The Flood Guide
Essential flood risk information
Dear Resident...

Flooding can have a devastating impact on homes and families. This was clearly shown by the terrible floods which hit many parts of England and Wales in the summer of 2007 and in Cumbria in 2009.

According to the Environment Agency, over 5 million people in England and Wales live and work in properties that are at risk of flooding from rivers or the sea. With this in mind, we feel it is of great importance to share guidance and practical information on flood risk with you.

This guide has been produced by the Know Your Flood Risk campaign. We do hope it provides you with a useful reference point for flood information both today and in the future.

Council leader name
Council name

About this guide...

Produced by XXXX Council in association with the Know Your Flood Risk campaign, this guide offers practical advice about flood risk, including what to do in the event of a flood and useful flood related contacts. The Know Your Flood Risk campaign was created to raise awareness surrounding flood risk. To find out more about the aims of this campaign, and details of how to join, please visit www.knowyourfloodrisk.co.uk.
Mary Dhonau’s home in Worcester has been flooded internally with raw sewage on many occasions. During autumn 2000 she was flooded twice to a depth of about 3ft. During the floods of 2007 Mary’s home was flooded again, however on this occasion, after having made her home flood resilient, she was only forced out of her home for 3 weeks.

Having suffered the appalling consequences of being flooded on many occasions, Mary says: ”Having being flooded myself, I know how awful it is. I had a newly diagnosed severely autistic son just as I was flooded. Next door to me lived an agoraphobic lady who hadn’t left her house in years, and the next house along an elderly lady who had been recently bereaved and lost all her photos. The compounded grief they went through was worse than mine, we all have horrible things going on in our lives and flood water just finishes you off.”

Mary advises that “a bit of thought and preparation before a flood could help to reduce the horrible impact that being flooded has on individuals, families and businesses.”

Mary recommends the following simple steps:

1) Find out if you are at risk of being flooded by visiting the ‘Flood’ section of Environment Agency website www.environment-agency.gov.uk. Search for the interactive flood map which will give you the level of risk your home or business faces from being flooded.

2) If you are at risk of being flooded then it is essential that you sign up for free Environment Agency Flood Warnings via the Environment Agency website or by ringing 0845 988 1188.

3) Act now by planning what you would do in a flood. Prepare a ‘Flood Plan’ specific to the needs of your family or business. Visit the Flood section of the Environment Agency website for more information.

4) Think about how you can minimise any damage by purchasing appropriate flood protection products in advance.
What types of flood risk could affect a property?

There are actually several different types of flooding which can affect your home and this is why it’s important to ensure you have sufficiently assessed the potential risk to your property by looking at flood risk in a wider perspective. The following information describes the different types of flooding which may affect your home.

Surface Water (Pluvial) Flooding
This type of flooding is caused because the volume of water falling or flowing onto the ground overpowers existing drainage systems. A major contributor of the severe 2007 floods, such flooding is usually short lived and associated with heavy downpours of rain. Often there is limited advance notice due to the intense nature of water flow needed to create such flooding. However, weather forecasts from the Met Office can give a good generalised indication of the flood risk.

Most highway drainage systems are designed to deal with certain frequencies of storm and rainfall intensity. Flooding can be caused by the sheer volume of water or indicate a blockage or maintenance problem with the system. Any flooding should be reported so that the risk can be dealt with and the system checked for adequacy.

Groundwater Flooding
Groundwater flooding can be predicted in advance by the Environment Agency who monitor aquifer levels throughout the year. This is the most problematic type of flooding in many areas. It is different from surface water flooding caused directly by very high levels of rainfall. Where the geology of an area is predominantly chalk (which contains layers of water-bearing rock, clay, or sand) aquifers may be present. There is a natural cycle in which the aquifers are filled with rain water in the winter and discharged into chalk streams.

When the aquifers are filled to overflowing in the winter, natural springs and winterbournes are activated (winterbournes are streams or rivers that are dry in the summer months). Exceptional periods of rain can cause groundwater flooding from springs and winterbournes which inundate roads and overwhelm drainage systems. This type of flooding can last for weeks or months. An early indication of groundwater flooding is often when property cellars start to fill with water.

Coastal and River Flooding
River (fluvial) flooding occurs when rivers overflow and burst their banks due to high or intense rainfall. Coastal flooding is caused by high tides and/or severe weather breaching sea defences and inundating the surrounding areas.

Both of these events can be predicted in advance. Refer to the Environment Agency and Met office websites for flood risk indications.

Engineering solutions that can be put in place to mitigate the impact of this type of flooding are limited simply because of the huge volumes of water involved and because it is not contained or channelled.

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Use the Environment Agency’s Online Flood Warning Service for live updates on the number of Flood Warnings in force by Region.

Floodline Warning Direct is a free service which sends you a direct message when flooding is expected and may affect your property. Flood warnings will give you time to prepare for flooding which could save you time, money and heartache.

You can receive warnings by telephone, mobile, email, SMS text message or fax, whichever you prefer.

- **Severe Flood Warning**
  Severe flooding. Danger to life.

- **Flood Warning**
  Flooding is expected. Immediate action required.

- **Flood Alert**
  Flooding is possible. Be prepared.

Need more information or advice about flooding and steps that you can take to protect your family and your home?

Visit [www.knowyourfloodrisk.co.uk](http://www.knowyourfloodrisk.co.uk)
What to do if a flood happens

Taking the right action before and when a flood occurs can be the difference between serious and minimal damage to your property and health. The following advice provided by the Environment Agency offers key steps to take when a flood arrives in your area.

What to do when you hear a Flood Warning

- Listen out for further flood information on radio and TV.
- Move pets, vehicles, valuables and other items to safety.
- Alert your neighbours, particularly the elderly.
- Put any flood protection products or equipment in place – but make sure your property is ventilated. Plug sinks/baths.
- Be ready to turn off gas and electricity. Unplug electrical items and move them upstairs if possible.
- Cooperate 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.
- It is also worth taking a photo of as many household items as possible, this could be useful for insurance claim purposes.

Staying safe in a flood

- Do not be tempted to go and watch the waves come in – they are dangerous and you will be putting yourself at risk.
- Listen to the local news and to the emergency services who will advise if evacuation is necessary and check on elderly relatives and make sure they are ok.
- 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. 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.
- Be aware of contaminated water as there is potential for sewage to mix with flood water, this could provide health risks to those who come into contact with it.
Protecting your home from flooding

Although the risk of flooding is increasing, there are measures you can take to protect your home prior to a flood turning up at your doorstep. There are a number of companies who offer products to protect your home from a variety of the major risks. This page offers you an insight into some of the key damage prevention tools which are available.

Flood barriers
Flood barriers come in many different shapes and forms. The main principle is to block flood entry into the property itself, via doors and other points of entry such as air vents. Alternatively, it may be possible to block off an area surrounding the property, stopping the flood flow in the process. Door barriers have minimal aesthetic impact and are now advanced enough to withstand severe flooding and ensure a waterproof seal on the entrances to your home.

Protecting electrics
Flooding of electrics can cause thousands of pounds worth of damage. However, there are steps which can be taken to protect the electrics within your home. First, the most obvious step to take is to switch off all electrical items and put any electrical equipment in a raised position. In addition, plug covers and housing for any exposed electrics can be purchased to ensure electrical access routes are blocked.

Flood water pumps
A variety of water pumps are now available and choosing one depends on how much water would need to be pumped. Motorised petrol pumps can pump large amounts of water at incredibly fast speeds. These are often quite cumbersome and suited to severe flooding scenarios where speed is of the essence. Alternatively, you can obtain smaller electrical pumps which can be in place within a flood area. Such a pump obviously requires you to have an electricity source which has not been affected by flood – if you are ever unsure, then call an electrician for confirmation.

Further Information
For further information on flood prevention products, please visit www.floodforum.org.uk where you will find a link to the Blue Pages, which includes contact details for a number of companies and further advice on how your home can be protected.

To identify whether the above precautions may be necessary, it is worth obtaining a Flood Report which will enable you to understand the potential risks to your home. Speak to your solicitor about ordering a Flood Report for your property.
Who helps when a flood occurs?

Flooding is a growing risk and should be considered by all homeowners. You may be one of over 5 million people in England and Wales that lives and works in properties that are at risk of flooding from rivers or the sea. This means that your home or business is more likely to be flooded than it is to catch fire, your home or business is more likely to be flooded than it is to catch fire. Most people know who to contact in the event of a fire but would you and your family know who to speak to when a flood risk is apparent?

The following offers a summary of the responsibilities associated with organisations that are on hand before, during and after a flood so you know who to contact to obtain specific information.

The Environment Agency

In England and Wales, the Environment Agency is responsible for building, maintaining and operating flood defences and for issuing flood warnings to the public, other flood responding organisations and the media.

The Environment 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.

The Police

When a major flood incident occurs the police coordinate the emergency services and help with the evacuation of people from their homes where necessary.

The Fire & Rescue Service

- Main objective is to save lives and evacuate people to safety.
- Some local services provide water pumping to remove flood water.

The Citizens Advice Bureau

- In some circumstances the Citizens Advice Bureau can issue advice on how to obtain money in an emergency and what action to take around insurance.
- Contact information on your local Bureau can be found in the phone book or on the Citizens Advice Bureau website.

Local Authorities

- The Flood Water Management Act 2010 means that Local Authorities now have a responsibility to manage local flood risk.
- Work with the police, fire and rescue services and the Environment Agency to coordinate responses during severe flooding.
- Issue advice to the local area about the incident and what action to take.
- Organise rest centres for people evacuated from their homes and set up temporary shelters/accommodation for those people who have nowhere else they can go to.
- Address road closures and disruption to social services.
- Where resource and material are available, they may supply sandbags and/or other preventative materials.
Minimise the risk to your home

If you are planning on carrying out work to renovate or improve your home, this page offers advice to protect your property and reduce the impact of any future flooding.

The below points are worth considering to prevent water from entering your property:

■ Once a risk has been identified to a property, it may be worth considering flood protection barriers.

■ Before you make any changes to your home, it is important to obtain advice from a surveyor or building professional with experience of flood related issues.

■ Perform regular assessments of the condition of your home, checking for cracks or gaps beginning to form between bricks.

■ If your area is known to be at risk of flooding, some councils may be able to offer grants to help with protecting your home.

■ Ensure that any development to the surroundings of your property takes into consideration water run-off routes.

■ To find out more about flood prevention products, visit the ‘Blue Pages’ directory on www.floodforum.org.uk.

The following steps could help you reduce the cost and clear up time after a flood:

■ Non-return valves in drainage pipes can prevent the sewage backing up into the house.

■ Install electrical sockets higher up walls, taking into consideration the previous level of flooding.

■ Gaps which surround access points into the home should be checked, i.e. dishwasher and sink pipes.

■ Ensure waterproof door and window frames are installed, providing a sealant to prevent future flooding.

■ The use of waterproof paint both internally and externally adds protection to walls themselves and also decreases the risk to paintwork.

■ The installation of closed cell insulation within wall cavities next to existing mineral insulation will decrease the risk of flood penetration.

■ For older properties, it is worth seeking advice from SPAB (Society for Protection of Ancient Buildings): www.spab.org.uk.
Flooding can happen quickly and often when you don’t expect it. Preparing a flood action plan in advance of a flood will help you keep calm during a stressful situation. Having something written down for you to follow will help you stay focussed on what you have to do. Once you have completed your flood action plan, keep it close to hand and tell everyone in your family where it is, and don’t forget to update it when your circumstances change.

### General Contact List

<table>
<thead>
<tr>
<th>Service cut-off</th>
<th>Description of location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity</td>
<td></td>
</tr>
<tr>
<td>Gas</td>
<td></td>
</tr>
<tr>
<td>Water</td>
<td></td>
</tr>
</tbody>
</table>

### Key locations

<table>
<thead>
<tr>
<th>Relationship</th>
<th>Name</th>
<th>Contact Details</th>
<th>How can they/you help?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relative</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Friend/Neighbour</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### What can I do NOW?

- [ ] Put important documents out of flood risk and protect in polythene
- [ ] Look at the best way of stopping floodwater entering your property
- [ ] Arrange an evacuation plan and plan for alternative accommodation
- [ ] Make sure you sign up to the Environment Agency’s Floodline and understand the warning codes
- [ ] Check your insurance covers you for flooding
- [ ] Make a flood plan and prepare a flood kit
- [ ] Identify who can help you / who you can help
- [ ] Identify what you would need to take with you if you had to leave your home

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**Your essential Flood Guide**
<table>
<thead>
<tr>
<th>Action</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Home</strong></td>
<td></td>
</tr>
<tr>
<td>• Make sure important documents and sentimental items are placed in a sealed plastic bag and placed upstairs or on a high shelf for example insurance documents, passports, marriage/birth/death certificates, precious photographs and mementos</td>
<td></td>
</tr>
<tr>
<td>• Move furniture upstairs or raise off the floor using bricks, crates or blocks</td>
<td></td>
</tr>
<tr>
<td>• Put flood defence measures in place i.e. flood boards. You can see where to find out about flood protection measures below this table</td>
<td></td>
</tr>
<tr>
<td>• Turn off electricity, water and gas supplies</td>
<td></td>
</tr>
<tr>
<td>• Put plugs in all sinks and weigh them down</td>
<td></td>
</tr>
<tr>
<td>• Place bin bags over table legs and ensure ventilation holes are sealed and place chairs on tables</td>
<td></td>
</tr>
<tr>
<td>• Unless you have time to remove them fold curtains in half by hanging them over rails</td>
<td></td>
</tr>
<tr>
<td>• Roll up carpets and rugs and move them upstairs</td>
<td></td>
</tr>
<tr>
<td>• Do you have fixed storage cupboards that need emptying? Plan where to move the contents of your lower cupboards</td>
<td></td>
</tr>
<tr>
<td>• Disconnect all audio/visual and electronic equipment and move it upstairs</td>
<td></td>
</tr>
<tr>
<td><strong>Garden and outside</strong></td>
<td></td>
</tr>
<tr>
<td>• Move your car out of the flood risk area</td>
<td></td>
</tr>
<tr>
<td>• Move any large or loose items or weigh them down</td>
<td></td>
</tr>
<tr>
<td><strong>Evacuation - Prepare a flood kit in advance</strong></td>
<td></td>
</tr>
<tr>
<td>• Inform your family or friends that you may need to leave your home</td>
<td></td>
</tr>
</tbody>
</table>
| • Get your flood kit together. This should include but is not limited to the following:  
  - Copies of insurance documents  
  - Cash / credit cards  
  - A torch  
  - Warm and waterproof clothing  
  - Water & food  
  - Medication  
  - Toys for children and pets  
  - Rubber gloves  
  - Wellingtons | |

There are a range of flood protection products on the market to help you protect your property from flood damage. A directory of these is available from the National Flood Forum at [www.bluepages.org.uk](http://www.bluepages.org.uk) and also through the Flood Protection Association at [www.floodprotectionassoc.co.uk](http://www.floodprotectionassoc.co.uk)
Contact your council

To contact XXXX Council regarding flood risk and any concerns you may have, please call XXXX XXX XXX or email xxxxxxx@xxxxxxx.gov.uk.

Council address:
Sample Council
Sample Road
Sampletown
SAX XMP

Know Your Flood Risk

If you wish to find out more about Know Your Flood Risk, the campaign created to raise awareness surrounding flood risk, please visit www.knowyourfloodrisk.co.uk.

The National Flood Forum

The National Flood Forum is a charity that supports flood victims and those at risk of flooding. They can be contacted by using the below details:

Telephone: 01299 403 055
Website: www.floodforum.org.uk
Email: amanda.davies@floodforum.org.uk

The National Flood Forum
Snuff Mill Warehouse
Bewdley
Worcestershire
DY12 2EL

Environment Agency

Telephone: 0845 988 1188
Website: www.environment-agency.gov.uk

Sign up to receive the Environment Agency’s free ‘Flood Warnings’.