GUIDANCE – FLOODING AND PERSONAL RESILIENCE

Before a flood event

If your property is at risk of flooding, you may wish to consider creating a householder flood plan which may include the following:

- A list of contact details and where you can go in an emergency.
- Detailed photos of your property and contents.
- Copies of your building and contents insurance cover (don't undervalue your contents).
- How to turn off your electricity, gas or water supply.
- An emergency supply of medication, torch, bottled water, nonperishable food, pet essentials, blankets, first aid kit etc.
- Moving personal documents, irreplaceable items to a higher floor.
- Sign up for the Environment Agency's flood warnings
 - o Online: www.gov.uk/sign-up-for-flood-warnings
 - o Telephone: 0345 988 1188
- If you are a local business you may wish to visit <u>www.floodresilientbusiness.co.uk</u> for further guidance.

Amendments you could consider making to your property and land to improve resilience may include:

- Raise the threshold of your property (such as doors), where possible.
- Create low embankments around your property.
- Install flood resistant gates to boundaries.
- Install a thin water proof protective wall coating to outside walls.
- Install non-return valves in waste pipes and outlet pipes.
- Install flood resistant airbrick covers.
- Install water resistant external doors.
- Install internal pump and sump systems.
- Concrete under-floor voids.

<u>Checklíst</u>	
Flood plan	
Flood Insurance	
Photos of property and contents	
Flood bag	
Fílled Sandbag supply	

- Raise electrical sockets, TV points etc. and any white goods.
- Waterproof walls, tile floors and walls.

It is recommended that properties and businesses, who have historically experienced flooding before, keep a supply of readily available sandbags. During a flood event the demand for Council services can be high and the Council has to prioritise resources across the county, as a result it is not possible to deliver filled sandbags to everyone during a flood event.

During a flood event

Your first priority in the event of a potential flood is to look after yourself and the people around you. It is advisable to keep listening to a local radio and monitor weather updates. You should always listen to the emergency services and evacuate when told to do so. Where flooding poses risk to life, always contact the Fire and Rescue Service via the 999 service.

You should <u>never</u> put yourself or anyone around you at risk however if the water hasn't reached you then you could:

- Move your car to a safe place.
- Move any essential items upstairs or raise them above the floor.
- Collect safe drinking water.
- Turn off electricity, gas and water.
- Gather spare clothing, food and other supplies.
- Locate your pets.

If the water has reached you then:

- Check on people/pets in your household to ensure they are safe.
- Raise or move any items upstairs where safe to do so.
- Turn off electricity, gas and water where safe to do so i.e. not when standing in flood water.
- Put plugs in sinks/bath and weigh them down.
- Evacuate when told to do so and take supplies

After a flood event

Do not attempt to re-enter your property until you are sure that it is safe to do so.

After a flood event you need to speak immediately with your insurers. Once you have informed your insurer a clean-up and any necessary repairs may take weeks or even months to be complete.

You may need to speak with your insurance company about the potential for temporary accommodation. It is advised that you:

- Photograph or film any damaged property.
- Keep copies of any letter, emails, receipts etc.

Unfortunately Leicestershire County Council does not provide a clean-up service.

In June 2013, Central Government announced an agreement with the insurance industry to guarantee affordable flood insurance for people in high risk areas. 'Flood Re' is a Central Government initiative which stands for flood reinsurance. The initiative involves the creation of a not-for-profit fund which is financed by insurers, used to cover the cost of flood claims from high risk homes. For more information please visit the **Association of British Insurers**¹ website or the **Floodre**² website.

Contaminated flood water

Harmful bacteria can be present in flood water. If flood water is contaminated with sewer waste then the risks can be even higher. You should contact the environmental health team at your District / Borough Council who may be able to provide guidance.

- Always use protective clothing (waterproof gloves or clothing) whilst attempting any clear up.
- Always wash your hands after handling anything that may have been contaminated with flood water.
- Do not allow children to play in flood water or affected grassland or paved area until they have been cleaned and restored to their normal condition. Always wash contaminated toys.
- Remove dirty water and silt from the property (may require pumping) and ensure your property is thoroughly dried out.
- Use waterproof plasters and clean any cuts that may have been in contact with flood water.
- Replace any private manhole covers and contact the County Council to replace any that are not privately owned.
- Remove all soft furnishings and fittings damaged beyond repair.
- Disinfect all surfaces.
- Don't eat any food that has been in contact with floodwater.
- Do not use any electrical items that have been in contact with floodwater. Please check with an electrician.

Useful resources

National Flood Forum

A national charity dedicated to supporting and representing communities and individuals at risk of flooding.

Tel: (01299) 403055 Website: <u>www.nationalfloodforum.org.uk</u>

¹ www.abi.org.uk

² www.floodre.co.uk

Useful guidance material: National Flood Forum's 'Ready for Flooding' booklet

Blue Pages

For an independent directory of flood mitigation products please refer to the Blue Pages website at <u>www.bluepages.org.uk</u>

Flood Advisory Service

A not for profit organisation providing free, independent advice on flood risk and mitigation solutions local to you.

Website: <u>www.floodadvisoryservice.co.uk</u>

Government Website

https://www.gov.uk/prepare-for-a-flood

What is Property Level Protection (PLP)?

It is not always possible to install a structural flood defence or implement flood mitigation measures to protect homes and businesses etc., from flooding, due to economic or practical reasons. Therefore, in some cases, property owners have had to utilise other means to reduce the risk of water entering into their property. Manufacturers have developed products that, when fitted to a home or business, can increase the properties ability to cope with, or be more 'resistant' or 'resilient' to flooding. PLP consists of a range of flood resilience and flood resistant measures designed to limit water entry into the property and make the process of getting back into a home following a flood quicker.



Example flood door

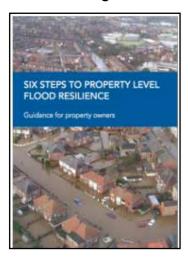
- Flood resistant measures preventing flood water from entering properties and include products such as flood doors, flood barriers and dry proofing.
- Flood resilience measures reducing the amount of damage caused once water has entered the property for example waterproof plaster, higher electrical sockets and tiled floors.

Where can I purchase PLP products and services?

Leicestershire County Council is unable to endorse the use of any particular expert company, product or service. However, there are a number of organisations which may be able to provide help and advice. The **Flood Advisory Service**³ (FAS) is a not for profit organisation which offers free, independent advice on practical flood mitigation solutions. Their service is designed to provide step by step advice and support flood mitigation to ensure residents understand and take control of their own flood risk. As part of this the FAS can provide information on the specific flood risk in your area, point you in the direction of local flood groups, advise on 'flood vulnerable' areas in your property, provide an independent overview of all Kitemark certified flood mitigation products in the marketplace and guide you through the flood survey and installation process, providing contacts for reliable, local, certified Flood Professionals.

The **National Flood Forum**⁴ (NFF) is a national charity dedicated to supporting and representing communities at risk of flooding. The NFF works to support the recovery of victims of flooding and to improve the resilience of the community. The NFF has provided a platform called 'The Blue Pages' to enable property owners to make an informed decision about the range of products available. The Blue Pages is a directory of flood products and services which are available to help reduce the risk of flooding to homes and businesses.

A **BSI Kitemark[™] for Flood Protection**⁵ has been developed for some products and certified flood installation specialists, and offers homeowners and businesses a greater level of confidence when committing to a purchase. A BSI kitemark[™] confirms that a product or service has been tested rigorously to meet a recognised industry standard. A list of products that have been awarded the BSI Kitemark[™] is available via the BSI Group product directory search using the standard "PAS 1188".



A free impartial guide to property resilience is available online⁶, this has been developed by researchers at the Manchester Universities and is endorsed by:

- The Association of British Insurers
- Department for Environment, Food, and Rural Affairs (Defra)
- The Environment Agency
- The Flood Protection Association
- The Local Government Association
- The National Flood Forum

³ www.floodadvisoryservice.co.uk

⁴ www.nationalfloodforum.org.uk and www.bluepages.org.uk

⁵ www.bsigroup.com/en-GB/our-services/product-certification/industry-sectorschemes/construction/flood-protection-and-waterproofing-materials ⁶ www.smartfloodprotection.com