

Your Essential Flood Guide

Updated
2023
Emergency
Guide

Information and forward planning



Act Now Be Prepared



Sign up for flood warnings

Sign up to get flood warnings if your home or business in England is at risk of flooding. The service is free.

You'll need to provide:

- The address you want flood warnings for.
- An email address.
- A way to contact you at any time of day or night - you can choose to get a call, text or email.

Sign up for flood warnings at

www.gov.uk/sign-up-for-flood-warnings

Create a flood plan

A flood plan can help you act quickly and make practical decisions in the event of a flood.

A [personal flood plan template](#) is available from the Environment Agency.



Know how to turn off your gas, electricity and water

You'll need to turn off your mains water, gas and electricity if you have to leave your home during a flood.

The water stop tap (also called a 'stopcock'), gas shut-off valves and the electrical main switch are in different places in different properties.

You'll usually find:

- Your water stop tap inside your home where your water supply comes in, or outside near to your property's boundary under a cover.
- Your gas shut-off valve next to your gas meter.
- Your mains electricity cut off on your fuse board with a big on and off switch.



Protect your property

Before a flood happens you can make changes to your property to reduce the damage flooding can do, for example:

- Laying tiles instead of carpets.
- Moving electrical sockets higher up the wall.
- Fitting non-return valves to stop flood water entering your property through the drains.
- Getting flood protection products, for example flood doors or self-closing air bricks.

To prepare your property for flooding you can:

- Get further advice from the [National Flood Forum](#) about how to protect your property and how much this will cost.
- Find flood protection products and services at [Blue Pages flood directory](#).

You may need permission to do work that will affect the flow of a river or divert flood water.

- Check drains and gutters regularly. Clear leaves away from gulley grids, and keep gutters clear. ([Mid Devon Housing](#) is responsible for clearing gutters when reported by tenants on council owned property).
- Report blocked storm drains to [Devon County Council](#), and blocked natural watercourses to the landowner or Devon County Council if public.

Advice For Businesses



An emergency flood plan template for your business is available.

Actions may include:

- Making a list of all organisations and individuals you deal with, including their contact details. Keep a list at work and at one other safe location.
- If you use databases and other computer applications, back them up regularly and keep the back copies in at least one other safe location.
- Consider how you might operate temporarily from another location.
- Keep details of your machinery and contents so that replacements can be ordered quickly.
- Take notes of all the actions you take and expenses incurred to assist you with your insurance claim.

Protection Of Your Home

If you're about to be flooded

If your area has a flood warning (when flooding is expected) or severe flood warning (when there's a danger to life):

- Turn off your gas, electricity and water supplies, if it's safe to do so - do not touch an electrical switch if you're standing in water.
- Move your family, vehicles, pets and important items to safety, for example upstairs or to higher ground.
- If you have them, use flood protection products, for example flood barriers or air brick covers.
- Follow advice from [your local council](#) or the emergency services - you may be asked to evacuate.

If you have one, use your:

- Personal flood plan.
- Community or group flood plan.
- Business flood plan.

Call 999 if you or someone else is in immediate danger.

What to do during a flood

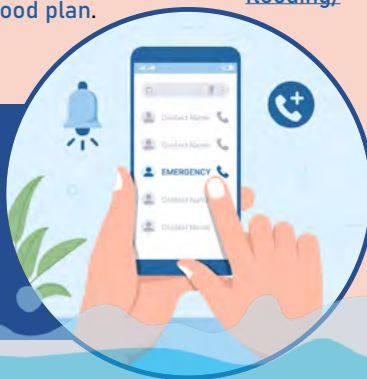
The main thing to do is to not panic and make sure that you and your household are safe. Avoid the flood water if possible as it could be contaminated or fast flowing.

When safe to do so you should aim to contact a few key services:

- Call 999 if you feel your life or someone else's life is in immediate danger.
- If you are renting, contact your landlord informing them of the extent of the flooding.
- Contact your home insurance provider as soon as possible, they may provide additional advice.
- Call to report the flooding. For advice on who to call visit:

devon.gov.uk/floodriskmanagement/who-to-contact-if-you-experience-flooding/

Use your mobile phone to keep up to date with updates being given by Mid Devon District Council on their social media pages as this can include helpful information and advice.



Landscaping and gardens

Many of us have moved towards easier to maintain gardens and driveways, with large expanses of concrete, tarmac, artificial grass or decking, or short rooted, compacted lawn. This doesn't allow for much absorption of heavy rainwater, and can exacerbate flooding. A deeper gravel bed can cope with more water than concrete or tarmac. Small trees, bushes or hedges will also absorb more water, and are great for biodiversity. Any new impermeable surface should be done with consideration of the extra drainage needed.



Consider how your garden or outside spaces are landscaped.



Emergency Flood Kit

Being prepared will make things so much easier if your home is ever flooded.

An emergency flood kit should be stored somewhere where it cannot get wet. These kits can include:

- Insurance and important documents with contact details.
- Torch with batteries.
- Mobile phone charger.
- Emergency cash.
- Medication.
- Spare change of clothes and blankets.
- First-aid kit.
- Portable radio.
- Non-perishable food items.
- Children's essentials.



You can find more information on emergency flood kits at the [National Flood Forum](#) website.

What To Do After A Flood



Get temporary accommodation

If your home is flood damaged and you're not able to live there, contact [your local council](#) for help getting temporary accommodation.

If you need to travel

[Check for flooding](#) and get [road traffic information](#).

Report a flood or an electrical, gas or sewage problem

To report:

- An electrical hazard or power cut, contact your local [electricity company](#) or call 105 (calls are free).
- A gas leak, contact [National Gas](#).
- An overflowing sewer, contact [your water company](#).

You can also [report a flood](#) or [possible cause of flooding](#).

If you are insured, contact your insurer. If possible take photos or videos of the damage. If you have lost your mobile phone or camera in the flood use a disposable camera or borrow one from a family member or friend.

Do not undertake any clearance or repair work until your insurer has given approval.

A loss adjuster will visit your house. Do not dispose of anything until your loss adjuster advises you to do so.

1 Remove water and mud

You can ask your local fire brigade for help pumping out water. They might charge a fee and can help you get a permit.

You may need a permit to pump water out of a property. If you want to pump the water into:

- Rivers, ditches or watercourses (for example a brook or mill stream), check with your local [Environment Agency office](#).
- Public sewers, check with your water company.
- Street drains, highways or highway ditches, check with the local highways authority or [National Highways](#).

- Wear protective clothes, boots and rubber gloves.
- Shovel out mud (which may be contaminated) then hose out or use a garden sprayer.
- Take precautions when handling used sandbags as they could be contaminated.
- Remove any toilet waste from affected areas by shovelling it into black bags, and sealing them.

2 Clean and protect

- 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 disinfectant after cleaning up.
- Disinfecting also avoids mildew and moulds.



3 Dry

- Take furniture, carpets, bedding and clothing outside, to avoid mould.
- Use fans plus industrial heaters and dehumidifiers.
- Have the central heating on at 22°C or above.

Drying out can take weeks or even months. If it is done too quickly, it can cause structural damage and long-term problems.

Good ventilation is essential - keep windows and doors open on dry days and remove any air brick covers.

4 Waste disposal

Do not throw anything away without checking with your insurer first if you are planning to claim for it – it is classed as evidence.

Some flood waste may be taken away by the normal refuse collection, but normally it will need to be loaded into skips. Skip hire companies provide services to all towns and villages in Mid Devon. (you will need a licence to put a skip on a public highway).

Waste taken to local tips will be classified as controlled waste and must be handled properly.

Waste management firms can be found in the Yellow Pages or on Yell.com.



Council Housing Tenants



Damage assessment

If there is damage to the building we can assess for repair – this is unlikely if the flooding is very short term, and sometimes needs monitoring.

Contents insurance

Tenants are very strongly encouraged to have contents insurance and should contact their insurer as soon as the flooding occurs. The insurer will provide advice and arrange a visit as necessary.

If the property is uninhabitable, Mid Devon District Council can provide emergency accommodation.

If you don't have contents insurance

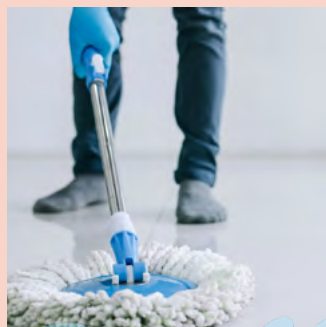
For anyone without insurance, we would recommend that you make arrangements as soon as possible to safely remove as much water from the home. Hiring a wetvac can be great for this or you may need to bring in a professional. Contaminated flooring and furniture may need to be removed from the home and disposed of to prevent further damage and mould. You are likely to need to hire a dehumidifier until the home is regularly down to 60% relative humidity, and to do this you may need several dehumidifiers.

For more information on damp and mould visit the Mid Devon Housing webpage:

www.middevon.gov.uk/residents/mid-devon-housing/your-home/damp-and-mould/

MDH homes

Historically MDH have not been affected by flooding which has caused significant structural damage to homes. This means the council's insurers are unlikely to attend, which is why it is so important for our tenants to have their own contents insurance to ensure they can replace any belongings that may be damaged.



Accessing Financial Help



You may be able to get financial support from your **local council** after a flood. You may wish to contact your local parish or town council who may be able to offer financial support or assistance in other ways.

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



Wellbeing And Community Support

Find a community support group or organisation

- Areas prone to flooding may already have flood groups and community hubs where you can find food, clothing, shelter and advice during a flood. Some areas have community flood wardens - volunteers who monitor a specific local area and inform its residents when flooding is likely.

Visit the National Flood Forum or call them on 01299 403 055 for help in finding local support. You can also try searching for local flood groups on social media.

- Your local council may have details of organisations in your community that can give help and support.

If need support with your mental health

- Speak to your friends and family or your doctor.
- Check the [NHS website](#) to find where you can get urgent help for mental health.

- Contact the [Samaritans](#) to talk to a trained volunteer anonymously for free, confidential support 24 hours a day.

Insurance Advice



If you're a homeowner you can

- Get insurance advice from the National Flood Forum or MoneyHelper.
- Find lower-cost home insurance through [Flood Re](#) (a flood re-insurance scheme) if you're in a flood-risk area.
- Find a broker that specialises in properties that are difficult to insure.

If your home has been flooded and your insurer is part of Flood Re's Build Back Better scheme, you could get up to £10,000 to protect your home from future flood damage as part of your flood damage repairs. If your insurer is part of the scheme, ask them if you're eligible when you make a claim.

If you're renting you can

- Ask your landlord what insurance they have as it may not cover your personal items.
- If their insurance does not cover your personal items, you can get contents insurance.

Read the Department for Levelling Up, Housing and Communities' 'How to rent' guide for more information about flooding and insurance.

Get evidence of flood risk

Contact the Environment Agency if your insurer asks for evidence of your flood risk.

Environment Agency

enquiries@environment-agency.gov.uk

Telephone: **03708 506 506**

You'll get a letter within 20 days. It's free for individuals and businesses.

If you've done work on your property

You or a surveyor can complete a Flood Risk Report. This will tell insurers or buyers how the work has reduced the flood risk.

Businesses

You can get:

- Buildings insurance - to cover flood damage to buildings
- Contents insurance - to cover damage to items, for example stock
- Business interruption insurance - to cover running costs or losses, for example salaries or loss of profit

Get advice from the National Flood Forum on insurance for small businesses.

*Call 999 if you or
someone else is in
immediate danger.*

Key Contacts



Devon and Cornwall Police (Non-emergency) - **101**
Devon and Somerset Fire and Rescue Service - **01392 872200**
Devon County Council - **0345 155 1015**
Environment Agency - **03708 506 506**
Floodline (24-hour service) - **0345 988 1188**
Mid Devon District Council - **01884 255255**
National Flood Forum - **01299 403 055**
National Gas Emergencies - **0800 111 999**
South West Water - **0344 346 2020**

Blue Pages Independent Flood Directory - bluepages.org.uk
British Red Cross - **0808 196 3651**
Citizens Advice - **0800 144 8848**
Devon Communities together - **01392 248919**
Flood Re - floodre.co.uk
Gov.uk Flooding -
gov.uk/government/collections/flooding-health-guidance-and-advice
Local Resilience Forum - dcisprepared.org.uk
Met Office - UK weather warnings -
metoffice.gov.uk/weather/warnings-and-advice/uk-warnings
National Grid - **105** (if you experience a power cut)
NHS non-emergency helpline - **111**
Samaritans - **116 123**
Traffic Watch Devon and Cornwall Police -
news.devon-cornwall.police.uk/traffic-watch/#/incidents



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