

A close-up photograph of a person's legs and feet wading through floodwater. The person is wearing blue trousers and green rubber boots. The water is murky brown and splashing around the boots. The background is out of focus, showing more water and a bright sky.

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Flood advice and guidance

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Protecting yourself and your home against flood risk

Climate change means that flooding will most likely become more severe and more unpredictable across the UK in the future.

We want you to be prepared and have all the support you need to protect yourself, your home and possessions against any flood risk. Your home can still flood, even if you aren't near a river or stream.

This booklet gives advice and guidance to help you prevent, prepare for and respond to flooding in your home and local area.

If you have any questions about flood risks, please get in touch at: **info@ncha.org.uk**

Chris Pryke-Hendy,
Head of Sustainability



Who is likely to be at risk of flooding?

Your home may be at risk if flooding has happened before in your area, or if your area is shown to be at risk on a flood map. Check your risk level by entering your postcode at:

www.gov.uk/check-if-youre-at-risk-of-flooding

Causes of flooding:

- Heavy rainfall (over a short or long time)
- Rivers overflowing / breaking their banks
- Surface water running off hard surfaces or slopes
- Blocking or overloading of drains and waste water pipes
- Water rising out of the ground.

**You do not have
to live near a river
or stream to be at
risk of flooding.**

Who manages flood risk?

Different authorities are responsible for managing different flood risks, including:

- **Public sewers and utility pipes:** Water companies manage this risk up to the boundary of homes.
- **Main rivers and coastal flooding:** The Environment Agency manage risk from main rivers.
- **Ground water or surface water flooding:** The Lead Local Flood Authority (LLFA) are responsible for managing this risk.

Although these authorities are responsible for doing works to reduce flood risks, it's not always possible to completely stop flooding and they can't be blamed for flood events. This means it's really important for you to take action to protect yourself, your family, your pets and your possessions.



What we're doing at NCHA

- Using flood records to identify which homes / areas are most at risk
 - Engaging with our customers to make sure you know what to do in the event of a flood
 - Working with consultants and our insurers to understand how we can better protect homes
 - Engaging with other organisations to build our knowledge and support networks.
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Before a flood - support for social housing customers

If your home has flooded before, or if you think you may need extra care in a flood event, please contact your Community Coordinator so we can ensure our records are up to date.

You may need extra care during a flood if you:

- Are disabled or have a long-term medical condition
- Need to use medical equipment that requires a power supply
- Would struggle to answer the door, move to a safer location, evacuate your home or get help in an emergency.



Ways you can prepare for flooding

Emergency flood kit

Putting together a flood kit 'grab bag' is a key way of making things a bit easier for you if you ever need to leave your home in a hurry.

Essentials if you're evacuated may include:

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

Other things to consider:

- Phone numbers for your insurance helpline, local council, emergency services, family etc.
- Camera to record damage for insurance
- Local radio frequencies to stay informed of any developments
- Windup radio and torch (or battery radio with spare batteries)
- Bottled water and non-perishable food items (e.g. cereal bars, packet foods)
- Essential toiletries (e.g. toothbrush and wet wipes)
- Blankets, duvets, warm clothes and first aid kit
- Additional items (e.g. wellington boots, waterproof clothing, gloves).

Ways you can prepare for flooding

Sign up to flood warnings for your area using the government's website (www.gov.uk/sign-up-for-flood-warnings) or by calling **Floodline on 0345 988 1188**. This will help you to know when flood warnings and alerts are happening in your area.



'Flood alert' – Flooding to low lying land and roads is possible.

- Stay vigilant and make early preparations for a potential flood.
- Create and prepare to act on your flood plan.



'Flood warning' – Flooding is expected.

- You must take immediate action to protect yourself and your home.
- Put your flood plan into action.
- Contact us for support if needed.



'Severe flood warning' – Severe flooding is expected. Significant risk to life and homes.

- Prepare to evacuate and cooperate with emergency services.
- Evacuate your home.

- ✓ Make sure you have the correct insurance cover for your home. Social housing customers will need contents insurance that covers flood risk. Shared Ownership homes will need full home insurance. Find insurers that are taking part in the government's FloodRe scheme at: **www.floodre.co.uk/find-an-insurer/**
- ✓ Find out where and how to turn off your gas, electricity and water supplies
- ✓ Keep a list of useful telephone numbers, including friends and family, your GP details, the number for NCHA, your insurance claim line and policy number
- ✓ Put together an emergency flood kit (see page 7)
- ✓ Take detailed photos of your home contents before any flooding happens
- ✓ Have a household plan to use in the event of a flood:
 - What are the most important things to move upstairs?
 - Are your important documents and possessions in a safe and waterproof location? (This might include: Passport, driving licence, medical cards, insurance documents, important photos / papers, and any items of sentimental value etc.)
 - Where will your pets go if you need to leave the house during flooding?
 - Will your vehicles need moving to another location?

If flooding is expected

Your first priority is protecting life: Yours and your families. Always follow the advice of the emergency services.



What to do if flooding is expected

1. Always follow advice from your local council or the emergency services – you may be asked to evacuate
2. Turn off your gas, electricity and water supplies if it's safe to do so. Do not touch an electrical switch if you're standing in water
3. Move people living in your home, vehicles, pets and important items to safety (for example upstairs or to higher ground)
4. If you have them, use flood protection products (for example flood barriers or air brick covers)
5. If you have one, use your personal / local community flood plan.

Evacuating your home

In some rare situations, you may be evacuated to a temporary rest centre or you may choose to stay with family or friends.

- If you need to remain in your home, plan to move upstairs in good time.
- Keep safe and keep warm
- If possible, avoid entering flood water or flooded areas. Flood water may be contaminated with untreated sewage and can be hazardous. Floodwater can also damage building structures and hide hazards such as uncovered manholes, broken glass (etc.).



After flooding

For **social housing customers**, please read the section below and our 'Support for our social housing customers' section for guidance on what to do after flooding.

For **Shared Ownership customers**, please read the section below and ensure you contact your insurance company as they can advise you best on how to recover from flooding.

- Check with the emergency services that it's safe before returning to your home. Flood waters can damage the structure of buildings and hide dangers like missing manholes and glass so it's important not to go back in unless told it is okay to do so.
- Do not turn on your water, gas or electricity.
- Contact your insurance company to let them know what has happened. Don't throw away damaged household items until told to do so by your insurers.
- Be careful touching items that have been in contact with flood water as they are often contaminated with sewage or chemicals.

Support for our social housing customers

If you've had to evacuate or if your home has been impacted by flooding, please call our Customer Experience team on **0800 013 8555**. They will guide you through our emergency accommodation process.

We will provide support with our emergency and temporary accommodation if you're unable to remain in your home after flooding. (Please note that flood repair works may take a considerable amount of time as the building needs to dry before any works can begin).

NCHA is responsible for any repairs to your home, and will arrange for a Technical Inspector to assess any damage. Our Communities and Property Services teams will be in regular contact to support you and keep you informed of any works taking place at your home.

We'll also work with consultants and our insurers to look at ways we can 'build back better' to try and improve the flood resilience in your area and make it easier for homes to recover after flooding.



Mental health support

Flooding can be a traumatic event that can turn your world upside down, and people often have a variety of different responses.

Whether you feel happy to be alive, dazed, numb, sad, anxious, angry or a sense of loss (to name just a few) – it's okay to process the situation in your own way and at your own pace.

It may take time for you to work through what has happened, so ensure you give yourself time and space to heal and recover.

If your wellbeing is significantly impacted, there is support available:

- Mind UK (mental health charity) –
Email **info@mind.org.uk** or call **0208 215 2243** (Monday-Friday, 9am-5pm).
- Samaritans UK (if you need someone to talk to):
Call **116 123** or email **jo@samaritans.org**



Useful contacts

- Emergency services: If there is a risk to life, always **dial 999**
- Find your local council at: **www.gov.uk/find-your-local-council**
- Call us (NCHA) on: **0800 013 8555**
- Visit the Environment Agency (England) website and find your local water company at: **www.gov.uk/flood**
- Call the Floodline helpline on: **0345 988 1188** – they can provide information on areas at risk of river and coastal flooding
- Citizens Advice Bureau: Visit **www.citizensadvice.org.uk** or call **08444 111 444** (England) – they can provide (free) independent confidential advice
- National Flood Forum: Visit **www.nationalfloodforum.org.uk**, or call **01299 403 055** or email **info@floodforum.org.uk** – they can support and represent flood risk communities by offering advice on flood products, insurance and recovery
- Visit the National Housing Federation website at: **www.housing.org.uk/resources/flooding-toolkit/** – they can offer support and further guidance on flooding.



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