

homeprotect[®]

**The Definitive Guide to
FLOODING**

Foreword

As catastrophic natural disasters begin to occur with alarming frequency, with anomalous weather becoming almost common place, we could be forgiven for thinking that the elements are out to get us. In a world where epic floods are able to sweep away entire towns at a time, we are constantly reminded of how insignificant we appear when compared to the immense power that Mother Nature possesses. But being puny humans doesn't necessarily make us powerless – for we are among the most adaptable beings on the planet and we're not going to let causal agents keep us down!

Knowing thine enemy is the best way to anticipate their next attack, as well as the surest means to develop a strategy to defend against it. By understanding how much threat is hanging over our heads, we are able to plan for the worst while we hope for the best. Instead of burying our heads in the sand, we should shovel that sand into bags and use the sandbags to fortify ourselves against nature's impending assault. We may not be able to stop the tide, but we can do everything in our power to keep it from causing us harm.

At homeprotect, we believe that flood risk insurance should be available to the estimated 5 million people that currently live or work in moderate to high flood risk areas. This said – we also understand the importance of taking a responsible and proactive approach to flood preparation. We compiled this guide, using information gathered from authoritative sources, to help promote responsible home-ownership and assist you when protecting your property against potential flood damage. Remember that no defence can be guaranteed to be one hundred percent effective, and you should always put your safety first in the event of flooding.

Table of Contents

	Page
Sources of Flooding (Different Types Of Flood)	3
Ground Water Flooding: The Hidden Threat	5
Surface Runoff Explained	7
Risk from Reservoir Flooding	9
Flood Risk and Property Value	11
Reporting Flooding	13
The Essential 8 Step Guide to Flood Preparation	15
Home Modifications to Protect Against Flooding	17
Making and Implementing a Flood Plan	19
How to Make a Flood Survival Kit	21
What to do When It Floods	23
Keeping Children Safe During a Flood	25
Reinstating a Property After Flooding	27
Post-Flood Problems and How to Tackle Them Safely	29
Post-Flood Insurance Claims	31
Post-Flood Clean-Up	33
Health Protection Following Flooding	35
Information For Owners of a Riverside Property	37
Catastrophic Flooding Emergencies	39
Flooding FAQs	41
Other Useful Resources	43

Sources of Flooding (Different Types of Flood)

Those familiar with the Bible will probably understand why insurers hide behind the term “Act of God” when explaining why they won't cover a property in a high-flood-risk area. Companies such as homeprotect aim to provide [house flood insurance](#) to those who need it most.



We don't need the weatherman to tell us to bring a broom when it's raining cats and dogs, all we need do is look out the window. Unfortunately, when it comes to localised surface water flooding, meteorologists can rarely offer much more help than a generalized warning. Surface water floods usually occur as a result of intense rainfall, where a sizeable volume of waterfalls or flows over a metalled surface, overwhelming local drainage systems. This type of flood is often relatively short-lived, but that's obviously no consolation if it lasts long enough to damage your home.

Coastal and fluvial flooding comes about because of high tides and/or severe weather conditions overcoming coastal defences. River floods which burst banks often follow prolonged periods of heavy rainfall. These types of flooding are generally predicted in advance, and the Met Office and Environment Agency websites are good resources from which to obtain an idea of the risk you might be facing.

Groundwater flooding is where flood waters emerge from the ground in the form of natural springs or winterbournes. This usually happens in areas where the bedrock is primarily composed of chalk, comprising layers of water-bearing rock, clay and sand. Layers like these are referred to as “aquifers”, which fill with water gradually throughout the winter and discharge into chalk streams. Problems occur after particularly intense rainy periods, where groundwater emerges at an uncontrollable rate to flood surrounding roads. The natural water cycle is monitored well by the Environment Agency (who check aquifer levels regularly throughout the year), so groundwater floods are usually predicted ahead of time. However, because the volumes of water involved can be vast beyond belief, there are few methods available to channel or contain this type of flood.

The Environment Agency offers some advice regarding what and what not to do should flooding come to affect your area. If you hear a Flood Warning sound, you should listen out for additional information on radio or TV, and call the EA Floodline on 0845 988 1188 if

necessary. Move all pets, vehicles and valuables to safety, and alert your neighbours (particularly the elderly). Use sandbags and flood boards to block possible water entry points, but keep your property properly ventilated. Plug sinks/baths, unplug electrical items (moving them upstairs if necessary), and be prepared to turn off your gas and electric supplies. Try to use the daylight to get things done, as if the power fails you will find it difficult to move about at night. Co-operate with emergency services in the event of evacuation.

If the flood hits, you should not venture outside to watch the waves, nor should you attempt to walk or drive through flowing water. Debris in the water could injure you, and unseen hazards can cause you to lose your footing. Swimming through the water is equally as dangerous, as you are vulnerable to undercurrents and other floating objects. Keep off of sea defences, riverbanks and river-crossing bridges as you would be in danger from unexpected waves and the projectiles they might throw up. Never put yourself in harms way if you can possibly avoid it.

Ground Water Flooding: The Hidden Threat

Because of its very nature, groundwater is not something that we see every day (and that's the way we like it). It's usually only when we do see groundwater that we give it a moment's thought, because by then we're probably in the midst of a flooding emergency. There are a couple of problems that we might face with groundwater resources, namely where there is too little groundwater and where there is too much of it. As with the Goldilocks scenario, most prefer groundwater to be "just right" (and most know that it's best to be out of the house before the bears come home) because too much or too little can each cause problems for us all.

Natural patterns of groundwater flow can be altered by human interference, whether deliberately or inadvertently, which is an issue that regulatory bodies aim to reduce through controlling and licensing activities that might have an impact. People might pump large quantities of water from wells, divert watercourses or accidentally affect groundwater through changing the use of their land. Regulatory bodies exist to try and prevent things like this from happening, as well as to identify if this is happening so that remedial action might be taken.

But why should groundwater issues matter to us? For a number of reasons actually. If abstraction rates from an aquifer (a layer of rock from which water can be extracted) become too high, the rate of recharge (from rainfall) can be exceeded and if this happens the level of water within the aquifer will fall. Pumping costs begin to escalate as an aquifer becomes depleted and the yield from boreholes begins to drop. This means both higher water bills and more hose pipe bans (at least for people in the South East of England, as the majority of the public water supply there is pumped directly from aquifers), higher beer prices (some of the chemical characteristics of certain groundwater sources are particularly suited to brewing), lower crop yields for local farmers (particularly in East Anglia) and more expensive manufactured goods (used in industry across the UK). If that's not enough for you, when accompanied by a dry summer and subsequent drying of rivers and lakes, wildlife and amenity can both be adversely affected.

Then there are the problems associated with too much groundwater. In extended wet periods, rising groundwater has been known to flood across low lying land as well as into the cellars of homes built higher up. Because of the slow reaction time of groundwater, this type of flooding can last for some time. Often, these types of problems can be caused or exacerbated by our good selves – as we insist on building in flood-prone areas and using

our flood-prone basements as living spaces. In areas where previous over-abstraction has been carried out, lowering groundwater levels and maintaining low levels over an extended period of time, when the groundwater levels are permitted to rise again there can be additional problems. London, for instance, employed a great deal of abstraction throughout the 19th century while a great deal of the city was built. Because the city sprang up while aquifer levels were low, when the water usage was reduced in the 1960s, aquifer recharge began to threaten the city's infrastructure. Now pumping has to be employed just to stop the city's Underground system and tall building's foundations from being destroyed.

Surface Runoff Explained

Surface runoff occurs naturally as water from rain, snow or glacier melt flows across land surface. It is a major component of the water cycle, and usually takes place once soils are full to capacity leaving additional moisture to move across its surface. The area of land that produces runoff which drains to a common point (or channel) is known as watershed. Before runoff reaches a channel it is known as either overland flow, or non-point source (NPS). This NPS runoff can pick up a number of contaminants as it passes across the ground (including fertilisers, pesticides or petroleum to name a few) which are known as either discharge, overland flow or non-point source pollution.

Typically, runoff is increased by urbanisation. The concrete pavements, tarmac roads and houses (that we humans love so much) create impervious surfaces that prevent water from percolating through to the aquifers within the soil. Instead, in an urbanised area, runoff is forced directly toward streams and rivers. This exacerbates erosion and increases siltation, so though flooding might not necessarily be a problem, other issues will become more pronounced. Runoff increased by man-made surface obstacles can also have a detrimental effect to the water cycle. Because the aquifers in the soil require regular re-charging, when they are denied an annual drinking-binge they will not be able to provide the continuous supply of water to wells that many people rely on.

Infiltration relies on two forces to take place, gravity and capillary action. As with the capillaries in your body, which extract vital substances from your blood stream for use or storage in surrounding tissues, the pores in the earth take water into the soil. The infiltration rate is a measure of how quickly any given soil type is able to absorb water from rainfall or irrigation, and can be measured in either inches or millimetres per hour. As the soil becomes more saturated the rate of absorption will become less rapid, until eventually it reaches capacity or the precipitation rate exceeds the infiltration rate where runoff will usually occur.

Groundwater collects within soil pore spaces as well as within fractures between geological formations. These formations are known as aquifers once they prove that they can yield a usable volume of water. The depth at which soil pore spaces become saturated with water is referred to as the water table. Runoff that occurs in volumes too great for a watercourse to carry away may result in flooding. Often such types of flooding will occur naturally at predictable intervals (known as return periods), but can be brought on by local human interference (such as river engineering works). Some types of flooding can be used for our

benefit, employing floodplains for agricultural purposes to source nutrients for crops. When flooding takes place beyond our control though, the results can be catastrophic.

Risk from Reservoir Flooding

According to the Environment Agency (EA), reservoir flooding risks are very small. But, if you live in the proximity of a reservoir, it is still a good idea to understand the chances of a flood occurring (no matter how unlikely this might be) and familiarise yourself with the action you might need to take.

The safety record of reservoirs in the UK is particularly good and, since 1925, no incidents resulting in the loss of life have taken place. Reservoir flooding is unlikely to take place because they are now more carefully maintained than ever before. Under the Reservoirs Act 1975, the EA is responsible for making sure that all large reservoirs in England and Wales are inspected and supervised by reservoir panel engineers. The EA assures us that inspections and safety works are undertaken regularly.

Though the EA is responsible for ensuring that reservoirs are properly maintained and serviced, in the event of an emergency your local authority will be responsible for co-ordinating and implementing response plans. Local authorities will develop such plans in partnership with the Local Resilience Forum (LRF), which is comprised of representatives from your local emergency services, and a local Community Risk Register will be published for residents to read. More information about LRFs is available from the [Directgov](#) website.

Because the responsibility for creating reservoir flooding emergency plans has only recently been assigned to the local authority, it is possible that a specific plan may not yet have been compiled in your area. Though particular plans may not yet be in place, general emergency response plans should already be available which will demonstrate how to respond in any dangerous situation.

To find out if you live in an area that might be affected by a reservoir flood you can visit the reservoir flood map on the [EA](#) website. The information on the EA website is limited only to large reservoirs (those holding over 25,000 cubic metres of water), so smaller reservoirs and those commissioned after reservoir mapping began in 2009 will not be displayed. The maps displayed will also not demonstrate the speed or depth of any potential flood water and this information will not be made available to the general public.

Reservoir flood maps demonstrate the largest possible area that could be affected if a reservoir were to fail. The EA states that they used “consistent national data” to construct “realistic worse case scenario[s]” to help people and local authorities formulate emergency

plans, should the water contained in a large reservoir be released. They go on to say that these maps are for guidance only and not predictions of future flooding. To use the map, you can enter your postcode in the search box, or click and zoom straight to the required location. Areas with green highlighting show potential reservoir flood risk spots, and by clicking within the green area you will be able to find more information on the reservoir in question.

Flood Risk and Property Value

A property that is at risk from flooding is more likely to suffer a reduction in value than a property that isn't at risk. This reduction could be anything from a negligible amount to a massive one, but this will depend largely on a broad range of factors. Your property's proximity to potential flood plains and the defences in place around said plains will be prime concerns, as will whether or not your property has any additional defences in place. The type of construction used to build your home may also be a factor, as will a number of other circumstances (such as previous history of flooding).

Most impact on value can be seen in the degree of risk your property is at, focusing on the chances of a flood taking place (or reoccurring) as well as the severity of previous flooding. Severity can be measured in terms of depth, flow rate, timescale and the existing potential for damage to be caused. How much damage a flood might cause will take into account any flood resistance/resilience measures in place, or any vulnerabilities that might be present in the absence of such measures.

The impact on value is likely to be mitigated by the implementation of further flood defences, either to the geographical location or to the property itself. Flood resilience measures may also include taking steps in the decoration and furnishing of your home that could inherently increase the value of a property by themselves. This might mean replacing carpets with flooring that will better withstand potential water damage or installing kitchen units that do the same, both steps can benefit from being more appealing to a potential buyer if care is taken during the selection process.

There are a number of situations where a property's potential reduction in value can be offset by the amenity value of its location. Properties directly on water fronts or within walking distance of a beach may be at greater flood risk, but will still be attractive to buyers for the convenience associated with the position. In the case of hospitality business premises being situated on a flood plain may cause disruption in the event of flooding, but river/sea views will usually yield more custom.

The effect of flooding on the continued use of premises, the health and safety concerns of the occupants and the damage/disruption that follows will be one way a value may be adversely affected. This could extend to include situations where flood impact on business extends beyond the initial damage that might be caused (as with stock loss or service

disruption). The other way value may be affected is where comprehensive insurance cover cannot be gained and so prevents potential buyers from securing a mortgage. In the UK, flooding insurance is usually required before a lender will agree to loan you the money to buy a home.

Though some insurers are reluctant to provide flood house insurance, some specialist providers are committed to offering flood risk insurance to all. With homeprotect you can obtain a competitive quote online for house flood insurance, even if you live in an area at moderate to high risk of flooding.

Reporting Flooding

There are a number of different types of flooding that you might encounter in day-to-day life and, generally speaking, the quicker a flood problem is reported – the quicker it can be fixed. Who is responsible for addressing or rectifying a flood problem depends largely on what type of flooding it is and/or where it has occurred. This is a brief guide designed to help you identify the correct procedure for reporting a flood as and when you find one.



Roads and Drains

In the case of flooding on public roads, where gullies, gratings or drains are blocked you will need to report the problem to the local authority responsible for maintaining roads in the affected area. The [Directgov website](#) has a handy online service to help you identify the appropriate authority in England (with further listings for the rest of the UK available from the same page).

In the case of overflowing public drains and sewers, you should contact the local council, who have copies of local sewer maps at their disposal. In most cases, the council will be able to contact the utility provider that is responsible for undertaking any maintenance and repairs, though you may be able to find and approach the company directly through [Water UK](#). For private drains and sewers, the responsibility is shared by all of the properties that drain into it. Your local council may be able to help you identify which sewers are privately owned, and if you are partially or solely responsible for maintaining drains or sewers you should contact your insurance provider to find out if you are adequately covered against flooding.

Burst Water Mains and Internal Plumbing

If there is flooding caused by a burst water main, your local water supplier is responsible for carrying out repairs. To find the details of your water company, you can use the link to Water UK (above). The water company is responsible for the supply of water and pipes up to (and including) the stopcock at your property's boundary.

Should you encounter flooding originating from the plumbing within your own home, you or your landlord (the property owner) are responsible for contacting a plumber and getting it fixed. Should flooding originating in your own property cause damage to someone else's, you may be liable for compensation claims made against you. The internal pipework and water service pipe (which begins at the stopcock on the boundary of your property) are the responsibility of the property owner.

Flooding From a Main River or From Watercourses

You should contact the Environment Agency to report flooding from a main river. The EA also offers a 24hr 'Floodline' to provide round the clock advice and information about flooding in the UK.

If you are a riparian owner (where your property adjoins a river or other watercourse) you are responsible for keeping the watercourse free from obstruction. You are also likely to be responsible for any section of banks and flood defences that are situated within your property and, if these should fail and cause damage to another's property, you might be liable for any improper maintenance that could contribute to a possible flood. You must make sure you have the required [flood house insurance](#).

The Essential 8 Step Guide to Flood Preparation

Hearing a flood siren can send you into a panic (even when it's only a drill). But when it's not a test, it's crucial that you stay calm. The old idiom expressing the merits of the "Five Ps" springs to mind: "perfect preparation prevents poor performance". Advice issued by the government outlines eight steps to take, to properly plan ahead if you think you are at risk from an oncoming flood.

The first step is to check to see if you are at risk. This information is available from the EA website, where you can enter your post code for a rough idea of how at risk you are. Another option is to call Floodline on 0845 988 1188.

The second step proposed is for you to sign up to the EA's Flood Warnings Direct service. Information on how to subscribe to this is available on the EA's website as well as on Floodline. Other good sources for flood warnings and local updates can be obtained through local media, as well as through local sirens and loud hailers which warn when a flood is imminent.

The third step to take, as advised by the government, is to check your home insurance cover. You need to make sure your policy provides adequate protection for your property and your possessions, but you also need to make sure you take adequate precautions to protect them yourself as well. With [homeprotect](#) you can obtain an online quote no matter how at risk of flooding your property might be. [Flood risk insurance](#) is a must for homes already known to be at risk, not an optional extra.

The fourth step is to familiarise yourself with shut-down procedures for gas electricity and water. Ask your supplier if you need advice, making a note of which taps or switches you need to turn off.

The fifth step involves the preparation of an emergency kit, which should contain all the essential items that you may need in the event of flooding. The kit should contain: copies of your home insurance documents; a reliable torch (preferably one you can mount on your head to leave your hands free for moving belongings) with plenty of spare batteries; a radio that does not depend on the mains electricity; warm waterproof clothing and blankets; a first aid kit including any prescribed medications required; plenty of bottled water and food that will not expire (such as tins or dried); any items needed to look after your young children.

The sixth step entails keeping in touch. It is advisable to have a contact outside the flood area that you and the rest of your family can all check in with.

The seventh step directs you to move your valuable items to safety before the flood hits. Electrical items and vulnerable furniture should be moved to higher floors where possible. Valuable and irreplaceable items should be stored in a safe place. Pets and cars are best left in the care of someone outside of the flood risk area.

The eighth step is to obtain and fit specialist flood protection products. These products are designed to stop or slow the rate at which water enters your property; they can help to reduce damage and aid in ultimate clean-up. Floodboards can be fixed to frames of doors and windows to keep out water (and are reusable), while airbrick covers can prevent water from entering through your walls. Sandbags can afford useful protection.

No flood protection can be guaranteed to be 100% effective, so do not depend on your protection alone. In addition to this, there is a point when flood waters kept outside your home can cause more damage than if you were to let it in. Flood heights in excess of one metre can put pressure on the exterior structure of your house, which can be more costly to repair in the long run. If water is likely to rise above one metre, you should seek advice from your local Building Control Officer.

Home Modifications to Protect Against Floods

Altering your home to protect against flooding can help to minimise the costs and inconvenience of future flood damage. If you have been through a flood, you will already be familiar with what a harrowing experience it can be and will no doubt be interested in lessening any potential future stress. Though not the best of circumstances, an ideal time to implement flood modifications is while repairing existing flood damage. The best time to install them is obviously before you have encountered any flooding at all, unfortunately though, this method is not often adopted until after the reality of flooding has taken its toll.

When flooding occurs, the first thing you should do is phone your insurer to make a claim on your home flood insurance. You should always ask them if they will approve flood resistance and resilience measures to be integrated into the repairs process. Often such measures will cost no more than a standard repair, and have the potential to save both you and your insurer money on future claims. To this extent, an insurer is likely to approve such modifications. More costly works, however, may not be covered by your flooding insurance. They may still be part covered, so it is still worth asking, even if you might have to make up the difference yourself.

An insurer generally sees flood resilience or resistance measures in terms of potential gain versus present loss. This is a responsible way to weigh the need for yourself. If a particular measure might save you thousands of pounds for an initial outlay of a couple of hundred, then logically it would be worth the investment. If the measure would potentially save you no more money than it would cost to install, then it is clearly not a sensible way to spend your cash. Some measures may cost dramatically more than the components you have lost, but they are likely to come with other inherent benefits as well.

Alterations beyond installing flood barriers at entry points can include anything from re-plastering walls with lime plaster (as opposed to standard gypsum types) for more water resistant walls, to relocating heating or ventilation systems to upper floors and away from the probable maximum flood level. Though these may have no other benefit than reducing flood damage, other measures may improve your lifestyle. Modernising kitchens by replacing chipboard units with stainless steel, plastics or solid wood (though solid wood is still vulnerable to water damage it is to a lesser extent than fibreboard) is a good idea, as is laying floors with water-resistant flooring.

Opting to have a tiled floor over a carpeted one and/or improving your kitchen are good choices because such measures are likely to have a positive impact on the value of your home. If you prefer to walk on material than ceramic tiles, you still have the option of laying rugs. Rugs are good, because you can remove them and store them away out of the floodwater's reach (something that is very difficult to do with fitted carpet). Replacing wooden doors and window frames with UPVC materials will allow higher water resistance and easier to clean surfaces.

Making and Implementing a Flood Plan



Preparing a flood plan is one of the first steps you should take if you live in an area at risk from flooding. Other steps you should take immediately include checking that your [flooding insurance](#) covers you against damage caused to your property and its contents, as well as preparing an emergency flood kit. Adequate planning allows you to act quickly and concisely in a crisis, so with a contingency plan in place you will be able to implement the most effective strategy without becoming confused or distracted with panic.

There are two types of flood plan, one for personal domestic/business purposes, and another for community use. A community flood plan is necessary for more active members of the local community, such as leaders of youth or social groups, or those involved with schools, hospitals or residential care homes. The amount of planning you have to do will relate to the size of the property you are planning for, as well as the purpose of the property, and the number of people that comprise your household or staff. There are a few steps that are common to every flood plan (including but not limited to the three mentioned above) and these are the focus of this article.

To begin composing your plan, you need to make a note of all of your important contact numbers. These should include things like utilities and insurance providers, local councils and radio stations, and any other sources of travel and weather news updates. Another important contact is the Environment Agency's Floodline, on 08545 988 1188, where you can sign up to receive flood warning information for your area.

The next thing you need to do is familiarise yourself with the key locations in your home or place of business. These are for your utility cut-off points, for which you should note not only the location, but also the method necessary to perform a manual disconnection. If you do not know this information, then you should discover it and make a note of the cut-off procedure. Applying stickers to the relevant levers or switches will help remind you in an emergency situation, and your notes will help offer direction should anyone other than yourself be required to carry it out.

The third thing you should do is make a note of any friends or neighbours who could be called upon to provide emergency assistance if needed, and (conversely) also to note any

vulnerable neighbours who may require your help due to age or infirmity. In both cases take down a contact number for them so that you, or anyone using the flood plan in your place, can get in touch if need be.

For further information on creating a community or personal flood plan you might like to visit the [Environment Agency](#) website, where you can download a flood plan to match your needs. When trying to acquire adequate home insurance to protect you from a deluge, if you live in an area that is known to be at risk then you are likely to have trouble finding the [flooding home insurance](#) cover you need at the cost you want. With homeprotect you can obtain a competitive quote online, even if your property is at moderate to high risk of flooding, to make certain that you have the house insurance required to tackle the more destructive forces of nature.

How to Make a Flood Survival Kit

If you live in a high risk flood area, you should take a number of essential steps to prepare for flooding. Firstly: you should take out the appropriate [flood insurance](#) cover, making sure you are protected in the event that the worst comes to pass. Secondly: you should put together a household flood plan which outlines the course of action you would need to take before, during and after a flood. Thirdly: you need to put together a flood survival kit, which you will be able to rely upon should you find yourself trapped by flood or in readiness for evacuation.



A flood survival kit should contain all the items you need to get through a flood safely if you are unable to get out through the lower floors of your home. For this reason it is advisable to store (the majority of) your kit on the upper floors where possible, in a convenient and easy to access spot. Because it is not always possible to predict how submerged your home might become, it is useful to store part or all of your kit in water-tight containers and/or plastic boxes with lockable lids. Important documents, such as policies and certificates, need to be sealed in waterproof containers and should preferably have duplicates kept in a secure off-site location.

Warm waterproof clothing is an essential part of your kit, as it is possible that you may need to be evacuated if the flood water climbs too high and (in worse case scenarios) you may even need to spend time on top of your roof awaiting rescue. Vacuum packing warm blankets is an ideal way to store them, keeping them safe from the wet and at a more manageable size. Waterproof rubber gloves are an important kit-item, as is a first-aid pack with waterproof plasters and dressings. Because flood water often contains contaminants such as sewage, contact with skin should be avoided and open wounds should be especially protected from exposure. In addition to this, scratches and injuries are more likely to occur if you are forced to walk through flood water, owing to the increased volume of hazards that might be hidden from sight. You should not attempt to walk or swim through flood water unless you are left with absolutely no other choice, as it is extremely dangerous.

A supply of bottled drinking water should be kept as a staple part of your kit. One of the first things that may be affected by extensive flooding is your water supply, particularly as you are advised to turn it off (along with your gas and electricity) before flood water enters your

home. The last thing you want is to be in a situation where there is water everywhere, but not a drop to drink. As stated before; flood water is unsafe to get on your skin, so it is certainly not suitable to put in your mouth. You should also keep a stock of non-perishable food items, such as tinned food, as well as the means to cook it (on a portable stove perhaps) if required. At least as important as a supply of tinned food is the means to open it; meaning you need to have a tin-opener on hand or tins with ring-pull/key opening lids.

You should keep a minimum of one torch, but preferably one for everyone in your household, and a good supply of batteries put aside. A radio is also handy to have, again with batteries or wind-up power, to allow you to listen for flood updates rather than to keep you entertained. Your mobile phone is always handy to have in this situation, as is a list of useful contact numbers which should be replicated and kept with your important documents. If you have pets, you should keep portable pet carriers and pet food within reach and account for your pets' water requirements as well as your own. If you require medication then it is vital that you keep a supply in your kit. You should take the majority of your kit with you if you need to be evacuated, so try to ensure that it is kept in a manageable size/quantity for an expedient exit.

What to Do When It Floods...

When you hear a flood warning, the first thing you should do is keep calm. Panic may be your natural response, but the urge to do so should be resisted. There are three levels of threat that you might be facing (from least to most threatening): 'Flood Alert', 'Flood Warning' and 'Severe Flood Warning'.

“Flood Alert” tells you that flooding is possible, and advises you to make sure the appropriate measures are being taken. A flood alert will be issued between two days and two hours before it floods. Before this time you should already have a flood plan in place, you should put together an emergency flood kit filled with essentials, and you should monitor local water levels and weather forecasts for further developments.



“Flood Warning” tells you that flooding is expected, and that immediate action should be taken. It will be issued between one day and half an hour before the flood hits. At this stage you should move vulnerable family members, pets and valuables to a safe place, and begin shutting off your gas/electricity/water supplies if possible. At this point you should also set up any flood protection equipment that you might have, in order to best secure your home.

“Severe Flood Warning” means that the flood risk has escalated to a severe level of threat, and that it now constitutes a danger to life. It is used at the time when a flood has become significantly dangerous. You should stay in a safe place with an established means of escape in readiness for evacuation. You are advised to comply with the emergency services, and to call 999 in you perceive that danger is immediate.

Warning no longer in force is the “all clear” in as much as no further flooding is expected in your area. It is used when the river/sea conditions are beginning to return to normal, but does not mean that flood water will disappear over night. It may take several days for flood waters to disperse or drain away, so you should show caution before you decide to leave or return to your home. If you have suffered flood damage, you should phone your insurer as soon as possible.

Safety in flood water is paramount, and it is strongly advised that you avoid walking, swimming or driving through it. As little as six inches of moving water can sweep you off of your feet, while two feet will float cars. Debris can be dangerous, as can unperceived obstacles below the surface. Because flood water will almost certainly contain contaminants such as sewage, swallowing or inhaling it, or exposing open wounds to it, can be extremely hazardous to your health.

If you are among the estimated five million people in England or Wales whose home is at risk of flooding then it might be in your interest to have a look at the Environment Agency's website, and you will certainly want to check that you are covered by adequate [flood house insurance](#).

Keeping Children Safe During a Flood

Children are at particular risk during a flood, especially from exposure to flood water. Floodwater can contain any number of unknown waterborne contaminants, including harmful chemicals and disease spreading sewage. It is bad for everyone else as well and contact should be avoided no matter how old you are, but (for obvious reasons) children can be more vulnerable than most. This guide describes how you can keep your children protected both during and after a flood.

Drinking Water During A Flood

If and when your drinking water supply is disrupted or contaminated during flooding, it is of the utmost importance that you take suitable precautions to provide for infants fed with formula. If your community is affected by floodwater, you are likely to be provided with water bowzers (large tankers). These tankers hold large volumes of uncontaminated water, but you are still required to boil it before drinking it, and the case remains the same when using bowser water to make up formula milk. If you are without clean mains water at any time, there are a number of precautions you should take (depending on your circumstances).

With bowser or bottled water, you should boil it and allow it to cool for no longer than thirty minutes in a clean and covered container. You should then follow the instructions provided by the manufacturer to make up the feed. You may also obtain pre-prepared formula milk for use as an alternative to powdered varieties prepared with bottled or bowser water. If you are deprived of the facilities to boil water and have no access to pre-prepared formula, you may be able to use bottled spring water to prepare the feeds without boiling (but you must use the formula as soon as it is prepared).

Bottled water supplied to households by water companies during flooding should be suitable for use in the same way as shop-bought spring water. You are advised to seek medical assistance immediately if your baby begins to exhibit symptoms such as sickness and diarrhoea. If you have been advised that your water supply is unfit for consumption, then you should assume that it is also unsafe to use it for bathing infants. Again bowser water or

bottled water should afford safe alternatives, or you might consider using baby wipes for hand cleansing and washing your children.

When buying your own bottled water, you should bear in mind that some natural mineral waters will have high sodium content. Check to make sure that sodium levels are less than 200 milligrams per litre, if they are not then you should consider buying a different water. It is important to keep infants and adults well hydrated at all times.

After a Flood

When returning to your home after a flood, it is important that you protect yourself and your children from the dangers of flood water. Keep children away from areas that flood water has touched until after a full clean up has been carried out. Be aware of hazards such as damaged tiles or floorboards and newly exposed nails, keeping your children well away from them until damage has been repaired. All clothing, fabric and toys that have come into contact with flood water should be cleaned thoroughly or disinfected where appropriate. Grass and paving should also be cleaned down and allowed to return to its normal condition before children are allowed to play on it, and any enclosed areas such as garages or cellars should be allowed to ventilate well before children are given access to them. Childrens' hands should always be washed properly before meals and frequently in between, but after flooding, you need to be especially vigilant about their personal hygiene (as well as your own before feeding and handling your children).

How Long Does It Take To Reinstate Property After A Flood?

Reinstating a property after a flood can take anywhere between a few weeks to many months. There are a number of reasons for this variance, and a number of factors will contribute to the time it might take.

How widespread the flood was, how severe the damage caused was and how many properties were affected is the first variable. A flood that affects a larger area will take longer to work through than a small localised flood. If the flooding was on a similar scale to the 2007 floods, then hundreds of thousands of properties will require the attention of the insurance companies. Though insurers are likely to take on additional staff/loss adjusters/contractors/equipment to handle a disaster on this scale, it is still likely that your case will be placed in a queue.

Processing the claim may be a complicated process, depending on how much damage was caused. Loss adjusters will need to arrange a time when they can come to your home and review the extent of any damage; if they have a number of other properties to see, then this may take some time to complete. Other things that will need to be arranged by the loss adjuster will include the provision of temporary accommodation; formulation of a schedule of repair in co-operation with contractors; safe disposal of contaminated contents such as furniture; drying property and water pumping; reinstating contents and utility installations as well as redecoration/refitting.

Cleaning and drying operations can take many weeks or months depending largely on the availability of services and how greatly your property has been affected, as well as the magnitude/duration of the flooding event and what your home is made of. Owing to the number of cavities/voids that are present in most types of building, it will take time to find and expose these areas so that they can be dried successfully. Because this type of work must be carried out by specialist contractors, who are able to certify when a property has been dried to satisfactory standards, it will depend on their work load as to when their services can be secured. Timber framed buildings may require particular attention, and wood may need to be treated against problems that could occur as a result of water immersion.

Reinstatement works can in themselves take some time. The process of choosing replacement furniture, decoration and fitted units can take time to complete (let alone the time it takes to get them delivered/fitted). You are likely to have spent years making

decisions of this nature, and to have to do it all over again and all at once, is likely to be overwhelming.

Getting flooding insurance again can be a problem if you have suffered through a flood already. People living in a flood risk area should always make getting [flood house insurance](#) a priority, but this might be easier said than done. For a competitive online quote for flood risk insurance you should look to homeprotect, even if you are at a moderate or high risk of flooding. Other home insurance providers might turn you away, but homeprotect specialises in delivering house flood insurance to those who need it most.

Post-Flood Problems and How to Tackle Them Safely

The first thing you need to do post-flood is phone your insurer. Depending on the kind of [house flood insurance](#) cover you have, you may or may not be expected to carry out certain cleaning jobs yourself. When carrying out cleaning yourself, you will need to follow the advice offered by the [Health Protection Agency](#) (HPA).

Firstly, you need to acquire the appropriate protective clothing for the task. This means rubber boots, an apron and waterproof rubber gloves. A face mask is also a good idea, to protect you from inhaling any noxious or harmful substances that may become vaporised during hosing or pressure washing. By the same token, safety goggles are also a good idea, and waterproof plasters and dressings should be applied to any open wounds. If you get splash-back in cuts it can lead to infection, as flood water is never safe even to touch. It can contain any number of waterborne contaminants, including sewage and other sinister or harmful pollutants, so you should avoid exposing yourself to it wherever possible.

Do not handle any electrical appliances while you are standing in water, until you are certain that they are either disconnected from the mains or the mains supply is shut off completely. You should wait until both your appliances and supply have been checked by a certified electrician to avoid any risk of electrocution, particularly if the appliances have come into contact with water. Ideally, you should take all necessary steps to remove electricals from the path of an oncoming flood; relocating them upstairs when possible. This kind of responsible approach to flood preparation is favoured by insurance companies, and will go a long way toward facilitating a swifter pay-out on your claim.

You also need to have gas appliances such as central heating, ovens and fireplaces checked by a [Gas Safe Registered](#) engineer. Flues over, and ventilation for, gas fireplaces must not be blocked, as carbon monoxide can quickly build up to lethal levels. Heating systems are vital, as they can be an integral part of the drying process for saturated areas. Children, vulnerable adults and pets should be kept away from damaged areas until all potential hazards have been rectified.

Cleaning should be done with usual household products in most cases, including clean water, detergent and normal disinfectant. All worktops, surfaces and equipment affected by flooding should be cleaned thoroughly before you use them to prepare food. You should not use bleach (or similarly strong disinfectant) in any area where you would not usually use it,

use bleach (or similarly strong disinfectant) in any area where you would not usually use it, as it can cause further damage or discolouration. To clean walls, furniture and floors, you will need to use hot soapy water and the relevant cleaning detergent. In some cases, such as soft furnishings, professional cleaning services may be required. Your insurer will be able to advise you in areas where you need professional help, and you should keep receipts for any work undertaken. When machine washing flood soiled clothes, do so separately from unsoiled items, using a 60° wash (or higher)

Because rats and other pests may have been driven from their homes by flood water as well, there are likely to be an increased number out and about. Place all rubbish (especially food waste) in hard topped bins, or at least in plastic bags placed away from your home. Rats are more scared of you than you are of them, but this only means that they are more likely to bite you than you are them. With this mind, do not approach one if you see one, seek medical attention if you do get bitten. Avoid touching a dead rat, but dispose of it cleanly in a plastic bag (rubber gloves and a shovel are advised in this case).

If you live in an area with an increased chance of incurring flood damage, then home insurance can be hard to come by. With homeprotect you can get an online quote for [home flooding insurance](#) at a competitive rate, despite your home being at a risk of flooding.

Post-Flood Insurance Claims



When a flood has wrecked your home, and you have to undertake the unenviable task of picking up the pieces, you might find yourself wondering where to start. The first thing you might have to do is make sure that you are safe. If you have been evacuated from your property, you must make certain that it is safe to return before you attempt to re-enter your home. You should check with the Environment Agency to see that the flood warnings are no longer in force in your area, then when you are assured that there is no longer a

risk of further flooding, you should still proceed with extreme caution. Floods are likely to have created dangers that may be obscured by even the shallowest of surface waters, such as raised manhole covers and sharp objects. Pollutants may also be hazardous to your health, so try to protect your skin from direct exposure to any remaining water.

Before going into your home, check with the local authorities or a specialist that it is safe to do so; do not go in until you have done that. The structure may be unsafe and you could easily get injured. When you actually come to re-enter your home, you should check that the building is still structurally sound before you step inside. You should call your insurer as soon as possible, and they will probably arrange for a loss adjuster to attend your address as soon as possible. The adjuster will confirm any repairs and replacements needed that are covered by your policy, but you may have to wait for their visit if large areas have been affected by the flooding.

There are a number of questions that you should ask when contacting your insurer. Firstly you should attempt to discover how long it will be before a loss adjuster can visit, as you may have to hold-off on some work until it has been given the go ahead. Emergency repairs and water-pumping to prevent further damage can usually be undertaken without an adjuster's approval, but you should always check first and, if given the go ahead, obtain receipts for any work carried out.

You should also ask if you are required to clean your property, or if your insurer is willing to provide a company to clean up on your behalf. If repairs are necessary, you should also ask if you are able to implement modifications that will help reduce any future damage should flooding occur again. Insurers may be willing to allow this, as it could reduce the expense of a potential future claim. Always keep your own record of any flood damage incurred, including lists and photographs or video footage of all damaged property and belongings. Mark walls with a permanent marker to denote the maximum heights that flood water has reached, and repeat in every room affected.

If your insurance policy covers loss of perishable items, you should list any food that has to be thrown away because it has been tainted by flood water or spoiled by the loss of power to fridges or freezers. Because ruined food can itself be a health hazard you are usually allowed to dispose of it without permission from your insurer but you should always check first; everything else should be kept until you have been told that you can dispose of it. An insurer might be entitled to offer only to clean and repair an item rather than replace it, depending on your level of cover, so throwing an item away before it has been inspected might impede your claim.

It is imperative that you are clear about your cover, so communication is key to making a claim from your insurer. Keep a record of all telephone calls with your insurer, making a note of the time and date, recording who you spoke to and what was agreed. Keep copies of all correspondence by letter, email or fax, and hang on to every receipt you receive to avoid discrepancies or disagreements down the line. If you are without [flooding insurance](#) when the flood hits, there are relatively few options open to you. You may be able to find information on hardship grants or charities through your local council, but it is better to have adequate [home insurance](#) to fall back on.

Post-Flood Clean-Up

Cleaning up after a flood can be almost as harrowing and hazardous an ordeal as getting through the actual event itself. Many dangers may lurk beneath murky surface waters, and flood damages may not always be as cut and dry as they first appear.

Flood waters may flush out an inordinate amount of unpredictable obstacles such as dislodged manhole covers or other sharp objects that could trip or otherwise harm you. Flood water will often also contain a wide variety of waterborne pollutants that can be detrimental to your health, so it is unwise to submerge bare flesh in it (particularly if you already have any open wounds or sores). The following paragraphs are a very rough guide and not intended to be advice. For that you should always contact a specialist.



When attempting to tackle a cleanup, the first thing you need to do is ensure you are wearing adequate protective clothing. Waterproof gloves and outerwear is absolutely essential, as are wellington boots or waders, and a face mask is also a good idea. Thick soled wellies will help to protect your feet from sharp objects obscured from view beneath water.

Once you are suitably dressed, if your home's electricity supply is not already switched off at the mains then you need to get a qualified person to do this for you. You must not touch any electrical sources while your feet are submerged in water!

A pump and generator can be used to siphon excess water out of your property, but you must make sure the generator is positioned outside of your property in the open air. Petrol powered generators produce carbon monoxide fumes that can cause asphyxiation in confined spaces, so proper ventilation is essential.

Pumping should only be carried out once the water levels at the property's exterior have receded to below internal levels. This is because while levels inside and out are the same, an equal amount of pressure is exerted on the external walls. When the water inside is

removed, more force pushes on the outer walls than the inner and the risk of structural damage is increased. The same logic can be applied when shovelling mud away from walls, where it should be removed from both sides in quick succession where possible.

Cleaning and disinfection can often be carried out using everyday household cleaning agents. To rinse off surfaces, you can use an ordinary garden hose. Avoid using high-pressure settings on your hose, as any contaminants could be vaporised into the air and spread throughout your home.

Once your gas or oil central heating system has been thoroughly checked by an approved professional, you should turn it on. Keep your thermostat set to between twenty and twenty-two degrees centigrade to promote steady and even drying. If you are trying to air-dry your property naturally, you should keep all doors and windows open as wide as possible for as long as possible - whilst of course, never leaving the property unattended. When drying using dehumidifiers, you should aim to keep external doors and windows shut.

Local councils will often provide skips or additional rubbish collections to help you manage your extra waste. You should never throw non-perishable items away until you have received clearance from your insurance provider because doing so can adversely affect your [flood insurance](#) claim.

Health Protection Following Flooding

The primary health risk a flood might constitute is a danger of death by drowning. Other immediate dangers include an elevated risk of serious injury, which is likely to occur if you are unfortunate enough to fall into fast flowing water or can be caused by unseen obstacles when walking through flooding water. There are also a number of dangers that are less obvious and may come into effect after the flooding has begun to dissipate.

When using generators to power drying equipment, carbon monoxide fumes pose an immediate danger to your health and well-being and precautions should always be taken to keep a property well ventilated. Also the mental anguish and stress, caused by flood survival and the following clean-up, should not be under-estimated. Sleeplessness and anxiety are common complaints during the cleaning process, as is increased fatigue, so you should try not to overdo things and remember that these are completely normal responses to your circumstances. You should call your home insurance provider as soon as possible, to see how much help you will be able to get through your home flood insurance, as this may help to ease some of the strain.

Infection problems arising from floods are less common in the UK than they might be elsewhere; as harmful bugs tend to become diluted until the risk they pose is negligible. It is still wise to take precautions and avoid tempting fate wherever possible. Try to avoid exposing yourself to direct contact with flood waters. Remember to wear waterproofs, both gloves and boots, if you have to go into the water and be wary of concealed obstacles/sub-surface hazards.

Wash your hands frequently. Not just during flooding, as this is good personal hygiene advice for all situations, but you should be especially attentive if you might be coming into contact with flood waters. You should always wash your hands before you eat and ensure that your children are doing the same. Use soap and clean warm water or cold water if heating facilities are not operational (or sanitising gel/wet wipes if water is off). Keeping cuts, sores or skin conditions clean is also of the utmost importance so should be kept out of flood water and covered with waterproof plasters. Be aware that flooding events will have a massive impact on local services, so you should check to establish whether or not any medical appointments you have are affected.

If you feel unwell during or after a flood event, you should not automatically assume that it is the result of an infection. Any concern over severe symptoms should lead you to seek medical help. If you accidentally swallow floodwater you should contact your doctor as soon as possible (particularly if you start to exhibit symptoms such as fever, diarrhoea or abdominal pain over the following 10 days). General advice with regard to food is that you should avoid eating anything that has been immersed or touched by floodwater or sewage. Vegetables grown on an allotment that has been immersed by floodwater should not be eaten unless they have been cooked first. If fridges/freezers have lost power then you should discard any spoilt food.

Information for Owners of a Riverside Property

Owners of a home or building which sits on land adjoining a watercourse have a number of rights and responsibilities. The term 'watercourse' refers to any natural or artificial channel through which water flows, including (but not limited to) rivers, brooks, becks and streams. Owners of land which include such watercourses are known as 'riparian owners'. If you are a riparian owner you are responsible for maintaining river beds and banks, allowing water to flow unobstructed, as well as controlling any foreign plant life that may be excessively invasive. A riparian owner's rights are well established, but these can be affected by other law and certain activities or works may require permissions from designated governing bodies.

Riparian owners have the right to protect their property from flooding and their land from erosion, but before any works are begun (in accordance with the Water Resources Act 1991) you are required to notify the Environment Agency (EA) so that they can agree your plans. It is generally presumed that you own the watercourse up to its centre, unless it is known to be under the ownership of someone else. Water should flow onto your land in its natural quality and quantity, and you will have the right to fish using "legal methods" with a valid rod-license from the EA. Should you wish to remove or abstract water from a surface source (from a river, stream or canal) and you intend to take more than 4,400 gallons a day, you will likely require an abstraction license. Your rights will also be affected by your duty to other riverside land owners, the wider community and the environment.

Responsibilities of riparian owners extend beyond their own section of a watercourse, in that other owners are entitled to the same right of receiving water in natural quantity and quality. This means that you must not obstruct or divert the flow, nor should you cause it to become polluted. You must clear natural and man-made debris, even if it did not originate from your property, including litter and animal carcasses. Maintenance of banks and beds involves tending to plants and trees on banks, as well as removal of harmful species growing on beds (such as Japanese knotweed). Embankments and flood defences are vital for your protection and the protection of others so must be maintained as well. For a more detailed run-down of your rights and responsibilities you may wish to read the [Living on the Edge](#) booklet (provided by the EA) to make sure you don't contravene your responsibilities and expose yourself to legal action.

Because your property adjoins a watercourse, as a riparian owner you are likely to be at more risk from flooding than other homeowners. If you are at risk of incurring flood damage, insurance may be hard to come by. With homeprotect you can get a [home flood insurance](#) quote online at a competitive price, even if you are at moderate to high risk of encountering a flood. We believe that [flood insurance](#) should be available at a fair price to the people who need it most; as when you live next to a potential flood risk, insurance should always be your top priority.

Catastrophic Flooding Emergencies

Flooding can be categorised in a number of different ways, in terms of both warnings/risk in a given area and for the ultimate impact an event can have on a grander scale. There are four separate levels of flood warning (being “Severe Flood Warning”, “Flood Warning”, “Flood Alert” and “Warning No Longer in Force”) which operate on a regional basis throughout England and Wales. There are also four levels used when forecasting the risk of flood over a three day period, ranging from “Very Low” to “High” risk and delivered by county on the Environment Agency website. But when it comes to emergency situations (be they flooding or other) the government defines scale in three categories; “Significant”, “Serious” and “Catastrophic”.

Local emergencies are events that can be handled on a routine basis by emergency services and local government. They include incidents such as road crashes, industrial accidents and localised flooding. With local flooding, evacuation might need to be undertaken on a smaller scale and no risk should be posed to the nation’s critical infrastructure. Central government will not usually need to be involved in any significant capacity, as local emergency response (such as the police, fire rescue or ambulance services) will usually be enough to handle the situation. Response will usually be led by the police, though on occasion (for more severe local emergencies) the Gold Commander may be required to co-ordinate efforts. The term “Gold Commander” refers to the strategic controller in the UK’s emergency response hierarchy, and is usually an official located in the corresponding organisation’s base of operations or HQ (Gold Command).

A “Significant” emergency might include events such as prison riots, terrorist attacks with limited consequences and severe weather. For a Significant flooding event, floods have to be widespread across an entire region. Some people might be displaced from their homes and the flooding could present a potential risk to the nation’s critical infrastructure. In Significant flood situations the Lead Government Department Minister runs the crisis response with advice from the Civil Contingencies Secretariat (CCS) when necessary. The Lead Government Department (LGD) is accountable to Parliament for delivering their responsibilities effectively, and facilitating co-ordination between local responders as required. The LGD will be appropriate to the type of emergency encountered and its location; for flooding in England and Wales the LGD would usually be DEFRA (the Department for Environment, Food and Rural Affairs).

When an event is defined as “Serious”, it has (or shows signs of having) a ‘wide and prolonged impact’ and requires a combined effort from multiple government departments and regional responders. Serious emergencies include major terrorist incidents, outbreaks of animal disease or flooding in more than one region. Such a scale of flooding would be sufficient to displace hundreds of people and there is (or impending risk of) disruptions to critical infrastructure. Response to a serious emergency will need to be co-ordinated by the LGD from the Cabinet Office Briefing Rooms (COBR) so that multiple government departments can be put to task at short notice. A crisis response might involve deployment of ‘wider government resources’ and the CCS will likely provide advice about impact/recovery management.

“Catastrophic” emergencies are events of major impact that may affect multiple regions. They require instant reaction from central government and include events similar to the 9/11 terrorist attacks, Chernobyl scale industrial accidents, or flooding similar to the recent occurrences in Japan and Australia. Such floods displace thousands of people causing serious damage to national infrastructure, or causing complete infrastructure failure in worse-case scenarios. The Prime Minister or nominated Secretary of State will lead the response to a Catastrophic emergency from the moment the magnitude of the disaster becomes clear. How the levels escalate depends on multiple factors, though it is likely that media coverage of any given event may serve to synthetically raise the level of response accordingly.

Flooding FAQs

Who is responsible for the safety of my mains water, and what should I do if it tastes funny?

If your water comes from a mains supply you should follow the advice issued by your water supplier during a flood. In most flooding situations, your mains water will remain safe. Your water company has a duty of care to all of its customers, so they are required to take all necessary steps to protect public health. Should a water treatment plant become flooded, then alternative water supplies will be provided. Alternative supplies might take the form of bottled water which will be distributed to homeowners from a nearby location, or be delivered on mass by bowser (water tanker). While you wait for these you will probably be advised to boil mains water before drinking, or temporarily cease using tap water for domestic purposes.

If you notice any change in your mains water quality, such as discolouration or tainted taste/smell, you should contact your supplier. While waiting for a reply, you should boil drinking water or obtain bottled water instead. In flooding, your provider should inform you if your supply is affected, though generally distribution will continue as usual.

What if my water comes from a private supply?

If your water comes from a spring or well, then you will need to check to see if flood water has affected it. If floodwater covers the source of your water or if your supply has become discoloured/tainted in taste/smell (or you have any other reason to believe it has been affected) you should contact your local council for advice. While you wait for a response, you should follow the advice for mains supplies (above).

What if I can't flush my toilet?

You should attempt to use the facilities of an unaffected neighbour/friend/family member, or seek relief in a public restroom. Sometimes portaloos might be provided in your local vicinity. You might want to consider investing in 'bag-in-bag' products for your flood kit, particularly if your only toilet facilities are on the ground floor, though these may be provided

to you in an emergency. Once used, human waste bags should be disposed of in a black bin-liner along with your usual household waste.

Can I use water for my contact lenses?

The short answer is no. Tap water is not suitable for cleaning or storing contact lenses and nor is bowser water, as both can lead to an unpleasant type of eye condition which (though rare) is reportedly quite serious.

What should I do first when tackling a flood clean-up?

The first thing you should do when you have been affected by a flood is call your flooding insurance provider. They will dispatch a loss adjuster to determine the extent of any damage and provide you with the advice and assistance you require. You should wait until your insurer tells you before disposing of anything damaged by the flood, and any work you have undertaken will need to be cleared first. If you have any emergency repairs carried out before the loss adjuster is able to visit you (in more severe events, this may take some time) you will need to keep all relevant receipts. If you live in an area that is at a high risk of flooding, you may have trouble finding a home insurance provider willing to provide you with the flood insurance cover you need. With homeprotect, you can get flood risk home insurance, regardless of how much risk your property might be at.

Flooding Resources

[Defra](#)

Defra is The Department of Environment, Food and Affairs. They aim to protect the environment for future generations and encourage green economy.

[Environment Agency](#)

The Environment Agency plays a pivotal role in delivering and implementing the environmental policies of the Welsh Assembly and central government in the UK.

[Flood Warnings](#)

Here is The Environment Agency's section on flooding. This section provides details of flooding as well as advice and helpful tips. This is also where you can find, and sign up for flood warnings.

[Flood Protection Association](#)

The Flood Protection association work together with manufactures and installers who help to provide flood protection equipment. They offer a variety of case studies and articles regarding flooding along with helpful resources.

[National Flood Forum](#)

The National Flood Forum houses a large community who aim to offer advice to people who have suffered from, and are 'at risk' of flooding.

[Scottish Flood Forum](#)

The Scottish Flood Forum is a community based forum funded by the Scottish government. They aim to provide help and support to those who have suffered from, and are 'at risk' of flooding.

[Know Your Flood Risk](#)

homeprotect are proud supporters of Know Your Flood Risk, the campaign to help raise awareness of the issue of flooding and encourage practical guidance and support to help protect homeowners and property professionals against the risks.

homecheckflood.co.uk

Find out more about flood risk by visiting homecheckflood.co.uk. In addition to statistics, case studies, useful links and information on types of flooding, the website offers information on the Homecheck Flood Report which allows people to view the potential flood risk associated with their current or prospective property.