

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

1 HAVE A WARNING TRIGGER

Try and identify a suitable warning trigger which can provide some lead time prior to flood event.

Learn about your local flooding mechanisms and past flood events. Search for local flood action groups in the area and speak to neighbours to help identify local trigger points for when flooding is about to occur.

The following resources can also help...

- Environment Agency flood warning service
- River level monitoring websites
- The Environment Agencies 5-day flood forecast
- Met Office severe weather warnings
- River camera websites
- Social media (Twitter / Facebook)



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

3 PROPERTY FLOOD RESILIENCE

Consider installing property flood protection and resilience measures to your home. These can help prevent water entering your property and reduce the impact, damage and costs incurred if it does, 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, take advantage of using water resilient materials to avoid repair and replacement. A fully flood resilient property will simply need washing down and cleaning and recovery can take hours or days, instead of months.

Ideally, a property would benefit from both 'resistance' and 'resilience' measures. You should seek professional guidance before undertaking works to your property.

2 FLOOD INSURANCE COVER

Your home and its contents are likely the single most expensive purchase you will make in your lifetime. Ensuring your home has flood insurance cover is absolutely vital in protecting these assets.

If you live in a flood risk area, DO NOT be tempted to leave out flood cover from your insurance policy because the area where you live has never previously experienced a flood event. Many people have taken this risk and lost out. The average cost of an insurance claim to a flood damaged property is in the region of £30,000 and in many cases, the cost can be much higher!

If your insurance premium or excess is expensive, check the **Flood Re** scheme which caps policy premiums and excesses and is designed to make flood insurance cover accessible to those in flood risk areas.

For more details see www.floodre.co.uk

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 protection 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 actively involved in community flood resilience. Seek out 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 can include the formation of a 'Community Flood Plan', which can include identifying residents who may need assistance when a flood is expected. Flood groups often build good working relationships with various agencies and emergency services and can even look to develop a 'Community Flood Scheme', whereby the community can benefit from communal flood defences such as barriers and pumps.

