

HOW TO REDUCE THE IMPACT OF FLOODING: 5 STEPS TO FLOOD RESILIENCE

1 HAVE A WARNING TRIGGER

Having a suitable warning trigger can provide some lead time prior to a flood event.

Familiarise yourself with your area's flooding patterns and past flood incidents. Search for local flood action groups and speak with neighbours to help identify local trigger points for when flooding is about to occur.

Sign up to the Environment Agency's flood warning service which measures river and sea levels across England.

Other triggers could include:

- Environment Agency Check for Flooding service
- River level monitoring websites
- The Environment Agencies 5-day flood forecast
- Met Office severe weather warnings
- River camera websites
- Social media



Try to use at least 2 warning triggers which allow enough time to move items of furniture and prepare for a flood.

2 FLOOD INSURANCE COVER

Your home and contents are likely to be the biggest investment you'll make in your lifetime. It's crucial to ensure your home has flood insurance cover to protect these assets.

If you live in a flood-risk area, resist the urge to skip flood cover from your insurance policy just because your area hasn't previously experienced a flood event. Many have taken this risk and suffered losses.

The average cost of an insurance claim for flood-damaged property is around £30,000, and in many cases, it can be much higher!

If your insurance premium or excess is high, consider checking out the **Flood Re** scheme, which caps policy premiums and excesses. This scheme is designed to make flood insurance cover more accessible to those in flood-risk areas.

For more details see www.floodre.co.uk



3 PROPERTY FLOOD RESILIENCE

Consider installing property flood resistance and resilience measures to your home. These measures not only help prevent water from entering your property but also minimise the impact, damage, and associated costs in case water enters, resulting in a much easier clean up and quicker recovery period.

'**Resistance**' measures, such as flood proof doors, barrier systems, air brick protection and non-return valves, aim to secure water entry points and prevent water getting in.

'**Resilience**' measures, such as tiled flooring, raised electricals and utilities, and plastic skirting boards and plinths, use water resilient materials to lessen the need for repair and replacement. A fully flood resilient property will only require cleaning, with recovery taking hours or days, instead of months.

Ideally, a property should incorporate both 'resistance' and 'resilience' measures to maximise protection. You should seek professional guidance before undertaking works to your property.



4 FLOOD PLANNING

A home flood plan is a document which you, a family member or a neighbour can refer to in an emergency when flooding is expected.

It is a 'grab 'n' go' document which contains a list of emergency contact numbers for agencies, family members and your insurance company details and policy number.

It can also note the locations of your utility meters and how to switch them off, as well as details of where and how to install any property flood resilience measures.

A flood plan can note the location of a pre-prepared flood kit, containing important items you may need in the few days following a flood event, such as warm clothes, water, medication, food, documents and phone chargers.

It can also contain a step-by-step action plan for useful steps you will need to take to prepare your home for flooding, such as moving items of furniture.

5 COMMUNITY RESILIENCE

Once you have taken steps to improve your own personal resilience to flooding, consider becoming involved in community flood resilience. Look for any local 'Flood Action Groups' or like minded people who wish to try and improve on flood resilience together. If there isn't a flood action group active in your area, consider starting one.

Community flood resilience may involve the formation of a 'Community Flood Plan', which includes identifying residents who might require assistance during floods. These groups often establish strong partnerships with agencies and emergency services and may explore developing a 'Community Flood Scheme' which could provide communal flood defences like barriers and pumps for the benefit of the entire community.

