



## What to do before, during and after a flood

Practical advice on what to do to protect yourself and your property



In Suffolk approximately 5200 properties are estimated to be at risk of flooding from surface water. Those at risk from fluvial and coastal flooding is in the order of 7100 properties.

May 2021

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## 1. Introduction

We are the Suffolk Flood Risk Management Partnership, comprising Suffolk County, Borough and District councils, the Environment Agency, Anglian Water, the Suffolk Joint Emergency Planning Unit and other flood management agencies.

Together Suffolk County Council and the Flood and Water Management Team (a Lead Local Flood Authority) have the role to lead this partnership, make you aware of the risk of surface water or 'flash' flooding and co-ordinate the investigation and measures to mitigate surface water flooding.

The Environment Agency manages flood and coastal risk to protect people, help wildlife thrive and promote economic prosperity. An element of this is to make people aware of flooding from rivers and the sea and to provide flood warning for these sources.

We have worked in partnership to produce this leaflet which contains useful information to help reduce the effects of flooding on you and your property, **before, during** and **after** a flood.

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## 2. BEFORE a flood

### 2.1 How do you know if you are at risk of flooding?

The Environment Agency can advise you if you are at risk of flooding from rivers or the sea and can provide a free 24-hour flood warning service. To check the risk where you live go to <https://www.gov.uk/check-flood-risk> or phone **Floodline** on **0345 988 1188**.

### **BUT...**

The likelihood of surface water or flash flooding is harder to predict. This happens where drainage systems are unable to cope with heavy spells of rainfall. Suffolk County Council's Flood and Water Management Team can supply some information based on previously recorded and modelled flood data to help you better understand the risk in your area. Information from the Flood and Water Management Team involves indicating which places are less or more susceptible to surface water flooding. They cannot predict with complete objective certainty which area will experience flooding in the next rainfall event.

To help you understand the risk of flooding in your area, make sure you understand the different types of flooding that may affect you. The Flood Guidance website clearly defines and distinguishes between flood types<sup>1</sup>. Understanding what type of flooding is most likely to affect your property is important, because to best prepare, you must first be aware. If still in doubt, ask the Flood and Water Management Team or the Environment Agency.

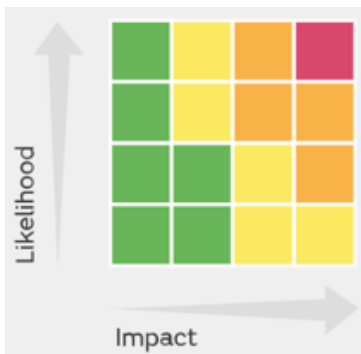
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<sup>1</sup> <https://www.floodguidance.co.uk/what-is-resilience/types-flooding/>

## Severe weather warnings from the Met Office

Local weather forecasts will give you the best indication of whether surface water flooding is likely or not. Forecasts and related warnings can be found by going direct to the Met Office's app, website or social media channels. The warnings are also relayed via TV weather forecast updates, radio stations and may feature in local newspapers. Met Office warnings are based on the likelihood of possible impacts that severe weather could bring. Warnings for rain and thunderstorms include flooding impacts and are issued up to seven days in advance.

Always check a warning to see the likelihood and level of possible impacts that could occur – which will be represented by a 'tick in the box' on this matrix:



Each warning will include 'what to expect' and advice on preparing for possible severe weather which can be found under the 'what should I do' section. For more information visit the Met Office website<sup>2</sup>.

## Flood Warnings





The **Environment Agency** provides a free flood warning service to many areas at risk of flooding from rivers and the sea. Call **Floodline** on **0345 988 1188** or visit <https://www.gov.uk/check-flood-risk> to find out if you can sign up for free 24-hour flood warnings and get practical advice on what to do before, during and after flooding and to get a Quickdial number for easy access to information on flooding in your area. You can select to receive these warnings by phone, text or email.

We advise using a combination of the methods, to ensure that you receive the warning at home, work or on the move.

<sup>2</sup> <https://www.metoffice.gov.uk/weather/guides/warnings>

**Environment Agency warnings for river and sea flooding:**










Sign up for direct warning service on the Environment Agency website or **contact Floodline** on **0345 988 1188**

 <p><b>FLOOD ALERT</b></p>	<p>This means <b>“Flooding is possible. Be prepared”</b>.</p> <ul style="list-style-type: none"> <li>⚠ Be prepared to act on your flood plan</li> <li>⚠ Prepare a flood kit of essential items</li> </ul>
 <p><b>FLOOD WARNING</b></p>	<p>This means that <b>“Flooding is expected. Immediate action required”</b>.</p> <ul style="list-style-type: none"> <li>⚠ Protect yourself, your family and help others</li> <li>⚠ Move family, pets and valuables to a safe place</li> <li>⚠ Keep a flood kit ready</li> <li>⚠ Turn off gas, electricity and water supplies if safe to do so</li> <li>⚠ Put flood protection equipment in place</li> </ul>
 <p><b>SEVERE FLOOD WARNING</b></p>	<p>This means <b>“Severe Flooding. Danger to life”</b>.</p> <ul style="list-style-type: none"> <li>⚠ Stay in a safe place with a means of escape</li> <li>⚠ Be ready should you need to evacuate from your home</li> <li>⚠ Co-operate with the emergency services</li> <li>⚠ Call 999 if you are in immediate danger</li> </ul>
 <p><b>WARNING NO LONGER IN FORCE</b></p>	<p>The Environment Agency issues a message to tell people that the flood threat has passed and includes useful advice on what to do next.</p>

## 2.2 Prepare for flooding

### Start preparing today before a flood happens

Use this checklist as your personal **flood plan**:

- a) Know who to contact and how
  - Agree where you will go and how to contact each other.
  - Keep a list of all your important contacts to hand.
- b) Think about who you could ask for help/who you could offer to help, particularly vulnerable neighbours or relatives, in a flood.
- c) Think about what you can move now.
  - Don't wait for a flood. Keep important documents, and irreplaceable items of personal value in a safe place.
- d) Think about what you would want to move to safety during a flood
  - Pets (evacuation centres will allow pets under control)
  - Cars
  - Electrical equipment – unplug and move computers and TV
  - Garden pot plants, furniture, and garden equipment from sheds
- e) Check your insurance cover
  - Check your buildings and contents insurance policy
  - Confirm you are covered for flooding
  - Find out if the policy replaces new for old, and if it has a limit on repairs
  - Don't underestimate the value of your contents
- f) Know how to turn off your gas, electricity and water mains supplies
  - Mark taps or switches with stickers to help you remember
  - If unsure ask the next time you have the meter checked
- g) Prepare a **flood kit** of essential items and keep it handy. It should include:
  - Important documents 
  - A torch with spare batteries or a wind-up torch 
  - A wind-up or battery radio 
  - Warm, waterproof clothing and blankets 
  - A first aid kit and prescription medication 
  - Bottles of water, non-perishable foods and pet food/supplies (if applicable) 
  - Baby food and baby care items (if applicable) 
  - Your list of useful contact numbers plus 'Z-cards' (SOS cards) available from all council offices and major libraries in Suffolk 
  - If in the event of leaving your home don't forget spare keys and your wallet/purse/any daily medication (inhaler etc) 

## 2.3 How to protect your property

There are many things you can do to protect your property that will help to keep the flood water out and make it easier and cheaper to clean up after a flood.

Flood protection equipment can help stop flood water getting into your property. Follow manufacturer instructions to put these in place when you get a flood warning.

### 2.3.1 Temporary flood protection equipment

**Important note regarding sandbags :** they do not provide protection during flooding; water can get into houses through many routes, not just doorways. Suffolk local authorities do not provide sandbags to protect individual properties but use these limited resources in bulk to raise and repair defences or divert water away from groups of properties. In circumstance where sewer flooding occurs, sandbags can become contaminated with sewage and would require specialist handling.

A much better option is to use temporary flood protection for your home. Some of the options are listed below:

- ⚠ **Floodboards:** These fix to frames around windows and doors. They can be washed, stored and used again.
- ⚠ **Airbrick covers:** These can stop flood water coming in through your airbricks.
- ⚠ **Non-return valves:** These can be fitted on drains, water inlet and outlet pipes.

If you don't have non-return valves fitted, try disconnecting equipment that uses water (like washing machines, dishwasher etc), weighing down toilet seats and plugging sinks/baths with heavy objects, to prevent water coming into your house this way.

Put temporary flood protection measures in place as soon as you get a flood warning – or before if you are not likely to be home at the time. Always remove flood protection equipment once the flood water has gone, to help your property dry out.



You can get more information about the above types of temporary flood protection and other equipment on various reliable websites, including the Environment Agency, National Flood Forum and 'The Blue Pages'<sup>3</sup>.

### 2.3.2 Reoccurring flood protection

If your property is prone to regular flooding, there are several improvements you can make to make the clean up after a flood easier and cheaper to manage. These include:

- ⚠ Laying tiles and using rugs on the ground rather than fitted carpets
- ⚠ Raise the level of electrical sockets to at least 1.5 m above ground floor level
- ⚠ Use lime plaster instead of gypsum on walls
- ⚠ Replace wooden window frames and doors with synthetic ones

See the Environment Agency website for more information<sup>4</sup>.

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<sup>3</sup> <https://nationalfloodforum.org.uk/about-flooding/reducing-your-risk/protecting-your-property/>  
<http://bluepages.org.uk/protecting-my-property/>

<sup>4</sup> <https://www.gov.uk/government/publications/prepare-your-property-for-flooding>

### 3. DURING a flood

#### 3.1 Staying safe in a flood

In the event of a flood focus on the safety of you and your family.


If you haven't already...

- Unplug appliances to prevent electrical shock when the power comes back on
- When power lines are down and water is in your home, or before you evacuate, TURN OFF gas, power and water

#### **Call 999 if anyone is in immediate danger or requires urgent rescue**

Be sure to know what to do when you receive a flood warning. Call **Floodline** on **0345 988 1188** if you need information. Cooperate with the emergency services if they tell you to evacuate your home. Be prepared to act quickly and get yourself to safety.

#### **Important! Flood water is dangerous**

 Six inches of fast-flowing water can knock over an adult and two feet of water can move a car.

Avoid walking, cycling or driving through flood water – cars and people can be swept away. There may also be hidden objects or open manholes under the water.

If you take unnecessary risks, like driving along a flooded road when you do not know how deep it is and the risk of getting stuck, you add to the burden of the emergency services. Driving through flood waters can also create bow waves, that can wash into houses and cause flooding. Both these scenarios can result in delayed response times, which in turn can put other lives at risk.

Keep children and vulnerable people away from flood water. If you or others do touch flood water, make sure to immediately and thoroughly wash your hands to avoid the transfer of contaminated water.

## 4. AFTER a flood

### 4.1 First steps in recovering from a flood

If you have been evacuated from your home, do not return until you are told by the police or emergency services that it is safe to do so.

Take care as there may be hidden dangers in flood water, such as sharp objects, raised manhole covers, and pollutive substances.

Flood water could have caused structural damage to your property. If this is the case and it is safe to do so, then take pictures of the damage inside your house. Photos are very useful for your Local Flood Authority to investigate why a flood has occurred and to help in providing you with relevant guidance. Suffolk County Council's Flood and Water Management Team aim to conduct site visits to assess the extent of flooding as part of routine practice, so do not put yourself at risk to get photos.

Following a flood event that affects your property, it is important to report it to either the **Flood and Water Management Team** ([floods@suffolk.gov.uk](mailto:floods@suffolk.gov.uk)) or **Floodline** (0345 988 1188). You will be referred to the organisation that is most relevant to your unique flood situation. Any reports of flooding are valuable for updating mapping resources and for aiding proactive responses **before, during** and **after** a flood.

## 4.2 Insurance

### 4.2.1 Making an insurance claim

In almost all cases the insurance company will send a loss adjuster to look at your property. They will confirm what repairs and replacements are needed and covered by your policy.

If you rent your property, contact your landlord and your contents insurance company as soon as possible.

If you do not have insurance, your local district council may be able to provide information on hardship grants or charities that may be able to help you after a flood.

If flooding has caused damage to large parts of the country, you may have to wait for a loss adjuster to visit you.

Ask the insurance company:

- How long it will be before the loss adjuster visits

- If you are to clean your property or if they will get a company to do it for you

Always make your own record of flood damage. Evidence can be in various forms, but if possible, it is best to compile various evidence sources that show the same issues. Forms of evidence could be in a list form, identifying any damage to property and belongings. You could mark the walls to record the height that internal water levels got to. Photographic (photo and/or video) documentation can be used as standalone evidence or to support other forms of evidence.

#### 4.2.2 Help with your insurance claim

Confirm the insurance company will pay for any service or equipment you need.

Make a note of all telephone calls that concern dealing with an insurance claim or similar matter. Record the date, name and what was agreed.

Keep copies of all letters, emails and faxes you send and receive. Keep receipts. Don't throw anything away until told (except ruined food) – the insurance company may only offer to clean and repair something, not replace it.

#### 4.3 Cleaning up

There are several things to be aware of when clearing up after a flood:

Flood water can contain sewage, chemicals and animal waste. Always wear waterproof outerwear, including gloves and wellington boots to create a barrier of protection between the floodwater and your skin.

You can clean and disinfect your property using ordinary household products. If your electricity supply is not already switched off at the mains, get a qualified person to do this. DO NOT touch sources of electricity when standing in flood water.

Before using any electrical appliances at home, get them checked by a professional electrician or gas plumber – including heating systems.

You can get water out of your property using a pump and generator. Position the generator outside in the open air as generators produce carbon monoxide fumes which can kill. DO NOT pump out water until levels outside your property are lower than inside. This reduces the risk of structural damage.

Shovel mud away evenly from both sides of a wall as this stops pressure building up on one side.

A garden hose is useful for washing down. DO NOT use high-pressure hoses as they blast contaminated matter into the air. Make sure that you protect your eyes with safety glasses as flood water contains harmful products.

If you are drying your property naturally, keep doors and windows open as much as possible. If using dehumidifiers, close external doors and windows.

If you have gas or oil central heating and it has been checked by an engineer, turn it on. Keep the thermostat between 20-22 degrees centigrade for steady drying.

Local councils will usually provide skips. Your district and/or borough councils will usually provide extra rubbish collections for items that your insurance company has agreed you can throw away.

Make sure to discard all food items that have come into contact with flood water. DO NOT eat any produce from allotments or garden plots that have been affected by floodwater – throw it away.

As you plan your property repairs, you might want to think about ways to protect it from future flooding. By taking proactive steps to make yourself as prepared as possible, it reduces the burden in recovering from a flood.

**Important!** Always use reputable building contractors. Beware of bogus trade people calling door-to-door. Always check references and do not pay in advance.

Flood repairs can take weeks or months to complete, especially if there has been widespread flooding and builders are scarce. It takes time to dry out a property and some buildings may have to be gutted before repairs can start.

If this is the case, ask your insurance company or landlord if they will provide you with temporary accommodation.

#### 4.4 What you can do to help us tackle flooding

The affects and incidents of some heavy rainstorms can be very localised, affecting just a few properties or a small area. If you are affected or have been previously by surface water flooding, do complete the **'Report a Flood in Suffolk'** form on the Suffolk County Council website<sup>5</sup>. Figure 1 shows the link you should click to access and start your flood report.



*Figure 1*

Your flood report will help us to understand which areas are at most risk from a particular type of flooding and target our activities to help you accordingly.

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<sup>5</sup> <https://www.suffolk.gov.uk/roads-and-transport/flooding-and-drainage/report-a-flood-in-suffolk/>

## 5. Useful information

### 5.1 Your important contacts and telephone numbers

**Fill it in BEFORE a flood and keep it with your flood kit.**

Environment Agency Floodline	Phone: 0345 988 1188
Quickdial number (you will receive this in the phone/text message you receive with your flood warning)	
Insurance 24-hour number and policy number	
Local radio for news alerts and weather updates	
Who can help? Family/neighbours/carers	
Work phone numbers	
School/nursery	
Local police station	
Vet/kennel/cattery	
Gas supplier and meter number	
Electricity supplier and meter number	
Water supplier and meter number	
Electrician	
Plumber	
Builder	
Flood and Water Management Team (Suffolk County Council)	Email: <a href="mailto:floods@suffolk.gov.uk">floods@suffolk.gov.uk</a>

## 5.2 Useful sources of information

For information and advice: historical flood events, flood risk maps, free flood warnings and preparation:

### **Environment Agency**

Website: <https://www.gov.uk/check-flood-risk>  
0345 988 1188

### **Met Office**

Website: [www.metoffice.gov.uk](http://www.metoffice.gov.uk)  
0870 900 0100

### **Suffolk County Council – Flood and Water Management Team**

Website: [www.suffolk.gov.uk/floodrisk](http://www.suffolk.gov.uk/floodrisk)  
Email: [floods@suffolk.gov.uk](mailto:floods@suffolk.gov.uk)

For flood products and services:

### **National Flood Forum**

Website: [www.bluepages.org.uk](http://www.bluepages.org.uk) [www.nationalfloodforum.org.uk](http://www.nationalfloodforum.org.uk)  
01299 403 055

### **Suffolk Joint Emergency Planning Unit (JEPU)**

Website: <https://www.suffolkresilience.com/risk-advice/living-in-a-flood-plain>  
Email: [emergency.planning@suffolk.gov.uk](mailto:emergency.planning@suffolk.gov.uk)  
01473 265321

### **British Red Cross**

Website: [www.recross.org.uk](http://www.recross.org.uk)  
0844 871 1111

### **Fire Safety Advice**

Website: [www.suffolk.gov.uk/emergency-and-safety/fire-and-rescue-service/prevention-community-fire-safety/guidance/fire-safety-information-leaflets/](http://www.suffolk.gov.uk/emergency-and-safety/fire-and-rescue-service/prevention-community-fire-safety/guidance/fire-safety-information-leaflets/)  
01473 260588

For accessing flood risk and flood insurance, preparation and recovery information:

### **The Association of British Insurers**

Website: [www.abi.org.uk](http://www.abi.org.uk)  
020 7600 3333