



FLOODING

we can't prevent it, **but we can**
plan, prepare and protect
against it.



Antrim Civic Centre
50 Stiles Way, Antrim BT41 2UB
T: 028 9446 3113
www.antrim.gov.uk





The new way to report a flood

There's now an easier, more direct way for you to report a flood.

The Flooding Incident Line on 0300 2000 100 is open 24 hours a day, 7 days a week.

Just call the Flooding Incident Line and we'll take your details and contact the appropriate agency on your behalf.

on its merits. It is unlikely that there will be an across-the-board approach by insurers to such claims. Some may choose to take a sympathetic view where the policyholder has been with them for some considerable time and where they can demonstrate that they have made efforts to keep their sum insured up-to-date. Where it is clear that there has been 'deliberate' under-insurance and a policyholder has made no attempt to increase their sum insured, despite accumulating high value goods or adding extensions etc, then it is probable that an insurer will settle any claim under the 'strict' policy terms and conditions which may mean that you have to meet part of the claim yourself.

20. Will my insurance premiums increase as a result of my claim for flood damage?

Many factors affect premiums and they may rise for several reasons. The likelihood is that some insurers will increase their rates but, generally speaking, the cost of weather related events fluctuate over a number of years. The longer-term experience has a more significant influence on home insurance premiums.

21. Will my insurer refuse to renew my policy next year?

Insurers are keen to continue providing insurance to those people who already have policies with them.

Motor

22. My vehicle has been damaged in a flood. What claim can I make under my motor policy?

If you have a comprehensive policy you can make a claim. The severity of the water damage will determine how the claim is handled and whether your car can be repaired or is a total loss. Factors which the insurer will take into account are the depth of immersion and the contamination of the water. If you have Third Party only, or Third Party, Fire and Theft, there is no cover in place and you will have to arrange and pay for any repairs you undertake.

Caravans

23. My caravan has been damaged. Can I claim on my household insurance policy?

'Caravan' cover is not automatically provided under household policies. But, if you have extended your cover to include your caravan, you can claim. In some circumstances, cover may have been provided by organisations such as the Caravan Club. If you are unsure as to the supplier of your cover, a call to your insurer will confirm whether it is with them.

Any Ombudsman decisions are binding on the insurer but not on the policyholder. Ultimate, redress for the policyholder, is to choose to take action through the Courts.

Loss Adjuster

As a first step speak to your insurer. You can also try to resolve the matter with the loss adjuster handling your claim or with a senior member of the firm overseeing your claim. If this is not possible, then you should contact the head office of the firm which employs him or her. In this respect, you should contact the Chartered Institute of Loss Adjusters at the address below. All loss adjusters will have formal complaint procedures. If you are still unable to resolve the matter, you should contact your insurance company. They will handle complaints against loss adjusters according to their (the loss adjusters) written complaints procedure.

15. Where can I get more information about loss adjusters?

You should contact either of the following organisations:

The Chartered Institute of Loss Adjusters (CILA)

51 Gresham Street
London EC3R 8LJ

Tel 020 7337 9960

Email info@cila.co.uk

www.cila.co.uk

Association of British Insurers (ABI)

Peninsular House
36 Monument Street
London EC2V 7HQ

Tel 020 7600 3333

Email info@abi.org.uk

www.abi.org.uk

16. I have a complaint about the builder appointed by my insurer to undertake my repair work.

Telephone the claims department of your insurer, as soon as possible, to report your concerns. Keep a note of what the problems are. If they are not resolved to your satisfaction write to the claims manager of your insurance company.

17. I believe there to be a fraudulent aspect to the work being undertaken by my repairer.

Speak to your insurer immediately. Alternatively, if you wish to deal with it in a confidential manner, consider contacting the Department of Enterprise, Trade and Investment or Consumerline on

0845 600 6262 or log onto

www.consumerline.org or the

General Consumer Council for Northern Ireland,

www.consumercouncil.org.uk

18. How long will it be before I get my claim settled?

- (Domestic Properties) Much will depend on the extent of the damage to the property. If it is a relatively simple claim and the loss adjuster/company representative has reached a final settlement figure, a cheque should be with you normally within 10 working days of agreement being reached. In respect of larger, more involved claims, interim payments may be made. In some circumstances, direct settlement may be made with, for example, the proprietor of temporary accommodation providers.

- (Commercial Properties) Commercial claims may require more specialist investigation which will take a longer period of time. There may also be complications due to consequential losses that require more complex assessment. In dealing with any claim large or small, the insurer will try to settle the claim as soon as possible, as it is in the interests of all parties.

19. I know I am underinsured. How will my insurer deal with my claim?

The onus is always with you to make sure that your sum insured is correct. Insurers have traditionally supplied household rebuilding and consumer durable index linked information to help policyholders keep their sums insured up-to-date. Any approach you make to your insurer regarding your claim, where there is an element of underinsurance, will be considered

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FOREWORD – MAYOR OF ANTRIM



Councillor Adrian Watson

In August 2008, more than two hundred homes in our Borough were damaged by flood water. Since then, I have spoken to many people who had to leave their devastated homes and so, I know the heartache and upset the floods caused. Many residents still feel vulnerable and at the mercy of nature. I would like to take this opportunity to offer assurance that Antrim Borough Council, while not the primary agency in a flooding incident, has taken the initiative and been working pro-actively to deliver a multi-agency Flood Plan for the Borough. The Council has requested the assistance of all the other organisations involved in flood response and recovery to contribute to the plan. This multi-agency Flood Plan is the first of its kind in Northern Ireland and aims to improve the response to a flooding incident. One of the priorities in the Plan is to raise public awareness of the dangers of flooding and highlight what individuals can do to minimise the damage caused to both themselves and their property.

I am pleased to have been involved in the development of this booklet. The information is presented in a simple straightforward way to help people make adequate preparations and take all reasonable precautions to protect themselves and their property in the event of flooding. Since the impacts of flooding are so devastating, it is important that those whose properties are at risk take appropriate action to withstand flooding.

Antrim Borough Council, DRD Roads, Rivers Agency, NI Water, NI Housing Executive, NI Fire and Rescue Service, Police Service of Northern Ireland and the Met Office, are co-operating to provide a united response to flooding emergencies. This information leaflet is intended to provide you, the householder with key information on what help is available and where and how to get it.

As this guidance shows, much can be done to reduce the damage caused by flooding. I hope that it will be of practical help if your home, farm or business is at risk.



8. How long will it be before I am back in my property?

Once the floodwater has been removed from the property, it will need some initial cleaning up and drying out. Where possible, advice should be sought as to how walls, furniture and carpets should be cleaned before any work is undertaken. Insurers have experience of the time it takes to dry out property in the correct way. You will not be able to carry out re-decoration before the property has thoroughly dried out. Depending on the degree of damage, it could be between a few weeks and several months before a property is habitable.

9. How long do I need to keep the goods that have been damaged?

Do not eat any food that has been exposed to flooding. Throw it away and keep a note of the items disposed of. If you have any recent receipts for food that was purchased for the freezer, retain them as part of your claim. Fridges and freezers should be cleared out as soon as possible.

Material goods

It is a good idea to take photographs of the damage. Any carpets, furniture or other goods that have been removed from your home should be retained until your insurer has agreed that they can be disposed of. If it is not possible to store or retain goods, every effort should be made to contact your insurer or their representative (loss adjuster) to obtain their agreement to the disposal of goods.

10. Can I use my own builder?

You can use your own builder if you choose to do so. You may find it beneficial to use a builder recommended by your insurer from their 'approved list'. As the standard of work from such a builder will be known and have been monitored, it will be acceptable to your insurer. By using an approved builder if any problems do arise, it will be easier for you to raise the matter with your insurer. If you do decide that you would like to choose your builder to undertake your repair work, you will

most likely be asked to obtain 2/3 estimates in order that your insurer has a proper understanding of the

work that will be needed and the likely costs. You will need the insurer's confirmation that they have agreed an estimate before any work commences. You will also need to refer any problems with reinstatement work, involving increases in costs, to your insurer and obtain their agreement before any such work goes ahead. Any complaints arising from work undertaken by a builder of your own choice, which is not sanctioned by your insurer, will ultimately be for you to resolve.

11. Flooding has damaged my garden. Can I make a claim?

Your household policies will generally cover damage to outbuildings, garages and sheds. They do not normally cover storm or flood damage to gates, fences, hedges, garden plants and shrubs.

12. Will I have to pay an excess (ie the first part of any claim)?

Unless you have chosen a different amount you will have to pay the standard policy excess (usually £50-£100).

13. Why has a loss adjuster been appointed?

A loss adjuster is appointed to confirm the circumstances of the claim, to make sure the claim is covered by the policy and to ensure that the full value of the claim is agreed with you.

14. I have a complaint about the way my claim is being handled by my insurance company and/or loss adjuster/ Insurance Company

Every insurer has a complaints procedure that you will find with your policy documents. As a first step telephone or write to your insurer, keeping a note of what you have said. If the problem is not resolved to your satisfaction you can contact the Financial Services Authority, Association of British Insurers or the Financial Ombudsman Service who will investigate the complaint within their terms of reference.

APPENDIX 4 FREQUENTLY ASKED QUESTIONS relating to Insurance

Domestic & Commercial

1. My house has been flooded. What should I do?

Personal safety is very important, think about your actions carefully. If safe to do so, move items to a higher level, switch off all services and, when leaving your property, leave it as secure as possible. If advised to leave your property by the authorities, listen to their advice and follow any instructions they give. Contact your insurer as quickly as possible.

2. Will my property be covered for flood damage?

The overwhelming majority of household policies provide cover in respect of flood. Under commercial policies, flood cover is normally provided as an option at additional premium.

3. Will both my buildings and contents be covered?

If you own your house and you have taken out buildings and contents insurance with the same or a different insurer you will be covered. If you have not taken out buildings and/or contents insurance then you will have to pay for any flood damage to uninsured property. If you are a tenant and have taken out contents insurance, you will be covered in respect of your contents and any fixtures and fittings which belong to you. Buildings insurance is normally the responsibility of the landlord.

4. I do not know the name of my insurance company.

Speak to your broker, insurance advisor, mortgage lender or bank (direct debit/standing order payments can be used by them to identify your insurer) who may be able to provide details. If you are in rented accommodation, speak to your landlord or Northern Ireland Housing Executive where you pay your rent.

5. I know the name of my insurance company but I cannot find my policy.

Ring directory enquiries or look in the telephone directory for your insurer. When you ring them give

them as many details as you can. The insurer is likely to be able to find your policy details from your personal information and your postcode.

6. What do I need to report to my insurer about my claim?

Some insurers will take details by telephone. Claims staff will be able to give advice on the actions you need to take. In certain circumstances, helpline staff may be able to give you the go ahead for repair work to be commenced. Most help lines operate 24-hours a day.

7. I had to leave my house and I am living in alternative accommodation. How long will I be able to stay here?

In most incidences, there will have to be 'damage' to your home or its contents to trigger the alternative accommodation cover. Cover in respect of alternative accommodation would generally be a percentage of your sum insured up to a maximum amount. You should ensure that you are aware of the costs of the alternative accommodation you are living in and you should speak to your insurer to make sure they will continue to pay the costs incurred. In the unlikely event of the alternative accommodation portion of cover being used up, it will be your responsibility to make your own accommodation arrangements and to pay for them. Alternative accommodation must be reasonable and in keeping with your normal lifestyle. Always obtain your insurer's approval before incurring any costs. If you prefer to be near your property when the floodwaters have gone, some insurers depending on the circumstances, may arrange for a mobile home to be placed in your garden.

INTRODUCTION

Flooding is a natural event. It occurs when there is heavy rainfall that fills rivers and streams above their normal capacity or if there are very high river or coastal tides that cause levels to rise or surge. The excess water that gathers cannot be restrained by normal boundaries (such as a river embankment) and follows the path of least resistance.

This means areas that are low lying and close to the source of a flood will be the most vulnerable. Floods can also occur when rainwater collects on the ground and cannot find a drain. A typical example is surface water run-off (for example, if you are located at the bottom of a hill or slope). Localised flooding mainly happens when the ground cannot absorb any more water in a particular area or if sewers and underground drains become blocked or cannot cope with the excess water trying to drain into them.

Floods are the most common and widespread of all natural disasters and scientists have predicted that climate change is likely to lead to more frequent flooding in the future.

Fast flowing flood water is dangerous. Just 150mm of fast flowing water has the potential to knock a person off their feet. Flood water can also move manhole and drain covers which creates invisible dangers to those trying to navigate their way through flood waters. Because water displaces bodyweight, the deeper a person becomes immersed in floodwater the less they weigh and so it becomes much more difficult to stay upright. Flood water is also often contaminated by overflowing drains, oil tanks and refuse which all present further risks.

As little as 300mm of fast flowing flood water can move most cars off the roads. It has been estimated that the majority of deaths in floods occur within vehicles and most occur when a driver makes a

fatal mistake of trying to navigate their way through flood waters. This can also mean that often cars are damaged and abandoned in flood water.

Even if you live miles away from the coastline or a river there's still a chance flooding could affect you. Take a look at your location. Is it at the bottom of a hill or valley, or in an area below sea level? If the answer to either of these questions is 'yes', it may be worth taking extra precautions.

Properties located at the bottom of hills - even small ones - can be vulnerable to rain water surface run-off, which can be dangerous during excessive rain. You may also be susceptible to groundwater flooding. In addition, blocked sewers can feed back and flood your home.

When a flood will occur and its severity is not always easy to foresee and, due to this unpredictability, they can be dangerous, destructive to homes and businesses and potentially fatal.

Flooding is a complex issue with many sources and many problems arising from it, both immediately and for a substantial time after the event.

Antrim Borough Council is only one of several key agencies at work during and after such a flooding event.

Understanding the remit of all the agencies involved will assist in being able to avail of timely assistance. Some responsibilities that people consider to be Antrim Borough Council's actually fall under the remit of other agencies and this leaflet should help clear up any confusion of who does what.



There is now an easier, more direct way to report a flood. The Flooding Incident Line is open 24 hours a day, 7 days a week. The number is:



If you have difficulty with this number, you can contact the following agencies directly.

Flooding of overflowing rivers and watercourses should be directed to the :

Rivers Agency 028 92606100

Flooding of roads, footpaths or blocked gullies should be directed to:

DRD Roads Service 028 7035 3202

Only general flood related calls should be made to the above number during office hours. It is not for use during emergencies or when requesting urgent flood response.

Flooding of burst water mains or blocked sewers should be directed to:

NI Water Service: Waterline 08457 440 088

Text Phone for customers with hearing Difficulties: 08457 023206

Other agencies which will assist include:

Northern Ireland Fire and Rescue Service:

The Northern Ireland Fire and Rescue Service have responsibility primarily for saving life. If someone is in immediate danger call 999 and ask for the Fire and Rescue Service. Do not use the 999 system for services that are not urgent. They may also be able to help by pumping out properties following a flood, which will aid drying out. There may be a charge for this service

Police Service of Northern Ireland and the Northern Ireland Ambulance Service:

The PSNI and Ambulance Service continue to provide their normal services. If you have to leave your property following a flood notify the local police station (if they have not already contacted you). The Police can provide advice to you on securing your property following flood damage.

Northern Ireland Ambulance Service:

The Northern Ireland Ambulance Service will continue to provide their normal services during a flooding incident. If you have any special medical needs, they may be affected during a flooding incident, please contact the Ambulance service or your local GP.

Health Services - GPs, Clinics, Hospitals

Flooding presents many health hazards: immediate risk of drowning; contamination of water; respiratory problems

from mould; stress and even long-term psychological or mental health problems. Visit your local GP or clinic if you have concerns over health issues and inform the doctor that you have been flooded. In an emergency (eg severe illness or injury) go to the casualty department at your local hospital - if necessary call an ambulance (dial 999).

Housing Executive:

The Northern Ireland Housing Executive can be contacted if your Housing Executive property is flooded. Contact details are as follows:

N.I Housing Executive: 03448920900 (office hours)
Repairs 24/7 line: 0344892 0901

The Northern Ireland Housing Executive can also assist if you have been made homeless due to a flooding incident.

Meteorological Office

The Met Office is the national organisation that produces weather forecasts for broadcast by national and local television and radio. The Met Office does not deal directly with the public and does not issue flood warnings. Keep an eye on the weather forecasts and on further flood warnings - floodwaters can return a few days or weeks after an initial flood.

Visit www.metoffice.gov.uk/services/public

Television, Radio and Newspapers

Watch for new flood warnings on the local television and radio news during the clean-up and repair of properties.

NI Environment Agency

If your property is a listed building, the NI Environment Agency may be able to advise you on the correct repair and restoration of the property.

Contact Historic Buildings:

Waterman House, 5-33 Hill Street,
Belfast, Co Antrim, BT1 2LA

Telephone: 028 9054 3095 Email: bh@doeni.gov.uk

Visit www.ni-environment.gov.uk

Water, Electricity, Gas and Telephone Companies

Following a flood, you should always turn off the building's power supplies, get technical advice from the supplier and get your system fully checked. Usually your suppliers, such as water, electricity, gas, telephone (including cable services etc) will need to be notified to cut off and/or restore services.

Landlords

Dependent on the property contract, you or another party may be responsible for repairs and/or re-accommodation. You should consult your contract. The Citizens Advice Bureau may be able to advise.

N.I Direct:

NI Direct is the official government website for Northern Ireland's citizens. This website is regularly updated with the latest information on flooding. The website address is www.nidirect.gov.uk.

This website can also provide advice and guidance on a range of topics other than flooding.

APPENDIX 3 LOCAL SUPPLIERS

The following is for information only. It is not an exhaustive list and none of the businesses mentioned below are being promoted by any of the agencies involved in the development of this leaflet. A range of flood defences can be purchased at building suppliers, D.I.Y stores and online.

Antrim Builders & Plumbers Suppliers Ltd
10 Springfarm Industrial Estate
Ballymena Road
Antrim
BT41 4NT
Tel: 028 9446 5921

Islandbawn Stores Building Supplies Store
128A Belfast Road
Muckamore
Co Antrim
BT41 2ET
Tel: 028 9446 4512

Mackles
3 Market Square
Toomebridge
Co Antrim
BT41 3TD
Tel: 028 7965 0811

McCartney Tiles
49 New Street,
Randalstown,
BT41 3AF
Tel: 028 9447 2140



APPENDIX 2 YOUR FLOOD PLAN

Prepare for flooding. Use this checklist as your flood plan. Start using it today, before a flood happens.

1. Check your insurance cover

- Check your buildings and contents insurance policy.
- Confirm you are covered for flooding.
- Find out if the policy replaces new for old and if it has a limit on repairs.
- Don't underestimate the value of your contents.

2. Know how to turn off your gas, electricity and water mains supplies

- Ask your supplier how to do this.
- Mark taps or switches with stickers to help you remember.

3. Prepare a flood kit of essentials items

- Copies of your home insurance documents.
- A torch with spare batteries.
- A wind-up or battery radio.
- Warm, waterproof clothing and blankets.
- A first-aid kit and prescription medication.
- Bottled water and non-perishable foods.
- Baby food and baby-care items.
- A list of important contact numbers including Floodline 0845 988 1188.
- Keep your flood kit handy. Make sure your family know where it is kept.

4. Know who to contact and how

- Agree where you will go and how to contact each other.
- Keep a list with all your important contacts to hand.

5. Think about what you can move now

- Don't wait for a flood. Move items of personal value such as photo albums, family videos and treasured mementos to a safe place.

6. Think about what you would want to move to safety during a flood

- Outdoor pets.
- Cars.
- Furniture.
- Electrical equipment.
- Garden pot plants and furniture.
- What else?

ASSESSING FLOOD RISK

The easiest way to discover if your property is at risk from flooding is to find out the history of flooding in the surrounding area. However, experience has shown how we can be affected by an unexpected event, for example, flash flooding. Flash flooding is difficult to predict and although it is not common, can cause widespread disruption and is often the result of torrential rain in a short space of time.

Rivers Agency have produced flood maps for Northern Ireland which highlight areas which have previously flooded and predicts areas which may be prone to flooding in the future due to climate change. These can be accessed from the Rivers agency website: <http://www.riversagency.cyni.gov.uk/>

These flood maps provide a Northern Ireland-wide overview of the flood risk. The fact that a property lies within a flood plain doesn't not mean it will definitely experience a flooding event, nor does it denote a degree of risk. Further advice about levels of risk can be obtained by contacting your local Rivers Agency office. Contact details can be found in Appendix 1.

Another way to assess the risk of flooding in your area is to study the surrounding land and watercourses. You may be at risk of flooding if:

- Your house is near an open water source such as a river, Lough, the sea, a lake, stream, ditch or drains.
- Your house is in a hollow or low lying area where floodwater could collect.
- The Rivers Agency flood maps and Ordnance Survey maps indicate 'liable to flood' at the location of your property or business.

If your property fits into any of these criteria then you could be at risk from flooding due to:

- Rainfall filling rivers, streams and ditches beyond their flow capacity.
- Floodwater overflowing river banks and flood defences into floodplains.
- Blocked or overloading drainage ditches, drains and sewers overflowing across roads, gardens and into properties.
- Overloaded sewers back-flowing into property.
- Rain that is so heavy that run off flows overland, down hills and slopes.
- Rain soaking into the ground causing ground water levels to rise and flood.

It is important to remember that whilst flood defences, such as walls or embankments, do provide some protection against flooding, they do not provide total protection. Flooding of areas behind such barriers can occur from water behind the defences being unable to drain away (such as storm water from heavy rain) or from floodwaters over spilling the top of defences in particularly extreme events. If your property is behind a defence, it will flood less frequently than if it were not there but it will still be at risk.



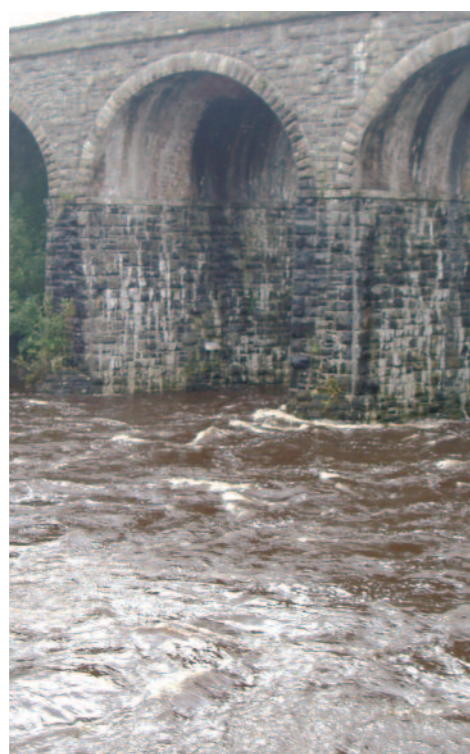
PREPARING FOR A FLOOD

If you live in a flood risk area, you should always have preparations in place in case a flood should occur. Long-term preparations are the best way to ensure that your property is protected against flood damage. There are a number of measures to take in preparation for a flood.

These include:

- To improve the flood proofing of your walls you can use products such as liquid membrane, Polymer /cement coatings, mastic asphalt or pre-formed sheet membranes.
- To improve the flood resistance of your windows and doors ensure that the seal around the frames is intact and has no cracks. Also, treat any wooden frames with oil based waterproof stains, paint or varnish.
- There is a range of temporary defences that can be used to protect your property in the event of a flood. These can include sandbags, floodboards and wrapping.

Although these products can assist in resisting floodwaters they are not a full-proof solution.



- If you carry out any extension to the building it may be worth considering having a waterproof membrane built into the foundations; closed cell cavity insulation at ground floor level and a raised damp proof course. The electrical sockets should be placed above the height reached by floodwater in previous years and any air conditioning, heating or gas units should be situated in the first floor or in the attic/roof space.
- Ensure that any streams, rivers, lakes or ponds on your property are able to flow freely. Check for blockages in the watercourse and ensure that the banks have not eroded.
- Ensure you have a stock of materials which are useful during a flood such as plywood, plastic sheeting, sandbags (unfilled), sand, nails, a hammer, a shovel, bricks, blocks of wood and a saw.
- Stay vigilant and regularly inspect your property for cracks or gaps in brick work and floors or around windows, doors, sub-floor vents and pipes.
- If you have identified that you live in a flood risk area, it is always a good idea to store any sentimental personal items upstairs or above the highest possible flood level, as these are impossible to replace. The same is true of bank and insurance details as well as essential contact numbers.
- Any valuable items such as computers, televisions etc should also be stored, if possible, above ground level.

Appendix 3 details local building suppliers within the Antrim Borough Council area which may be able to sell householders sandbags, sand and other flood defences.

Belfast Insurance Institute Contact details for Insurers, Intermediaries and Associated Services Companies www.belfastinsuranceinstitute.org

Homecheck UK Guide to flooding, subsidence, pollution, landfill sites, etc in your neighbourhood 0844 844 9966 www.homecheck.co.uk

Met Office 0870 900 0100
Email: enquiries@metoffice.gov.uk
www.metoffice.gov.uk

RAC Travel 0870 572 2722
www.rac.co.uk

Septic Tank (de-sludge) NI Water 0845 7440088

Royal Mail Re-direction 08457 740740

BT Faults 151 from a BT line

Suppliers of Flood Protection Products Sandbags Yellow Pages: Look under Builders Merchants, Sacks & Bags or DIY Stores

Aqua-Sac. Self inflating sandbag replacement 0800 032 7404
Email: info@aqua-sac.com
www.aqua-sac.com

Flood Gates. Flood Barriers NI Unit 5, Blackstaff Road Belfast BT11 9DT
028 9060 2484
www.floodbarriersni.com

Helpful Links

NI Environment Agency www.ni-environment.gov.uk

Health Protection Agency www.hpa.org.uk

National House Building Council www.nhbc.co.uk

Federation of Master Builders www.fmb.co.uk

Oil Firing Technical Association www.oftec.org

Pet Friendly Hotels & Self-catering Accommodation www.k9directory.co.uk or www.grjo.com/petfriendly

USPCA www.uspca.co.uk

Cats Protection League www.cats.org.uk

The Dogs Trust www.dogstrust.org.uk

International League for the Protection of Horses www.ilph.org

APPENDIX 1 WHO TO CONTACT:

Organisations roles and responsibilities

Flooding is a complex issue and Antrim Borough Council is only one of several key groups at work during and after a flooding event. Some issues which people think are the responsibility of the Council fall under the remit of other agencies.

Flooding Incident Line	0300 2000 100
Flooding of overflowing rivers and watercourses should be directed to the:	
Rivers Agency	028 92606100 www.riversagencyni.gov.uk
Flooding of roads, footpaths or blocked gullies should be directed to:	
DRD Roads Service	028 7035 3202 www.roadsni.gov.uk
Flooding of burst water mains or blocked sewers should be directed to:	
NI Water: Waterline	08457 440 088 www.niwater.com
Flooding of NI Housing Executive houses should be directed to:	
NI Housing Executive	0844 892 0900 (office hours) 0844 892 0901 (out of hours) www.nihe.gov.uk
Antrim Borough Council premises should be directed to:	
Antrim Civic Centre	028 94463113
Northern Ireland Electricity	0845 764 3643 www.nie.co.uk
Northern Ireland Fire and Rescue Service	999 in case of emergency www.nifrs.org
Northern Ireland Gas Emergency	0800 002 001 www.phoenix-natural-gas.co.uk
Police Service of Northern Ireland	999 in case of emergency www.psni.police.uk
Maritime and Coast Guard Agency	028 9127 1069 or 999 in case of emergency www.mcga.gov.uk
Department of Agriculture and Rural Development (DARD) Divisional Veterinary Office	www.dardni.gov.uk
Citizens Advice Bureau	www.citizensadvice.org.uk
AA Roadwatch	0870 600 0371 www.theaa.com
ABI (Association of British Insurers) Insurance Advice	020 7600 3333 www.abi.org.uk

WHAT TO DO WHEN YOU HEAR A FLOOD WARNING

Listen out for warnings on Radio and TV and phone the:



Available: 24 hours,
365 days per year.

QUICK TIPS

- Follow any general flood preparation advice.
- Know where to find your Home Flood Kit.
- Move valuables to the highest position possible (first floor or higher).
- Seal important documents, photographs and similar items in plastic bags.
- Make plans for where and when to meet family members in the event of a flood and know what to do with any domestic animals (either moving them to a safer area or keeping them in an upstairs room).
- If possible, move motor vehicles out of the area onto higher ground.
- Alert your neighbours, particularly the elderly.
- Put sandbags (actual or improvised) or floodboards in place but make sure your property is ventilated. Plug sinks/baths and put a sandbag in the toilet bowl to prevent backflow. You could improvise sandbags by using tights, strong plastic bags or pillow cases filled with sand or earth.
- Be ready to turn off gas and electricity (get help, if needed). Unplug electrical items and move them upstairs, if possible.
- Co-operate with emergency services and Antrim Borough Council - you may be evacuated to a rest centre.
- Do as much as you can in daylight. Doing anything in the dark will be a lot harder, especially if the electricity fails.

CREATING YOUR OWN HOUSEHOLD FLOOD PLAN

If you live in a flood risk area, it is a good idea to have a household flood plan in place so that everyone knows what to do if a flood occurs. This is especially important if you have any very young or very elderly family members living with you.

Some suggestions of what you may wish to think about include:

- Make a list of useful numbers and keep it in a safe place. This list should include, family and friends who can help, Flood line NI, Health and Social Care Trust, PSNI, Antrim Borough Council, your insurance company and local contacts. You may find Appendix 1 useful.
- Make up a flood kit and ensure everyone knows where to find it. You may want to include a torch, warm and waterproof clothes including socks, a battery or wind-up radio. Rubber gloves, wellington boots, a first aid kit and blankets.
- Make a list of children's essentials that you may have to bring with you, if you have to leave. For example, milk, baby food, sterilised bottles, nappies, a favourite teddy bear or toy.
- Think about what possessions are most valuable to you. List the items and make sure you know where these are so that you can move them quickly to safety.
- Don't forget to bring any medication that family members may need.
- For your gas and electricity – make sure you know where the shut off points are.
- If you do have to leave, have you somewhere to go?
- If you have elderly or disabled family members in the house, how would you get them out safely?
- Don't forget about your pets. Ensure you have somewhere safe for them to go.
- Plan your escape route, particularly if you are in a bungalow.
- If you live in a house and have window locks, always keep a key upstairs so that, you will be able to let rescuers in, if necessary.

Special advice for the elderly

If you are an elderly person living alone, try to think about where you would go in the event of a flood. Do you have friends or family you could stay with?

Restoring Services

You must have an expert check your property's services before you turn them back on. The damage caused by the flood may not be obvious and switching on a service could be very dangerous.

Electricity

An electrician will check the junction boxes, socket outlets, light switches and ceiling connections to ensure that there is no water trapped inside them. Modern wiring can withstand a short period of flooding but if your property was flooded for more than a couple of hours then you might need to replace the wiring in your house. Consider re-routing cables to drop down from above.

Gas

Water and mud may enter gas systems during a flood. A registered contractor can check all your appliances, as these may be dangerous, even if they appear to be working normally.

Water

Mains supply water should not be affected by flooding but wash the taps and then run them for a short time to ensure that silt has not entered the system. If you suspect that your mains supply has been contaminated contact NI Water and boil tap water for at least 20 minutes before use. Check the pipe work in your house to ensure that it has not been damaged and check any insulation around the pipes and replace as necessary. Water supplies that are not on the mains system, such as cisterns or wells, may be contaminated and should not be used until they have been tested over a period of time. Consult a specialist for advice.

Sewers

Drains and sewers are rarely damaged by floods but they may block and back up. Check this by flushing toilets and running taps. Report any blockages to NI Water as soon as possible. If sewer repairs need to be made, consider installing anti-backflow devices. If you have a private sewage system, make sure that there is no damage that could result in a health hazard. Saturated soils may interfere with its proper function. Do not use the system until the floodwater level has subsided. Service damaged tanks, etc. and have them inspected as soon as possible by a professional.

Restoring the Garden

If a flood occurs your garden could be severely damaged. Here are some tips on how to protect and restore your garden:

Plants

- Most garden plants will survive a few days immersion in water but the roots will need oxygen. Fork the plants out of the soil, wash off the silt and debris from the roots and foliage and replant them in a drier part of the garden or a pot.
- Trim back any browning or dead leaves, stems or branches.
- Add slow-release fertilizer to the soil to replace lost nutrients.
- Raise plants in containers onto bricks to help them drain.

Vegetables

Throw away crops that have been covered by floodwater and let weeds germinate to help dry out the soil before replanting.

Lawns

Do not walk on a waterlogged lawn. Wait until it is dry and gently aerate the top soil with a fork to about 13cm. Work some coarse lime-free sand into the holes and reseed any bald patches.

Ponds

Most aquatic life can normally cope with freshwater flooding but seawater will probably cause fatalities. The best way to preserve your pond is to tie netting over it to prevent fish and aquatic plants from being swept away.

Please remember: Elderly neighbours may need assistance in restoring their gardens.

Soil and Borders

- Sodden soil can lead to shallow rooting, making plants unstable and prone to drought in dry spells. Wait until the soil dries out and then do some deep digging (turn over the soil to the depth of your spade) to prevent this problem.

Plaster and dry linings

- Gypsum-based plaster absorbs large amounts of water and will distort in a flood. Damaged plasterwork needs to be replaced but wait until you are sure that crack movement and salt deposition have ceased.
- When you are re-plastering consider using tanking instead, as this is more resilient to floodwater.
- Where there is plasterboard, remove skirting boards. Then cut or drill holes through the plasterboards or dry linings to drain trapped water and aid ventilation.
- It is vital to ensure that the walls are thoroughly dry internally before beginning any redecoration.

Structural damage

Structural damage may not necessarily be evident for some time after the flood. Make regular checks on your property and check for these tell-tale signs:

- Changes in the line or appearance of a roof ridge (best observed from a distance).
- Buckling of walls, identified by horizontal cracking or areas that appear to have moved out of vertical alignment.
- Vertical or diagonal cracks which indicate that walls or footings have settled.
- Bulging or dislodged sections of property.
- Deep scouring which has led to exposed foundations.
- Any new cracks bigger than 5mm above windows or doors. If you notice any of these signs, contact your insurance company immediately and get the advice of a structural engineer or building surveyor. Building Control Officers in Antrim Borough Council can provide advice and guidance on ensuring that any works planned to be carried out will comply with the building regulations.

**Walls**

- Traditional brick or concrete walls will generally dry out well. Ensure bricks are clear for ventilation.
- Hose down and scrub external walls.
- You may notice a white salty deposit on the walls. This will stop when the wall is fully dry and can be removed with a brush.
- If you wish to speed up the drying process, consult a professional builder about locating vents at about one metre intervals all around the property at damp-proof course level and also at the top of cavities behind masonry cladding.
- Seek professional advice if the walls of your property have had moisture sealants applied to them as this could hamper the drying process.
- Remove any substantial sediment or debris piled against the walls as this will exert a force upon the walls and should, therefore, be removed in careful stages. If the loading is both on the inside and outside of a wall, seek to maintain levels evenly as you remove them.
- Have wall cavities inspected by an expert to ensure that the walls are secure. If wall ties are corroded get an expert to replace them.

Wood

- If wood can be dried within a few weeks then decay is unlikely.
- Wood-framed walls need to be fully exposed unless the flooding only lasted a few hours. In order to do this, plasterboard, vapour-control membranes and insulation should be removed up to the highest level of the flood water.
- Wooden window frames may swell and jam when wet. Have an expert check whether rot is present. Wet timber can be treated with preservative plugs. Once dry, the frames can be redecorated.
- Wooden staircases may have become unstable and weak. Check the support of the staircase and, if required, strengthen it with extra struts. Stabilise loose threads once the staircase has dried out.
- Fire doors are often constructed with layers of fire resistant compound packed in their cores. Floodwater can permanently damage these, so they should always be replaced.
- Wooden trim and door framing attached to the wall may deteriorate during prolonged drying periods.
- If there is more than 18% moisture present in softwood, fungal growth can begin.

IN THE EVENT OF A FLOOD

If a flood threatens your area, there are a number of steps you can take to minimise damage to your property but, remember, safety should always be your first concern.

- Don't try to walk or drive through floodwater.
- Avoid contact with floodwater, if possible, as it may be contaminated or polluted.
- Take care when walking through shallow water- manhole covers may have come off and there may be underwater hazards that you cannot see.
- Never try to swim through fast flowing water – you may get swept away or struck by an object in the water.
- Always wear suitable clothing when working in or near floodwater.

Inside your house:

- Move valuables and other items to safety. Place them above the flood level or upstairs.
- Empty the contents of furniture that cannot be moved and put them upstairs.
- Remove curtains, if there is time, – if not tie them up over the curtain rail.
- Put sandbags at any openings where water could gain access.
- Turn off gas and electricity.
- Disconnect cookers, washing machines, dishwashers, etc connected by ridged pipes to prevent damaging the machine and the pipes.
- Store any electrical items upstairs or above flood level.
- Have any medication that you may need to hand.

Outside your house:

- Move your car to high ground, if possible.
- Move any items kept outside, such as garden furniture, to higher ground. Remember that floodwater could get into your garage. So, move any chemicals or fuel to ensure that they do not spill into the floodwater and cause damage.
- Secure your oil tank to ensure it does not tip over in floodwater and spill its contents.
- Unplug any exterior electrical connections such as outdoor lighting, pond pumps and filters.

AFTER A FLOODING INCIDENT

Always be careful when re-entering a property after a flooding incident. Flooding can weaken foundations and move heavy items into unstable positions. Have any electric, gas or fuel-based services checked by a professional before turning them on.

Take the following precautions:

- Assume all power lines are live. Check that the power in the property is off before you do anything.
- Check for the smell of gas and make sure the mains are turned off.
- When entering a room look at the ceiling for any signs of cracks or bulges. Wet plaster is very heavy and can pose a threat to the structure of a property.
- Do not enter a building that has large amounts of sediment either inside or lying against it, as the structure may be unstable.
- Be careful when moving around inside the property.
- Be careful when moving any debris and seek help in moving heavy or unstable items that could trap or crush you.
- Standing water can hide a lot of hazards. It can be a breeding place for micro-organisms which can be released into the air when the water is disturbed. These can potentially be a health hazard if inhaled.
- Remember that water can be contaminated – wash your hands with disinfectant if they come into contact with floodwater or silt debris.

Repairs

Brickwork

- Even after your property has dried out, your brickwork may still contain moisture. The best way to dry this is through natural evaporation. Open all the air vents to speed the process up.
- Watch for cracks in the walls as bricks can shrink or crack as they dry.
- Do not repaint brickwork until it is completely dry.
- You may notice a white salty deposit on the walls. This will stop when the wall is fully dry and can be removed with a brush.
- If brickwork fails to dry have an expert check your property for rising damp.
- Covers on airbricks should be removed once the floodwater has receded.
- Do not light fires in a brick fireplace for at least two weeks after flooding. Steam will be created if the bricks are not dry and this can damage to the chimney.

Floors

- Remove floor coverings such as vinyl, carpet or tiles. Insulation materials that have become wet should also be removed, disposed of and replaced.
- Chipboard floors will be seriously damaged by floodwater and should be removed and replaced. If this is not possible, they must be strengthened with wooden struts from below.
- The spaces beneath concrete floors should dry out naturally and the floor will not be affected. If you think additional ventilation is needed, you should contact a builder.
- If your property has suspended wooden floors, some boards should be lifted so that any water present can be removed. This can be achieved by draining through airbricks, using a pump or, if necessary, cutting holes in the perimeter walls of your property. Do not attempt to cut holes without professional advice.
- If floor joists show signs of rot have them replaced and treat the surrounding area to prevent spread.
- Floors that are heaved or cracked should be replaced, if they do not return to their original level. If they are at their original level, you can build another floor on top of them. If this is the case, a vapour barrier should be installed between them.
- The best way to test a floor for moisture is to use a meter. The safe moisture level for softwoods is 18%.

Glass and windows

- Clean all windows and oil locks and hinges to prevent corrosion.
- Single glazing is unlikely to be affected by floodwater but check the condition of the putty, window locks, etc. to ensure that the window is secure.
- Double-glazed units should be inspected to ensure that floodwater has not eroded the edge seal. Check for mud and water trapped in the hollow windows and door frames. If there is moisture inside the glass drill holes at the top and bottom of the frame to drain it out. If there is condensation between the frames the unit will have to be replaced.
- Sash windows may distort and swell following a flood. Do not force them open as this can cause further damage.
- The swelling should reduce during the drying period. If it does not return to its normal size when the wood is completely dry, then it can be planed to fit the frame.
- If sash windows have to be opened to assist with drying the property then remove the beading and the opening sash. Temporary beading can be screwed into position for added security when the property is unoccupied.

Insulation

- Insulation that has become wet must be removed and replaced as it loses its insulating qualities and inhibits the drying process.
- Fibreglass insulation is an irritant. If removing it, wear protective clothing.
- If you think that wall-cavity insulation has been damaged by flooding, seek expert advice before trying to remove it.

Interior decoration

- Low-permeability wall coverings like vinyl wallpapers, gloss paint and tiling will hamper the drying process. Remove the wall coverings from at least one side of the internal walls to help speed up the drying process.
- Timber stud partitions may rot if not dried properly.
- Do not redecorate for at least 3 months after the walls have dried and any repairs have been done. Painting or wall papering too soon can result in blistering, mould or peeling.
- Staining may occur when re-painting with emulsion. This can be avoided by using an oil-based or stain-block paint before applying.
- If your kitchen units are made of chipboard they will be severely damaged by flooding. Chipboard may expand, distort and lose its strength. It's also impossible to disinfect properly and should therefore be discarded.

Removing Standing Water

- The Northern Ireland Fire and Rescue Service may supply a pump out service, for which there could be a fee, or you could hire a pump from a DIY store. Alternatively, you can hire a specialist water damage company to pump out the water for you.
- Drain water away in stages to avoid problems with water pressure on the structure of your property.
- Do not heat your home more than 4 degrees until all standing water is removed.

Removing Mud

- Shovel out as much mud as possible and use a hose to clean out the rest.
- If there is mud on the inside and outside of your walls, remove in stages so that the loading remains even.
- A high pressure hose should **not** be used to remove mud from your property.

Cleaning & Disinfecting

- Scrub surfaces with hot soapy water and a heavy duty detergent.
- Items such as soft furnishings, clothes and foodstuffs that have come into contact with flood water should be placed in rubbish sacks (tied securely) and disposed of.
- You will probably need to hire a skip to deal with all the refuse from your home. If you are making an insurance claim, do not throw anything out until you are told to do so by the insurance company. Alternatively, after seeking permission from your insurance provider, photograph items before disposal.
- All food preparation surfaces need to be cleaned thoroughly and disinfected.
- Allow all cleaned surfaces to dry completely as there are germs that can thrive in wet conditions.

Don't Forget Security:

There have been instances of looting in the aftermath of a flood and while it is important to ventilate your house, it also pays to be security conscious. Remember that burglar alarms may have been affected by the water and may not work.

Do not leave external windows and doors open when the property is unoccupied and make sure that it is properly locked when you leave. If necessary, cover any open or broken windows with security mesh.

Drying

Air circulation is the best way to dry out a property and clear the air inside. Be patient and make sure the property is completely dry before you move back in.

Some Dos and Don'ts

- **Do** open your doors and windows to ventilate your home.
- **Do** ensure your house is secured when vacant.
- **Do** unblock airbricks and vents.
- **Do** wash your hands with disinfectant, if you come into direct contact with floodwater.
- **Do** check external walls and the roof for structural damage before entering a property.
- **Don't** attempt to turn on any services until they have been checked by an expert.
- **Don't** eat any food that has come into contact with floodwater.
- **Don't** attempt to move any heavy or unstable objects by yourself – get help.

Drying the Property:

- You can allow your property to dry naturally but that can take months. Forcing the drying process can speed it up, so that it only takes a number of weeks. Whatever way you choose to dry your property, make sure that the moisture trapped within the structure of the property is removed. Sometimes the walls may feel dry on the outside but they are still damp internally. If in doubt, get a professional in to ensure your property is completely dry.
- In all cases, the earlier the drying process is started, the greater the chance of success will be – the first 48 hours are the most crucial.
- If your heating has been tested by a professional and is certified as safe to use, it can be turned up to help dry out the house. Keep the temperature at around 20 to 22 degrees centigrade. Excessive temperatures should be avoided as rapid heating may lead to cracking of the plasterwork, etc.
- Be aware that temperature alone will not dry your property. Air circulation and humidity are critical factors to consider.
- Good ventilation is essential for the drying process.
- If you are using a dehumidifier, keep external windows and doors closed, especially during wet weather.

FLOODING AND BUSINESS

If your business is at risk from flooding, you should have a flood plan for your business. Make sure that your staff know what to do in a case of a flood.

Be Prepared:

- Are you adequately insured for flood damage, business interruption and lost revenue?
- Have a list of useful contacts, including contact details for gas, electricity, water and telephone providers.
- You may want to have a list of employee contact details in the event of an evacuation. This might include mobile phone numbers or numbers for their home or the home of a friend or relative.
- Think about staff who may need special assistance in the event of a flood (e.g. elderly, blind, deaf, etc.)
- Incorporate a flood plan into your health and safety plan. Identify evacuation routes for staff. Organise emergency drill (like the fire drill)
- Know the location of cut-off points for electricity, gas, and water. Ideally, these should be marked on a map that is stored with your flood plan.
- Be aware of the location of chemical, oils or other materials that could be dangerous or contaminate floodwater. These should be stored safe from floods and other hazards.

Protective Actions:

- Note key stock, equipment and possessions that may need special protection from floodwaters.
- Consider things you may need during or after a flood (such as sandbags, plastic sheeting etc.)
- See if it is possible to move key operations to another premises.

Suppliers and external links:

- Identify products and services you will need in the event of a flood. Make back-up plans or arrangements for short notice cancellation of deliveries.
- Consider having contracts in advance with companies whose help you may need after a flood. This avoids the frustration of finding help in an emergency and puts you in a better position to negotiate costs.
- Identify people who can help you before, during and after a flood.

INSURANCE COVER

You should make sure that you have insurance cover for your home or business and that you will be covered for flood damage within this policy.

Please do...

- Telephone your insurance company's 24 hour emergency helpline to get the process started as quickly as possible. This number should be included in your useful contacts list for ease of access.
- Check your policy booklet to see if the loss or damage is covered under your policy (this may also be found on the company's website).
- Commission immediate emergency pumping and repair work to protect your property from further damage.
- Get advice from your insurance company on reputable contractors and builders in the area.
- Complete the claim form confirming the cause of damage and enclose repair/replacement estimates. Remember that your insurance policy is not a maintenance contract and normal wear and tear may not be included under your policy.
- Check with your insurer if you have to move to alternative accommodation as this is often covered by your policy.
- Make sure your insurance company knows where to contact you, if you have to move out of your home.
- Keep a record of all your written and telephone correspondence with your insurance company.
- Record the damage caused by the flood on a camera or video recorder.
- Mark the water levels in the walls for reference.

And a few things not to do:

- Don't begin work without the approval of your insurance company.
- Don't, if possible, throw out anything before it is seen by an assessor. The Council will facilitate the removal of bulky items. Take a photograph of items before you dispose of them.

Insurance companies may want further information from homeowners before re-insuring a home which has been flooded and may ask for a report on what flood defences are in the area. This information can be gathered from the Rivers Agency, DRD Roads Service and N I Water.

The Housing Executive is promoting an insurance scheme from Supporting Communities NI which is available to all. More Details on this scheme can be found at www.supportingcommunitiesni.org or by contacting the Housing Executive.

Insurance Broker/ Insurance Intermediary

Your insurance broker may operate an emergency 24-hour telephone helpline which you should call as soon as you are able to do so. Insurance brokers will give advice on making a claim. They may handle notification to the insurance company, arranging emergency accommodation, visits by a loss adjuster and other specialists. Remember to give them your temporary address and phone number, if you move out of your house.

WARNING!!

In cases of severe flooding (where water rises above 1 metre) keeping water out of your property can be more harmful than letting it in. The stress on the building caused by that amount of water can damage the structure and foundations of the building. Therefore, you should never block doors, windows and air vents over 1 metre in height.

If you are worried about any work you are planning to do, please contact the Building Control at the Council as they can provide advice and guidance on ensuring any works carried out will comply with the building regulations - T: 028 9446 3113

RESTORING YOUR HOME & GARDEN AFTER A FLOOD

Cleaning up your home after a flood is a big job, but if you follow the guidelines set out below you will be able to finish the job safely and efficiently.

- > Make sure that the gas, electricity and any fuel taps are turned off.
- > Temporary electricity can be hired, but adequate ventilation is vital, as generators can produce carbon monoxide. Let the engine cool before re-fuelling.
- > Make sure any appliances that use gas are disconnected.
- > Make temporary repairs to the roof if it has been damaged. Tarpaulin makes a good temporary covering.

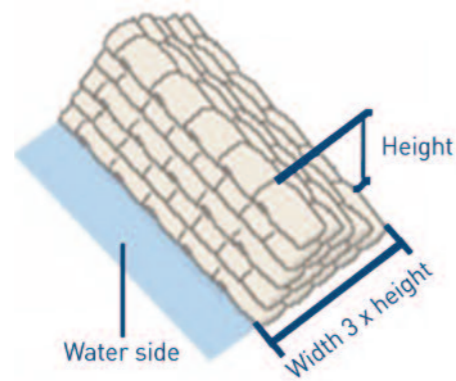
Clean Up:

Before you begin to clean up your property make sure you have the equipment you will need. This includes:

- A camera to record the flood damage.
- A basic tool kit with a hammer, nails, screwdriver and spanners.
- Brooms, mops, scrubbing brushes and buckets.
- Domestic detergent and disinfectant.
- Rubber boots, gloves and protective clothing.
- Shovels.
- Heaters, fans and a dehumidifier is available and required.
- Heavy duty refuse bags.

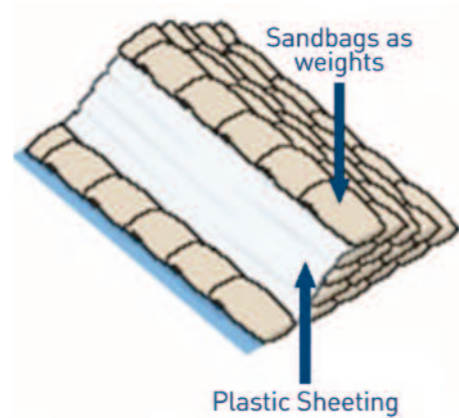
Pyramid placement method

If you need to create sandbag protection that is more than three layers high you will need to build in pyramid style. For the structure to be stable, you should build the 'sandbag wall' three times as wide as you need it to be high. Compact each bag in place and tuck the loose end firmly under the filled portion of the bag



Additional waterproofing

Lay plastic sheeting across the side of the sandbag wall on the water side. Weigh down with additional sandbags



Flood Barriers

Flood barriers (or floodboards) are removable barriers that can be placed across openings, such as doors, in the event of a flood. There are a number of specially designed commercially available that can be bought and fitted. If you buy flood barriers you should look for a product that has a quality assurance mark (such as a kite mark).

It is also possible to make your own flood barriers. However, care should be taken to make sure they are strong enough and that they fit properly into the opening for which they are intended to form a proper seal.

The easiest way to make flood barriers is to construct a wooden or metal barrier that is secured flat against a wall, door, or across gateways or paths by means of a frame. The pressure of the floodwater itself will help seal the barrier. The efficiency of the barrier will be determined by the strength of the walls and the durability of the frame fittings. The most common type of flood barrier is one which can slide down the frame of a door as this can be easily put in place or removed when it is not required. They are also the hinged variety which can swing across gaps. It is important that flood barriers fit precisely. If in doubt, it is best to buy specialist items.

LOOKING AFTER PETS AND OTHER ANIMALS

Do you have a plan for your family pet in case of a flood? Having supplies and a plan will give you peace of mind, save precious time and maybe even save your pet's life. You should consider the following:

- > Make sure your pet has a collar and this has a durable name tag with your name and a contact number on it.
- > If flood water enters your property, place pets upstairs or in cages above the water level.
- > Is there someone who could look after your pet for the duration of the flood, if you have to evacuate?
- > In the event that you have to evacuate, you will need supplies for your pet, such as a sturdy crate, carrier or cage, a pet first-aid kit, a leash, harness or collar, non-spill bowls, for cats-a cat litter box and litter and food and water.

If you live on a farm, you will also need to consider your livestock.

Things to consider include:

- > Create a list of emergency numbers including those of your employees, neighbours, vet, etc.
- > Make sure animals have visible and durable identification.
- > Identify routes by which livestock can escape to higher ground and away from floodwaters. In the event of a flood, open farm gates so that livestock can make their way to higher ground.
- > Make sure you have large water containers for animals to be able to drink for a week.
- > Identify alternative water and power sources. A generator with a safely stored supply of fuel may be essential, especially if you have electrical equipment necessary to the well being of your animals.
- > Secure or remove anything that could float and move about.
- > If water is rising, try to drive stock through water free of obstructions. Grazing animals swim well but the greatest problem for them are fences and other obstacles.



MAKING A HOME FLOOD RESISTANT

If you live in a flood risk area, you should always make preparations in case of a flood. Preparing a plan for what you should do in the event of a flood is well worth the time it may take – it could save you a lot of money, inconvenience and stress, and even save your life!

There are a number of different flood resistant products available including traditional sandbags, gel-filled bags, flood barriers and wrapping.

Sandbags

It is always a good idea to have a supply of your own sandbags at hand, if you live in a flood risk area. If you do not have sandbags, make alternatives such as using pillowcases or refuse sacks filled with garden soil. Remember not to fill sandbags too early, as they can rot if not filled with dry sand and kept free from damp. Don't keep them too far away from where you may need them, as they can get very heavy very quickly. When filling a sandbag, you should use protective gloves as sand is abrasive. You should not fill the bags any more than half.

Do sandbags work?

Traditionally, sandbags have been used to block doorways, drains and other openings into properties, as well as to weigh-down manhole covers, garden furniture and to block sink, toilet and bath drains to prevent water backing up.

- They can keep water out for short periods which can be improved by using them in conjunction with plastic sheeting.
- They can filter out some muddy sediments found in flood waters.
- They are cheap and easy to obtain. However, sandbags are relatively ineffective when compared to purpose-designed flood protection products.

Remember!

Although sandbags are a popular defence against floods they do have their disadvantages:

- During an emergency, sufficient quantities may be difficult to obtain.
- They are time-consuming and require two people to fill. (unless you have a sandbag filling machine).
- They can be difficult to handle, particularly for the elderly or infirm.
- When they come into contact with floodwater, they tend to retain contaminants such as sewage.
- Sacking material is biodegradable, and will disintegrate if left in place for long periods of time.
- Laying them can be very time-consuming.
- It is difficult to place sandbags in water and particularly in running water.
- Sandbags seep water even when well-stacked and trodden into place.

As a result, we strongly encourage people to use purpose-made flood protection products, such as floodboards, non-return valves for plumbing and airbrick covers.

How to obtain sandbags

Don't assume that the drainage agencies will provide you with sandbags in a flood emergency! It is the responsibility of property owners to take appropriate action to protect their property from flooding. You can buy unfilled sandbags and a supply of sand from most DIY stores and Builders Merchants but remember that if there is a flood expected in your area demand may exceed supply as people rush to buy them.

Protecting your property

Sandbags are of no use if your property is already flooded – concentrate your efforts on protecting yourself, your belongings and moving precious items out of harms way! Consider all entry points that water could get through, (not just doorways) such as airbricks, utility service points, cable entry points. Use other solutions such as silicone sealant for entry points where sandbags won't work. You'll need at least 6 sandbags to keep out 20cm depth of water for a standard door opening. Each sandbag will need approximately 15kg of sand. You should use sharp, not soft, sand.

Filling the bags

- This is a two-person job: one to hold the bag open and one to fill.
- Do not fill bags more than half full.
- You don't need to tie the end of the bag.

Placing the bags

- Clear any debris from the area where the bags are to be placed.
- If you can, put a large sheet of heavy-duty plastic between the sandbags and the wall of your house.
- Place the bags lengthways, tucking the open end under the filled half of the bag and position it pointing into the direction of water flow.
- Place bags in layers. Like a brick wall, make sure that in the next layer each bag overlaps the one below by half.
- Stamp bags firmly into place to eliminate gaps and create a tight seal.
- To lay sandbags in a doorway, it may be necessary to empty some of the contents out or shape the sandbags to achieve a good fit without overlapping.

