

Warwick York Chartered Surveyors & Flood Consultants

Flood Protection Guide



Warwick York Chartered Surveyors and Flood Consultants

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Section I

Introduction - Protecting your Home from Flooding

Flooding is the most common form of widespread and natural source of damage to properties in the UK. Increasing frequency of flooding means more properties are at risk.

To protect your property from flooding you first need to understand how it floods. There are several types of flooding, with the main risks in the UK coming from surface water, river, groundwater, and coastal flooding.

To plan for floods, you need to understand how each type of flood occurs, how it is forecast, the damage it can cause and the protection measures that you need.

You also need to understand the type of property you live in. What is its construction? What routes can flood water take to get inside my property? How can I reduce this risk?

This guide details all the steps that you need to consider in protecting your property and gives details of where to seek professional help and advice.



Please visit the [National Flood Forum website](#) for further information on flooding help.

The MET Office also has information on [staying safe in a storm](#) and [driving in severe weather](#).

Section 2

Types of Flooding - Surface water flooding

In prolonged, exceptionally heavy downpours, which are becoming more frequent, the ground may saturate and the drains and sewers which carry away surface water may not be able to cope or may even be blocked with debris or hailstones, leading to surface water flooding. Surface water flooding will flow downhill and collect in low-lying areas which means that houses in low basins or at the foot of slopes may be at particular risk of surface water flooding.

Pluvial floods (flash floods and surface water)



Sewer flooding

When sewage escapes from the pipe through a manhole, drain, or by backing up through toilets, baths and sinks this is known as sewer flooding. Sewer flooding can be caused by a blockage in a sewer pipe; a failure of equipment; too much water entering the sewers from storm runoff (from roads and fields) and rivers and watercourses which overflowed; or the sewer being too small to deal with the amount of sewage entering it. The cause of the problem may be some distance away from where the flooding is happening.

Burst water mains

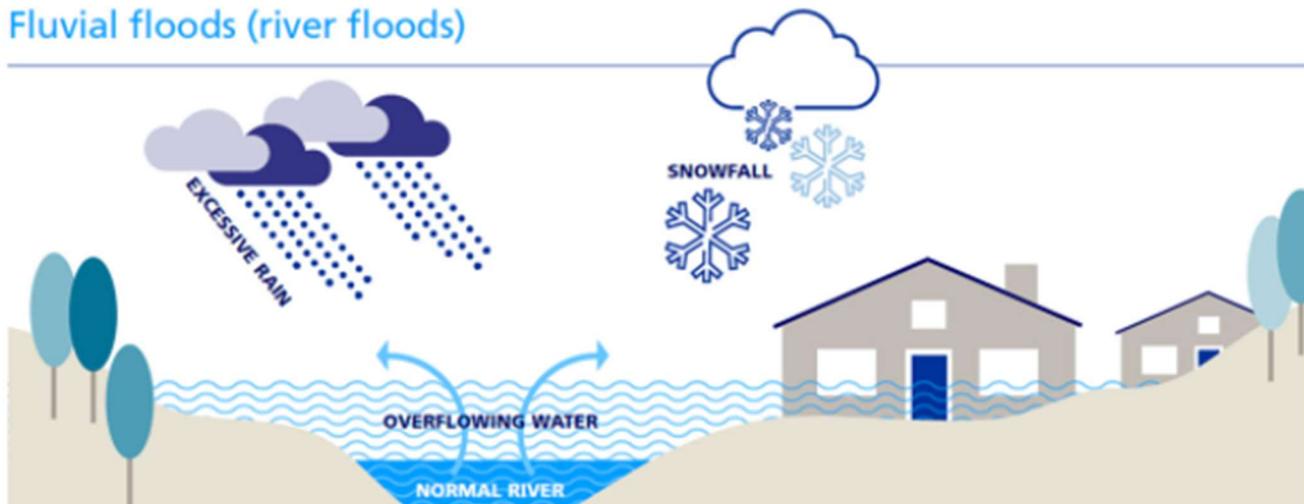
Considerable amounts of water may be released, which may flood the street and enter adjacent properties. The flooding is usually comparatively shallow and short-lived but may nevertheless cause extensive damage to the ground floors or basements.

Section 2

River flooding

River flooding occurs following heavy rainfall (or melting snow) across the upstream reaches and tributaries of a watercourse where the normal river channel is unable to carry the resulting high flow of water. Adjacent low-lying properties and land are then liable to flood. River flooding can extend over very large areas causing widespread damage and may be long-lasting and difficult to drain away. Fast-flowing floodwaters can be dangerous to people and animals and can structurally damage buildings.

Fluvial floods (river floods)



Groundwater flooding

Groundwater flooding generally occurs during long and intense rainfall when infiltration into the ground raises the level of the water table until it exceeds ground levels. It is most common in low-lying areas overlain by porous soils and rocks, or in areas with a naturally high-water table. Groundwater flooding is a particular risk to buildings with basements.

Reservoir or dam failure

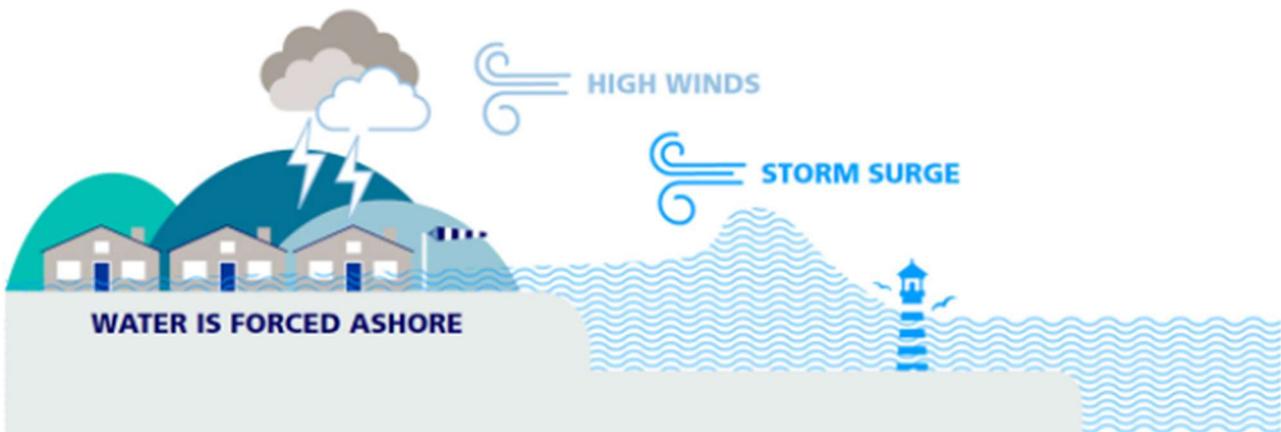
There are many thousands of reservoirs and retained bodies of raised water across the UK, that pose a flood risk from failure of the retaining dam. Reservoirs larger than 25,000 cubic meters must be registered with the Environment Agency and will be regularly inspected to ensure their safety. Dam failures in the UK are uncommon, so while the consequences of a dam failure are potentially catastrophic and could affect a large area, the chances of it happening are remote. There are many smaller bodies of raised water, such as mill

Section 2

Coastal flooding

Coastal and tidal flooding is caused by high tides coinciding with a low-pressure storm system which raises sea and tidal water levels, overwhelming coastal defences. This may be made worse by strong winds blowing sea water onto the coast. Coastal flooding may affect not only property on the coast itself but also property in tidal river basins some distance from the coast, due to floodwater being forced up the tidal reaches of rivers.

Coastal flood (storm surge)



Summary

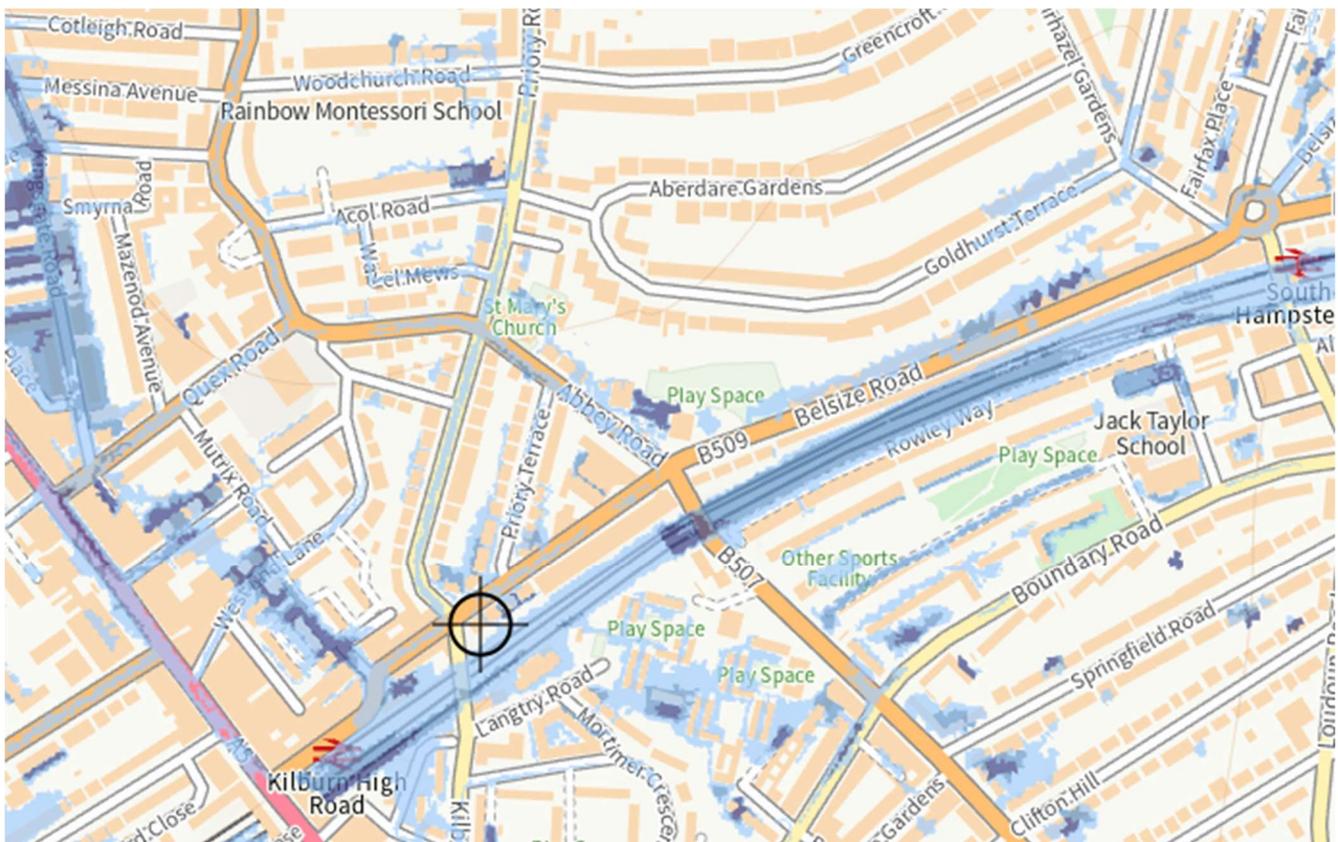
A flood can happen to any property from one or more of these sources and at any time. For most property in the UK the risk is small, however some premises are more at risk than others because of their geographic location and particular local situation. Flooding of your home will almost always involve water entering the building from outside. Houses are usually built to prevent 'normal' water sources getting in using damp proof membranes, roof over-hangs, guttering, below ground drains and raised finished floor levels on the ground floor.

Normal house construction is not designed to keep flood water out when large amounts of water lie against the building for any period. There are many routes by which external flood water can enter your house. Some are obvious such as doorways, windows, air bricks and cracks in walls. Others are not so visible such as washing machine outlets, downstairs toilets, soaking through brick walls, below ground gaps in the walls and floors. The chance of water getting into your house will also depend on things like the depth of flood water and the time it takes to drain away.

Section 3

Flood Risk - Am I at risk of flooding?

You can check the long-term risk of flooding to your property by looking at the Environment Agency's flood maps. [Check the long term flood risk for an area in England - GOV.UK \(www.gov.uk\)](http://www.gov.uk)



The flood risk maps are intended only as a guide and are not designed to be accurate at an individual property level.

If the flood maps indicate that your local area may be at risk, you might want to consider what steps you can take to be prepared for flooding. As surface water flooding is more difficult to predict than river flooding, the different agencies involved may not be able to respond fast enough. It is better to be prepared for flooding in advance rather than trying to protect your home when roads may be impassable and protection measures, such as sandbags are not available. Check out how you can protect your home in the next section.

Section 4

Be Prepared – Make a Flood Plan

If you are in an area affected by river flooding then you should sign up for flood line warnings direct, which is a free service provided by the Environment Agency. Alerts can be sent by phone, email, or text message.

Sign up online [Sign up for flood warnings - GOV.UK \(www.gov.uk\)](https://www.gov.uk/sign-up-for-flood-warnings) or call Flood line **0345 988 11 88**.

Make sure you understand what the different warning codes issued by the Environment agency mean and what to do if you receive one. The possible warnings include 'flood alert', 'flood warning' and 'severe flood warning'.

Would you know what to do in a flood?



**FLOOD
ALERT**

PREPARE

- Prepare a bag that includes medicines and insurance documents
- Visit www.gov.uk/check-flooding



**FLOOD
WARNING**

ACT

- Turn off gas, water and electricity
- Move things upstairs or to safety
- Move family, pets and car to safety



**SEVERE
FLOOD
WARNING**

SURVIVE

- Call 999 if in immediate danger
- Follow advice from emergency services
- Keep yourself and your family safe

Visit check-for-flooding.service.gov.uk/plan-ahead-for-flooding

#PrepareActSurvive

Section 4

Prepare a Flood Plan.

Making a flood plan helps you to act quickly and make practical decisions in the event of a flood. The Environment Agency have created a personal flood plan template [Personal flood plan - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

An emergency flood plan template for you business is also available from the Environment Agency.

[Preparing your business for flooding - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

Make an emergency kit

Preparing an emergency kit can help you be prepared and react quickly in the event of a flood. Suggestions for what you might need in your kit are listed below.

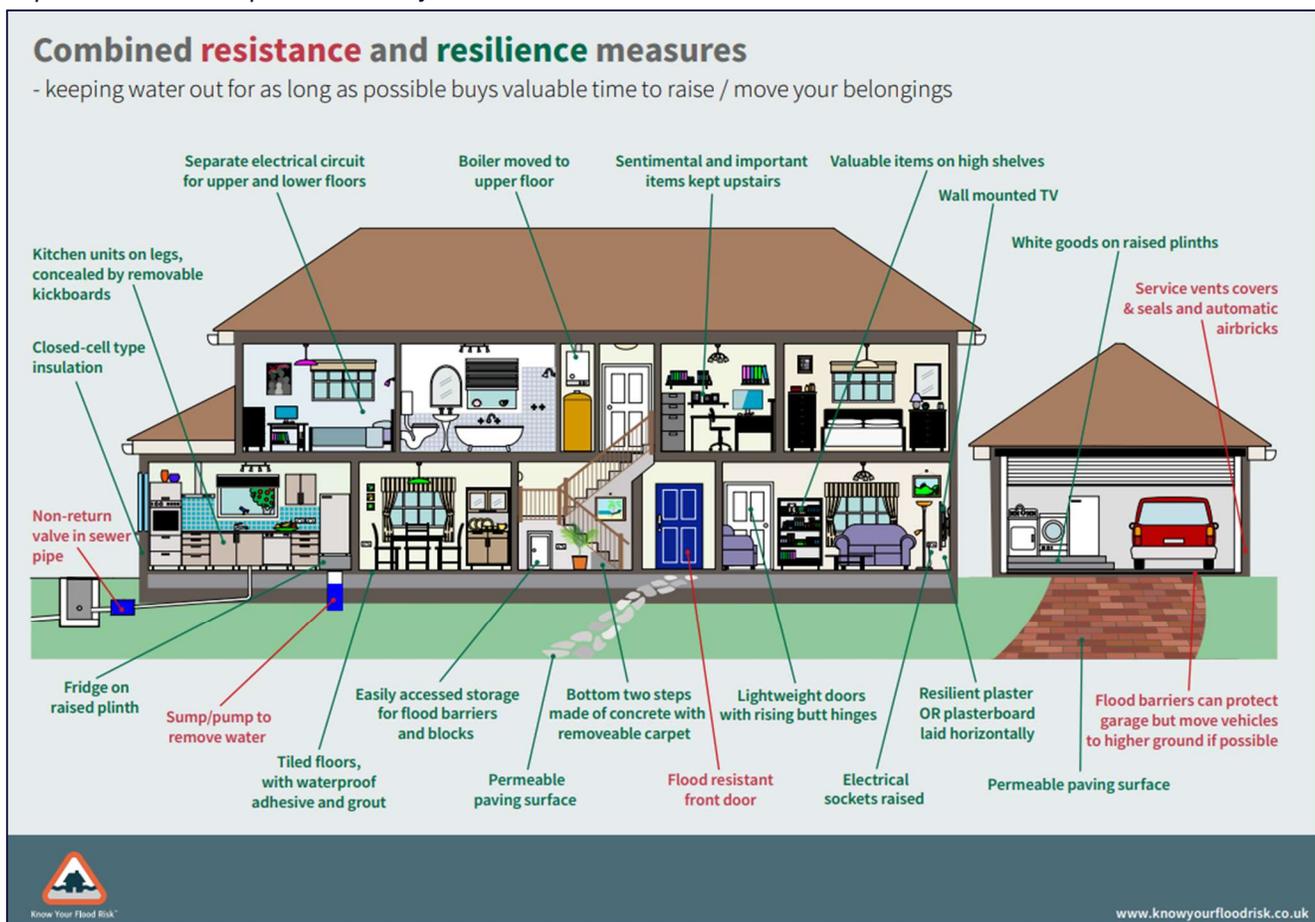
- Insurance and other important documents
- Emergency contact numbers: Insurance helpline, local council, emergency services and landlord's details if renting
- Contact details for your water, electricity and gas suppliers
- Torch and batteries
- Portable radio (wind-up preferable) for local station updates
- Fully charged mobile phone and charging lead
- Small power bank or portable charger
- Camera (if phone doesn't have one) to record damage for insurance purposes
- First aid kit and essential prescription medication
- Bottled water (check use-by date)
- Non-perishable food items (including energy or cereal bars)
- Blankets
- Warm clothes, waterproof clothes, wellington boots, rubber gloves
- Wash kit and essential toiletries (including toilet paper and wet wipes)
- Children's / baby essentials (including baby food / nappies etc.)
- Bank cards and emergency cash

Section 5

Protecting Your Home

The most important thing you can do to protect your home is to understand all the ways water might enter your property and investigate if there is an appropriate solution to stop it. There are two approaches to flood protection: 'Resistance', keeping the water out, and 'Recoverability', letting the water in.

Note: this diagram represents a typical property arrangement with no subfloor living area. Basement flats will require advice from specialist surveyors



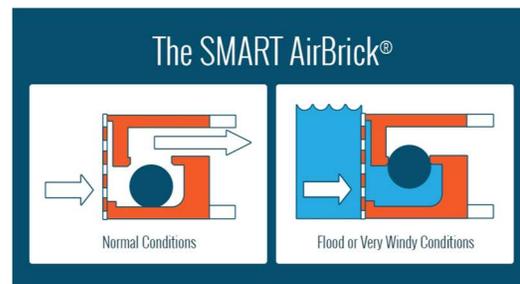
Resistance methods, or Property Flood Resilience (PFR), is the use of measures that block apertures through which water can enter the property. It is critical that the measures applied to an individual property address all the routes by which water can enter the property and that these are sealed. This approach will also require complementary minor building work to seal brickwork (for example) and ingress points where pipes, cables, or other services, enter the property.

Section 5

Flood products should meet recognized UK or equivalent standards. Most resistance products will **exclude water to a depth of 0.6m** above the property threshold. Attempting to keep water out where a flood level is higher may have consequences for the structural integrity of the building, due to the weight of water. Such schemes should only be considered where the applicant has sought advice from a structural engineer.

Keeping the water out

- Doors – consider purpose-built flood board / gates that can be put in place when flooding is imminent. It may be possible to replace your existing external door with one that is flood-proof. Door thresholds can also be raised.
- Walls and floors – consider raising damp-proof brick courses. Sealing floors and ‘tanking’ (creating a tank-like seal to protect walls against water penetration) can prevent water rising up through the ground.
- Drains and pipes – non-return valves on drains and water inlets/outlets can prevent water from coming back up the drains and toilet foul pipe.
- Air bricks – replace with those that automatically close when flood water rises or fit specially designed covers that can be placed over ventilation bricks when flooding is imminent



Where people have opted for resistance methods to keep the water out, the nature of any residual risk should be made clear. They should also be encouraged to sign up to Environment Agency or other flood warning services to ensure they can activate and deploy the measures ahead of a future flood event.

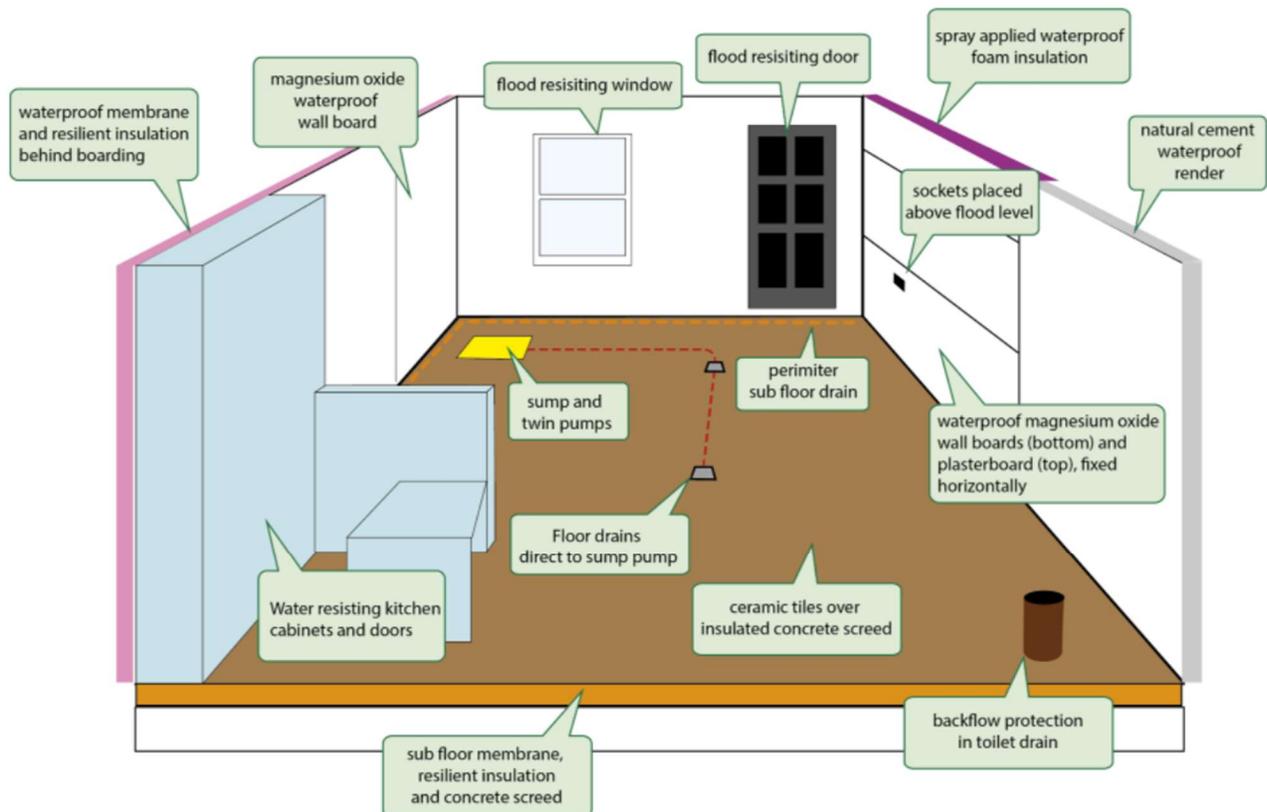
Where flood depths exceed the height of resistance measures, where they have been installed incorrectly or if complementary building work is poor quality; damage levels are likely to be the same as if no precautions had been taken.

Section 5

Letting the water in

The **Recoverability-based** approach aims to reduce the amount and cost of damage from flooding. This approach will also reduce the time that a property is out of use after any future flood.

Flood repairable measures aims to keep water away from building elements (such as raising power sockets) and the use of waterproof or water-resistant materials, including those capable of retaining their integrity and recovering quickly after inundation. This approach is less sensitive to depth of water and is less dependent on the need for action from the property owner when the flood occurs.



Section 5

Things you can do in your home:

- Fit plug sockets, boilers, and service meters higher on walls.
- Choose water-resistant door and window frames (and use silicone sealant).
- Get a chemical damp-proof course below joist level; and install automatic airbricks or those with removable covers.
- Replace mineral insulation within walls with closed cell insulation.
- Have non-return valves in drainage pipes to prevent sewage backing up into the house.
- Check access points for pipes (for example, washing machines) for gaps and fill.
- Use waterproof sealant on external walls; waterproof paint on internal walls.
- Replace carpets with floor tiles.
- Go for solid flooring (concrete covered with treated timber or sealed tiles) - more resistant than floorboards or chipboard.
- Have wood or plastic kitchen/bathroom units rather than MDF/chipboard.
- Pick lime or cement render – more water-resistant than normal plaster.
- Replace ovens with raised, built-under types.
- Choose rugs rather than fitted carpets.

Because adapting a property can be disruptive, the best time to make these changes is immediately following a flood when it is undergoing a general repair. This will also make the work more cost-effective.

The cost of adaptation will vary from property to property and depend on age, condition, and design. Defra research indicates that low-cost resilience adaptation work on a mid-terraced house could cost around £4,000 to £5,000 more than 'like for like' repairs.

Remember to check with your insurer to ensure they are aware of any flood resilience improvements you have made. Any work you carry out could lead to lower premiums.

Section 6

Exploring funding options

At this point, you might want to explore what types of products are available and how they might be funded. There are several organisations that can help you to find out more about the technology such as the National Flood Forum, through their Blue Pages Guide bluepages.org.uk, and the Flood Protection Association thefpa.org.uk.

If the up-front cost prohibits installation, then individual property owners can contact their local flood authority office for more information on the types of funds that may be available.

Some communities have come together to try to find funds that the Government might be able to match. Your local authority might also be able to help, particularly if they can divert funds from the local levy (raised from your council tax).

Once you have explored the possible costs and sources of funding, the next important step will be a survey of your property. This is discussed further in the following section.

Section 7

Getting professional advice

It is important to get independent professional advice. This will check for all possible points where water can easily seep in, such as doors, windows, air bricks and even the toilet. You can either go direct to a manufacturer, who will provide a survey as part of their overall package. However, most people choose to have an independent survey. If you want an independent survey, try to look for a firm who are locally based or who has previously worked in the area.

You can contact your local authority planning department or the Royal Institute for Chartered Surveyors (RICS) has a list of professional chartered surveyors that you can search by postcode.

Be aware that any surveyor that recommends only one product has probably not surveyed the property correctly. Most properties need a combination of measures, such as door guards and air brick covers, along with other remedial work. A good surveyor will also consider other nearby properties, previous flooding and the location of drains.

What to expect from a PFR survey?

Your survey should provide:

- an assessment of the flood risk (depth, duration, type(s), frequency).
- a comprehensive assessment of all possible points where water could enter a building and how it might affect a building based on its existing envelope and internal systems.
- the specification of measures that can be adopted to protect a building.

The survey should be used to contact a contractor to carry out the next steps and installation.

Contacting contractors

Following provision of the report, you should be able to send this to specialist flood contractors who may be required to carry out further detailed measured surveys of all apertures, particularly if a bespoke solution is required.

You can find a list of specialist contractors at www.bluepages.org.uk

Section 8

Typical recommendations

Door and window barriers

Door and window barriers provide a relatively low-cost, simple-to-use and quick means to help prevent the direct entry of floodwater into a property. The effectiveness depends on the seal around the individual frame, cill, surrounding wall and ground and the ability of the homeowner to deploy them under flood circumstances.

Demountable flood barrier

Aluminum barriers are preferred since they are made of a stronger and more robust material and can therefore withstand greater water pressures than composite/uPVC flood barriers.

Demountable flood barriers can be quickly deployed by anyone who has received the simple training required.

As pictured here



Removable flood barrier

If the client would prefer not to have fixtures permanently installed, then a suitable demountable barrier without any fixtures such as the Dam Easy flood barrier could be considered. [Dam Easy Flood Barrier - Flood Gate \(dameasyfloodbarriers.com\)](http://dameasyfloodbarriers.com)



Section 8

Flood Proof Doors

Automatic flood doors provide a passive option to flood protection. This means that if you are not in the property when it floods, that the property apertures are still protected. There are many automatic flood doors on the market, but all must be kitemarked to BS 851188-1:2019.

Flood doors are available in uPVC, or in a composite material. The average cost for a uPVC door including installation is £1500 to £2500 depending on style. Composite doors which have a coloured wood grained finish, cost between £2500 to £3500, depending on style.

NOTE: Prices can vary for wider openings/aperture, or for size of glazing panels/sidelights.

A range of colours and styles are available, with or without side panels such as the examples below are from M3 Global Flood Technologies. (Other products are available).



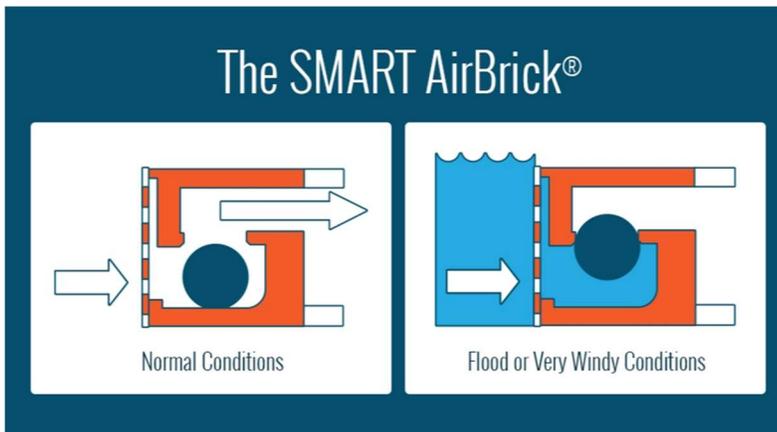
When considering your options, always remember to allow safe access and egress from the building. For example, during a flood you should have one existing inward opening door fitted with a door barrier, rather than a standard flood door. If water is standing against a flood door, generally, the only option available to evacuate the property is by opening this door resulting in water entering the property.

Another consideration is if your property is located in a Conservation Area and whether the works may require planning permission. Generally materials used in exterior work must be of a similar appearance to the existing materials, meaning that installation of a uPVC or composite door may not be accepted. Please contact your local council conservation office for further advice.

Section 8

Airbrick and Air Vent Protection

Automatic airbricks provide a low-cost and simple-to-use means to help limit the entry of floodwater through airbrick openings. Automatic airbricks maintain ventilation in dry conditions, but automatically close as water levels rise above the level of the airbricks. In conservation areas where fixtures and fittings are protected, these can be fitted behind the original cover.



Air vents should be removed and sealed if redundant. If the air vents are in use, it is advisable to raise them above flood level or as high as possible. When air vents are not able to be raised above flood level, protection options should be discussed with, and provided by, the contracted supplier to limit the ingress of water via these openings.

A registered Gas Safe engineer should visit the property and inspect the existing vent with respect to ventilation provision for compliance with The Gas Safety (Installation & Use) Regulations and advise the installer and the Local Authority accordingly for how to best manage flood ingress through the vent(s) whilst maintaining adequate and safe ventilation. A Gas Safe Engineer's certificate should be obtained confirming all their findings and the works that have been completed.

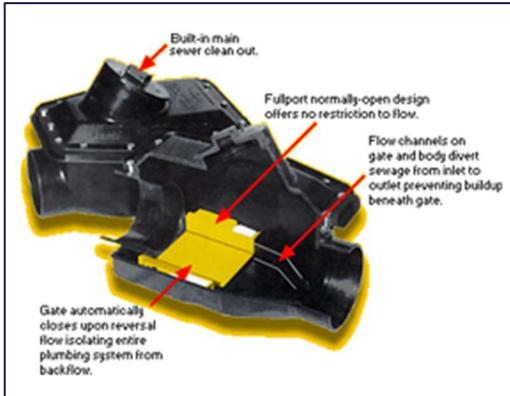
Section 8

Non-Return Valves

Non-return valves act to allow drainage flow from the property but contain a valve to stop floodwater or sewage from surging back into the property. These are installed in-situ and operate automatically. **An experienced drainage contractor should be appointed** to establish if a non-return valve can be fitted, it will usually work well to defend the property against unwanted foul or surface water backflows.

1. All manholes will require installation of a full-port non-return valve (NRV) on foul sewer connections and where appropriate for surface water drainage.
2. You will need to install NRV's for the domestic waste pipes, such as kitchen waste, utilities.
3. Ideally if you have ground floor bathrooms, install a shower anti flood valve (NRV) to prohibit the discharge of foul air and flood water entering the property.

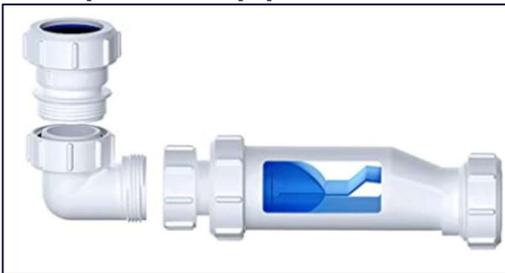
Example NRV



Example NRV retrofitted to existing sewer connection.



Example waste pipe NRV



Example shower NRV



Key checks should be performed during your building maintenance that include checking that any debris is removed and that the valve flap opens freely and has not become caught or dislodged.

Section 8

Pumps and Sumps

It is recommended that an electric, high capacity, dewatering (Submersible/Skimmer/Puddle) pumps are used in conjunction with the above measures, where appropriate.

Skimmer/puddle pumps

Skimmer / Puddle pumps are a special type of submersible pump that do not need to be fully submersed in water. They can pump to very low levels of water (i.e. a puddle) without the pump overheating or becoming damaged. This removes the need for a chamber to be dug. They are ideal for solid floors to keep any ingress of water to manageable measures.

The Tsurumi LSC1.4S is capable of pumping water down to just 1mm, making it the perfect choice of pump if you are looking to pump either big or small areas of water that can be found on flat surfaces. Due to the design, and the dual-position outlet port, the outlet hose for this pump can be positioned vertically or horizontally.



Submersible pumps

Submersible pumps are used to drain flood or wastewater. The smallest models are known as basement drainage pumps. Simple to operate, they are usually controlled by a float directly connected to the pump body which starts and stops the motor. They are best suited to areas where there is standing or rising water such as a subfloor void, cellars and basements. They can either be freestanding or counter in an integral box (sump).

It is recommended that all pumps be wired into a separate ring circuit independent from the electrical circuit since low level plugs and sockets will need to be isolated in in a flood. All this work must be carried out by a qualified electrician.

Section 8

Wall Treatments

Inspections and sealing

This provides a low-cost and simple means to limit ingress of water around small pipes and cables. A durable silicone-based sealant injected into small gaps and around the entry points can provide a waterproof seal.

Inspections and re-mortaring

This provides a low-cost and simple means to limit ingress of water through application of mortar to cracks and holes in the property walls.

We recommend: Raking out any existing sealant around service pipes and cable entry points, service boxes and vents and then re-seal. Inspection of all external and internal walls and apply mortar to seal all cracks and holes, including around service entry points, up to a maximum height of 600mm above Ground Level.

Enhanced Protection

FD-Coat for Flood Defence
 Stormdry® FD-Coat Flood Defence is a permanent water-resistant coating that enable walls to resist the entry and passage of water at heights of up to 0.6 metres. The clear finish and its semi-breathable properties make Stormdry® FD-Coat an ideal part of any flood defence system.
 Stormdry® FD-Coat is designed to be used as part of the Safeguard Flood System and is an important component in both flood-resilience and flood-resistance specifications.

CB-Coat for Bridging Wider Cracks
 Stormdry® CB-Coat Crack-Bridging Waterproof is a clear resilient waterproof coating that provides enhanced protection on walls with networks of cracks of up to 0.6 mm in width.
 To fix isolated cracks up to 10 mm in width, use Stormdry® XM-Mortar. The ready-mixed and quick-drying mortar is easily applied directly to cracks using a standard mastic gun.

EP-Board Reduces Heat Loss
 Stormdry® EP-Board is a highly-insulating plasterboard system for replastering internal walls. The advanced hybrid MgO/Aerogel boards are only 13 mm in width and yet provide a very high level of insulation. The combined application of both Stormdry® Masonry Protection Cream and Stormdry® EP-Board to a damp solid brick wall can reduce heat loss by 60%.

WATERPROOFS MASONRY FOR 25 YEARS - BBA APPROVED - VERIFIED BY ENERGY SAVING TRUST

The Benefits of Stormdry® Protection

Easier to Use and Longer Lasting than Its Competitors
 Only a single coat of Stormdry® Masonry Protection Cream needs to be applied in order to provide complete protection against rain penetration for 25 years. Competing treatments may require 2 – 3 coats and only last for 2 – 3 years.

Deeper Penetration to Bridge Hairline Cracks
 Stormdry® Masonry Protection Cream penetrates up to 10 mm into masonry, compared to only 1 – 2 mm for traditional liquid waterproofers. This allows the cream to penetrate beyond the depth of hairline cracks and prevent water ingress far more effectively than competing products.

Allows Damp Walls to Dry Out
 A Stormdry® treated wall is still breathable. It lines pores of masonry materials, instead of blocking them. This means that even though the entry of liquid water is blocked, water vapour is able to freely pass through the wall, allowing any residual moisture to evaporate and the wall to dry out. This makes Stormdry® ideal for application in situations where wall aid the drying process, such as protection of compromised cavity wall insulation.

A Wet Wall is a Cold Wall
 Stormdry® Masonry Protection Cream stops rain penetrating external walls, keeping them warm and dry. The Energy Saving Trust has granted Stormdry® verified status, as high levels of moisture in the masonry, such as those in exposed locations, will lose heat faster than dry walls. Keeping walls dry by applying Stormdry® will maximise their thermal performance.

TYPICAL HEAT LOSS AREAS IN UK HOMES

Waterproof Walls

This provides a low-cost and simple means to improve the water-resistance of walls. A colourless, breathable, water-resistant coating is sprayed or painted onto surfaces, limiting damage to walls caused by contact with water during flooding. For particularly vulnerable areas, a coloured waterproof render may be applied.

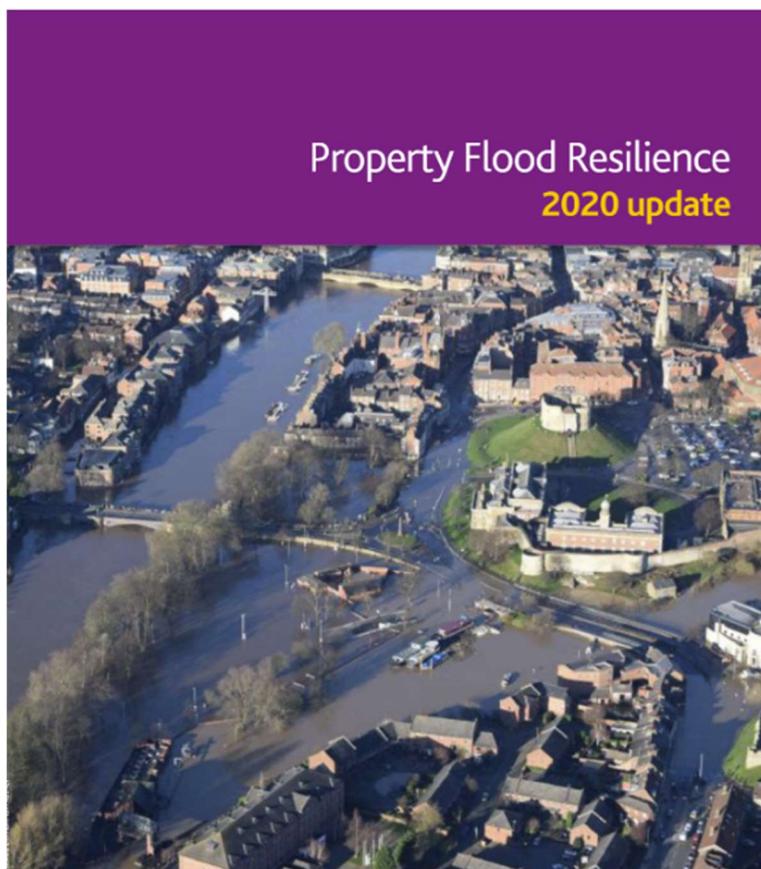
A typical product and range of sealants are produced by Stormguard – see details below (other similar products are available):

<https://www.safeguardeurope.com/products/stormdry-system/stormdry-express-repair-mortar>

Section 8

Warwick York work in association with the Environment Agency and Mary Dhonau who have produced an excellent guide to flood protection which can be seen by following the link below.

[Property Flood Resilience \(pagesuite.com\)](https://www.pagesuite.com/property-flood-resilience)



Stories from homes and businesses who have made adaptations to help them recover more quickly after a flood



in partnership with



Section 9

What to do during a flood

A flood is forecast

- Check for severe weather warnings and flood warnings by checking relevant websites such as the [Environment Agency](#) and the [Met Office](#) and listening to the radio and TV.
- Phone Floodline on 0345 988 11 88 for river flooding information.
- Protect what you can by moving pets, vehicles, valuables, sentimental items and important documents to safety / higher ground.
- Prepare food you can eat without cooking, clean bottled water and warm clothes.
- Charge your mobile phone and any portable chargers.

A flood is imminent

- If you have a flood plan, put it into action.
- Tune into your local radio station for any updates on weather.
- Follow your local council on Twitter and look out for updates.
- Alert vulnerable neighbours.
- Switch off gas, electricity, and water at the mains.
- Ensure sandbags or flood boards, airbrick covers, and other flood protection products are in place.
- Plug sinks / baths or low-level shower trays and weigh them down to prevent backflow. You can use plastic bags or pillowcases and fill them with soil to help stop water coming up through the drains.
- If you do not have non-return valves fitted, plug water inlet pipes with towels or cloths and disconnect any equipment that uses water and plug or seal, if possible, to prevent water entering your home (for example, washing machine and dishwasher).
- Store smaller electrical appliances and furniture as high as possible.
- Do as much as you can in daylight. It will be much harder at night, particularly if the electricity fails.
- In the case of flash flooding, evacuate basement flats immediately and seek higher ground.

Section 9

Evacuating

Emergency services will tell you if you need to evacuate. Follow their instructions carefully. However, a situation may arise when you must make the decision to leave your home and seek safety. Let the emergency services know you have left as soon as you can.

- Remain calm and leave as quickly as possible.
- Get your family and pets together.
- Check if neighbours need help.
- Make sure fires are out and appliances are turned off.
- Shut all windows and lock doors.
- You may be able to arrange to stay with family or friends, or your insurance may cover the cost of alternative accommodation.
- Emergency accommodation will be provided by local authorities at a Rest Centre if you are unable to make alternative arrangements. You will be told where the Rest Centre is located, and transport will be provided for those without.
- If you decide to stay with family or friends let the Police or your council know.
- Do not return home unless you are told by authorities that it is safe to do so.
- Take your emergency kit, including any prescription medicines.

Stay Alert

'Surface water' or flash flooding, usually happens where drainage systems are unable to cope with heavy spells of rainfall.

[The Environment Agency](#) cannot provide direct warnings for this type of flooding. Instead, they forecast where it might be a problem in certain counties and put a daily flood risk forecast on their website.

You can find out about the possibility of surface water flooding in your area by checking local weather forecasts and traffic news. If surface water flooding is possible, district councils and Highways monitor those areas that are more susceptible. They will take measures to reduce potential flooding where possible.

Section 10

What to do after a flood?

Insurance

If you are insured, contact your insurer. If possible, take photos or videos of the damage. If you have lost your mobile phone or camera in the flood, use a disposable camera, or borrow a family members or friends.

Do not undertake any clearance or repair work until your insurer has given approval. A loss adjuster will visit your house. Do not dispose of anything until your loss adjuster advises you to do so.

Cleaning Up once you have contacted your insurers

1. Remove water and mud

The Fire and Rescue Service may be able to pump out standing water but will charge for non-emergencies. Otherwise use a pump (from a hire or DIY shop), or use buckets followed by a wet / dry vacuum.

- Shovel out mud (which may be contaminated) then hose out or use a garden sprayer.
- Take precautions when handling used sandbags as they could be contaminated.
- Remove any toilet waste from affected areas by shovelling it into black bags and seal them.
- Wear protective clothes, boots, and rubber gloves.

2. Clean and disinfect

- Use a brush, soapy water, and heavy-duty cleaner, then rinse.
- Floodwater may be contaminated so disinfect all areas affected after cleaning.
- Make sure you wash your hands with disinfectant after cleaning up.
- Disinfecting also avoids mildew and moulds.

3. Dry

- Take furniture, carpets, bedding and clothing outside, to avoid mould.
- Use fans plus industrial heaters and dehumidifiers.
- Have the central heating on at 22°C or above.

Drying out can take weeks or even months. If it is done too quickly, it can cause structural damage and long-term problems.

Good ventilation is essential - keep windows and doors open on dry days and remove any air brick covers.

Section 10

Waste disposal

Some flood waste may be taken away by the normal refuse collection, but normally it will need to be loaded into skips. District councils may provide these. If yours does not, contact a skip hire company (you will need a licence to put a skip on a public highway).

Waste taken to local tips will be classified as controlled waste and must be handled properly.

Waste management firms can be found in the Yellow Pages or on [Yell.com](https://www.yell.com).

Do not throw anything away without checking with your insurer first if you are planning to claim for it – it is classed as evidence!

Rogue traders

If callers offer to do work, the Association of British Insurers recommend that you should:

- Beware of tradesmen who can start the next day - reputable ones are usually busy.
- Ask to be put in touch with past clients to see samples of work.
- Beware of someone who gives only a mobile phone number and no business address.
- Look out for vulnerable neighbours who may be falling victim to rogue traders.
- Do not pay in advance. Try and pay in stages and do not make the final payment until you are happy with the work.

Section 11

FAQs

What is the councils role in flood risk management?

Your council is your Lead Local Flood Authority (LLFA) and has responsibilities and powers to manage flooding from surface water, groundwater and from ordinary watercourses.

Ordinary watercourses are those not classified as 'Main River' by the Environment Agency. The Environment Agency provides a [map of main rivers](#). If the watercourse is not visible on this map, it is an ordinary watercourse.

It is also the highway authority that has responsibility for managing floods to and from public highways.

A local watercourse is blocked, how do I get the blockage removed?

It is the landowners' responsibility to ensure watercourses do not block so contact them if you know who they are.

If it is an ordinary watercourse and you don't know who the landowners are or the blockage still has not been fixed then contact your local district or borough council.

On [Main Rivers](#) the Environment Agency may be able to help and blockages can be reported by calling the incident hotline 24 hours a day on 0800 80 70 60.

What is a 1-in-100 year flood risk?

The phrase can be confusing. Many mistakenly believe that it is a flood that occurs every 100 years. However, the phrase really means a flood that has a 1% chance of occurring in any year.

My house has been flooded, how do I get insurance?

Flood Re is a government initiative introduced to provide households at risk of flooding with more affordable home insurance. You can find out how on the [FloodRe website](#)

The [National Flood Forum](#) is an independent organisation who can offer expert advice on this matter.

Please note that the scheme does not extend to properties with more than 3 flats.

Can you use a pump during a flood, if the electricity is switched off?

In some cases, it will be better to install a generator, or a self-contained pump with battery back-up, if power is not available.

Where do you pump the water to?

The general principle is to pump water from within the flooded property, to outside of the protection line. Check with your local water company about discharge routes for this.