Preparing for a flood

Floods are a force of nature that cannot always be controlled, but there are ways to minimise exposure and loss if your property is under threat.

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According to the Environment Agency[1], over five million people in England live and work in properties at risk of flooding from rivers or the sea, whilst more face flood threats from groundwater, surface water, sewers and reservoirs.

In extreme conditions you won't be able to stop flood water, and you should always put personal safety above attempts to protect property and possessions.

Despite this, there are steps that you can take to keep water out, to buy yourself time to preserve property and possessions, and to limit the damage that flood water does.

Be forewarned

The first step towards preventing flood damage is knowing your level of risk.

The Environment Agency offers a comprehensive range of flood-risk warnings for England and Wales, while the Scottish Environment Protection Agency (SEPA) offers a similar service in Scotland.

You may also benefit from:

- Paying a professional engineer or chartered surveyor for a flood risk assessment.
- Contacting your Lead Local Flood Authority, Local Environment Agency or parish or town council.
- Ensuring that you're signed up for available phone, text or e-mail alerts and looking at flood-warning services on offer.
- Keeping an eye on weather forecasts and the media, and listening out for warning sirens and loud hailers.

Be prepared

Look out for danger spots

Look out for specific danger areas or weak points on your property such as:

- Doorways
- Airbricks
- Backflow through pipes and drains
- Seepage through cable holes and external walls
- Groundwater

Consider adequate home insurance cover

Perhaps the most obvious preparation is to insure your property for flood damage. If you already have home insurance you should check to see if you're covered for flooding.

According to the Environment Agency Flood Action Campaign 2019/20, the average cost of flooding to a home is around £30,000. Without insurance you may have to cover these costs yourself.

You should find out how much your policy covers you for, if the policy replaces your items new for old, and if it has a limit on repairs.

Prepare an emergency flood kit

An emergency kit containing essential items could be invaluable during a flood. Think about packing items such as:

- Contact details for family, friends, insurers, environment agency
- Copies of home insurance and other important documents
- Torch with spare batteries
- Wind-up or battery radio
- Waterproof clothing and blankets
- First aid kit and prescription medication
- Bottled water and nonperishable foods
- Baby food and baby care items

Stock up on items for flood defence

Consider stocking up on, and being ready to use, simple items that could prevent flood water entering your home.

- Flood barriers - Temporary flood barriers can protect individual properties, and they can also be used with your neighbours as part of a wider defence policy - something you may want to discuss with nearby residents
- Sealable bags - Large, sealable bags can be used to keep dry anything from sofas to electrical equipment, so ensure that you have a stock of bags in the house
- Water pumps - A pump fitted under floorboards or in a basement can help to clear flood waters more quickly
- Sandbags - There are also trusty old sandbags - these are generally thought of as a low-cost way of keeping unwanted water out, but note that questions have been raised about their effectiveness and environmental impact

Protect your property

Move things upstairs or to higher ground

If flood water hasn't yet reached your property you may still have time to move essential items to higher ground. This includes items like your:

- Pets
- Cars
- Furniture
- Electrical equipment
- Garden pots, plants and furniture
- Items of personal value such as photos and mementos

Turn off gas, water and electricity

You should familiar yourself with the location of your mains before flooding occurs.

Before flooding occurs, shut them down only if you're able to do so safely.

After a flood, you should only turn water logged utilities on after they've been checked by a qualified engineer.

Make household modifications

Consider large-scale projects for protection of your property. Most will need to be taken weeks or months before a flood warning.

- Outdoor modifications - Take a long, hard look at the outside of your property and its vulnerability to water and consider raising the threshold of your doors, applying water-proof sealant to walls, putting non-return valves on pipes and drains and 'tanking' your floors
- Indoor modifications - There are likely to be other measures you can take inside your house to improve its structural resilience in times of flooding. For example varnishing skirting boards, wall-mounting electricals and wiring, installing high shelves for valuables and water-proofing walls and flooring

What to do during a flood

Keep yourself and your family safe

Your first priority should be safety. Get to higher ground if possible and stay away from flood water.

Do not on any account touch sources of electricity when standing in flood water.

Follow the advice of the emergency services

Stay within or leave your home if you're told so. If evacuated, you will be taken to an evacuation centre run by your local council.

If in imminent danger, call 999

If yours or someone else's life is in danger and you need emergency help, contact the emergency services.

Returning home after a flood

Your home can be damaged extensively by a flood, so you might have to move out for some time. Here's what to expect in the days, weeks and months after.

Within 24 hours: Contact your home insurance provider

Before you do anything, make sure that everyone's safe, then call your insurer on its 24-hour helpline.

Two to seven days: Loss adjuster gets in touch

Your insurer will send a loss adjuster to assess the damage. They should be in touch within 24 hours of you contacting your insurer and will visit your home within three days.

If your home's uninhabitable, the loss adjuster will let your insurer know and alternative accommodation will be arranged for you.

Four weeks: Cleaning and stripping

Your insurer will organise the professional clean-up of your property.

The full extent of damage caused by floodwater might be not apparent straight away so it can take a while.

Make sure you keep any carpets, furniture or other contents until your insurer agrees they can be disposed of.

If you need to throw stuff away before the loss adjuster arrives, you'll need to keep some evidence like serial numbers or samples from carpets. Take photos of the damage and anything you throw away.

Six weeks to months: Drying out

Your home will have to be dried out - which can take weeks or months - before any redecoration can be done.

You can do this by keeping windows and doors open as much as possible, or by using a dehumidifier with the windows and doors shut

It's important that your home is completely dry before repairs are carried out.

Several months: Repair

Once your home is dry, the loss adjuster will arrange for plumbers, builders and electricians to come to your home.

The clean-up process will begin, usually employing professional cleaners.

Your loss adjuster might ask if you'd like to make any changes to your home to make it more resilient against flooding.

These changes could include replacing carpet with water-resistant flooring, installing aluminium kitchen units or re-siting electrical sockets higher up on the walls.

While the insurer will be responsible for the cost of restoring your home to its original state, if any of these changes amount to more then you'll be asked to pay the difference.

Up to a year: Moving back in

Your insurer will let you know when it's safe for you to move back in.

You'll be able to move back in while repairs are ongoing, as long as you've got a working bathroom and kitchen.

Depending on the level of damage, you could be back in your home in weeks, or it could be a year or more.

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