

Flood Planning and Flood Recovery Advice for Farmers and Landowners: A Short Guide





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Flood Planning and Preparing

Check your flood risk

One of the first things to do if you are a farmer or landowner is to check your flood risk. This will help identify whether you are at risk from a certain type of flooding and enable you to take steps to plan and prepare for a future flood.

The Environment Agency have produced a number of maps which show the risk of different types of flooding where you live and in the surrounding area. These are:

- A map showing the potential extent of flooding to properties from rivers, surface water or reservoirs across the UK, as well as details of the long term risk of flooding for a property https://www.gov.uk/check-long-term-flood-risk.
- A flood risk map for planning which is used in development planning to find out the probability of flooding for a location and indicates what flood zone an area is in https://flood-map-for-planning.service.gov.uk/
- A 5-day flood risk forecast for counties in the UK, highlighting the risk level of areas on a map from very low to high. This can be found on the Environment Agency 'Check for Flooding' Service https://check-for-flooding.service.gov.uk/



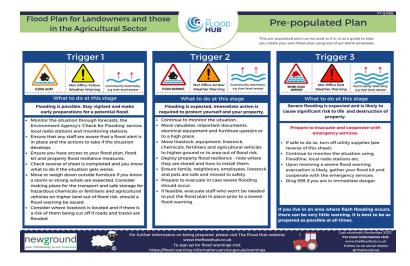
● High ● Medium ● Low ● Very Low ⊕ Location you selected

Image: Environment Agency

Create a flood plan

It's a good idea to make a flood plan, even if you have never flooded before. It ensures that when receiving a flood alert or warning, you know what actions to take to better protet your property, livestock, machinery etc. from the impacts of flooding.

Creating a specific flood plan tailored to you allows you to respond in the most efficient and effective way. It is important to run flood drills and test your flood plan during dry periods so you and your staff (if applicable) know exactly what to do, should a flood occur.



As part of your flood plan, you should consider the following:

- 1. Creating a flood plan checklist
- 2. Having a list of important contact details
- 3. Your important documents
- 4. A step-by-step action plan

More information on these steps can be found on our 'Household' and 'Business' pages:

- www.thefloodhub.co.uk/household
- www.thefloodhub.co.uk/business

You can also download both our pre-populated flood plan and blank flood plan template which you can use to fill out your flood plan:

https://thefloodhub.co.uk/wp-content/uploads/2023/11/FT-Q-R08-Farmers-landowner-flood-plan-and-blank-template.pdf

As a landowner and/or farmer, it also important to think about:

- · The safe storage of fertiliser, pesticides, other chemicals and fuels.
- The location of any stock, vetinary products, machinery, agricultural vehicles etc.
- Flood resilience for buildings which are at flood risk. Locate electrical sockets higher up walls, flood barriers for doorways if appropriate and pumps to move and reduce the depth of floodwater.
- Where your livestock are located is there an alternative field higher up where they can be evacuated to in the event of a flood?
- Ensuring that forage, bales of hay, haylage and silage etc. are stored appropriately and stacked. Bales left in fields that are at flood risk have a chance of being swept away in a flood. Not only will this prevent the loss of feed but will also reduce economic losses and the risk of livestock falling ill. More information on this can be found by clicking here:
 - https://ahdb.org.uk/knowledge-library/advice-for-livestock-farmers-affected-by-flooding
- If investing in new buildings consider the location, property flood resilience (PFR) and if flood insurance cover is available at that location.
- · The safety of your staff and whether they could assist you in preparing for a flood.
- Potential loss of earnings it's important to consider the effect on both your supplier and customers. For example, bales of hay should be moved out of flood risk as soon as possible to prevent loss of feed and money.
- · Put any important documents in a safe place away from flood risk.
- · Have a list of important contacts that you might need in the event of a flood.

It is also a good idea to include a map of your farm and the land that you own. This would be helpful for those assisting you to carry out your flood plan, or if someone needed to carry out the flood plan on your behalf if you were away. On the map, you could mark the fields and outbuildings which contain livestock, hazardous chemicals or important agricultural machinery which will need moving to safety during a flood. It would also be useful to highlight any areas that are out of flood risk where these items could be moved during to an evacuation.

As a farmer/landowner, you have a duty of care to ensure that you, your staff and farm animals are kept safe. For example, it's important that you do not enter floodwater with farm vehicles such as quad bikes, or with your sheep dogs. There is a risk that both could be swept away and being left in danger.

Sign up for flood warnings

As part of your flood plan, it is a good idea to sign up for free flood alerts and warnings from the Environment Agency. If eligible, this free of charge service can deliver flood alerts and warnings to multiple household members or employees via call, text or email. Depending on the size of the farm or how much land that you own, it's important to be aware that some of your land and/or outbuildings may fall into a different flood warning areas and you should sign up to receive flood warnings for these areas too.

- 'Flood Alert' Flooding to low lying land and roads is possible. Stay vigilant and make early preparations for a potential flood. Prepare to act on your flood plan. Actions to consider at a flood alert stage:
 - Monitor the situation and check the forecast and river levels.
 - Ensure you have access to your flood plan, flood kit and property flood resilience measures.



- Ensure that any staff are aware that a flood alert is in place and the actions to take if the situation develops.
- Move or weigh down outside furniture if you know a storm or strong winds are expected. Consider making plans for the transport and safe storage of hazardous chemicals or fertilisers and agricultural vehicles on higher land out of flood risk, should a flood warning be issued.
- Consider where livestock is located and if there is a risk of them being cut off if roads and tracks are flooded.
- 'Flood Warning' Flooding is expected. Immediate action is required to protect yourself and your property. Put your flood plan into action.
 Actions to consider at a flood warning stage:
 - Move valuable items and furniture upstairs or to safety.
 - Move stock, equipment, livestock, chemicals, fertilisers and agricultural vehicles to an area out of flood risk.

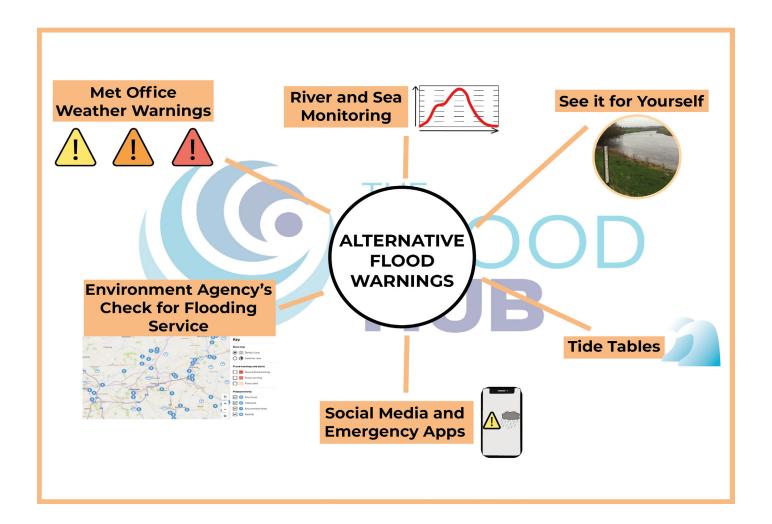


- Deploy temporary property flood resilience measures note where they are stored and how to install them.
- Prepare to evacuate in case severe flooding should occur.
- Ensure the safety of your family, employees, pets and livestock.
- If feasible, evacuate staff who won't be needed to put the flood plan in place prior to a severe flood warning.

- 'Severe Flood Warning' Severe flooding is expected. Significant risk to life and property. Prepare to evacuate and cooperate with emergency services. Actions to consider at a severe flood warning stage:
 - Upon receiving a severe flood warning you will need to evacuate yourself, your family and any staff and cooperate with advice from the emergency services.
 - Turn off gas, electricity, water, oil and fuel supplies if possible and safe to do so before you evacuate.



It's important to be aware that the Environment Agency's Flood Warning Service only covers the risk of flooding from main rivers and the sea, therefore you will not be eligible to sign up for the Environment Agency's flood warnings if you're at risk of flooding from an ordinary watercourse or surface water. If this is the case for you, there are alternative flood warnings that you can use to put your flood plan into action. Some of which are highlighted below:



More information on alternative flood warnings can be found on our 'Am I at Risk?' page by clicking here: https://thefloodhub.co.uk/am-i-at-risk

Have adequate flood insurance

If you are located in a flood risk area, you will want to ensure that your insurance policy covers flooding. There are various options available for flood insurance, however it is very important you have adequate cover for both your buildings and contents. It may be more difficult for businesses to obtain flood insurance than for households as businesses are not eligible for insurance through the Flood Re scheme. It is important that you ensure the business is not under insured, particularly with contents cover for expensive equipment or agricultural machinery, as the insurance should cover the cost to replace items new and not the current value of the items at the time of taking out the insurance. Take a look at the options below, not all of them are for applicable for both households and businesses. The icons highlight whether they are options for households, businesses or both:



Household



Business





Both

Flood Re



In 2016 the Flood Re scheme was developed from collaboration between the insurance industry and the Government, which enables householders in flood risk areas to purchase affordable flood insurance. It is due to run until 2039. Farmhouse dwellings and cottages can use Flood Re as long as they meet the criteria.

Tailored policy through a broker [::]





Insurers may offer the option of having a lower premium at the expense of a higher excess in the event of a claim or vice versa. Therefore it is important to be aware of your flood risk and consider the likelihood, severity and impact of a flood event on your home and business so you can estimate your potential damage costs if a flood event was to occur. It is important to always ensure that you would be able to afford your policy's excess in the worst case flood scenario. It is advisable to use an insurance broker for tailored policies.

The British Insurance Brokers' Association (BIBA) has launched a commercial insurance scheme for small and medium size enterprises (SMEs) and landlords to find suitable flood insurance. Their 'Find a Broker' service can help you to find and contact a specialist broker for commercial flood insurance cover.

Flood Excess Insurance





This involves purchasing a second policy to cover the cost of the excess on the primary policy in the event of a claim. In some cases, it may not cover the cost of the primary policy's excess in full, but it may still make the overall cost of a claim much more affordable.

Commercial insurance policies with flood cover may have flood excesses costing thousands of pounds, which is unlikely to be affordable. While the cost of an additional excess insurance policy does mean extra financial outlay, it will help to make flood cover accessible.

Parametric insurance



A further option is parametric insurance which works differently to traditional insurance policies as there is no excess or loss adjuster, just a fixed lump sum pay out. The policy holder sets the flood depth at which a claim is triggered (min. 200mm) and the settlement amount payable in the event of a claim (max. £5million), regardless of the loss or damage sustained. There is also the option of a multi-trigger policy. A flood depth sensor is installed on the external face of the premises which relays real-time data and when the trigger point is reached, the claim is automatically paid. An example of this type of insurance is FloodFlash (www.floodflash.co/)

Alternative arrangements (,)





If you have considered all flood insurance options and they are either not available, affordable or appropriate, you will need to fund any flood recovery yourself. It is important that you take into account all the potential financial losses and set aside a contingency fund for future flood recovery.

This works by setting aside money which would otherwise be used for flood insurance premiums and used either to make the company more resilient to flooding, or as a pot of money which could be used for recovery after a flood. However, there are risks that the you may flood multiple times within a short time or that the extent of flooding and damages is much worse than anticipated which could make this insurance strategy risky.

An example of where self-insuring may be suitable is when a business faces very high premiums or an unaffordable excess, but the potential damages are small enough to recover from without the help of an insurance claim. For instance, the stock may be low value or equipment may be easily replaced.

For more information on the different insurance options, as well as insurance for rented properties, visit The Flood Hub here:

> https://thefloodhub.co.uk/household/#section-2 https://thefloodhub.co.uk/business/#section-3

Gather a flood kit

If you live or work in a rural area which is at risk of flooding or, at risk of becoming cut off if a neighbouring area floods, it is a good idea to put a flood kit together. It should be contained in a sturdy bag, such as a rucksack, and contain the items you need in an evacuation, or if you become cut off during a flood and have to stay at the farm. Here are some suggestions of what to put in your flood kit:

- · A copy of your flood plan
- Staff contact list (if applicable)
- A map of the farm, including all of your land and the location of livestock,
- outbuildings, agricultural machinery and hazardous chemicals.
- Torch
- Two-way radios
- · Important documents, for example, insurance documents, passports etc.
- · A first aid kit
- Food for pets and livestock

- · Food and bottled water
- Wellingtons
- Blankets
- Camera
- Medication
- Spare keys to farm, gates and outbuildings
- Money
- · Battery operated radio
- · Notepad and pen
- · Mobile phone and chargers
- · Laptop, tablet and chargers



Reporting animal movements

If a flood is expected and livestock are at risk from floodwater, if safe to do so, they must be moved to a safe location as soon as possible. This should be in an area that is out of flood risk, such as on higher land. If you are moving your cattle to a different holding on your farm/land, this does not need to be reported. However, if they are moving to a new area completely, the movement must be reported.

If you are unable to report any cattle births, movements to another holding and/or deaths within regulatory deadlines (within 36 hours), you should update your farm records and report animal movements, as well as any births and deaths as soon as possible after moving the animals to a safe location. You must record the date that the cattle have moved on or off their holding in a holding register and cattle passports. More information on the recording and reporting of cattle can be found here: https://www.gov.uk/guidance/report-and-record-cattle-movements.

This is also the case for sheep, goat and pig keepers. If safe to do so, they should be moved to a safe area and you should update your records with details of movement as soon as possible. For more information, visit:

https://www.gov.uk/guidance/extreme-weather-guidance-for-farmers-and-land-managers





Flood Recovery

Report the flood and record any damages

The first step that you should take when recovering from a flood is to report the incident. If the flooding was caused by a main river, you should report it to the **Environment Agency** incident hotline by calling **0800 80 70 60**, however if it was caused by an ordinary watercourse, or surface water, you should report it to your Lead Local Flood Authority. You should keep a record of when you reported this incident and which Risk Management Authority you have spoken to.

It is important to take pictures and videos of any impacts to your farm or land that has been caused by the flood, as well as an inventory of all the things that have been damaged or lost. This is especially important if you are making an insurance claim as you will need lots of evidence to support it.

Draining land and discharging water

As a landowner, it is your responsibility to drain water from your land. It is usually okay to pump flood water into the watercourse that it usually drains into without any significant impact on the environment. However before doing this, you should consider:

- Whether pumping the floodwater back into the river will cause additional flooding or make flooding worse elsewhere - it is important to pump back into rivers that are larger and are flowing.
- Fish as you drain water from your land, there is the possibility that fish may become stuck. It's important that they are not left and if possible, returned to the watercourse.
- That any soil, slurry, sea water or other potential sources of pollution do not get released into the watercourse.
- Ensuring that there won't be any negative impacts to a designated conservation site or protected species.

It is recommended that you contact the Environment Agency before draining water from your land - 03708 506 506. Find out more in their guide here: https://www.gov.uk/guidance/extreme-weather-guidance-for-farmers-and-land-managers

Removing and disposing of waste

To remove and dispose of waste, you are likely to require a waste exemption or permit for:

 Deposited material – sometimes, certain material, such as river gravel, can be returned to rivers and others can be reused in a catchment. You should contact the Environment Agency for further advice on this. However, deposited material is

- classed as waste if removed for composting or anaerobic digestion etc. This should be removed under a permit or waste exemption.
- Burning waste for disposal this is often dependent on the type and quantity of waste and will require a waste exemption or permit.
- Land spreading that is not carried out on your own land this should be carried out under a waste exemption or permit and deployment authorisation.

Impacts to schemes and services

On the .gov.uk website, there is guidance available for landowners if they believe that a flood will affect their ability to meet their agreement requirements or changes the area eligible for the scheme. In this case, they should contact the Rural Payments Agency. The schemes and services included in the guidance are:

- Basic Payment Scheme (BPS)
- Countryside Stewardship (CS)
- Environmental Stewardship (ES)
- Sustainable Farming Incentive (SFI)
- · Sustainable Farming Incentive (SFI) Pilot
- Farm Woodland Premium/English Woodland Grant Scheme
- · Reporting animal movements
- Cross compliance

For more information and to access the guidance, click here: https://www.gov.uk/guidance/extreme-weather-guidance-for-farmers-and-land-managers



The repair and restoration of river defences and channels

Riparian owners are responsible for maintaining the bed and banks of a river, as well as keeping watercourses and culverts clear of anything that could be an obstruction or cause blockages. A 'riparian owner' is somebody who has a watercourse running through, beneath or adjacent to their land. If the watercourse forms the boundary with your land, you will usually own up to the centre of the channel. If in doubt, you will need to check your title deeds to confirm exact ownership. This can be done via the land registry. More information on 'Riparian Ownership' can be found on The Flood Hub here:

https://thefloodhub.co.uk/landowner/#riparian-ownership

To carry out watercourse maintenance such as de-silting, dredging and work on defences, you may need to obtain a Flood Risk Activity Permit and Environmental Permit. Contact the Environment Agency before carrying out any works along a watercourse and they will be able to advise whether you require consent and if the work will be helpful at managing flood risk.



If there is a serious risk to human life, property, health or the natural environment, this is classed as an emergency and you will not need to obtain a flood risk activity permit under the Environmental Permitting Regulations 2016, to remove accumulated debris from rivers impacted by flooding or to carry out repair work to the river bank. More information on emergency work can be found here:

https://thefloodhub.co.uk/wp-content/uploads/2018/10/EA-Flood-recovery-advice-for-the-agricultural-sector.pdf

The effect of saltwater on land and irrigation supplies

Saltwater can contaminate drinking water and irrigation supplies in a number of ways, for example:

- · Through overlying soils, shallow wells and boreholes becoming flooded.
- · Saltwater entering storage reservoirs or irrigation ponds.

Contact the Environment Agency if you believe that your water supply has been contaminated, as you may be able to trade water with another licence holder.

The effect of sediment and other material washed onto farmland

During a flood, sediment and other material can be washed onto farmland. Some of this can be returned to the river, for example, clean gravels (after consultation with the Environment Agency) or some may be classed as waste and can be suitably disposed of. We recommend that you contact the Environment Agency for advice regarding the disposal of sediment and material washed onto your land as this may require a waste exemption or a specific permit. More information can be found here: https://thefloodhub.co.uk/wp-content/uploads/2018/10/EA-Flood-recovery-advice-for-the-agricultural-sector.pdf

The potential contamination of your water supply - advice if you have a public or private supply

It's important to be aware that floodwater can be contaminated by pollutants such as animal carcasses, vegetation, chemicals, manure, pesticides etc and can sometimes affect mains water and private water supplies. If your farm is fed by mains water, water companies will take all the steps to ensure the supply is safe, however, if you notice a change in the smell, taste or colour of water, you should contact them. If a water treatment works becomes flooded, water companies will provide an alternative supply in the form of bottled water or a water bowser. However, you may be advised to boil water or temporarily stop using water for domestic purposes.

If you get your water from a private supply, such as from a well, spring or borehole and it is covered by floodwater, you should stop using it for drinking water and irrigation and contact your local authority for advice.

To discourage livestock from drinking dirty, contaminated floodwater, provide a fresh trough of clean water or empty and thoroughly clean existing troughs.

It's also important that you do not water any crops that are out of the floodwater, with a contaminated supply.

Biosecurity - preventing the spread of invasive species

Non-native invasive species can sometimes be small and difficult to see and therefore can easily be spread during a flood event, some of which can contribute to the risk of flooding. For example, invasive plants can block flood assets or reduce the capacity of the channel and some invasive animals can burrow into the riverbank, increasing erosion. Therefore it's important to try and prevent further spread through both clothing and equipment. Whenever you leave floodwater, it's important to check, clean and dry yourself and any equipment that you have used:

- 1. **Check** when leaving the area of flooding, ensure there's no mud, plant material or aquatic species on yourself or your agricultural equipment. If there is, remove it immediately and leave it at the site.
- 2. Clean If possible, use hot water to clean everything as soon as you can.
- **3. Dry** In damp conditions, some invasive plants and animals can survive for over two weeks. Therefore it's important to dry everything for as long as possible.

For more information on stopping the spread of invasive plants and animals, click here: https://www.nonnativespecies.org/what-can-i-do/check-clean-dry/

The disposal of spoilt crops and milk

If crops are spoilt by floodwater, they are only regarded as waste if they are harvested and removed. Works to dispose or treat crops must be done under a waste exemption or permit. Spoilt crops can be left in situ and ploughed back into the fields in which they are being grown.

If your farm or land is cut off from floodwater and this prevents road tankers from collecting your milk, it may need to be disposed of on land that is not waterlogged. This can be done under a U10 waste exemption. However, under exceptional circumstances, the Environment Agency will not take any enforcement action for breaching the exemption, if:

- You have used all of your temporary storage options and milk has been fed back to calves as far as possible.
- There is no risk of pollution if waste milk is spread on your land, your land must be at least 50 metres away from a spring, well and a watercourse or conduit leading to surface water. It must be spread at low rate (no more than 20cu m/ha in a 24 hour period) on land with the lowest runoff and there must be no risk to an area or species of conservation importance.

More advice can be found here:

https://thefloodhub.co.uk/wp-content/uploads/2018/10/EA-Flood-recovery-advice-for-the-agricultural-sector.pdf

Landspreading

Landspreading is the process of spreading waste or contaminated soils to agricultural land or non-agricultural land. You should not spread onto waterlogged land as there is a chance that this could cause pollution, as well as damage and compact your soil. More information on landspreading can be found here: https://thefloodhub.co.uk/wp-content/uploads/2018/10/EA-Flood-recovery-advice-for-the-agricultural-sector.pdf

Animal Carcass

Sadly, flooding can cause the death of livestock, if they are not moved to safety in time. They may be found on your land, or they can be swept away and carried further downstream. The collection and disposal of livestock is dependent on where it is found, for example:

- If it's on private land, the responsibility of the collection, removal and disposal of a carcass, lies with the owner. However, the landowner will be responsible for the carcass if ownership can't be proven.
- It is the responsibility of the local authority to remove a carcass if it is found on public land or highways and an owner cannot be found.
- If a carcass is found in a watercourse and it poses an increased risk of pollution or flood risk, the Environment Agency then remove it if the owner or landowner cannot be found.





Pre-populated Plan

FT Q R08

you create your own flood plan using one of our blank templates. This pre-populated plan can be used as it is, or as a guide to help

rigger 3

| rigger |







e.g river level sensor Weather Warning

Met Office Yellow

What to do at this stage

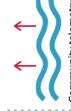
Flooding is possible. Stay vigilant and make early preparations for a potential flood.

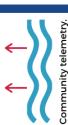
- Environment Agency's 'Check for Flooding' service, Monitor the situation through forecasts, the local radio stations and monitoring stations.
- Ensure that any staff are aware that a flood alert is in place and the actions to take if the situation
- Ensure you have access to your flood plan, flood kit and property flood resilience measures.
- Check reverse of sheet is completed and you know what to do if the situation gets worse.
- making plans for the transport and safe storage for Move or weigh down outside furniture if you know hazardous chemicals or fertilisers and agricultural vehicles on higher land out of flood risk, should a a storm or strong winds are expected. Consider flood warning be issued
- Consider where livestock is located and if there is a risk of them being cut off if roads and tracks are

Trigger 2











SEVERE FLOOD WARNING

e.g river level sensor

e.g river level sensor



What to do at this stage

cause significant risk to life and destruction of Severe flooding is expected and is likely to property.

required to protect yourself and your property.

Flooding is expected. Immediate action is

What to do at this stage

electrical equipment and furniture upstairs or

Move valuables, important documents,

Continue to monitor the situation.

chemicals, fertilisers and agricultural vehicles

Move livestock, equipment, livestock,

to a high place.

Deploy property flood resilience - note where

they are stored and how to install them

to higher ground or to area out of flood risk.

Prepare to evacuate and cooperate with

- If safe to do so, turn off utility, heating oil and
- Continue to monitor the situation using
- evacuation is likely, gather your flood kit and Upon receiving a severe flood warning,

Ensure family, neighbours, employees, livestock

If feasible, evacuate staff who won't be needed

Prepare to evacuate in case severe flooding

should occur.

and pets are safe and moved to safety.

to put the flood plan in place prior to a severe

flood warning.

Ring 999 if you are in immediate danger.

there can be very little warning. It is best to be as If you live in an area where flash flooding occurs, prepared as possible at all times.







- fuel supplies (see reverse of this sheet).
- Floodline, local radio stations etc.
- cooperate with the emergency services.





For further information on being prepared, please visit The Flood Hub website:

https://flood-warning-information.service.gov.uk/warnings To sign up for flood warnings visit:

For more information visit: www.thefloodhub.co.uk @The Flood Hub

Last reviewed: November 2023

Flood Plan for Landowners and **Farmers**



ADDRESS OF EVACUATION CENTRE

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- Put important documents in a safe place, out of flood risk (e.g. passports, insurance documents, Investigate Property Flood Resilience (PFR) options (e.g. door barriers, air brick covers).
- Make a flood kit using the checklist

birth certificates).

ADDITIONAL INF	PHONE NUMBERS	CONTACT LIST

CONTACT LIST	PHONE NUMBERS	ADDITIONAL INFORMATIC
Environment Agency Floodline	0345 988 1188	@EnvAgencyNW
Electricity North West	0800 195 4141	@electricityNW
Electricity Helpline	105	
National Grid	0800 111 999	@nationalgriduk
United Utilities (sewer flooding)	0345 672 3723	@unitedutilities
Local Council		

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Local radio station

Evacuation centre	

Gauge Map monitoring station

Flood Warden

Other

newground



Pre-populated Plan

you create your own flood plan using one of our blank templates. This pre-populated plan can be used as it is, or as a guide to help

FLOOD KIT CHECKLIST:

>

Map of the farm including all of your land and the location of livestock, outbuildings, additional machinery and hazardous chemical

Medication + First Aid Kit	
	L

Important documents and purse/wallet (cash

and cards)

bile phone, laptop, tablet and chargers

Keys e.g. house, car, gates and outbuildings

	h
Staff contact list (if applicable)	Warm and waterester following miches
	_

Food for pets and livestock Warm and waterproot clothing, rubber gloves and wellingtons

PROPERTY FLOOD RESILIENCE (PFR) AND EQUIPMENT LIST

HOW TO INSTALL IT:	
WHERE IT IS KEPT:	
ITEM:	

WHERE IS THE...?

Location of electricity cut off:

Location of water cut off:

https://www.gauge map.co.uk/

Location of gas cut off:

Location of flood kit:







www.thefloodhub.co.uk

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