

## Flood guide for Foresters Members

Information to assess risk and where to get information and help



## Introduction about this guide:

The Environment Agency has reported that 1 in 6 homes in the England are at risk of flooding. An estimated five million people, living or working in two million properties in the UK, are at risk from flooding. In the region of 490,000 of these are considered to be at 'high risk'. The sooner you know there might be a threat of flooding, the quicker you can put your plan into action.

Foresters would like to give our members effective key advice on preparing for a flood and protecting your home, plus tips on who to contact for general advice.

### Contents

- **Where to get information**
- **How to assess if I am at risk?**
- **Measures you can take**
- **Help from Foresters**

## Where to get information:

### **Keep Alert to flood warnings !**

There is a number of ways to find out whether your home is at risk from flooding. You can check flood warnings on local and national media as well as these useful contacts.

**Environment Agency** 0845 988 1188 [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)  
for the latest Flood Information Guides.

**Met Office** – [www.metoffice.co.uk/hi/uk\\_warnings](http://www.metoffice.co.uk/hi/uk_warnings)

**The Scottish Environment Protection Agency** – [www.sepa.org.uk](http://www.sepa.org.uk)

**National Flood Forum** - 01299 403 055 [www.floodforum.org.uk](http://www.floodforum.org.uk)  
Set up by flood victims to help others cope with their situation and the trauma, loss and frustration that follows.

**Royal Institution of Chartered Surveyors (RICS)** - 0207 222 7000  
[www.ricsfirms.com](http://www.ricsfirms.com) RICS is the leading source of land, property, construction and related environmental knowledge.

### **You can also get the latest flood updates on:**

Teletext Page 159, BBC Ceefax Page 419 and Digital Ceefax Page 405

## How to assess risk:

It is estimated that 1 in 6 homes in the UK are at risk of flooding. The 2007 UK flooding showed that we can all be affected. Flash floods, resulting from heavy rain over a short period of time, caused much of the disruption. Flash floods are not common, but are difficult to predict.

### Accessing the flood risk – flood warning system:

The flood warning system devised by the Environment Agency consists of the following warnings:



#### **Flood Watch - What it means**

Flooding of low lying land and roads is expected. Be aware, be prepared, watch out.

#### **What to do**

- Monitor local news and weather forecasts.
- Be aware of water levels near you.
- Be prepared to act on your flood plan.
- Check on the safety of pets and livestock.
- Charge your mobile phone.



#### **Flood Warning - What it means**

Flooding of homes and businesses is expected. Act now!

#### **What to do**

- Move cars, pets, food, valuables and important documents to safety.
- Get flood protection equipment in place.
- Turn off gas, electricity and water supplies if safe to do so.
- Be prepared to evacuate your home.
- Protect yourself, your family and help others.
- Act on your flood plan.

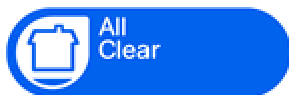


### **Flood Warning - What it means**

Severe flooding is expected. There is extreme danger to life and property. Act now!

#### **What to do**

- Collect things you need for evacuation.
- Turn off gas, electricity and water supplies if safe to do so.
- Stay in a high place with a means of escape.
- Avoid electricity sources.
- Avoid walking or driving through flood water.
- In danger call 999 immediately.
- Listen to emergency services.
- Act on your flood plan.



### **All Clear - What it means**

Flood watches or warnings are no longer in force for this area.

#### **What to do**

- Keep listening to weather reports.
- Only return to evacuated buildings if you are told it is safe.
- Beware sharp objects and pollution in flood water.
- If your property or belongings are damaged, contact your insurance company.

Ask their advice before starting to clean up.

## Measures you can take:

If you are in the position where you may be in danger of flooding please use this guide to help you prepare. It would be suggested that you print out this document and keep it safe in case of an emergency.

Listen out for weather warnings on local radio and TV and phone Floodline **0845 988 1188** for more information.

- Check you are appropriately covered by insurance. If you live in rented accommodation, contact your landlord to find out about the insurance cover for your flat or house.
- Be ready to turn off your utilities ie gas electricity and water (get help if needed).
- Think about the needs of people in your home whether it is babies, children, elderly or the disabled – and ensure they know what to do in an emergency.
- Make sure you have the correct insurance cover.
- Put together an emergency kit (next page).
- Sort out moving your pets, valuables, vehicles, treasured possessions and important documents to somewhere safe.
- Get together some food that you can eat without cooking, including clean bottled water
- If you have a mobile phone make sure it's charged
- Look out for vulnerable neighbours and alert them
- Prepare a supply of sandbags or flood boards. Your council may make sandbags available during a flood to help you protect your home. However, supply could be limited so you could purchase them from a builders merchants. Or fill pillowcases and plastic bags with earth.
- Ensure sinks/baths and low-level shower trays are plugged and weighed down to prevent possible backflow.
- If you can, try and store high smaller electrical appliances and smaller furniture items.
- Do as much as you can in daylight – doing anything in the dark will be a lot harder, especially if the electricity fails.

## Emergency Kit:

- A Torch with spare batteries
- A battery or wind up Radio
- Mobile phone. (ensure that it's charged)
- First-aid kit and supplies of any medical prescriptions needed by you or anyone else you live with.
- Bottled water
- Food items that wont go off i.e. tinned foods.
- Warm clothes, blankets, waterproof clothing and Wellington boots if you have them.
- Wash bag and essential toiletries (including toilet paper and wet wipes).
- Things to look after your baby or small children (if you have them)
- Camera to record damage for insurance purposes.
- Emergency cash.
- Insurance emergency help line and relevant documents and policy numbers, local council and emergency services numbers, family and friends telephone numbers, local radio frequencies. Make sure you keep this with you at all times.

Use the below space to write out contact numbers

## Staying safe in an emergency:

- Call **999** if life is at risk – but only in an emergency
- Local Radio will give out reports and alerts and will provide information specific to your area and any emergency information. BBC local radio provide a good service in these situations.
- Avoid enclosed areas which may not be ventilated and where hazardous fumes may build (e.g. garages and cellars).
- Avoid walking through floodwater as there may be hazards that you cant see and the water may be contaminated. Do not let children play in floodwater.
- Do not walk along river banks or cross river bridges. The banks or bridges could be unstable.
- You should make sure Gas and electricity supplies remain switched off until a qualified professional has checked the system thoroughly. Call the National Grid immediately – **0800 111 999** – if there is a gas leak.
- Don't eat any food that may have been in contact with floodwater. Only use cooking and eating utensils, once they've been disinfected. This also includes food preparation surfaces.
- Don't drive through water if you can't tell how deep it is. Aquaplaning is much more likely in flood conditions. If your car stalls in the water, do not attempt to recover it – leave it and move yourself to safe ground. Let someone know your travel plans.
- Emergency services will tell you if you have to evacuate. Listen to their instructions carefully. Get your family and pets together. Check if neighbours need help.
- Make sure fires are out and appliances are turned off. Shut all windows and lock doors.
- Emergency accommodation may be provided at a rest centre. You can arrange to stay with family or friends, or your insurance may cover the cost of alternative accommodation.
- If you decide to stay with family or friends let the police or your council know.
- Do not return home unless you are told by authorities that it is safe to do so.
- Take your emergency kit, including prescription medicines.

### Cleaning Up After A Flood

The Health Protection Agency has full guidelines and advice on cleaning up after a flood and also includes information on frequently asked Health questions and any hazards that may be involved. You can visit the site at [www.hpa.org.uk](http://www.hpa.org.uk) and search Flooding for the full listing. Please also see the Environment Agency leaflet *After a Flood* <http://www.environment-agency.gov.uk/homeandleisure/floods/38325.aspx>

## How can Foresters Help you?

Your Forester friends are here to help. Many years ago, Benevolent Funds were started in the UK within each Foresters Region, to assist Members in times of need – all four UK Funds were later merged to form the present UK Benevolent Fund.

As a Foresters member (policy holder) you may be able to apply to the fund for help if flooding occurs. The Trustees consider all applications including specific needs and purchases and assist during difficult periods, including disaster relief. To apply a member must contact their Branch President listed under the membership section on the Foresters website. They will listen to your needs and arrange to visit you to complete an application form where financial information will be required - confidentially of course. Trustees ensure a response within four weeks of receipt of the completed form – sooner if there is a need.

There are many Foresters Branches across the UK and the volunteer members at your local Branch may also be able to support you in the interim period while an application to the Benevolent Fund is considered, or if the UK Benevolent Fund is unable to help you. Please contact your local Branch and they will visit you where possible, and offer practical help if required, as well as emergency supplies (clean drinking water, cleaning products, etc.) as necessary.

Branch contact details can be found by entering your postcode into the search box at: [www.foresters.co.uk/ourcommunity/branches](http://www.foresters.co.uk/ourcommunity/branches) or by calling 0800 990066.

As well as help from your fellow Foresters we have listed below some other useful points of contact post flooding.

Laminated sheets of useful contact numbers and Internet sites are available from the Membership Department.

### **Coping with the aftermath**

If you are unfortunate enough to experience flooding it can be an extremely stressful and you may find it hard to cope. Below is a link to a leaflet that gives advice on 'Coping with the stress of a major incident'. The stress and strain of being flooded and cleaning up can have a notable impact on mental health and wellbeing

[www.preparingforemergencies.gov.uk/emergency/nhstrauma.pdf](http://www.preparingforemergencies.gov.uk/emergency/nhstrauma.pdf)

### **Foresters UK Group**

0800 990066

[www.foresters.co.uk](http://www.foresters.co.uk)

### **Samaritans**

The Samaritans offer confidential and emotional support to those experiencing personal crises. You can ring the Samaritans on 08457 90 90 90 every day, 24 hours a day.

### **Council tax relief and benefits**

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

## Citizens Advice Bureau

Citizens Advice Bureau provide free, confidential and independent advice from over 3000 locations in the UK. Check out <http://www.citizensadvice.org.uk/> for your local branch.

## Insurance

Your insurance company should confirm the level of cover available to you and provide a loss adjuster and other specialists to project-manage the repair work to your home.

## RSPCA Advice Line

0870 333 5999

[www.rspca.org.uk](http://www.rspca.org.uk)

## Red Cross

0870 170 7000

[www.redcross.org.uk](http://www.redcross.org.uk)

## Distraction burglaries and cold callers

After a flood, beware of doorstep callers whose intentions may be to trick or steal. They may try to gain entry by posing as someone from a utilities company asking to turn off your water or check the electricity.

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

Please also be careful of Rogue Traders calling offering to do work. The Association of British Insurers recommends that you should:

- Beware of tradesmen who can start the next day – reputable ones are usually busy.
- Ask to be put in touch with past clients to see samples of work.
- Don't pay in advance – pay in stages. Don't make the final payment until you are happy with the work.

Information has been sourced from the Environment Agency, met Office and Direct Gov.