

# FLOOD RECOVERY

## THE FIRST STEPS



Image from video by J Whipps of Whalley flooding in Lancashire. Permission given to The Flood Hub to use image.

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This booklet contains advice on the initial steps to take if your property floods, and the things to consider when going through the recovery process. Whilst it is important to think about immediate recovery, there may also be longer term effects to deal with.

Being flooded can be a very upsetting and stressful experience, and it is important to acknowledge the effects it can have on a person's mental health and well-being. If you feel that you need some help, you can contact your GP or your Local Authority who can highlight resources available to you in your area. Alternatively, you can talk to organisations such as **Mind** or **Red Cross** who are equipped to help people in this situation.

# FLOOD RECOVERY CHECKLIST



## Contact your insurance company

- ☐ Don't throw anything away without contacting your insurance company.
- ☐ Ask questions e.g. what costs will they cover, will they provide temporary accommodation.
- ☐ Keep receipts, keep a record of conversations, ensure contractors are suitably qualified.
- ☐ If you are uninsured, contact your local authority.

## Re-entering your property

- ☐ Only enter once safe to do so and when flood water has subsided, check for structural damage on your property.
- ☐ Wear safe, suitable clothing and take necessary equipment.
- ☐ Take photos of the damage to show your insurance company.
- ☐ Mark a line on the wall where the flood water level reached.
- ☐ Inspect electricity, gas and water supplies and contact your supplier if they are not working.
- ☐ Report the flooding to the relevant authority.



## Cleaning up

- ☐ Wash and disinfect any hard surfaces, furnishings and belongings.
- ☐ Throw away any soft furnishings or belongings that cannot be thoroughly cleaned or disinfected. As well as any food which has been into contact with flood water.
- ☐ Ensure your property is fully dried out using central heating and ventilation, or dehumidifiers. Never use petrol or diesel powered generators indoors when drying.

## Future proofing your property

- ☐ Consider installing property flood resilience (PFR) to help your property recover quicker if flooding occurs again.
- ☐ Ask your insurance company if they will reinstate features with PFR in mind.
- ☐ Purchase flood insurance.
- ☐ Create a flood plan and sign up to flood warnings.

## CONTACT YOUR INSURANCE COMPANY

**Contact your insurance company as soon as possible - do not do anything or throw anything away without speaking to them as it may affect your claim.**

If you own the property and have buildings cover, the insurer will dry, clean and repair your home. If you have contents cover they will also dry, clean and replace your possessions.

They should arrange for a loss adjuster to contact you to arrange a visit - this may take several days if a lot of people have been affected.

### LOSS ADJUSTER:

They are responsible for assessing the damage to work out the repairs and replacements needed, and how much of this will be covered by your policy. They will provide a timescale for the restoration.

## QUESTIONS TO ASK:

**Will they be sending specialists** to deal with the clean up, or do you need to arrange this yourself?

**Will all the recovery costs be covered**, even if you arrange for them to be done yourself?

**Will they provide temporary accommodation?**

Make them aware of anyone in your household who requires priority attention.

**Will they consider flood resistant and resilient repairs to better protect the property** when re-instating your home? These are difficult to implement retrospectively.

## RENTED PROPERTIES:

If you rent your property, it is your landlord's responsibility to insure the building so you may wish to speak to them about this.

If you have contents cover, your insurer will dry, clean and replace your possessions.

## UNINSURED?

You will be responsible for covering the costs of the flood damage. Your Local Authority or charities may be able to help with things such as grants, providing skips and practical assistance.

You should consider what you will do for temporary housing straight away, especially if a large area has flooded as local hotels/B&Bs may fill up.

Living upstairs is the last resort as conditions during recovery may be stressful and damaging to your health, and refurbishments could take months.

### TOP TIPS

Make sure you keep any receipts so you can claim money back.

Ensure that any contractors hired are suitably qualified to restore your home and follow the latest 'PAS64-2013' code of practice.

Keep a record of all conversations with the insurance company, loss adjusters and other experts including the date, name, what was agreed/advice given and keep copies of emails sent regarding your claim.



# RE-ENTERING AND CLEANING UP

Only return to your property once the water levels have dropped. It is important to take some simple precautions to stay safe.

## RE-ENTERING THE PROPERTY

### TAKE WITH YOU:

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- Camera/camera phone
- Battery operated torch
- Notepad and pen
- Permanent marker
- Disposable gloves
- Large scissors capable of cutting through carpet
- Large plastic bin bags

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Never touch any electricity sources when standing in flood water, especially if you were not able to turn the power off before leaving.

Do not turn any lights or plugs on until you know it is safe to do so. Turn off the gas supply even if appliances seem unaffected. If you suspect a gas leak call **0800 111 999** and do not enter.

If your water comes through a mains supply, follow the advice of the water company regarding the safety of the supply. If it comes from a private supply ask the advice of the environmental health department of your Local Authority.

Any septic tanks or non-mains drainage systems will need to be checked by a qualified engineer to ensure they have not been damaged.

Mark a line on the walls using a permanent marker to show how high the water reached in each room. This will help any builders work out how much stripping out must be done.

Return in the daytime and do not take children or pets with you initially.

Wear waterproof clothing, gloves and wellingtons and cover cuts/grazes with waterproof plasters to prevent harm from potential sewage or contaminants in the flood water.

Take photos of all of the damage done and all of the areas affected by flood water as evidence. If possible take the photos with a date stamp, and also write down a list of all of the damage done.

## CLEAN UP TIPS

Take a supply of cleaning products and equipment with you, including brooms, mops, buckets, bleach and detergents.

Any items affected by flood water could be contaminated so will all need to be thoroughly cleaned or thrown away.

Hard surfaces and furnishings (hard wood, plastics, metals etc.) can be washed with hot soapy water or put through a dishwasher and then disinfected with a bleach solution.

Fabrics including clothing and bedding can be washed at the highest temperature, but soft furnishings will need to be professionally cleaned or thrown away.

All floor coverings, including laminate flooring, need to be taken up so floor boards or concrete can start to dry out - cutting up soaking carpets will make the job easier. Keep a small section of each carpet and underlay in a plastic bag so that you can show what type of carpets you had.



Image from video by J Whipps of Whalley flooding in Lancashire. Permission given to The Flood Hub to use image.

## TOP TIPS

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Take note of meter readings before you leave your house to be refurbished, as electric used will be part of the cost of repairs.

It is a good idea to have a dry test carried out from the contractors working on your property, again to make sure they are following the 'PAS64-2013' code of practice.

Important papers soaked with water can be frozen in plastic bags to prevent mould growing on them, allowed to thaw when you have time, then dried and scanned in. Remember that freezing does not remove any potential bacteria on the originals.

Be aware of rogue traders or people calling door-to-door and offering repair works. Always check a contractor's qualifications/references and do not pay in advance.

If drying a property yourself, you can do this naturally by keeping central heating at 20-22°C, and keeping windows open for circulation. Other options include fans, heaters and dehumidifiers which can be rented, but remember to close windows when using a dehumidifier.

Collect valuable items and store them in a safe place whilst you are away from your property, this may be a friend or relative's house.

# FUTURE PROOFING YOUR PROPERTY

After a flood event, you may want to think about future proofing your property to make it more resilient in case it happens again. This is important to think about straight away, as any repairs, replacements or modifications that your insurance company cover could be organised specially to implement Property Flood Resilience (PFR) features into the refurbishment. Therefore it is important to talk to your insurers about this, and question the type of work any contractors will be undertaking. The two main strategies used are ‘resistance’ and ‘recoverability’.

## RESISTANCE

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A number of flood resistant measures can be put in place to try and prevent water entering a building through the many possible water entry points including air bricks, drains and pipes and gaps in the floor.

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- Flood doors or door barriers can prevent water from entering a building.
- Non-return valves can be fitted on drains and pipes to prevent sewage from flowing back through pipes.
- Brickwork can be made more flood resistant by filling in cracks and applying water resistant paints and coatings.
- Air bricks can be temporarily covered during a flood, or replaced with smart air bricks which automatically close
- Gardens can be made flood resistant by installing flood barriers and flood gates to prevent water entering, or landscaped to divert water away.

## RECOVERABILITY

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Flood recoverability measures can be put in place to reduce the impact that flood water has. This ensures that no permanent damage is caused, structural integrity is maintained, and drying and cleaning is easier.

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- Raise electrics and sockets to well above the likely height of flood water.
- Store valuable items upstairs or place on higher shelves downstairs.
- Water resistant materials such as stainless steel, plastic or solid wood can be used in kitchens and bathrooms.
- Replace fitted carpets with tiles, replace timber floors with concrete or treated timber, and use removable carpets or rugs if necessary.
- Sump and pump systems can be installed in basements and flood voids, and they pump water out of the property to reduce the amount of time flood water sits in the property for.

### If you were previously uninsured...

You should definitely consider obtaining flood insurance now, in case a flood event occurs again. If you are located in a flood risk area, you can look into the Flood Re scheme, otherwise you can consider options such as excess insurance or self insuring.

### Planning ahead...

All properties at risk of flooding should have a **flood plan** in place and a **trigger** to warn of potential flooding such as flood alerts and warnings from the Environment Agency's free service.





# FLOOD RECOVERY

## WHAT TO EXPECT NEXT: A TIMELINE

Once the initial impact of a flood event has settled, there will still be a lot to deal with in the following weeks, months or even years. Below is a timeline guide of what you could expect to happen after a flood event, and the roles that some organisations may play.



### DAYS

- Disruption to infrastructure such as roads, bridges, power supplies and buildings.
- Increased police activity.
- Advice and support from the Environment Agency, volunteer organisations or other agencies.
- Flood risk management authorities out in the area mapping affected areas and collecting baseline data of the impact.



### WEEKS



- Loss adjusters visit properties to assess insurance claims.
- Local authorities active in allocating flood funds and assisting affected families.
- Environment Agency start to assess the damage, prioritise repairs and begin repairs.



### MONTHS

- Flood recovery grants may become available for affected properties - contact your local council.
- Repairs may be ongoing for several months.
- Local authorities may hold reviews to measure the extent of the damage and create a plan of action.
- Lead Local Flood Authorities may start to produce a Section 19 report if they decide one is necessary.



### 1 YEAR +



- Flood risk management authorities planning or beginning construction of improved flood defences.
- Major infrastructure repairs and development of flood defences may continue for several years.
- Communities may be active in setting up a community flood group to become more prepared and resilient for future flooding.





## Sources:

- **Know Your Flood Risk** - Flood Recovery Guide
- **ABI** (Association of British Insurers) - Responding to Major Floods
- **GOV.UK**
- **Environment Agency** - What to do before, during and after a flood

## Other useful resources:

- **Flood Re Insurance** - <https://thefloodhub.co.uk/wp-content/uploads/2018/09/FT-Q-R39-R6-Flood-Re-and-Household-Insurance.pdf>
- **Household Flood Plan** - <https://thefloodhub.co.uk/wp-content/uploads/2018/11/FT-Q-R75-Household-Flood-Plan.pdf>
- **Household Flood Planning Guide** - <https://thefloodhub.co.uk/wp-content/uploads/2018/09/FT-Q-R120-Flood-Hub-Household-Flood-Planning-Guide.pdf>