



ROCHDALE
BOROUGH COUNCIL

Flooding

Are you prepared?

Your guide to being flood resilient

In partnership with



Supporting Local Flood Action 

Flooding - Are you prepared?

Your guide to being flood resilient

This pack includes a series of factsheets. It is important to keep your pack up to date. When any phone numbers change or new advice or information is published we'll update information sheets as necessary and make them available to download from the National Flood Forum and Rochdale Borough Council websites.

If you would like us to notify you when updates are available please register for updates by email by visiting rochdale.gov.uk/flooding

We can also provide you with printed copies by post if requested.

Your current pack should contain factsheets with the headings listed below. Please email strategic.planning@rochdale.gov.uk or telephone **01706 924 252** if anything is missing.

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Update your guide

Please make a note overleaf when anything changes, e.g. a phone number, email address or when new advice is published.

You can then make sure that your pack is always up to date.

Am I at risk from flooding?

Your house may be at risk from flooding if:

- Flooding has occurred before in your area.
- There is a concern in your local community about the risk of flooding.
- Your area is shown to be at risk on a flood risk map. Check your risk at gov.uk/check-if-youre-at-risk-of-flooding

Please note that published flood risk maps for rivers and surface water provide a general assessment of risk and should not be used on their own to identify detailed risk for your individual property. Maps are updated as better information becomes available so please check back occasionally. If you want to know more about flood maps and what they mean for your property and neighbourhood contact the Environment Agency or Rochdale Borough Council.

Flooding can be caused by water coming from a variety of sources that might not necessarily be nearby or obvious. Sources of floodwater which may affect your property include:

- Heavy rainfall
- Rivers (fluvial)
- Ditches and drainage channels
- Frozen or burst pipes
- Surface water (pluvial) runoff from slopes or hard surfaces
- Backup/overload of drainage systems and of waste water drains
- Water rising out of the ground

What level of flooding can I expect?

Every flooding event will have a different impact as a result of many factors such as the amount and duration of rainfall and anything which has blocked or restricted the ability of water to drain away. Water depth is a key factor determining the amount of flood damage. This can be taken as the highest flood level at the property, or in the area in living memory or on record or it could be the depth of flooding estimated on flood risk maps or studies. You should consider the maximum flood depth that could affect your property because the deeper the flood, the greater the amount of damage that can be caused.

Rochdale Borough Council and the Environment Agency may hold records of past flooding events and may be able to advise. Your neighbours and other members of your community may also have information on the severity of past flooding events especially if they have lived there a long time.

Who is responsible for managing flood risk?

Reporting a flood

If you see flood water or are concerned that water is rising and could soon cause flooding please report it immediately. The quicker it is reported, the quicker it can be responded to and people and property made safe. Details of how to report a flood are included with your 'Useful Contacts.'

The Environment Agency is responsible for flood risk management activities affecting 'main rivers'. A 'main river' is usually a larger watercourse into which smaller streams, ditches and drains flow and they often have a major effect on flood risk and what impact it could have in an area.

Rochdale Borough Council is a Lead Local Flood Authority (LLFA). The council works closely with the Environment Agency to help ensure that all watercourses are well managed and that activities on or near to watercourses do not increase flood risk. The council in its role as a LLFA has published a Local Flood Risk Management Strategy identifying the main flood risks in the borough and how it will work to reduce them including by working with other organisations. You can read the strategy on the council's website at rochdale.gov.uk/floodstrategy



The council has a lead responsibility for managing several types of flood risk including:

- **Ordinary watercourses** - smaller water courses such as streams, ditches and drains.
- **Surface water (rainfall) runoff** - water that does not flow or soak away immediately into a watercourse or drain. Usually follows heavy rainfall and can come from surfaces such as roads, roofs and patios and from already saturated agricultural land and sports fields.
- **Groundwater flooding** - heavy or prolonged rainfall makes the groundwater table rise above its normal level out onto the surface or into cellars.
- **Highway drainage** - A network of drains and gullies to keep public highways free from standing water and flooding.

United Utilities is responsible for:

- **Public sewers** - These are the big public sewers that take sewage and rainwater run-off to wastewater treatment works and the pipes from your property's boundary that lead into the public sewer. United Utilities become responsible for drainage at the point your drain connects into a pipe which serves more than one property, or the drain runs beyond your property boundary.



Other sources of flooding which can have a range of responsible landowners include:

- **Land drainage** - This is largely drainage from agricultural land, playing fields and open space into a watercourse.
- **Roadside ditches** - These can be fed by a variety of sources and are the responsibility of the owner of the adjacent land.
- **Private drainage** - This is usually the responsibility of the person who owns the property it drains.

Emergency plans

If a flood happens, all local authorities are 'category one responders' under the Civil Contingencies Act. This means they must have plans in place to respond to emergencies and control or reduce the impact of an emergency. Evacuation centres will be provided if severe flooding is experienced.

Read more at gmemergencyplanning.org.uk

Sandbags

The council does not normally supply sandbags to members of the public or businesses for their own use. If this policy changes we will provide an update to this pack. When using sandbags it is important to remember they are a temporary measure to divert water and will not stop water ingress on a long term basis. You should not use a sandbag more than once due to the likelihood of contamination and they can deteriorate over time depending on how they are stored. You should also think about whether using sandbags in a flood causes a further problem for neighbouring properties or facilities which might be unprotected.

Different types of sandbags or alternative 'flood sacks' are available and you should seek advice about the use of sandbags if you are unsure.

Floodline - A service you can count on 24/7

Wherever you are, you may be able to benefit from advance flood warning of river flooding from the Floodline service provided by the Environment Agency.

Environment Agency uses weather, river and coastal monitoring systems to predict the likelihood and timing of floods. When flooding is forecast, they will issue flood warning messages through the Floodline recorded telephone and website service, giving you time to take action to limit the impact it may have on your home or business. It's important that you monitor weather updates and check Floodline regularly.

All you have to do is call **0345 988 1188** (charged at local rate) or go to **[gov.uk/sign-up-for-flood-warnings](https://www.gov.uk/sign-up-for-flood-warnings)**

Flood Warnings Direct – Floodline

Anyone can get free flood messages for your area direct to your phone, mobile, email, SMS text, or fax. When the risk of flooding is over, you will receive a 'no longer in force' message so that you can start making plans to get life back to normal.



FLOOD ALERT

Flooding is possible, be prepared. Monitor weather reports and check with Floodline for updates.



FLOOD WARNING

Immediate action is required. Take measures to protect yourself and your property. Monitor weather updates and check Floodline regularly. Environment Agency endeavours to send this warning at least 2 hours before predicted flooding. Please note: In areas close to rapidly rising rivers, this may not always be possible.



SEVERE FLOOD WARNING

Flooding is imminent or may be in progress. There is significant risk to life or significant disruption to the community including power and water supplies. Co-operate with the emergency services in the event of evacuation.

Preparing for a flood

Simple steps to prepare for flooding (this list is not exhaustive)

1. Make sure you have the correct insurance cover. Check your insurance policy and ensure you are adequately covered to avoid being underinsured. The National Flood Forum can help advise on flood risk insurance (See the 'Useful contacts' section).
2. Find out where and how to turn off your gas, electricity and water supplies.
3. Keep a list of useful telephone numbers (including your GP details, insurance claim line and policy number).
4. Put together an emergency flood kit (see 'Emergency flood kit' section).
5. Think about the needs of children, babies, elderly people, the disabled at home and your pets. Don't forget to check on your neighbours.
6. Take detailed photos of your property and contents NOW before any flood occurs.
7. Have a household plan to use in the event of a flood. This should cover:
 - Urgent actions in priority of value
 - What needs to be moved upstairs?
 - How can you prevent water entering the property – see 'My property' section.
 - Making sure you have the means to keep warm, food, flasks, etc.
 - Where you will store your computer, data and photographs safely? Most things can be replaced, family photographs and memories often cannot - move them to protect them.
 - Move your car to higher ground, if it is safe to do so.
8. Sign up for the Environment Agency's Flood Warning System if you live close by to watercourses.
9. Follow weather reports and if you can, sign up for Met Office email alerts at **metoffice.gov.uk**

Other things to think of:

Avoid disposing of fat and oil down sinks and drains, as this can lead to blockages and reduce drain capacity. Report any blocked drain grids to the Highways department at the council. Report any blockages/debris that could cause flood risk or pollution to watercourses to the Environment Agency.

See the 'Useful contacts' section for contact details.

Emergency flood kit

Being prepared will make things so much easier if your home is ever flooded. Putting together a flood kit 'grab bag' is a key way of minimising the risks and surviving the worst if you choose to stay in your home or are evacuated to a rest centre.

Essentials if you are evacuated to a rest centre:

- Insurance documents and other important documents.
- Mobile phones and chargers.
- Children's essentials (milk, baby food, sterilised bottles & spoons, nappies, wipes, nappy bags, clothing, comforter, teddy or favourite toy).
- Emergency cash and credit cards.
- Essential prescription medication/repeat prescription forms.
- Basic clean clothing (underwear etc.)



What you should also consider:

- Insurance emergency helpline, local council and emergency service numbers, family and friends telephone numbers, local radio frequencies
- Windup radio, but if battery operated, take spares.
- Windup torch, but if battery operated, take spares.
- Camera to record damage for insurance purposes (digital cameras are best). Make sure cameras are fully charged or have spare batteries as needed.
- Bottled water (check use-by date).
- Non-perishable food items (including energy or cereal bars).
- Wash kit and essential toiletries (including toothbrush and wet wipes).
- Blankets, duvets, warm clothes.
- Pack of playing cards or family games.
- Additional items: wellington boots, waterproof clothing, rubber gloves.
- First aid kit.

During the flood

The first priority is protecting life: if yours and your family's lives are in danger, phone 999 immediately.

In most situations you will be evacuated to a temporary rest centre or you may choose to go to family or friends. Always follow the advice of the emergency services. If you find you have to remain in the property, plan to move upstairs in good time. **Keep safe, keep warm.**

Floodwater may be contaminated, especially by untreated sewage. Contamination remains after the floodwater has gone and can be hazardous unless simple procedures are followed. Wear rubber boots and gloves in and around the affected property. Wash all cuts and cover with waterproof plasters. Anyone receiving a puncture wound during flood recovery should have a doctor determine whether a tetanus booster is necessary. Small children, pregnant women and people with health problems should avoid floodwater and flooded areas until the clean-up is complete. If you do feel unwell or if you accidentally ingest (swallow) mud or contaminated water and you become ill, you should consult your doctor and tell them your house was flooded.

Floodwater can damage buildings severely, particularly if it has been flowing quickly, is over 1m deep or has been in a property for a long time. Before entering property that has been flooded, the building should be checked for signs of damage.

Be careful when moving any debris that may have been carried onto your property or the surrounding area. Avoid heavy objects (e.g. trees) that may be unstable and could suddenly move and trap or crush you. Do not attempt to move anything yourself that cannot be lifted comfortably and make sure that you are on a steady footing when attempting any lifting.

Be careful when moving in and around property that has been flooded. Standing water and mud can hide holes, damage to structures and sharp objects. This could include uncovered manholes and drains or roads and paths, as well as broken bottles or glass. Be aware of cuts from standing or falling onto hidden hazards and slippery sediment.

During the flood

Remember!

Do not approach any structure that may be unsafe.

Do not approach fast flowing or deep standing water as it could be contaminated and more seriously, you could risk drowning regardless of your ability to swim. Even shallow standing water could be dangerous for small children. If you feel you have to enter floodwater, regardless of the dangers, ensure you have strong protective footwear and where possible use a stick to identify hazards such as sharp objects and missing manhole covers that may have been swept away in the flood water.

Do not drive into flood water or rely on cars or other vehicles to protect you from flood water. Six inches (15cm) of fast flowing flood water can knock an adult off their feet and 12 inches (30cm) of fast flowing water can sweep a 4x4 vehicle off the road.



Turn off the electricity supply to the property until a qualified electrician or utility company has checked out the electrics. Use extreme caution in dealing with electricity. Ensure that all switches, sockets and appliances are checked prior to use, especially if they have been in contact with floodwater. Once all electrical safety checks have been made, make sure that you use a circuit breaker with any electrical equipment that you may use in, or to clean, or repair your property. Watch out for any fallen power lines and do not approach them – be aware that there is always a potential electric shock hazard. You should also beware of electric shock hazard if you have electric appliances or your supply is located in your cellar and there is or has been standing water.

Turn off the gas supply to appliances that have been flooded (or where their vents/flues may have been affected).

After the flood

If you are unfortunate enough to flood:

- Ring your insurance company and register your claim.
- Take photos of all your possessions and one of the tide mark on the wall that the flood water has left.
- Make a note of the reading on your electric meter.
- Don't turn on your electricity until it has been checked.
- When gas appliances are turned back on, ensure that pilot lights are lit immediately.
- Take a small notebook around with you to note down who you have spoken to including their names, who they work for, what they do, phone number, email, date and time you spoke to them, what they said.

Your insurer will arrange for a loss adjuster and other specialists to visit your home. Do not throw anything away until they have paid you a visit.

If you have to clean and disinfect:

- Wear protective clothes, boots and rubber gloves.
- Use a brush, soapy water and heavy duty cleaner, then rinse.
- Floodwater may be contaminated so disinfect all areas affected after cleaning.
- Make sure you wash your hands with antiseptic after cleaning up.
- Disinfecting also kills most mildew and moulds.



Don't fully re-occupy your property until after the following:

- All standing water has been removed particularly from the underfloor area.
- The Fire & Rescue Service can pump out standing water but will charge for non-emergencies. Otherwise use a pump (from hire or DIY shop), or use buckets followed by wet/dry vacuum.
- Shovel out mud (which may be contaminated) then hose out or use a garden sprayer.
- Remove flood damaged carpets but keep a sample for your insurance company. They will want to see this as part of your claim.

Dry

- Good ventilation is essential – keep windows and doors open on dry days and remove airbrick covers but maintain security.
- Use fans plus industrial heaters and dehumidifiers. These will be provided by your insurance company if you are insured. When using dehumidifiers close all windows to ensure drying properly occurs.
- If possible have central heating on at 20°C or above.
- Drying out can take several weeks or even months.

Who can I speak to?

- The National Flood Forum have considerable experience in dealing with the aftermath of floods and are often able to help and advise on insurance claims – See 'Useful contacts' section.
- Insurance – Contact your company's (24 Hour) Emergency Helpline as soon as you can. If paying for help, keep receipts for any emergency pumping or repair work done. Take meter readings of gas and electricity. Keep photographic records of ALL flood damage.
- Your local flood support centre – this will most likely be set up and advertised after a flooding event has occurred.
- The council's Public Protection and Public Health services.
- Your G.P. regarding issues of stress, anxiety and other health issues.

Health & safety advice

Floodwater may be contaminated by silt, sewage, oil or chemicals. Try to avoid coming into contact with it.

Wear protective clothing and wash your hands after any contact. Cover cuts with waterproof plasters.

Beware of fumes from petrol or diesel generators or gas heaters – they can kill. Do not use indoors. Electric pumps should only run through a circuit breaker.

- Don't use damp electrical items – get them checked by a professional.
- Seek medical advice if diarrhoea, fever or abdominal pain affects anyone.
- Seek medical advice if you have a persistent dry cough and / or itchy eyes.
- Mould can be a health hazard for babies, people with allergies and the elderly (they should stay away during the clean-up)
- Ensure that flues are clear before using gas boilers, fires and heaters. Get them tested by a Gas Safe accredited engineer before use.

If your garden floods (only if sewer flooding)

- Don't let children or pets onto affected grass or paved areas until cleaned. Get advice from your water company. Solids (silt, sludge or faecal matter) should be removed from hard surfaces. Hard surfaces should then be swept and hosed down with clean water.
- Do not rake or dig over flooded grassed areas or flower beds. However remove any toilet waste from affected areas by shovelling it into black bags, and sealing them. After the grass has grown and been cut once there should be no further risk as sunlight and soil will usually destroy harmful bacteria within a few weeks.

If you have children

- Don't let them play in floodwater – they risk infections and drowning.
- Contaminated toys will need disinfecting.

Drinking water advice

- Follow the advice of your local water company regarding the safety of the water supply. If in doubt, boil all water intended for drinking, brushing teeth, washing food and cooking.

Please use bottled water

- Take precautions for formula-fed infants. The preferred option for babies is to use bowser water brought to a 'rolling boil' and cooled or use bottled water.

Bottled water can contain higher quantities of minerals, boiling can concentrate these minerals. Advice should be sought from health professionals for the appropriateness of bottled water for making up formula milk.

- Unboiled water should not be used.

Coping with the aftermath

A traumatic event turns your world upside down

Experience shows that after surviving a disaster, people can have a variety of reactions. In spite of the crisis, you can feel happy to be alive. You may feel dazed or numb. You might feel sad, helpless and anxious. It is not unusual to have bad memories or recurring dreams. You might avoid places or people that remind you of the disaster. You might have trouble sleeping, eating, or paying attention. Some people have short tempers and get angry easily. All of these reactions to being flooded are normal human responses.

It will take time before you start to feel better

You might have strong feelings right away or you might not react until much later, after the crisis is over. You might notice that you and your family are affected in ways you had not been aware of before. You might find it very difficult to remember things. It will take time for you to feel better and for your life to return to normal. Give yourself time to heal, but if you feel concerned that things are not getting better soon enough, talk to your G.P.

These steps may help you feel better

A traumatic event disrupts your life. There is no simple fix to make things better right away. There are actions that can help you, your family, and your community to heal.

- Follow a normal routine as much as possible.
- Eat healthy meals. Be careful not to skip meals or to overeat.
- Exercise and stay active.
- Help neighbours or other people in your community. Stay busy.
- Accept help from family, friends, co-workers, or faith groups. Talk about your feelings with them.
- Limit your time around the sights and sounds of what happened.
- Don't dwell on TV, radio, or newspaper reports on the crisis.

Distractions, opportunists & rogue traders

Beware of anyone selling services or goods door to door. They may appear helpful and may seem a good idea at the time, but reflection is always needed to ensure the benefits are right for you or if there is anything you need to consider first before going ahead.

Be cautious of doorstep callers who may trick or steal from you. They may try to gain entry by asking to turn off water or check the electricity. Always put the chain on when answering the door if you have one and make sure windows and other doors are locked (just in case an accomplice tries to enter elsewhere while you are talking). Check the caller's ID and phone the company to check they are genuine if you have any doubt.

Call a neighbour or the Police for assistance if you are worried.

Rogue traders

If callers offer to do work, the Association of British Insurers recommend 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.
- Beware of someone who gives only a mobile number and no business address.
- If someone calls and says that they are from the insurance company – check first.
- If in doubt contact your insurance company/insurance adjuster or the National Flood Forum on **01299 403055** or **info@floodforum.org.uk**

Get a written estimate and written contract for any work that is to be provided. Ensure cancellation rights are explained in full. Don't pay in advance, do pay in stages and don't make the final payment until you are happy with the work.

- You can use your own builder so book a local reputable builder early. There could be a real shortage of builders.

Important – Please don't pay everything in advance whatever the builder might say. Don't sign anything until you are happy with the work either. If they threaten you, call the police.

Insurance advice - If in doubt speak to the National Flood Forum on 01299 403 055

If you have household insurance then read on - whether you are a tenant or home owner

Ring your insurance company or landlord immediately – they will send a loss adjuster as soon as they can (usually in a day or so). Do not use this as an insurance ‘opportunity’. Fraud is a criminal offence and will lead to your claim being cancelled. Communicate clearly and clarify what terms of reference the insurance company feels is reasonable regarding your claim.

Fully insured; new for old – You should get full recompense of all expenses, less any excess on your policy.

Fully insured – You may get full recompense but the policy may adjust downwards for fair wear and tear and general depreciation since new. A 15 year old kitchen does not always justify a new kitchen!

Under-insured - You should get the “fair percentage”. The insurance company will take the rebuild cost you have insured for, when compared with the current correct rebuild cost of your whole house. In simple terms a house of rebuild value £100,000 insured for only £75,000 will result in a flood claim of £25,000 being reduced by 25% due to the underinsured loss.

Try to remain calm and courteous at all times. Keep a book with a record of all conversations and communications with your insurers, and various contractors and consultants. An insurance claim can be a complex process. Our advice is to keep photographs of everything; regularly update the insurance company with letters, emails or handwritten notes of what you are doing. Try to ‘stop’ and make a plan, e.g. photograph everything – structure, appliances, furniture and contents, watermarks, etc. If you or your family have to move out or need to leave the area, make realistic decisions. Many houses will take 6 months or even longer (depending on type of construction), to dry and become habitable – this is not a two week problem! You may have to live in your house until the loss adjuster arrives and tells you what will happen. In the meantime, make a list of what has been damaged and keep this somewhere safe. If you have a camera (a disposable one will do) or a camcorder, take pictures or film everything.

Insurance advice

If in doubt speak to the National Flood Forum: 01299 403 055

Ask if your insurance covers you for alternative accommodation. If so, you may be able to move into a hotel, while you look around for a rented property. Recover valuables and put them somewhere safe. Use rubber gloves when you're handling them and put them in bags or boxes. Most articles can be professionally restored. Don't make rash decisions. Your insurance company (via your loss adjusters) will arrange for a professional cleaning company to come and undertake work, or if the damage is severe, appoint a "strip-out" contractor to remove flood-damaged walls and floors plus damaged goods. This may include kitchen units, and all electrical fittings.

- If you're a tenant and have taken out contents insurance, household contents, fixtures and fittings should be covered. It's normally the responsibility of your landlord to provide building insurance. However you are advised to check with your landlord and your policy.

No household insurance? The following is good advice for everyone

- Not having insurance cover is a situation best avoided. If you're uninsured you will most likely be responsible for covering all costs of flood damage. Remember to keep records of damage (photos etc).

Local supplies of disinfectant, brushes, driers, generators, pumps, builders and tradesmen will run out fast. Make a full list of emergency cleaning items to get ahead of the game by arranging for someone to collect these for you, this could be from outside the local area. When the floodwater subsides it's vital to clear standing water as quickly as possible. Bricks and concrete floors soak up water relatively slowly but conversely take months to dry out if they have been left standing in water for a long period (1 inch per month). Fast action at this stage will save months of drying time later. Dehumidifiers and fans can be hired from most good hire shops and will reduce the risk of health problems associated with damp.

The council will make clear what help and support is being made available after a flood event including any measures to deal with vulnerable residents and hardship. Local voluntary sector organisations are often able to offer assistance.

My property

Flood products

If your property is in a flood risk area or has been flooded, you should consider the following advice when undertaking renovations or improvements, or repairing flood damage, please bear in mind the advice listed over these pages. If floodwater is more than 1m deep, you may cause more harm than good by keeping the water out. The force of the water may cause structural damage to your home or business.

To prevent water entering the property

- Do regular maintenance checks – is mortar between bricks in good condition?
- Don't just build it back: build it better. See Ciria report C623 or Planning Advice Note 69 (construction industry research and information).
- Always seek help before making structural changes. Get advice from a specialist flood surveyor or from RICS (Royal Institute of Chartered Surveyors).
- Flood products may give you more time to move your possessions off the ground floor to safety: often water is cleaner because mud and silt stay outside. Guidelines on how to reduce your properties risk, a cost estimator and a list of flood products (Blue Pages) can be found by visiting nationalfloodforum.org.uk for more information.



Flood products

To assist with future flood risk (resilience):

- Fit plug sockets, boilers, service meters higher up on walls.
- Choose water resistant door & window frames (and use silicone sealant around frames).
- Get a chemical damp proof course below joist level if your house does not have a damp proof membrane; and install airbricks with removable covers or automatic airbricks.
- Replace mineral insulation within walls with closed cell insulation.
- Consider non-return valves in sewage pipes to prevent sewage backing up into the house.
- Check access points for pipes (e.g. washing machines) for gaps and fill holes.

And if possible:

- Go for solid flooring with a damp proof membrane tied into the building structure.
- Lay tiles (lay straight on to screed to avoid adhesive blobs).
- Have solid wood or stainless steel kitchen/bathroom units rather than chipboard.
- Pick lime or cement render – depending on the age of the property. For advice on properties which are of Victorian or older origin go to: [english-heritage.org.uk/publications/floodingand-historic-buildings/flooding-and-historic-buildings-2nd-ed.pdf](https://www.english-heritage.org.uk/publications/floodingand-historic-buildings/flooding-and-historic-buildings-2nd-ed.pdf)
- Replace ovens with raised, built in types.
- Choose rugs rather than fitted carpets.

Advice about flood products can be accessed through the National Flood Forum website at [bluepages.org.uk](https://www.bluepages.org.uk) and [nationalfloodforum.org.uk](https://www.nationalfloodforum.org.uk)



Get involved

The National Flood Forum is a national charity dedicated to supporting and representing communities and individuals at risk of flooding. It helps people to prepare for flooding, helps them to recover their lives if they have been flooded, and provides advice and support on all flood risk issues.

The Forum can help with recovery from a flood event, using a specifically designed flood recovery trailer, supporting the Environment Agency and Local Authorities all over the country to cope with flood recovery, advising them on the likely issues and supporting the community for the long term with exceptionally experienced staff. The Rochdale Borough Council works closely with the National Flood Forum to help raise awareness of flood risk and help people be better prepared for flooding in the borough.

The National Flood Forum have a series of resources to help you prepare for flooding:

- A website containing a wealth of information at **nationalfloodforum.org.uk** and a dedicated telephone helpline **01299 403055** for all issues regarding flooding & flood risk, including support for obtaining insurance and flooded property reinstatement issues.
- The Blue Pages which is a directory of available property flood products & services. See **bluepages.org.uk**

Another aspect of the National Flood Forum's work is supporting local communities to create flood action groups which can identify their local flood risk priorities and work with local councils and flood risk management organisations to help manage them better.

A local flood action group is a great way of sharing experiences and concerns, learning more about flooding and working together with your neighbours, the council, Environment Agency and United Utilities to tackle flood risk in your neighbourhood. Contact the National Flood Forum or the council to find out if there is a group near you or you are interested in starting one.



Landlords and tenants

Insurance:

As a **landlord / letting agent**, it is your responsibility to obtain or ensure there is buildings insurance for the property that you own. Ensure that the policy contains an appropriate flood damage clause.

It is the **tenant's** responsibility to obtain contents insurance for the property that they rent.

If you are having trouble obtaining an appropriate insurance policy, the National Flood Forum can provide you with help and advice.

Contact them on **01299 403 055**

Ensure that your insurance also covers business interruption and loss of revenue if you are a landlord as the tenancy / rent income will be suspended whilst the property is not fit to live in.

As a landlord, you have a responsibility to inform your tenants of the flood risk that is experienced / expected.

Preparing for a flood that could be experienced or expected:

- Think about having a notice in the kitchen or beside the front door that explains flood related information in an easily seen place for any new or existing tenants. Letting agents should also have this information if they deal with the rentals on behalf of a landlord.
- Develop an emergency plan, stating what should happen during a flood event and make sure staff / tenants are familiar with this.
- Consider safe and accessible evacuation routes, especially as some tenants may be new to the area.
- Include a list of important contacts, including the names and numbers of staff who will be available and able to assist in an emergency.
- Keep this information in an accessible location and make sure it is updated to include any changes and that tenants also have a copy.
- As a landlord make sure you have details of those who may need extra support during a flood event or evacuation, such as vulnerable / disabled tenants.
- Tenants – whether existing or potential should make sure to ask about any possible flood risk and become familiar with any information provided. You should agree in advance what would happen if the property rented was to become flooded. Make sure you already have agreed in advance if the landlord is able to re-house tenants immediately if they need to move out or if tenants will need to find alternative accommodation themselves – this needs to be clear and agreed before any potential flooding is expected rather than when there is an immediate risk. In the event of an emergency, the council may provide emergency accommodation if the landlord / letting agent is unable to do so.

- Tenants should ensure they have multiple contact details for their landlord, especially if the landlord lives some distance away from their rented property.
- Landlords / letting agents should not allow tenants to return to a property that could pose a risk to health or safety.
- Both landlords and tenants can sign up for the Environment Agency's flood alerts if the property in question is near a watercourse and also Met Office reports indicating heavy rainfall.

The property:

Landlords and tenants should follow the advice given below as part of their preparations for flood risk:

- Ensure that important documents are kept at a height above ground level so that they will be safe during a flood event and as a landlord, you have copies of relevant documents.
- Take detailed photographs of the property and contents now, before any flooding. These may be useful during a later insurance claim process.
- Ensure that tenants do not move back into a property that could pose a health and safety risk as it is the property manager's responsibility to provide safe and adequate accommodation.
- Landlords and tenants should both know how to turn off the mains gas, electricity and water supply.
- Consider what actions you can take now to reduce the flood risk to your property, including any caravans. Try to keep property well maintained including doors, windows and brickwork to help increase their resilience to flood water. It is important to have a survey of the property carried out to ensure that the actions taken are appropriate for the property and the level of risk experienced.

Property can be fitted with air brick covers, flood boards, anti-back-flow valves to reduce the likelihood that water will enter the property – make sure the tenant and the landlord know how and where to store, access and fit these correctly.

Advice about flood products can be accessed through the National Flood Forum website at **bluepages.org.uk** and **nationalfloodforum.org.uk**

Please see the rest of the pack for other relevant information.

Some things to consider for a landlord / tenant checklist:

Address in question:

Landlord contact details:

Tenant(s) details:

Letting agency details if relevant:

Environment Agency's Flood Alert sign up for landlord / tenant?

Yes:

No:

Not suitable:

Insurance details for building (landlord):

Insurance details for contents (tenant):

Where and how to turn off electric supply:

Where and how to turn off gas supply:

Where and how to turn off water supply:

Any flood resilience products to use?:

If so where are these located:

How to use (and do they need occasional or regular maintenance e.g. sub floor water pumps?):

Agreed place to stay if not suitable to stay in property?:

Agreed contract if unable to stay in the rented property?:

Anything else to consider:

Businesses

Preparing for a flood:

While flooding cannot always be prevented, businesses can reduce the cost of flood damage by between 20 and 90% by being prepared and taking precautionary action before a flood event occurs. It is the responsibility of the business management to prepare for a flood event.

Business managers should be aware of everyone who could be affected by a flood event, both when it happens and in any subsequent disruption to their business operation.

This includes:

- Staff
- Customers
- Suppliers

You should include an appropriate reference to flooding in your business risk register.

Insurance

Ensure that your business is covered by an appropriate insurance policy. This should include coverage for the property, stock and equipment as well as interruption to your business and lost revenue. Take detailed pictures of your property, equipment and contents NOW, before any flooding occurs.



Business continuity planning:

A written plan will help your business cope with a flood event. Ensure that all staff members are familiar with this and know what to do in the event of a flood.

- Include a list of important documents such as insurance papers, plans, legislation, policies and guidance (such as fire evacuation plans) in this plan, and information about their location.
- Complete a 'business impact analysis' for each of your business's critical functions (see blank example layout). This will help you to identify those services which need to be reinstated first during an emergency.
- Think about the impact of low stock and customers going elsewhere.
- Consider the impact of flood water or possible contamination on any specialist equipment or hazardous substances or processes that your business uses. Make sure this is made clear to emergency services in a flood event.'
- Consider the 'priority critical functions' and how these can be affected by a flood event. Plan what you can do to ensure these functions are continued: Can the functions be carried out elsewhere? What resources are needed to carry these out?
- How many staff members will be needed to carry out these functions and think about, and plan for, the various impacts that could occur over different timescales.
- Include important contact details such as for staff, insurance claims line, suppliers etc.
- Review your 'business continuity plan' regularly to ensure it is up to date and any changes made to the business have been included.
- Identify those within the business who will like to comprise a recovery / response team and inform them of their expected duties. Ensure that these staff members are appropriately trained and kept up to date with any changes.

During a flood event: Your first priority is always the safety of yourself and your employees. If life is in danger, phone 999.

Your staff, customers and your premises:

- Carry out your emergency plan.
- Avoid unnecessary contact with flood water - flood water can be contaminated, most frequently by untreated sewage.
- Switch off mains gas, electricity and water supplies.
- Continue to follow shutdown procedures only if it is safe to do so. Staff should carry out these procedures in pairs for safety.
- If possible and safe to do so, unplug and move electrical items to a higher level above the ground but take care, as water conducts electricity.
- Evacuate the premises using established evacuation routes.
- Be aware of any members of the public or contractors in your premises and ensure that they safely leave the premises along with your staff.
- Follow the instructions of the emergency services and inform them of any specific hazards associated with your premises or operation if necessary.

After a flood:

- Keep staff informed about what is happening at the business and when they are expected to return to the premises. Keep customers and suppliers/contacts up to date about when you hope to be back to full operating capacity again.
- Please see the rest of the pack for other relevant information.

Example business impact analysis table

List of priority critical functions:

- | | |
|----|----|
| 1) | 4) |
| 2) | 5) |
| 3) | 6) |

Critical function:

Time	Effect on service
First 24 hours	
24-48 hours	
Up to one week	
Over 1 week	

Resources requirements for recovery:

Time	No. of staff needed	Relocation?	Resource required	Data required
First 24 hours				
24-48 hours				
Up to one week				
Over 1 week				

(Repeat for each critical function on the list above)

Personal flood plan

Action	Other information to consider	Your details
Find out if there is a flood warning service for your neighbourhood. Go to gov.uk/sign-up-for-flood-warnings	Make sure to use your most available contact details - update phone numbers and email addresses as soon as possible if they change.	
Sign up to the Met Office email alerts and keep updated with the weather reports.	Check local radio weather reports as well as national reports.	
Have important documents in a safe place. Make sure you store important numbers in your phone and grab bag. (Keep a phone charger, windup torch and radio handy).	Keep updated.	
Have an emergency kit / grab bag ready including all essential medication and possibly some food/water.	Where is this? Is it updated / re-stocked?	
Move any cars to higher ground.	Where to?	
Bring pets/animals from outdoors or move to higher ground if possible.	Where to? Who will do this?	
Move furniture or use large plastic bags to contain items or cover legs or bases.	What can be moved?	
Move personal items, valuables, electrical items and lightweight belongings upstairs or to high shelves.	Keep a list of what needs to be moved. Establish whether it can be moved. Can you do this on your own or do you need help?	
Put any resilience products that you have in place e.g. air brick covers or flood boards.	Where are these stored? Can you do this on your own or do you need help?	
If you do not have non-return valves fitted, put plugs in sinks /baths and block drain holes in sinks / showers. Weigh them down with a pillowcase / plastic bag filled with soil / sand. These can also help block toilet pans if a plastic bag is used. Try to block any pipework that drains water from your property e.g. from washing machines if possible.		
Know how to turn off your gas, water, electricity supplies. Do not touch sources of electricity if standing in water! (Do not switch them back on until they have been checked by qualified engineers if you have flooded).	Where are these located? Gas - Water - Electricity -	Supplier - Tel No. - Supplier - Tel No. - Supplier - Tel No. -
Insurance - Check you are adequately insured. Do not clear anything after a flood without first contacting your insurance company. Take photographs if possible.	Insurance Policy Number -	Insurance Tel No. -
Avoid contact with flood water as this could be contaminated with sewage. Please see other information for advice on after a flood.	Do you have adequate outerwear and gloves if you need to leave your premises or to start to clean up?	

Listen to the advice of the emergency services and evacuate if told to do so! See 'Useful contacts' for more advice.

Useful contacts

Report flooding as soon as you see it!

Keep the following telephone numbers handy to report a flood or any blockage that could cause flooding – the sooner you report it, the quicker the response agencies can deal with it.

The Environment Agency
Floodline - ☎ **0345 988 1188**

The Environment Agency
Incident hotline for blockages/
pollution in watercourse -
☎ **0800 80 70 60**
🌐 [gov.uk/report-an-
environmental-incident](https://www.gov.uk/report-an-environmental-incident)

United Utilities
Leakline - ☎ **0800 330033** or
Water or wastewater emergency
☎ **0345 6723 723**
🌐 [unitedutilities.com](https://www.unitedutilities.com)

Rochdale Borough Council
Emergency Number
☎ **0300 303 8871** or
☎ **0300 303 8875** (out of hours)

Rochdale Borough Council
Highway Department
☎ **0300 303 8879**
✉ highways@rochdale.gov.uk

Rochdale Borough Council
Environmental Health
☎ **0300 303 8871**
✉ [environmental.health
@rochdale.gov.uk](mailto:environmental.health@rochdale.gov.uk)

Rochdale Borough Council
Environmental Management
☎ **0300 303 8884**
✉ [environmental.management
@rochdale.gov.uk](mailto:environmental.management@rochdale.gov.uk)

Rochdale Borough Council,
Lead Local Flood Authority
☎ **01706 924252**
🌐 [rochdale.gov.uk/flooding](https://www.rochdale.gov.uk/flooding)

National Flood Forum
For detailed information
on flooding and insurance
information contact:
☎ **01299 403 055**
🌐 [floodforum.org.uk](https://www.floodforum.org.uk)

**For emergencies and
where there is danger
to life contact the
Emergency Services:
999/111**

Other useful contacts

Greater Manchester Prepared
🌐 [gmemergency
planning.org.uk](https://www.gmemergencyplanning.org.uk)

Government Flooding Advice
🌐 [gov.uk/prepare-for-a-flood](https://www.gov.uk/prepare-for-a-flood)

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