



Scottish  
Flood Forum

supporting flood risk communities



## Ready for flooding

Before, during and after.

A practical guide prepared by

The Scottish Flood Forum

**Floodline**

For advance flood warnings

**0845 988 1188**

You can also use 0345 988 1188, which may be cheaper depending on your service provider.





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## How the Scottish Flood Forum can help you:

- with advice on what to do before, during and after a flood
- with information on how to make your home more water resilient
- with an independent directory of flood products so that you can do more to protect your home if a flood happens
- if you have problems getting (or keeping) buildings or contents insurance, particularly cover for flood damage
- with advice and support via our telephone helpline
- with lots of relevant and useful information about flooding – check out our website [www.scottishfloodforum.org](http://www.scottishfloodforum.org)
- bring your community together to plan and prepare in advance of a flood

We are the Scottish Flood Forum, a charity and the only organisation in Scotland in Scotland committed to helping and supporting people and communities who have flooded, or are at flood risk.



# Am I at risk from flooding?

## Your house may be at risk from flooding if

- Flooding has occurred before in your area.
- SEPA provides a flood warning service for your area.
- It is on the SEPA indicative flood map (Scotland) - see SEPA website.
- There is a concern in your local community about the risk of flooding.

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)
- The Sea
- 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?

The water depth is a key factor determining the amount of flood damage. This can be taken as the highest flood level at the property in the area, in living memory or on record. You will need to consider the maximum flood depth, because the deeper the flood, the greater the amount of damage that can be caused.

Your local authority and library may also hold records of past flooding events. Your local community will also be a valuable source of information on the severity of past flooding events. SEPA may be able to advise on the level of past floods in your area.

Visit [www.sepa.org](http://www.sepa.org) or contact the Floodline on 0845 988 1188.



# Preparing for a flood

Simple steps to prepare for flooding – this list is not exhaustive.

- 1 Make sure you have the correct insurance cover – do check your building and contents or business policy with your insurance company
- 2 Find out how to turn off your gas, electricity and water supplies - if in doubt ask a neighbour or friend
- 3 Keep a list of useful telephone numbers (including your GP details, insurance claim line & policy number)
- 4 Put together an emergency flood kit (see next page) and keep your mobile phone battery fully charged
- 5 Think about the needs of children, babies, elderly, the disabled at home and your pets. Don't forget to check on your neighbours, you may want to note their telephone number in case of emergency
- 6 Take detailed photos of your property and contents **NOW** before any flood occurs
- 7 Make an action plan to use in the event of a flood:
  - Identify and list urgent actions in priority of value
  - What needs to be moved upstairs
  - How are you going to prevent water entering the property - see page 14
  - Make sure you have the means to keep warm, food, flasks, etc
  - Mobile phone chargers , computer data and photographs stored safely
  - Most things can be replaced, family photographs, often cannot - move them to safety in good time
  - Move your car to higher ground, if it is safe to do so



# Emergency flood kit

## See also our household flood plan

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 any 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

### What you should also consider:

- Insurance emergency helpline, local council and emergency service numbers, family and friends telephone numbers, local radio frequencies
- Portable battery radio. A windup radio is a good backup
- Torch with spare batteries is best. A windup torch is a good backup
- Camera to record damage for insurance purposes (digital cameras are best)
- Bottled water (check use-by date)
- Non-perishable food items (including energy or cereal bars)
- Wash kit and essential toiletries (including toilet 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: yours and your family's

In most situations you may be evacuated to a temporary rest centre or you may choose to go to family or friends. If you stay in your home the following will prove helpful. Always follow guidance from emergency services on evacuation.

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. However, 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.

**Be aware** 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.

## Remember

**Never** approach any structure that may be unsafe.

**Do not** approach any fast flowing water or deep standing water. If you enter swiftly flowing water, you risk drowning, regardless of your ability to swim. Shallow standing water can be dangerous for small children. Also, do not rely on cars or other vehicles to protect you from floodwaters. If you have to enter floodwater, in all cases move slowly and carefully, make sure you are wearing strong footwear and use a stick to check that you are not about to step into a hole or onto a sharp object. If driving in floods is unavoidable, do so with extreme caution. 6 inches depth of fast flowing water can sweep a 4x4 vehicle off a 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.

**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 be flooded, here are a few pointers for when you first get home. For further detailed information please refer to the Scottish Flood Forum website – [www.scottishfloodforum.org](http://www.scottishfloodforum.org) – we are often able to help and advise on Insurance Claims, contact us on 01698 839021 or 0774 770 2299.

Your insurer will arrange for a loss adjuster and other specialists to visit your home to assess the damage. They will project-manage much of the clean up, so speak to them before acting on anything. Find out what they are going to do – take photographs of contents and any water damage – the more the better. Remember it may take up to 12 months before the repairs are completed.

## If you have to clean & 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 air brick covers - 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 20C or above.
- Drying out can take several weeks or even months.



## Who can I speak to?

- 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 or electricity. Keep photographic records of ALL flood damage.
- The Scottish Flood Forum has considerable experience in dealing with the aftermath of floods - please contact us on [01698 839021](tel:01698839021)
- Your local flood recovery centre – this will most likely be set up and advertised after a flooding event has occurred.
- 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 - see previous section.

- Don't use damp electrical items – get them checked by a professional.
- Seek medical advice if diarrhoea, fever or abdominal pain affects anyone.
- Mould can be a health hazard for babies, people with allergies and the elderly (they should stay away during the clean-up).

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.

## If your garden floods

- Don't let children or pets onto affected grass or paved areas until cleaned.
- 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.





# SEPA Floodline

## A service you can count on 24/7

Wherever you are in Scotland, you can benefit from advance flood warning. The Scottish Environment Protection Agency's (SEPA) Floodline service is the reliable source for current information on river and coastal flood risk across Scotland.

SEPA uses weather, river and coastal monitoring systems to accurately predict both 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. So it's important that you monitor weather updates and check Floodline regularly. All you have to do is call **0845 988 1188** (charged at local rate) or visit <http://www.sepa.org.uk/floodupdates>

### SEPA's direct flood warning service

Anyone living in Scotland will be able to sign up to receive free flood messages for your area direct to your mobile or landline phone. This facility also allows warnings to be received by family members concerned about vulnerable relatives living in other areas throughout Scotland. When the risk of flooding is over, you will receive a 'no longer in force' message so you can start making plans to get life back to normal. Sign up to receive flood warnings direct to your phone by visiting <http://www.floodlinescotland.org.uk/signup> or by calling Floodline on **0845 988 1188**.



**FLOOD ALERT**  
FLOODING IS POSSIBLE. BE PREPARED

There is a danger of flooding within the next 24-48 hours (12 hours in coastal areas). Monitor weather reports and check with Floodline for updates.



**FLOOD WARNING**  
FLOODING IS EXPECTED. IMMEDIATE ACTION REQUIRED

Immediate action is required, take measures to protect yourself and your property. Monitor weather updates and check Floodline regularly. SEPA endeavours to send this warning at least 3 hours before predicted flooding.



**SEVERE FLOOD WARNING**  
SEVERE FLOODING. DANGER TO LIFE

Flooding is imminent and could pose a risk to life and cause significant disruption to essential services, such as water and electricity supplies. Co-operate with the emergency services in the event of evacuation.



# 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. 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. But 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 clergy. 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.
- Speak to the Scottish Flood Forum, we are here to help.



# Distractions, housebreaking and rogue traders

After a flood, beware 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 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 [Police](#) for assistance if you are worried.**

## Rogue traders

If callers offer to do work, the Association of British Insurers recommends 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 Scottish Flood Forum on **01698 839021**.
- 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. If they threaten you call the police, do pay in stages and don't make the final payment until you are happy with the work. Don't sign anything until you are happy with the work either. If in doubt speak to the SFF - **01698 839021** - [www.scottishfloodforum.org](http://www.scottishfloodforum.org)



# Insurance advice

**If in doubt speak to the SFF – 01698 839021**

The Government are proposing changes to flood insurance. Check our website for details.

## **If you have household insurance then read on – whether 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. Loss Adjusters are professionals who are keen to help honest people and they like claimants who do everything reasonable to mitigate their own loss. 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 under-insured 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. The next phase is a complex project and will benefit from as many organisational skills as you can provide.

Our advice is to take photographs of everything; keep the insurance company informed 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. 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. Not everything has to go in a skip.

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, they will 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, from perhaps 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. Above all speak to the Scottish Flood Forum - [01698 839021](tel:01698839021)



# Flood defences for your home

## see also our 'Flood Protection Guide'

If your property is in a flood risk area or has been flooded, 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 outside – ensure mortar between bricks is in good condition.
- Don't just build it back: build it better. See Ciria report C623 or Planning Advice Note 69
- Always seek help before making structural changes. Get advice from a specialist flood surveyor or from RICS (Royal Institute of Chartered Surveyors).
- Flood protection 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.
- A list of flood protection products can be found on the Scottish Flood Forum website at <http://www.scottishfloodforum.org>.
- Consider the impact of any outdoor works on your neighbours e.g hard land scaping will increase levels of water runoff.
- Look for kite marked products – tested and found fit for the job.
- For independent advice on self help products contact the Scottish Flood Forum.
- Grants towards the cost of flood protection measures may be available from your local council.

#### Useful tip

Make yourself aware and regularly check the Scottish Flood Forum website.  
We are here to help you.



## To assist with future flood risk:

- Fit plug sockets, boilers, service meters higher up on walls.
- Choose water resistant door and window frames (and use silicone sealant).
- Get a chemical damp proof course below joist level if your house does not have a DPC; and install air bricks with removable covers or automatic air bricks.
- 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.
- Use waterproof sealant on external walls; waterproof paint on internal walls.

## And if there's a choice, you can:

- Go for solid flooring (concrete covered with treated timber or sealed tiles) – more resistant than floor boards or chipboard.
- Have wood or plastic kitchen/bathroom units rather than MDF/chipboard.
- Pick lime or cement render – more water resistant than normal plaster.
- Replace ovens with raised, built under types.
- Choose rugs rather than fitted carpets.



Flood Barriers



Air Brick Covers



# Flood defence products



Air Brick Cover



Door Barrier



Synthetic Sandbag



Toilet Seat Seal



Door Barrier



Toilet Bung



# Water advice

Follow the advice of your local water company, [Scottish Water](#), 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.
- Unboiled water should not be used.

## Useful sources of information

- Health Protection Agency  
[www.hpa.org.uk/flooding](http://www.hpa.org.uk/flooding)
- NHS Scotland  
[www.scot.nhs.uk](http://www.scot.nhs.uk)



## SEPA Floodline Service

Floodline is a public information service providing current flood alerts and warnings, together with advice on what to do before, during and after a flood.

The service is provided through a dedicated 24 hour telephone helpline (0845 988 1188) and the SEPA website. [www.sepa.org.uk](http://www.sepa.org.uk)



# Contacts

## **Scottish Flood Forum – [www.scottishfloodforum.org](http://www.scottishfloodforum.org) 01698 839021**

- Offers support and advice on flood protection, insurance, recovery, advice on establishing community flood groups and business continuity planning
- Represents the interests of people affected by, or at risk of flooding
- Scottish Flood Forum, Caledonian Exchange, 19A Canning Street, Edinburgh, EH3 8HE  
enquiries@scottishfloodforum.org, Registered charity: SC043783

## **Your Local Authority**

- LA duties are as defined in Flood Risk Management (Scotland) Act 2009.
- Assess bodies of water and prepare schedules of clearance and repair works where it is considered that this work would substantially reduce the risk of flooding.
- LA's to maintain Flood Prevention / Protection Schemes.
- Consideration of new build schemes part of process of local flood risk management plans.
- Maintenance of roads and road drainage infrastructure e.g. gullies in accordance with Roads (Scotland) Act 1984.

## **Scottish Water – [www.scottishwater.co.uk](http://www.scottishwater.co.uk) 0845 601 8855**

- Manages the public water and waste water network
- Minimises risk of sewer flooding
- Reservoir maintenance
- Works with other organisations to minimise flood risk and create surface water management plans

## **SEPA – [www.sepa.org.uk](http://www.sepa.org.uk) 0845 988 1188**

- Monitors the rivers and the sea to predict the likelihood of flooding and issues flood risk messages and offers flood preparation advice through Floodline – 0845 988 1188
- Provides information on areas at risk of river and coastal flooding
- Helps local authorities identify sustainable actions to manage flooding