

YOUR ESSENTIAL

Flood Guide

Information and
forward planning

Updated
2012
emergency
guide



» About this guide

This guide has been produced by Gloucestershire County Council in association with the district councils, Gloucestershire Highways, Fire, Police and Health authorities. It offers practical advice about potential emergency situations we could face in the future. The information has been provided by all of the partners involved in emergency response and recovery.

In summer 2007, Gloucestershire experienced one of the worst emergencies the county has seen. Flooding, water shortages and power cuts touched everyone in one way or another, and for those people who were flooded it was obviously a very difficult experience.

It is estimated that the flooding and water crisis cost the county £50 million. This included the cost of the emergency, damage to buildings, roads, bridges and the impact on businesses. Gloucestershire County Council alone had a bill of £35 million.

Since 2007, a considerable amount of work and financial investment has been undertaken by the County and district councils, Environment Agency and Gloucestershire Highways to reduce the risk of flooding, including improved highways drainage schemes and new flood alleviation projects.

Following lessons learnt from the response to the 2007 flooding, improvements have also been made by emergency responders, to their training, response plans, operational procedures and resources.

Whilst the risk of flooding can be reduced, it cannot be prevented entirely. However, there are a number of simple steps that can be taken to make sure we are prepared before a flood happens.

Contents

04 Am I at risk?
Act now and be prepared, make a flood kit

09 Emergency Guide
Flood protection, staying safe during a flood

12 After a flood
Safety, clean-up and insurance advice, personal help and help with financial hardship

16 Contacts
Useful numbers for councils and agencies

Front cover: pictures clockwise from top left Diocletian; Shutterstock; Cheltenham Borough Council; Sarah Williams

Am I at risk of flooding?



To best prepare for the possibility of flooding, it's a good idea to find out whether your house or business is at risk

Almost 11,000 properties in the county are at 1% risk in any year from river flooding (1 in 100 year event). Even if your home is not directly at risk from flooding, we can all be affected by the consequences of an unexpected event. Surface water or flash flooding, usually resulting from torrential rain over a short space of time, has caused much disruption historically. Unlike river flooding, surface water flooding is much more difficult to predict.

You can check the risk of river flooding to your property by looking at the Environment Agency flood map at www.environment-agency.gov.uk/homeandleisure/floods and type in your postcode.

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

If you have a watercourse on your land

If you live next to a watercourse and own at least one of the banks you are a 'riparian owner'. You have responsibility for the maintenance and upkeep of the watercourse to ensure that it is not a flood risk to other people or property. The leaflet 'Waterside Living in Gloucestershire' available on the county council website explains this further. www.gloucestershire.gov.uk/flooding



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 percent chance of occurring in any year. The July 2007 floods were in this category.

Act now: Be prepared

If you live in an area at risk of flooding, act now and plan what you would do in a flood.



Flooding can happen quickly so preparing in advance can reduce the damage and disruption flooding can cause.

Sign up for Floodline Warnings Direct

Floodline Warnings Direct is a free service provided by the Environment Agency to warn residents in flood risk areas, about river flooding. Alerts can be sent by phone, mobile, email, text message and pager. Sign up online at www.environment-agency.gov.uk or call Floodline 0845 988 1188

Understand the Environment Agency Flood Warning Codes

These are the flood codes/ symbols used by the Environment Agency to warn of river flooding. Please be aware the 'Severe Flood Warning' symbol may be issued after some flooding has already occurred.



FLOOD ALERT

**Flooding is possible
Be prepared**



FLOOD WARNING

**Flooding is expected
Immediate action required**



SEVERE FLOOD WARNING

**Severe flooding
Danger to life**

Make a Flood Plan

A Flood Plan can help you act quickly and make practical decisions in the event of a flood. A personal Flood Plan template is available from the Environment Agency's website www.environment-agency.gov.uk/homeandleisure/floods/38329.aspx but these are some of the key things to consider:

- Keep a list of useful telephone numbers handy, for example for your relatives and friends and insurance company etc.
- Avoid keeping key contact numbers solely in your mobile phone as it may get lost or wet.
- Make sure you have the correct insurance cover. The National Flood Forum has more information on obtaining flood insurance on their website www.floodforum.org.uk or can be contacted on 01299 403055 for advice. Government information and advice can be obtained from the Defra website <http://www.defra.gov.uk/publications/2012/07/19/pb13082-flood-insurance/>
- Check you know how to turn off your gas, electricity and water supplies.
- Make an emergency kit (see over page)
- Put important documents out of flood risk and protect with polythene or dry bags.
- Think about what belongings you can move now and what you would want to move during a flood.

- Identify what you would need to take with you if you had to leave your home.
- Think about where you could move your car to, if you were able to safely, before flooding.
- Talk about possible flooding with your family, or anyone who lives with you. You and your family should agree how you will contact each other and where you will go in case you become separated during flooding.

Community Emergency Plans

Gloucestershire local authorities and Gloucestershire Rural Community Council have been encouraging local communities e.g. parishes/wards, to develop their own Community Emergency Plan for all emergencies that may affect the local community including flooding. The aim is not to replace existing emergency response arrangements the authorities have in place but to increase the resilience of communities by building on 'good neighbour' support and enabling more effective communication links.

If your community has a Community Emergency Plan there may be support available if you are flooded. If you aren't at risk of flooding you could volunteer to assist in an emergency. Contact your local Parish Council to see if your community has an Emergency Plan.

Emergency Kit

- ✓ ■ Insurance documents, other important documents
- Insurance emergency helpline, local council and emergency services numbers, family & friends telephone numbers, local radio frequencies
- Torch
- Batteries (not rechargeable)
- Portable radio (wind-up preferable)
- Mobile phone
- First aid kit with essential prescription medication / repeat prescription form
- Bottled water (check use-by date)
- Non-perishable food items (including energy or cereal bars)
- Blankets, warm clothes
- Wash kit and essential toiletries (including toilet paper and wet wipes)
- Children's essentials (milk, baby food, sterilised bottles & spoons, nappies, wipes, nappy bags, clothing, comforter, teddy or favourite toy)
- Camera (disposable) to record damage for insurance purposes
- Emergency cash
- Additional items for flood kit: wellington boots, waterproof clothing, rubber gloves



Flood protection for your home

Although it isn't possible to completely flood proof a property, if your house is at risk of flooding, or has flooded in the past, there are steps you can take to reduce the damage flooding can cause.

The most important thing is to prepare in advance as you won't have time to buy or put measures in place once flooding is likely.



If flood water is more than 1m high, you may cause more harm than good by keeping water out. The force of the water may cause structural damage to your property.

Try to keep 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' can prevent water rising up through the ground.
- 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.
- 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.

There are numerous other flood protection products on the market which may give you more time to move your possessions off the ground floor to safety.

Contact your local District Council to see if grants for flood protection for your property are available.

For more information on flood protection products and services the National Flood Forum publishes the 'Blue Pages Directory' www.bluepages.org.uk/

If you are going to buy a flood protection product, check it displays the British Standards Institute (BSI) Kitemark to show it has been properly tested and achieved Kitemark accreditation. The BSI maintain a list of all manufacturers of flood protection products that have achieved Kitemark accreditation on their website www.kitemark.com

To reduce the cost and repair time after any future flood, you could:

- 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 (e.g. washing machines) for gaps and fill.
- Use waterproof sealant on external walls; waterproof paint on internal walls.

- Replace carpets with floor tiles.

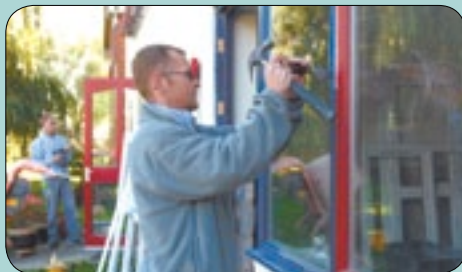
And if there's a choice, you can:

- 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.

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

If you're going to make permanent changes to protect your property against flooding, it is strongly recommended you seek professional advice. Currently there is no formal assurance scheme for flood surveyors but the following institutions hold lists of members who have undergone internal vetting and adhere to a common code of conduct:

- Royal Institute of Chartered Surveyors (RICS)
www.rics.org
Tel: 0870 333 1600
- Royal Institute of British Architects (RIBA)
www.architecture.com
Tel: 020 7580 5533



During a Flood

If floods are forecast

- Check for severe weather warnings and flood warnings by listening to the radio and TV. Phone Floodline on 0845 988 1188 for river flooding information.
- Protect what you can by moving pets, vehicles, valuables, sentimental items and important documents to safety/higher ground.
- Prepare food that you can eat without cooking, clean bottled water, warm clothes.
- Charge your mobile phone.

If floods are imminent

- If you have a flood plan put it into action.
- Tune into BBC Radio Gloucestershire for advice (104.7, 95.0, 95.8FM, 1413AM). BBC local radio has a special role to provide information in emergencies.
- Follow us on Twitter @GlosCC 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.
- 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 (e.g. 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.

Stay alert to localised flooding – '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 Gloucestershire Highways monitor those areas that are more susceptible and take measures to reduce potential flooding where possible.

If you have to evacuate

- Emergency services will tell you if you need to evacuate. Follow their instructions carefully. However, a situation may arise when you have to 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.

Staying safe in a Flood

At home

- Call 999 if life is at risk.
- Listen to advice given on local radio (BBC Radio Gloucestershire 104.7, 95.0, 95.8FM, 1413AM)
- Avoid electric shocks – keep extension cables out of water and wear wellington boots. Don't use damp electrical items – get them checked by a professional.
- Flood water may be contaminated by silt, sewage, oil or chemicals. Try to avoid coming into contact with it.
- Don't eat any foods that may have been contaminated with flood water.
- Only use crockery, cutlery and work surfaces that have been disinfected.

- Wear protective gear (e.g. gloves, face mask) and wash your hands after any contact with flood water. Cover cuts and grazes with waterproof plasters.
- Only pump out water when flood levels outside your property start to be lower than inside. This reduces the risk of structural damage.
- Seek medical advice if diarrhoea, fever



Beware of carbon monoxide fumes from petrol or diesel generators or gas heaters - they can kill. Do not use indoors. Electric pumps should only run through a circuit breaker.

or abdominal pain affects anyone.

- Mould can be a health hazard for babies, people with allergies, asthmatics, and the elderly. They should stay away during the clean up.
- Gas and electricity supplies should remain switched off until a qualified professional has checked the systems thoroughly.

If you have children...

- Don't let them play in floodwater – they risk drowning and infections.
- Contaminated toys will need disinfecting.

If your garden floods...

- Don't let children or pets onto affected grass or paved areas until cleaned.
- Remove any toilet waste from affected areas by shovelling it into black bags, and sealing them.
- After the grass has grown and been cut once there should be no further risk as sunlight and soil will usually destroy harmful bacteria within a week.
- Don't eat any vegetables you may be growing that have been contaminated with flood water.

Walking outside...

- Avoid walking through flood water – **six inches of fast flowing water can knock you over**
- Man hole covers may have come off and there may be other hazards you can't see.
- Don't walk along riverbanks or across river bridges if avoidable – they may collapse in extreme situations.

On the road:

- Avoid travel but if you must, drive slowly and cautiously. You may know your local roads well, but a flood can alter the landscape dramatically and turn a quiet road into a potential hazard.
- Don't drive through water if you can't tell how deep it is. Around two feet of water is all it takes to float many cars.
- Aqua-planing is much more likely in flood conditions.
- Drive considerately: remember your bow-wave could flood nearby homes.
- **Don't drive down closed roads.**
- 80% of flood-related deaths occur inside a vehicle. If your car stalls in the water, do not attempt to recover it – leave it and move yourself to safe ground.
- Let someone know your travel plans.

Water advice

- Follow the advice of your local water company regarding the safety of the water supply.
- If in doubt, boil all water intended for drinking, brushing teeth, washing food and cooking.
- Take precautions for formula-fed infants. The preferred option is to use bowser or bottled water, brought to a 'rolling boil' and cooled. Unboiled water should not be used.

Useful sources of information

- Health Protection Agency
www.hpa.org.uk/flooding
- NHS Direct on 0845 4647 or
www.nhsdirect.nhs.uk

After a flood

If you are unfortunate enough to be flooded, here are a few pointers for when you first get home.

Insurance

If you are insured, contact your insurer. If possible take photos or video of the damage (if you have lost your camera in the flood use a disposable camera or mobile phone). Do not undertake any clearance or repair work until your insurer has given approval. A loss adjuster will visit your house and advise you what to do. Do not dispose of anything until your loss adjuster advises you what to do.

First tips

Clean taps and run them before use. Have power and gas supplies checked by a professional electrician or gas plumber before turning them back on. Throw away food (including freezer items if power has been off) that may be contaminated and restock your supplies.

The three-step clean-up

If possible, don't fully re-occupy your property until after the following:

1 Remove water and mud

- The Fire & Rescue Service can 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.

See overleaf for safety advice

- Shovel out mud (which may be contaminated) then hose out or use a garden sprayer.

2 Clean and disinfect

- Wear protective clothes, boots and rubber gloves.
- 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, 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's 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.

Who can I speak to?

- **Insurance** Contact your company's (24 Hour) Emergency Helpline as soon as you can. If paying for help, keep receipts for any emergency pumping or repair work done. Keep photographic records of ALL flood damage.
- Your district council's **Environmental Health** department

Personal help

Coping with the aftermath

NHS Gloucestershire has published information to help people cope after being involved in a major incident or event, like flooding.

Often major events can make us feel life is unfair and unsafe. But despite our feelings and problems at the time, most people do cope and recover without long-term problems.

The leaflet, 'Coping with the aftermath of a Major Incident:'

- Describes feelings that might be experienced immediately after the incident and in the following weeks.
- Explains what people can do to help them cope.
- Gives advice on the professional help that is available.

'Coping with the aftermath of a Major Incident' is available from www.glospect.nhs.uk/pdf/publications/major_incident.pdf



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Help in rural areas

Village Agents is a pilot project in rural Gloucestershire and covers over a hundred parishes in some of the most isolated areas of the county. Village Agents will put people in touch with organisations able to offer help or support, and will have information about local clubs and societies, pensions and benefits, social care, etc. The service is primarily for older people (50 plus), but other disadvantaged and isolated people will also be able to receive support.

To find out if there is a Village Agent for your parish, please phone the County Council's Adult Helpdesk on **01452 426868**.
www.grcc.org.uk/village-agents

Samaritans

The Samaritans offer confidential and emotional support to those experiencing personal crises. Samaritan volunteers are trained to listen without judgement, whatever the concerns of the caller are and regardless of their race, gender, religion, ability or sexual orientation.

You can ring the Samaritans on **08457 90 90 90** every day, 24 hours a day.

www.samaritans.org

Financial help

Council tax relief and benefits

If you are unable to live or work in your property, you may be able to get a discount on paying council tax or business rates. Contact your district council.

Citizens Advice Bureau

Citizens Advice Bureau provide free, confidential and independent advice from over 20 offices within Gloucestershire. If you're having problems because of the flooding, an experienced adviser should be able to help answer all your questions.

Advice is available face-to-face and by telephone.

www.citizensadvice.org.uk

Grants and funding

Following a major flooding emergency, grants and funding may be made available to flood victims by District Councils, charities, or via an 'Emergency Fund' with donations from the public and businesses. Information on such funding will be made available via council websites and the local media as appropriate.



Insurance

Zurich Home Insurance says "Your insurance company should confirm the level of cover available to you and provide a loss adjuster and other specialists to project-manage the repair work to your home. They will return it to the condition it was in before flood damage. Remember, drying out can take weeks or even months, depending on how long the water was in the property, and how deep it was. Your insurance cover should help pay for alternative accommodation whilst the property is uninhabitable."

"Unfortunately, if you have no insurance, you won't be covered for any damage already caused by taking out a new policy after you have been flooded. Speak to your district council or Citizens Advice Bureau to find out if any grant or alternative support is available."



Distraction burglaries and cold callers

After a flood, beware of doorstep callers who may try to trick you into allowing them access to your home and steal from you. They may try to gain entry by asking to turn off your water or check the electricity.

- Always put the chain on when answering the door and make sure windows and other doors are locked (just in case an accomplice tries to enter elsewhere while you are talking).
- Check a caller's ID and phone the company to check they are genuine if you have any doubts.
- Call a neighbour or 999 for assistance if you are worried.

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.

Useful contacts

- Gloucestershire County Council Trading Standards
08454 04 05 06 or visit
www.tradingstandards.gov.uk/glos

- 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.

Don't pay in advance, do pay in stages and don't make the final payment until you are happy with the work.

Waste disposal

What should you do with ruined furniture or building waste if a flood has affected your home?

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 sometimes provide these. Otherwise 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 the Yell.com website. Don't throw anything away without checking with your insurer first if you are planning to claim for it – it is evidence!

➤ Useful contacts and further information

Gloucestershire County Council

www.gloucestershire.gov.uk
Tel: 01452 425 000

Flooding and drainage

www.gloucestershire.gov.uk/flooding

Preparing for emergencies

www.gloucestershire.gov.uk/emergencies

Trading Standards

www.tradingstandards.gov.uk/glos

District Councils

Cheltenham Borough Council

www.cheltenham.gov.uk
Tel: 01242 26 26 26

Cotswold District Council

www.cotswold.gov.uk
Tel: 01285 623 000

Forest of Dean District Council

www.fdean.gov.uk Tel: 01594 810 000

Gloucester City Council

www.gloucester.gov.uk
Tel: 01452 522 232

Stroud District Council

www.stroud.gov.uk 01453 766 321

Tewkesbury Borough Council

www.tewkesbury.gov.uk
Tel: 01684 295 010

Gloucestershire Highways

Tel: 08000 514 514

Environment Agency

www.environment-agency.gov.uk/homeandleisure/floods

Tel: 08708 506 506 General Enquiries

Tel: 0845 988 1188 Floodline

NHS Direct

www.nhsdirect.nhs.uk Tel: 0845 46 47

Health Protection Agency

www.hpa.org.uk/flooding

National Flood Forum

www.floodforum.org.uk

Tel: 01299 403 055

Citizens Advice

www.citizensadvice.org.uk

Association of British Insurers

www.abi.org.uk Tel: 020 7600 3333

Chartered Institute of Loss

Adjusters (CILA) – Guidance note in the event of flood damage

www.cila.co.uk Tel: 020 7216 7580

Construction Industry Research and Information Association

(CIRIA) www.ciria.com/flooding

Tel: 020 7549 3300

Electrical Safety Council – Flood Damage and Electrical Safety document

www.esc.org.uk/public/news-and-campaigns/news/news/article/flood-damage-and-electrical-safety-1/

Tel: 020 3463 5100

British Damage Management Association

www.bdma.org.uk/publications/flooddocs Tel: 07000 843 236

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