

Be Prepared...

Managing the risk of flood



Reducing the impact of flood damage

Identifying Flood Risk

We understand how important your property is to you and we want to help you protect it. This guide offers valuable information on how to assess the risk of flooding and how to plan and manage a flood, should it occur.

You should consider the following;

- **Flood history** – both at the property address & the surrounding area
- **Proximity** to the sea, rivers, streams, canals, lakes and reservoirs etc
- **Proximity** & adequacy of **surface water drainage**
- Whether the property is **located in a low lying area**
- Checking out the Environmental Agency (EA) & Scottish Environment Protection Agency (SEPA) **flood maps** available online. For Northern Ireland, please check with the Rivers Agency or your local authority

Should you wish to use an external consultant check the 'blue pages' directory which can be found at www.bluepages.org.uk or in the National Flood Forum.

Flood Plan

If your flood risk assessment indicates that the **property may be at risk, a flood plan should then be drawn up** to include the following:

- **Important contact details** including flood-line, building services, flood recovery services, suppliers and evacuation contacts for staff
- **Location details** of key property, protective materials and service shut-off points

Desmond, Eva and Frank storm in!

Many areas already had some form of flood defence in place and others were in the process of improving existing defences. Unfortunately the defences were unable to cope with the record river levels and in many instances were overtopped. Here's what happened when the storms hit

Desmond

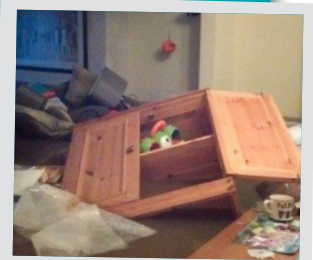
- Flooded 5,200 homes
- 43,000 homes left without power
- Gust speeds of up to 81mph
- 341.4mm of rainfall in a 24 hour period

Eva

- Gust speeds of up to 75mph

Frank

- 27,900 power outages
- 120mm of rainfall in a 24 hour period
- Over 6,000 power outages



Guidance on preparing a flood plan can be found at:

www.environment-agency.gov.uk





Flood-Line

Flood warnings are normally released via the media and online. However, the **Environmental Agency and the Scottish Environment Protection Agency (SEPA)** also offer a **24 hour Flood-line**

0845 988 1188

We advise that all businesses subscribe to their free **Flood-line Warnings Direct Service**.

- **Strategies for protecting the property** & assisting in its **recovery**
- **Checklists of procedures** that can be quickly be accessed by staff during a flood
- Insurance details and claims contact information

Flood Resistance

You may need to consider **upgrading your property** to defend it from the risks associated with flooding. So improving the walls, floors, drains and service intakes could be measures you take to ensure that your property can cope in the event of a flood. The following could help:

- **Demountable, purpose-made** doors and opening guards or **flood boards**
- **Flood skirts** which can be raised around the



perimeter walls of the building

- **Water guards** for openings such as air-bricks
- **Tanking of internal floors** and basement walls
- **Non-return valves** fitted to drains, water inlets & outlet pipes
- Keep a **stock of sandbags** - ask your local council who may be able to supply some for you

Note: Most properties in the UK can only be protected from flood waters to a **maximum height of 900mm** and in some cases this **may be restricted to 600mm**.

These levels are prescribed to **prevent structural damage** to properties caused by the **uneven hydrostatic loads** between the inner and outer walls of a building, which if not stabilised may cause the walls to collapse. In the event that flood defence solutions are required to a height greater than 900mm, **advice from a Structural Engineer should be sought**.

Flood Resilience

These are measures which make the fabric and areas of the building more robust and easier to clean, dry out and reinstate, in the event of flood-water entering the property:

- Replacing timber or tiled ground floors with solid or suspended concrete floors incorporating robust **damp proof membranes**
- Incorporating a slight fall and a sump pump to ground or basement floors to **pump out any flood water entering**
- **Raising gas and electrical intakes**, any pipes or cables and electrical sockets above likely flood levels



- **Minimising the use of timber and chip board** in ground floor and basement locations
- **Using water resistant finishes** such as lime plaster or cement render
- **Raising or relocating critical equipment or any stock** that may be vulnerable to another part of the property that is not at risk of flood-water

Some things to consider

You should **contact your insurance provider immediately** after a flood and it's important you follow their advice.

Before

- **Check the roof** of your property / home on a regular basis to look out for any slipped or missing tiles, loose or cracked flashings or worn concrete
- **Keep all drains and gutters clear of debris.** During high rainfall, blocked gutters etc could cause extensive water damage to your home
- **Cut back any large branches** (especially dead ones) which overhang your home, property or out buildings
- **Back up your computer** to avoid the loss of any sentimental or business material (such as family photos). Both lightning and flood damage could wipe a computer's hard drive
- Make sure any valuables are **locked safely away**, preferably in a waterproof container kept on an upper floor

After

- **Continually monitoring the Flood-line (0345 988 118)** and other weather information services for any updates
- **Isolate any gas or electrical supplies**
- Be aware of **water-borne diseases** and implement any appropriate hygiene precautions
- **Keep away from low lying areas or basements** which may contain harmful vapours and gasses until specialist clearance has been obtained

Once evacuated don't enter the flooded property (home or business) unless advised that it is safe to do so by a competent person



Useful links

- **The Environment Agency (EA):**
www.environment-agency.gov.uk
- **The Scottish Environment Protection Agency (SEPA):**
www.sepa.org.uk
- **Rivers Agency of Northern Ireland:**
www.dardni.gov.uk/riversagency
- **National Flood Forum:**
www.floodforum.org.uk
- **The Blue Pages directory:**
www.bluepages.org.uk
- **Flood Protection Association:**
www.thefpa.org.uk
- **Association of British Insurers:**
www.abi.org.uk
- **British Insurance Brokers Association (BIBA):**
www.biba.org.uk
- **The Royal Institute of Chartered Surveyors (RICS):**
www.rics.org/flooding



Emergency Kit...

Keep an emergency kit ready and make sure it is somewhere you can get to easily. Any kit should include:

- A torch
- Canned food and portable cooking equipment
- Bottled water
- Portable radio, along with spare batteries
- Blankets, waterproof clothing and boots
- A list of local emergency numbers (e.g. the council)
- Your insurance details
- First Aid kit
- Mobile battery pack