



Flood Recovery Guide

Advice and guidance to help the victims of flooding through the initial stages of recovery

**flood
mary**

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ageas.

“ Having suffered
first hand from
the effects of being flooded
several times, I know only
too well what an appalling
experience it is ”

Mary Long-Dhonau OBE

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Authors: Mary Long-Dhonau OBE
and Carly B Rose PhD



Foreword

When I was first flooded, there was no one to turn to for advice and support, nor was there a manual giving advice on what to do and how to go about doing it. Being flooded is an appalling experience. I know and the many people I have spoken to who have also been flooded all agree, that the recovery from a flood is far worse.

In this guide we have tried to pull together all the best practical advice we could find for people who have been unfortunate enough to have been flooded. The information is presented in a clear and understandable format, designed to help everyone (whether insured or not) to cope and find a way forward during this awful time. Hang in there! You **will** survive, even though sometimes it may feel like you won't!



Mary Long-Dhonau

Mary Long-Dhonau OBE
FloodMary.com

This guide has been produced in association with **Ageas Insurance Ltd**, helping their customers protect their homes against flood damage; and offer support when their homes are affected.





Introduction

This guide will explain what you need to know after your home has been flooded, and what you can expect to happen in the early stages of recovery, then in the months to come.

Bear in mind that recovery can take a very long time – months, rather than weeks. This is because houses need to be thoroughly dried out before any repair and redecoration can start, or damp and mould will ruin them all over again. Some buildings have to be gutted before the drying process can start – this can be upsetting, as things will look even worse before they start getting better.

The damage a flood can do to someone's property also depends on a number of different things: how deep the water got and how fast it was flowing; what materials the building is made from; whether the floodwater contained oil, chemicals, sewage or other contamination; how long the water has stayed in the building and how long it is before the drying process starts. This means that what needs doing to your home may not be the same as what happens to the homes of neighbours and friends in the area and could take a different length of time. Different insurance companies may also use different methods to deal with the drying process, so that can affect the time taken as well.

Knowing what to expect in the coming weeks can be helpful in reducing the stress you may be feeling at this

time. The BDMA has published a leaflet explaining the procedures that may need to be carried out to recover your property, and what to expect from professional contractors – your local authority should have stocks of this. It is also available from the British Damage Management Association (BDMA) website www.bdma.org.uk



The ‘Emotional Roller-Coaster’

The weeks and months following a flood can be extremely stressful for everyone in the household, not just physically but emotionally.

Children and older adults are of special concern here but everyone is likely to experience strong feelings such as sadness, grief or anger, or all of these and more. These are perfectly normal reactions to an abnormal event – but the mental stress can be much harder to deal with than the disruption to normal life, because we may feel we ‘ought to be able to cope’.

Here are some practical steps to help deal with this:

- 💧 Acknowledging your feelings helps you recover, so discuss your worries and fears with others and seek help. If a local flood recovery centre is set up in your area, make contact with them as soon as possible.
- 💧 Local faith-based organisations, voluntary agencies, or professional counsellors may also be able to offer help and support – or contact the Red Cross for information on emotional support available in your area.
- 💧 Contact your GP regarding issues of stress, anxiety and other health issues.

*“Many people have described it as a kind of bereavement ... recent decorations and improvements, wedding photos, treasured family heirlooms or mementos, school projects - all washed away forever and sometimes in a matter of minutes”**

REMEMBER

Accepting help from any of these sources is sensible and healthy, not a sign of weakness.

Are you insured?

If you are insured, go to page 8. If you are NOT insured – go to page 12 (health and well-being), then page 14 (hints and tips on cleaning/drying etc).





Claiming on your insurance

Before you do anything

Depending on the level of damage to your home, you may need to put things in place to make your home safe, or prevent any further damage to your property occurring.

However, do not carry out any works that will prevent your insurer from assessing the property damage if they need to and don't throw away any damaged items until your insurer tells you to.

- 1 Check your home insurance cover to see what you are and aren't covered for.
- 2 Gather what you need to report the claim to your insurer, either online or by phone, this should be outlined in your policy documentation.

Some examples of what you may need:

- Policy number
- Date of birth
- Contact details: Number and Email address
- Date of when the incident occurred
- Note of all of the damaged areas (if known) to the property

If you're the home-owner...

your insurer may offer to provide or pay for the cost of suitable alternative accommodation as well as the removal and storage of undamaged property. If you have buildings cover, your insurer will dry, clean, repair and restore your home.

If you rent your home...

you'll need to contact the property owner, as they are likely to be responsible for insuring the building itself. Their insurance may also cover your temporary housing needs, so ask your landlord about this too. Your contents insurance may also provide cover for suitable alternative accommodation.

Everyone with contents cover...

your insurer will dry, clean and restore your possessions or replace or pay for any possessions that cannot be cleaned up or repaired. You will need to check your excess levels, sums insured and policy limits.

In support of your claim, you may be asked to provide additional information such as:

- Photos of any damage
- Invoices for any temporary repairs
- Invoices for any previous works or maintenance carried out to the property

“Your buildings and contents policies may be with different companies, so remember to contact both of them. If your car has been affected, you'll need to contact your motor insurer, as well”



REMEMBER

It may take up to 12 months before the repairs are completed, so it can be useful to have your post redirected – the website for this is on page 21.

Claiming on your insurance

- 1 Contact your insurer(s) as soon as possible – most of them have 24-hour emergency help lines – and they may arrange for a **LOSS ADJUSTER** to contact you. This person's job is to work out what repairs and replacements are needed and how much of this will be covered by your policy.
- 2 Ask your **INSURER** when the visit will take place. If flooding is still affecting access to the area, or if a lot of people have been flooded at the same time, this may not be for several days. There are things you can do in the meantime – but also things you mustn't do, which are covered later in this guide.
- 3 Ask them if they will be sending **OTHER EXPERTS**, such as a 'disaster restoration firm' to deal with the clean-up of your home, or if you have to arrange any of this yourself. Confirm the insurers will pay for any work you are told to arrange, including any equipment hire (such as emergency pumping). Always keep the receipts for any work you pay for yourself, so you can claim it back.
- 4 Ask them about **TEMPORARY ACCOMMODATION** – such as a bed and breakfast, a static caravan or a rented house. Reasonable costs like this are usually covered by your policy up to a limit. Your insurer will need to know if your household includes anyone who requires priority attention (the disabled, ill, elderly, or if you have young children). Bear in mind that if flooding has affected a lot of people, then there will be others looking for accommodation as well. To find somewhere suitable you may have to live in another area, which could mean longer journeys to work and schools.
- 5 If your home is a **LISTED BUILDING, OR OTHER HISTORIC STRUCTURE**, make sure your insurer is aware so they comply with the requirements. The standard flood repair procedures could be highly damaging to historic fabric and could also break the laws regarding listed buildings. You may need to contact the Conservation Officer of your local council – or seek advice from the organisations listed on page 21.
- 6 Ask your insurance company if they will help pay for repairs that will better **PREPARE YOUR PROPERTY** for future flood risks; to reduce future damage and costs. Some insurers, such as Ageas offer '**Build Back Better**', a scheme that helps homeowners improve the future flood resilience of their homes (find out more on page 10). If not, you may be able to pay for this yourself or extend your mortgage to finance such changes. Places to get independent information on flood protection products and services (also known as resilient/ resistant repairs) are on page 21.
- 7 If professional contractors are cleaning and drying your home, they should follow the latest '**PAS64-2013**' **CODE OF PRACTICE** on the procedures for work on flooded properties*, for information visit bsigroup.com
- 8 If at any stage you have concerns about the standard of work being performed, contact the loss adjuster appointed for your insurer, or your insurer, as soon as possible.
- 8 It is a good idea to get a **NOTEBOOK** to write down the details of all the conversations you have with your insurer, loss adjusters and the other experts you will deal with during the whole process (there could be very many of these). Jot down the date, the name of the person you spoke to, what was agreed and any advice you were given. Do this the same day, so you don't forget any details. (A record-keeping leaflet for this is also available from the BDMA, see page 21).
- 9 Remember to **KEEP COPIES** of any letter or emails you send regarding your claim, in case of any queries later on.
- 10 Make sure your insurance company knows where to contact you if you have moved out of your home.
- 11 Follow the advice of the authorities and your insurer in deciding when to return to your home after the flood is over. (Later in this guide there are hints and tips on collecting the evidence your insurers will need from you.)

Build Back Better

It is estimated that around 5.2 million properties in England alone are currently at risk of flooding^[1]. That's one in six properties.

And it looks inevitable that the risk of flooding will only increase as climate change causes sea levels to rise and rainstorms become increasingly severe and frequent.

So now more than ever, help is needed for people across the UK to protect their homes and families from the potentially devastating damage caused by floods. This is especially the case for those particularly vulnerable homes that are hit again and again by damaging floods. In such cases, repairing the flood damage doesn't go far enough and it's now essential to take action to try and protect these homes as much as possible.

It's important to review your insurance and make sure you have adequate cover to rebuild the property completely from scratch including outbuildings, and to replace all your contents as new. If not, you could risk only part of your claim being paid or even having no cover at all. If in doubt, contact your insurance provider.

A new scheme, called 'Build Back Better', led by [Flood Re](#), is designed to do just that. It offers eligible homeowners the chance to have flood resilience measures installed by

their insurer if their home is damaged by flooding. So, instead of just fixing the damage, the insurer will help to fund and install measures which can reduce the impact should the worst happen again.

Ageas is one of the UK's largest car and home insurers in the UK* and were one of the first to offer 'Build Back Better'.

If a customer's home is flooded, and they meet our criteria for the 'Build Back Better' scheme – as outlined below – we'll offer them up to £5,000 towards the installation of flood resilience measures and help our customers take a proactive approach to the issue. Find out more: www.ageas.co.uk/build-back-better/



Hardwood Heritage flood door and French doors
(Photos: Watertight International)

"We understand just how disruptive and distressing it can be when homes are damaged by flooding. It's why, as one of the UK's largest home insurers, we're taking a proactive approach and supporting our customers with advice on how they can protect their homes. We're also proud to offer Build Back Better, which can help those most at risk from flooding reduce the risk of future damage, should the worst happen again."

*Stephen Linklater,
Claims Director, Ageas UK*



[1] https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/292928/geho0609bqds-e-e.pdf

*Ageas is a leading UK car insurer in the ABI General Insurance Company Rankings 2023.

Build Back Better

Finding innovative solutions to deal with flood damage.

At **Ageas**, we understand that when a customer's home is damaged and needs significant work, some people may need or want to stay in their home rather than move to temporary accommodation elsewhere.

Whether it is due to a vulnerability, a need to stay near family, look after pets, or simply to maintain a sense of familiarity after a stressful event, we understand people have a deep emotional attachment to their homes.

Our expert claims teams are able to think outside the box and find innovative ways to help our customers in these circumstances. For example, they can work with our supplier [Temporary Solutions Group](#) to set up a variety of at-home solutions such as kitchens, bathrooms and storage to enable them to stay at home.

From trailers and pop-up capsules to modular units with fully fitted kitchens featuring ovens, washing machines and fridges that can be erected inside a customer's home or in their garden. Bathrooms with showers or baths can be installed, as well as specially-adapted units for customers with disability requirements.



Examples of at-home solutions including kitchens and bathrooms from Temporary Solutions Group

Health & well-being

Everyone, whether insured or not, should read this section carefully.

Going back to your flooded home for the first time may be an upsetting, as well as a physically challenging experience. Once the water levels have dropped, your home won't just be wet and muddy, but you need to be prepared for it being very smelly, especially if there was sewage in the flood water. There may now be other, unfamiliar dangers in and around your home - here are some simple precautions you can take, so everyone stays as safe as possible:

- Everyone needs to wear waterproof clothing, including gloves, Wellington boots and a face mask– sewage, oil or other substances that were in the water could do you harm.
- As well as wearing waterproof gloves, make sure any cuts, grazes or sores covered with waterproof plasters.
- Don't take children or animals with you – partly because you'll have a lot to do, but also because they might try to 'rescue' favourite toys, despite any contamination.
- Try to return to your home during the daytime – do not turn on the lights or do anything that could cause a spark. Take a battery-powered torch with you and turn this on before entering the house.

“Be careful as you approach your home. Not only will surfaces be slippery, but also standing water and mud on driveways, paths or garden areas could be hiding uncovered manholes, drains or damaged surfaces as well as sharp objects (broken bottles, glass, pieces of metal)”



Utilities

- NEVER touch electricity sources when standing in flood water. Water and electricity is a dangerous combination, especially if you were not able to turn the power off before leaving. If you can safely do so, turn off the mains switch (usually in the fuse box) – otherwise, consult a qualified electrician.
- Turn off the gas supply. The meter, flues or ventilation systems may be damaged, even if appliances appear to be unaffected.
- If you use butane or propane gas for heating or cooking, the cylinders may have been moved or damaged (by floating debris, for instance) and so could be dangerous – seek advice from the Fire and Rescue service if this has happened.
- If your water comes through a mains supply, follow the advice of the local water company regarding the safety of the supply.
- If your water comes from a private supply such as a well, spring or borehole, ask the advice of the Environmental Health department of your local council.
- If your property has a septic tank / similar non-mains drainage, these could have been damaged and could be a health hazard – a qualified engineer will need to check these systems.

Only return to your home when it is safe to do so.

REMEMBER

All the electrical wiring, sockets and so forth in your home will need to be inspected by a qualified electrician before they can safely be used again.

All gas appliances, supply pipes and flues will need to be inspected by a qualified engineer before they can safely be used again.



If you suspect gas is leaking, do NOT enter but contact the gas emergency on freephone: 0800 111 999

What to do if you're uninsured

If you're uninsured, you may be wondering where on earth to start – the next few pages will help you with what needs to be done and how to go about it.

If you're not insured you will be responsible for covering the costs of the flood damage, but contact your local authority for information on grants, or charities that may help you.

Temporary housing

If you rent your home (from a housing association or a private landlord) let them know you have been flooded as soon as you can. Ask them if they will be helping you with temporary accommodation while your home is being cleaned and repaired; some landlords may be able to claim on their insurance for this.

If you have to organise your own temporary housing, you could find that rental costs rise quickly. To find somewhere suitable for your needs, you could have to live in another area, meaning much longer journeys to workplaces and schools.

Living upstairs – the last resort

While the flood is happening, and immediately afterwards, people whose homes are on more than one level may manage to live upstairs for a few days. Once the cleaning, drying and re-building work starts, however, it is best to move out if you possibly can, even if it is just to a caravan parked outside.

Staying put may seem like a good idea to start with, and some people make one bedroom into a living/cooking/eating room until their home is fully repaired. But be warned – you will then face months of living with the smell, the damp and all the dust and noise that is bound to follow. Many people find this can make life even more stressful than moving out of their home, so it is best to try all the other options first.

“If flooding has affected a large area, remember there will be lots of people all looking for housing at once. Make finding somewhere to live your top priority.”

Cleaning, drying & repairing/ rebuilding

The stress and strain associated with flooding and cleaning up afterwards can cause additional health problems. Make sure you follow all the health and wellbeing advice on page 12 of this guide, rest often and eat well. Watch you don't get over-tired when cleaning up – always work steadily and carefully. Here are some hints and tips on what to do next.

- 1** Move around **CAREFULLY**, inspecting for damage - flooring and stairways need particular attention. Watch out for loose floor boards/holes in the floor and any nails that may be sticking out. Sagging ceilings may be ready to fall - wet plaster is heavy and dangerous. You can use something like a broom-handle to break it down, but be very careful when doing this – it may contain a great deal of water.
- 2** Make a **LIST** of all the damage that has been done – this will help you to work out what needs doing, and in what order. You may be tempted to start immediately, but it is better to work out what you are dealing with and make a proper plan.

REMEMBER

If you plan to employ professional contractors to clean and dry your home, then you should check that they will follow the latest 'PAS64- 2013' CODE OF PRACTICE on the procedures for work on flooded properties*.

What to do if you're uninsured

3 Look for things that need doing urgently – for instance, if there is water in a cellar, where it cannot drain away, you will need to get it pumped out. The Fire and Rescue service can do this, but you may be charged (as a non-emergency). If any doors or windows have been damaged, you'll need to get them boarded up for security. Book any firms or equipment needed straight away, then you can be getting on with other things.

4 Check that any **AIRBRICKS** are not blocked by flood debris such as mud and leaves – if they are, clear a space round them so air can circulate in under-floor areas. This will help the drying-out process.

5 Use the permanent marker to draw a line on the wall showing how high the water reached in every room affected by flooding. If you need to employ builders, this helps them to work out how much 'stripping out' must be done (such as removing damaged plaster to well above the waterline) and how much this will cost.

6 **ALL FLOOR COVERINGS** need to be taken up and put outside so that the floor boards or concrete below can start to dry. You may need to shovel away any mud or silt first. Soaking wet carpets/underlay are very heavy, so this is why you need sharp scissors - cutting them into sections makes this job a bit easier.

7 **LAMINATE FLOORING** panels are likely to have swollen and 'sprung' up from the floor. These should also be taken outside, so the floor beneath can start to dry. (It is unlikely that they can be re-laid, even when dried out, but a flooring specialist can advise you on this).

8 Collect together any **VALUABLES** that were **NOT** touched by the flood water (jewellery kept upstairs, for example) – you might like to ask close friends or relatives to keep them safe for you while your temporary accommodation is being sorted out.

9 Valuables that were touched by flood water need to be put in plastic bags, and then kept in a safe place. Some items may need cleaning.

10 **FOOD** from freezers and fridges – everything will need throwing away, whether it was ruined because flood water got in, or because the power went off.

11 Packets and boxes, bottles and jars (including homemade jams/pickles) and any medicines or cosmetics that came into contact with the flood water should also be discarded. Any canned foods that have been damaged or dented should be thrown away, but undamaged ones can be saved. (When there is time, fill in a sticky label with the details of the can contents, then take off and discard any paper labels, as they could harbour mould, or germs. Wash and disinfect each can then stick on the new label).

12 Local councils may arrange for skips to be delivered to areas that have been flooded, so all damaged items can be disposed of properly, though it may be some time before these are delivered. In the meantime, it is best to put rubbish in hard bins if possible (particularly food waste). Otherwise, try to keep rubbish bags in an appropriate place away from your home.

Things to take with you on your first visit to your flooded home:

- A powerful battery operated torch
- Permanent ink marker
- Notebook and pen
- Camera/video-camera/camera-phone
- A pair of large, sharp scissors (capable of cutting through carpet)
- Large plastic bin bags
- Disposable plastic gloves

Time to make a plan

Now is the time to STOP, sit down and make a plan – this will help keep things manageable.

Some things need tackling before others – obviously you are going to need lots of hot water for cleaning, but first you need to have to get your gas/electric systems checked (and repaired, if damaged). You can clean and disinfect your property using ordinary household products - but these may be in great demand locally if flooding has affected a lot of people. You may need to wait until friends or relatives from outside the area can bring supplies in for you if this happens. Unless you are planning to carry on living in any unaffected parts of your home, you may also need to make arrangements for furniture and other possessions to be put into storage, until all the repair and rebuilding work is complete.

When you are able to make a start on the cleaning process, here is a list of helpful hints and tips:



Preparations

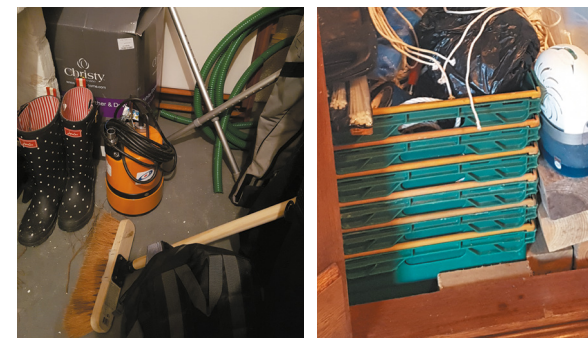
- Everyone that is going to be helping will need gloves, masks and waterproof clothing
- If flood water is still in your home, when it starts to recede, throw a bottle of Eco Washing up liquid and Eco disinfectant into the water and agitate it. Use a large squeegee to force the water out. Your home will be a lot cleaner once you've done this.



- Water may be trapped in the space underneath suspended floors - equipment like submersible pumps or wet/dry vacuum cleaners can be hired to deal with this.

- Collect together a supply of buckets, mops, squeegees, brooms, disposable cloths, plastic bags, bleach and detergents. You will also need shovels for removing mud and silt.
- A garden hose is useful for washing down, but do not use high-pressure washers. (It isn't a good idea to have water droplets containing oil or sewage blasted into the air around you).
- Containers such as plastic storage crates are useful for soaking bedding and clothing. You may need extra washing lines/ laundry-airers to hang things up to dry.

With the right kind of cleaning and drying, undamaged belongings can be saved and then put into storage. Other items may be completely ruined and will need to be thrown away, which can be upsetting.



Time to make a plan

Hard surfaces & food storage

- Hard surfaces such as walls/floors and surviving kitchen work surfaces should be washed with hot soapy water and allowed to dry. Follow this by disinfecting these areas, using a solution of 1 cup of bleach to five gallons of water. This will kill most mould/mildew spores/germs.
- Remember NEVER to mix bleach and detergent – some of the chemicals can react to produce dangerous fumes.
- If they still function, remember that the inside of fridges and freezers, including any baskets/shelving, will need also cleaning and disinfecting. The same applies to any other cupboards or shelves used to store foodstuffs (but see note about fitted kitchens in next section).



Furniture and fittings

- Solid wood furniture can often survive a soaking – remove drawers and open doors so air can circulate. Drawers may be jammed shut to begin with, if so do not try and force open with a screwdriver or similar, but wait until the item has dried out. Anything made from woodchip or ‘particle board’ will probably be damaged beyond repair and need replacing – which, sadly, means most modern fitted kitchens have to be taken out entirely.
- If mildew has formed on wood furniture, scrub with four to six tablespoons of baking soda to a gallon of water. Rinse well with clean water and allow to dry.
- For upholstered furniture, you may need to seek professional advice on whether items can be salvaged or not. For now, remove any cushions and dry separately, but do not try to remove upholstery. You may be able to dry items by putting them up on blocks of wood, and directing a fan heater so that warm air blows beneath. To test if material is dry, tape clear food wrap to the surface of the item. If the covered section turns darker than the surrounding material, it is still damp.
- Furniture that has not been in contact with the flood water may still become damp from the moisture in the air, and could develop mould or mildew. See page 21 for more help with salvaging and cleaning.

A HANDY TIP

For any important papers that have been soaked is to seal them in clean plastic bags in a freezer, otherwise mould can start growing within days. Do not try to squeeze out the water or unfold wet paper because it tears easily. The papers can stay frozen as long as necessary.

Later on, when you have time, the bags can be removed one at a time, allowed to thaw, and individual sheets separated and dried. You can then photocopy them, or get them scanned in to a computer, but remember there could still be harmful germs on the originals (freezing does not kill bacteria). There is a company that can restore important documents, books etc. Details of them can be found in the useful contacts directory at the back of this guide.

Fabrics

- Clothing, bedding and other soft fabrics (including children’s toys) should be washed at 60°C or the highest temperature shown on the manufacturer’s instructions. Any soft furnishings that cannot be cleaned in a washing machine will either have to be professionally cleaned or thrown away.
- Electric blankets should be dried on a clothesline and gently stretched into their original size and shape. They should NOT be used until safety tested by a qualified electrician.

Time to make a plan

Walls and floors

- Bricks and concrete floors soak up water relatively slowly, but will take months to dry out if they have been left standing in water for a long period.
- Old buildings may have lime plaster, which needs to be allowed to dry out slowly but won't need replacing. Most buildings have gypsum plaster or plasterboard, and here the damaged sections will need to be cut out and replaced after the building has dried out.



Drying/repairing

- The commonest method for drying out buildings involves the use of dehumidifying equipment - this method gradually evaporates the moisture, but it can take on average, 4-6 weeks to complete. Many sources of advice have traditionally warned of problems if buildings are dried too quickly, or at too high a temperature. In recent years, scientific study has shown that there are techniques that can dry both rapidly and safely, and some insurance companies have now adopted these 'trailer mounted' speed or heat drying systems. As well as saving time, these methods may also mean that structural materials such as plaster do not need to be 'stripped out'. Not all properties are suitable for all drying techniques due to their construction type so choosing a drying method which minimises structural strip-out whilst drying the property as quickly as possible is a good goal. For further information visit bsigroup.com
- Drying naturally - if you have gas or oil central heating, once this (and the accompanying electric power) has been checked by qualified engineers, turn it on with the thermostat set to 20-22 degrees centigrade. If you've got an open fire, or log burner, light it to help speed up the drying process. The quicker a property starts to dry, the quicker it can be reoccupied. Keep doors and windows open as much as possible (though you also need to use common sense regarding the security of your property).

- Fans, industrial heaters and dehumidifying equipment can also be used to dry out a property. These can be rented from most of the major tool hire chains or DIY shops. If using dehumidifiers, close external doors and windows (or the equipment will be trying to dry out the air outside, instead of your home).
- Where serious repairs are required, you will need to hire a builder. Check they belong to a respected trade organisation, which will have membership standards. It is a good idea to make a call to make sure their membership is still valid.
- If flooding has affected a large area, then tradespeople are likely to be in short supply. Beware of anyone driving around a flooded area making direct offers of work, as they could be 'rogue traders'. Always ask for references and check these carefully.

“In past floods, those who employed ‘cowboy’ firms found the work done was so poor that everything had to be taken apart and done again, including the household having to move into temporary accommodation for a second, lengthy period”

Your first visit home

Only return to your home when it is safe to do so.



Things to take with you on your first visit to your flooded home:

- 💧 A powerful battery operated torch
- 💧 Permanent ink marker
- 💧 Notebook and pen
- 💧 Camera/video-camera/camera-phone
- 💧 A pair of large, sharp scissors (capable of cutting through carpet)
- 💧 Large plastic bin bags
- 💧 Disposable plastic gloves

Here's some hints and tips for collecting evidence of damage.

- 1 Move around carefully, inspecting for damage - flooring and stairways need particular attention. Watch out for things like loose floorboards/holes in the floor and any nails that may be sticking out. Sagging ceilings may be ready to fall - wet plaster is heavy and dangerous.
- 2 Don't try to move anything to begin with but work your way through your home room by room, photographing (or videoing) your damaged property as you go.

- 3 Use permanent marker to draw a line on the wall of every room affected by flooding, showing how high the water reached (the builders will need to know this to plan the repairs needed).
- 4 Next, collect together any valuables that were NOT touched by the flood water (jewellery kept upstairs, for example) – you might like to ask close friends or relatives to look after them for you while your temporary accommodation is being sorted out.
- 5 Valuables that WERE touched by flood water need to be put in plastic bags, as they may need specialist cleaning. These too need to be kept in a safe place until your loss adjuster is able to advise you on this.
- 6 Make a list of the damage to your home itself, as well as your belongings - it is useful to have your own records, as well those the Loss Adjuster will make.
- 7 Usually the Loss Adjuster will need to examine everything that has been damaged, but in a major flood it may be several days before they can visit. If so, follow their advice – for instance, to get the drying process started, they may suggest you take up all floor coverings and put them outside (if you are physically able to do this). You may need to shovel mud/silt out of the way first.

Your first visit home

8 Soaking wet carpets/underlay are very heavy, so this is why you need sharp scissors - cutting them into sections makes this job easier. Cut off and keep a small piece of each carpet and any underlay (about 6" square of each) and put these samples in a plastic bag so you can show what type of carpets you had. Laminate flooring panels are likely to have swollen and 'sprung' up from the floor. These should also be taken outside. (It is unlikely that they can be re-laid, even when dried out).

9 Food - from freezers and fridges - everything will need throwing away, whether it was ruined because flood water got in, or because the power went off. If your insurance policy covers your freezer contents, then photograph and also make a list all the food you throw out. If your policy covers other perishable items, then you will need to do the same for your fridge contents. Packets and boxes, bottles and jars (including homemade jams/pickles) should also be discarded. Any canned foods that have been damaged or dented should be thrown away, but undamaged ones can be saved. When you have time, fill in a sticky label with the details of the can contents, then take off and discard any paper labels (as they can grow mould, or germs could remain on them). Wash and disinfect each can and apply the label.

10 If the Loss Adjuster agrees to you disposing of any other items, then use common sense to collect

evidence of what they were, such as jotting down the make and serial number of things like televisions, as well as taking photos/videos. **DON'T throw anything away without the agreement of the Loss Adjuster, or it could affect your claim.**

11 Local councils may arrange for skips to be delivered to areas that have been flooded, so all the damaged items can be disposed of properly - some insurers may supply a skip for your use as well. It may be some time before skips can be delivered, so it is best to put rubbish in hard bins (particularly food waste). Otherwise, try to keep rubbish bags in an appropriate place away from your home.

12 Finally, jot down the utility meter readings before leaving - most of the power that will be used over the next few months will form part of the cost of repairing your home (such as drying/ de-humidifying equipment).

"If you have left your home area (eg: to stay with family/ friends) let the Police and the Emergency Planning Office of your local authority know your contact details"

ADDITIONAL TIPS

- If anyone develops an upset tummy after flooding, contact your GP or NHS Direct for advice.
- Don't allow children to play in any remaining puddles of flood water - they should also be kept away from gardens and patios until the area is cleaned up and safe again.
- Criminals may take advantage of flood incidents to try and 'con' their way into homes - by pretending to be water company officials, or from the Council, for example. Always ask for identification and if in any doubt, do not allow them in but contact the organisation concerned.
- Understand that recovery takes time. Try to focus on the positive and have patience. Other people will be feeling just as frustrated!
- Be kind to yourself and your partner. Take time out from dealing with the aftermath of your flood. Have a date night, or a family day out. Your mental health will thank you.

Further Information

Organisations and websites you can go to for further information (this is not an exhaustive list):

HELP & ADVICE

Citizens' Advice

www.adviceguide.org.uk

National Flood Forum (England and Wales)

www.nationalfloodforum.org.uk

Red Cross

www.redcross.org.uk

Scottish Flood Forum

www.scottishfloodforum.org

ROYAL MAIL REDIRECTION

Royal Mail

www.royalmail.com

SPECIALIST GUIDANCE ON LISTED AND HISTORIC BUILDINGS

Historic England

www.historicengland.org.uk

The Society for the Protection of Ancient Buildings

www.spab.org.uk

HEALTH ADVICE

Public Health England

www.hpa.org.uk

NHS Direct

www.nhs.uk

SPECIALIST DRYING

Accredited drying companies

www.bdma.org.uk

Disastercare

www.disastercare.co.uk

SALVAGING HOUSEHOLD ITEMS

(even items you may think are beyond repair)

Disastercare

www.disastercare.co.uk

Harwell Restoration

www.harwellrestoration.co.uk

FLOOD PROTECTION PRODUCTS & SERVICES

FloodMary

www.floodmary.com

This guide is packed full of Property Flood Resilience products and advice.

The Blue Pages

www.bluepages.org.uk

CIRIA - The Code of Practice

www.ciria.com

BUILDING AND REPAIRS INCLUDING FINDING TRUSTED BUILDERS

British Damage Management Association

www.bdma.org.uk

Construction Industry Research & Information Association

www.ciria.com

Property Care

www.property-care.org

INSURANCE CLAIMS

Association of British Insurers

www.abi.org.uk

ABI guide to managing a flood claim

www.abi.org.uk

INSURANCE PROBLEMS & COMPLAINTS ADVICE

The Financial Ombudsman

www.financial-ombudsman.org.uk

PHOTOGRAPH CREDITS:

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