# FLOOD RECOVERY-NEXT STEPS





## Your guide to rebuilding and moving forward

Experiencing a flood can be incredibly disruptive and alarming. Understanding the steps to recover after a flood is crucial for restoring your home and well-being.

This guide offers practical advice on taking care of your mental health, handling insurance claims, safely cleaning your home, and managing garden produce after flooding. Additionally, it includes information on resilience measures to protect your home from future flooding. Whether insured or uninsured, this document aims to provide you with the essential steps and resources to help you rebuild effectively and safeguard against potential threats of future flooding.



FLOOD ALERT FLOODING IS POSSIBLE. BE PREPARED FLOOD WARNING FLOODING IS EXPECTED, IMMEDIATE ACTION REQUIRED SEVERE FLOOD

WARNING
SEVERE FLOODING, DANGER TO LIFE

Your mental health - taking care of yourself and others

You may find yourself experiencing a range of emotions that can impact you in different ways. Experiencing a flood can be frightening, and it can disrupt your daily activities. You may experience:

- Shock
- Disbelief
- Stress
- Nervousness, fear or anxiety
- Difficulty sleeping
- Worry
- Low mood
- Irritability
- Anger



Such feelings are completely normal in the days and weeks following the events. We are all individuals and there is no right or wrong way to be coping or feeling. Doing small things such as keeping normal routines, making sure to eat regularly and breaking things down into smaller tasks can help. If you have experienced flooding before you may feel overwhelmed. If you need to speak to someone, there are different support options available.

- **Samaritans** support and someone to talk to 24/7 call **116 123**
- **SHOUT**: is a free, confidential, anonymous text support service for anyone struggling to cope. Available 24/7. Text SHOUT to **85258**.
- Sane out of hours helpline providing support and information - SANEline is open between 4pm to 10pm, 365 days a year. Call 0300 304 7000
- You can self-refer to counselling and talking therapies. NHS Nottingham and Nottinghamshire Talking Therapies call: 0333 188 1060
- Contact your GP or NHS 111 if distress persists.

### Insurance

Contact your insurance company to let them know that your property has been flooded as soon as possible. Do not throw anything away or start cleaning up without speaking to them, as this may affect your claim.

If you own your property and have buildings cover, your insurance provider will arrange for the cleaning, drying and the repairing of your home. If you have contents cover, they will also clean, dry and replace your possessions. Always check your policy documents if you are unsure. If you rent a property, it is your landlords' responsibility to insure the building, so you should contact them in the first instance if you have been flooded. If you have contents cover, you should also contact your insurance company for cleaning, drying and replacing your possessions.

Your insurance company will arrange for a loss adjuster to assess the damage. They will confirm what repairs and replacements are needed and covered by your policy. Keep a record of conversations you have with the loss adjuster, insurance company and other experts, including the date and time and any reference numbers they provide.

#### **Uninsured?**

You will be responsible for covering the costs of flood damage. Your local authority or charities may be able to help with

practical things such as skips or grants. You should consider temporary housing straight away, as local accommodation is likely to fill up quickly. Living in a flood damaged property should be a last resort, conditions may be damaging to your health and stressful as repairs are likely to take months.

## Keeping you and your family safe – cleaning up your home

### How to safely clean your home

Flood water can carry contaminants that may be harmful. Keep children and pets away from contaminated areas, standing water and outdoor spaces that have been flooded to prevent any infection. If you develop an upset stomach or other physical symptoms after a flood, contact your GP or NHS 111 for advice.

You should take precautions while cleaning:

- Wear wellington boots
- Wear waterproof clothing and gloves
- Cover any cuts or sores with waterproof plasters
- If the clean-up causes a lot of water to splash from scrubbing, hosing or pressure-washing, wear a safety mask and eye protection such as goggles.

Thoroughly wash your hands with warm water and soap after each cleaning session and contact with flood water. Do not use tap water if you think there are issues with the supply, such as an odour or discolouration of the water. If you do not have mains water available, use bottled water. You can find your water supplier online <a href="https://www.water.org.uk/customers/find-your-supplier">https://www.water.org.uk/customers/find-your-supplier</a>

Do not turn on the electric or gas supply until it has been checked by a qualified technician. Even if appliances seem unaffected, they may have been damaged by flood water.

If there are any dead animals such as rodents, wear rubber gloves to double bag these in plastic and dispose of them in your normal waste bin.

### How and what to wash

To reduce the risk of catching an infectious disease from flood water you should:

- Throw away any food that has been touched or covered by floodwater.
- Wash clothes used during cleaning on a separate wash cycle from your other clothes.
- Be careful with clean-up as injuries can occur from electrocution or sharp items hidden by flood waters.
- Use hot water and detergent to clean all hard surfaces across your home that may have come into contact with floodwater – this includes walls and flooring.
- Clean and disinfect your kitchen including all surfaces, appliances, all crockery and cooking items before using them with food. Discard any wooden boards and utensils if contaminated by floodwater.
- Textile items such as clothing, bedding and toys should be washed on a 60°C cycle with detergent. If you suspect issues with your drainage system, it is recommended that a launderette be used for washing large quantities of clothes and linens until your waste-water system has been checked.

### Disposal of larger items

Information on what you can take to a household waste recycling centre and guidance on how to arrange a bulky waste collection will be available from your local authority.



### How to dry your items

If you have gas or oil central heating, make sure to get it checked by a qualified engineer before turning it on. Keeping the thermostat between 20°C and 22°C will help with steady drying. Heating, dehumidifiers and good ventilation can help to dry out your home.

- If using portable heaters or dryers to dry out your home, make sure areas are well-ventilated.
- Do not use fuel-powered appliances indoors as the exhaust gases contain carbon monoxide which can kill.
- Make sure to look for any loose material or dust while your floorboards and walls continue to dry out, vacuuming these areas on a regular basis.
- When you can, remove dirty water and silt from the property. If you have wooden floors, check the space under the ground floor as the dirty water in this space may need to be pumped out.
- As your home continues to dry out, any mould that has appeared since the flooding should begin to disappear. If it persists, please contact a specialist cleaner.
- If using a BBQ to cook, this should be done in a clear, outdoor area.

Be aware of rogue traders or people calling door-to-door and offering repair works, or trades people recommended on social media. Choose a trader that is part of the 'Buy With Confidence' scheme: <a href="https://www.buywithconfidence.gov.uk/">https://www.buywithconfidence.gov.uk/</a>

If you need to report a rogue trader, you can do this by calling the Citizens Advice Consumer Helpline on 0808 223 1133. You can also contact them for advice prior to entering into a contract to purchase goods or services.

## Garden and allotment produce after flooding

- Always wash hands after gardening and avoid soil ingestion.
- Throw away any produce touched by flood water if it is ready to eat and is grown above ground, such as lettuce or strawberries.
- It is OK to eat produce that has been cooked, even if it has been contaminated by flood water. This is because cooking will kill any harmful germs that might be present.
- Wait at least six months before harvesting new produce from flooded land.
- You do not need to wait before planting new crops if the fruit or vegetables will be cooked before being eaten.

If your property or garden is contaminated by sewage after flooding, you should contact your wastewater provider:

Severn Trent Water - 0800 783 4444

Anglian Water - 03457 145 145



### Grants to help you

You may be eligible for flood grants or support schemes. Depending on where you live these are likely to be advertised by your local authorities.

## Considerations to protect your home from future flooding

After a flood, you may wish to think about other measures you can take to help make your property more resilient in case it happens again. There are different options available to consider when undertaking any repair work.

Flood Resistance measures try to prevent water entering your property through doorways, air bricks, drains, gaps in the floor and any other routes into your property.

Flood Resilience measures try to reduce the impact if flood water enters your home. They are designed to prevent permanent damage and help make the cleaning and drying process quicker.

Information and advice on measures that may be best suited to your home is available online from the <u>National Flood Forum</u>.

### Does your insurance policy include Build Back Better?

Build Back Better is additional funding that is provided by insurers (up to £10,000) as part of the repairs following flooding, to put in place measures that will make a home more resistant or resilient to flooding in the future. Contact your insurer to see if your policy includes Build Back Better or visit <a href="https://www.floodre.co.uk/buildbackbetter/">https://www.floodre.co.uk/buildbackbetter/</a> for more information.

### If you were previously uninsured

Consider obtaining insurance now, in case your property floods again. If you are in a flood risk area, ask your insurer about the Flood Re scheme and if your home is eligible. Flood Re is a joint initiative between the Government and insurers. Its aim is to make the flood cover part of household insurance policies more affordable.

## How to report the flooding of your home

The Lead Local Flood Authority may be able to carry out a flood investigation to identify why your property/ community has flooded, and if the risk could be reduced in the future.



Please provide any details of property flooding, including photographs, to your local Flood Risk Management Team.

### Nottinghamshire County Council:

flood.team@nottscc.gov.uk

### Nottingham City Council:

flood risk management @notting hamcity.gov.uk



### **Useful links and Resources**

## Nottinghamshire County Council flood pages

www.nottinghamshire.gov.uk/planningand-environment/flooding-help-andadvice



www.nottinghamcity.gov.uk/ information-for-residents/community/ emergency-planning-in-nottingham/flooding-and-drainage/ flooding-advice/

### Environment Agency www.gov.uk/help-during-flood

### **UK Health Security Agency**

www.gov.uk/government/publications/flooding-and-health-public-advice

#### **National Flood forum**

https://nationalfloodforum.org.uk/

#### **Blue Pages directory**

https://bluepages.org.uk/

#### Flood Re insurance

www.floodre.co.uk/

### Citizens Advice - Food bank referrals, Financial & General Advice

www.citizensadvice.org.uk/debt-and-money/

## This leaflet has been created by the Nottingham and Nottinghamshire Local Resilience Forum

The Nottingham and Nottinghamshire Local Resilience Forum (LRF) is a group of local organisations working together to keep Nottinghamshire safe and prepared for emergencies. Created under the Civil Contingencies Act 2004, the LRF ensures that during emergencies, everyone knows what to do and works together smoothly. Key members include the Environment Agency, emergency services, local councils, health services, volunteer groups and utility companies. The LRF assesses risks, creates emergency plans, provides training to responders and communicates with residents to make sure everyone is prepared and ready to act. In times of crisis, it coordinates a unified response and helps the community recover and return to normal as quickly as possible.



More information on the LRF can be found online: <a href="https://www.nottinghamshire.police.uk/police-forces/">www.nottinghamshire.police.uk/police-forces/</a> <a href="https://nottinghamshire-local-resilience-forum-lrf/">nottinghamshire-police/areas/about-us/additional-services/nottinghamshire-local-resilience-forum-lrf/</a>