when re-entering.
- Contact your insurance company if you are insured. In almost all cases they will send a loss adjuster to look at your property to confirm what repairs and replacements are needed and covered by your policy.

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- Your insurance company can advise you on what help they can offer you with the clean up operation and if they will pay for temporary accommodation.
- Document and take photos of damaged goods, even perishable foods if your insurance covers this. Don't throw anything away until your insurance company tells you to, except for perishable foods.
- Mark the level of flood water using a marker in all the rooms affected.
- Keep receipts and make notes of all dealings with your insurance company and contractors. Always use a reputable contractor.
- If you rent, contact your landlord and your contents insurance company as soon as possible.
- If you do not have insurance, your local council can provide information on hardship grants or charities that may be able to help you.
- If using a generator to pump water out or dry your rooms always put the generator outside as they produce carbon monoxide.



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- You can clean or disinfect your property with household cleaners and a garden hose. Avoid using pressure washers as they can blast contaminated matter into the air.
- Do not turn gas or electrics back on if they are wet. Get them checked by a qualified technician first.
- If you are suffering from sickness contact your GP, NHS direct or in an emergency 999.

If your home has been flooded, when refurbishing it things to consider are:

- **Shelving** - Keep irreplaceable or valuable items on high mounted shelves.
- **Home entertainment** - Fix audio-visual equipment about 1.5 metres above floor level.
- **Skirting** - Fit water-resistant skirting boards or varnish wooden ones.
- **Walls** - Put plasterboard up horizontally. Use lime-based plaster to dry-line, instead of gypsum. Get a special draining system for cavity walls.



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- **Floors** - Lay tiles with rugs rather than fitted carpets.
- **Internal doors** - Fit synthetic or waxed doors, or make sure wooden doors are easy to remove before a flood occurs.
- **External doors and windows** - Install synthetic or waxed windows and doors, or varnish wooden ones.
- **Kitchen and bathroom** - Use water-resistant materials such as stainless steel, plastic or solid wood rather than chipboard. Where possible raise appliances on plinths.
- **Electrics** - Raise electrical sockets, fuse boxes, controls and wiring to at least 1.5 metres above floor level. If re-wiring, bring cables down the wall to the raised sockets so cabling isn't affected by flood water.
- **Large items** - Buy extra large, sealable bags that you can use to protect items that are difficult to move such as sofas.



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Please write down useful contacts for future reference in the event of a flood.



Insurance Company:

Policy No:



Doctor's Surgery / Pharmacy:



Gas and Electricity Supplier:



Electrician:



Gas Safe Engineer:



Plumber:



Builder:



Vet/Kennels/Catery:

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

National Flood Forum – For flood advice and support.

www.floodforum.org.uk

01299 403055

The Financial Ombudsman Service - Official independent expert in settling complaints between consumers & businesses providing financial services.

www.financial-ombudsman.org.uk

0300 123 9 123

The Construction Centre - Provides information about building products, construction professionals and trades people.

www.theconstructioncentre.co.uk

01926 865825

The British Damage Management (BDMA) - Can advise on suitable companies to approach for assistance in the repair or renovation of your property.

www.bdma.org.uk

07000 843 236

Citizens Advice Bureau - May be able to offer advice on how to obtain money in an emergency and deal with insurance queries.

www.adviceguide.org.uk

See local telephone directory

CIRIA (Construction industry research & information association) - Provides guidance on preparing for and dealing with the after effects of flooding.

www.ciria.org/flooding

020 7549 3300

Public Health England - Monitors and advises on public health.

www.hpa.org.uk

01235 822 603/742

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Environment Agency Floodline – Advice and flood warnings.
www.gov.uk/flood 0345 988 1188

Check your live local river levels - www.gaugemap.co.uk

Lancaster City Council – To report property flooding in the district. By being made aware of property flooding, we are able to investigate potential for future mitigation works.
Flood contact during working hours:
(ask to speak to engineering department): 01524 582000
Emergency out-of-hours contact number: 01524 67099

Lancashire County Council -
For highway and minor watercourse flooding – 0300 123 6780

Electricity North West – 0800 195 4141

Royal Lancaster Infirmary - 01524 65944

Met Office – For the latest weather warnings.
www.metoffice.gov.uk

NHS – For non urgent health advice.
www.nhs.uk 111

Food Standards Agency – For food safety advice after flooding.
www.food.gov.uk 020 7276 8829

Highways Agency – For travel advice.
www.highways.gov.uk

United Utilities – If you are suffering from sewer flooding or a burst water main.
www.unitedutilities.com/been-flooded.aspx
0845 746 2200

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HOME, SWEET HOME?



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