



## Frequently Asked Questions

As a result of the 'Are you Flood Aware?' consultation, we have produced a list of frequently asked questions. These questions and answers are sorted into 6 main categories that were highlighted by residents of Somerset.

The categories are:

1. Responsibilities
2. Risk
3. Resilience
4. Insurance
5. Warnings
6. Climate Change

This is a live document, if you have any further questions you would like to add to the list, please contact the Flood and Water Management team on [flooding@somerset.gov.uk](mailto:flooding@somerset.gov.uk)

## **1. Responsibilities**

### **1.1 I am being flooded, what should I do?**

Turn off essential services, such as gas, electricity and water.

If you have time and it is safe to do so – move valuable items off the floor, lift carpet and furniture.

Move yourself to higher ground – Do not walk or drive through flood water. Just 6 inches of fast flowing water can knock you over and 2 feet of water will float your car.

Put people before property – flood water can rise quickly, stay calm and reassure those around you. Call 999 if you are in danger.

### **1.2 Who do I contact about flooding?**

#### ***From rivers and the sea***

This type of flooding should be reported to the [Environment Agency's](#) incident hotline on **0800 80 70 60**. To listen to recorded flood warning information for your area, or speak to someone for advice, call 0845 988 1188.

#### ***From highway drains or gullies***

Flooding caused by overflowing drains or gullies within the highway network managed by Somerset County Council should be reported to your local area highways office on **0845 345 9155**.

#### ***From water pipes***

[Wessex Water](#) – For Emergencies and operational problems call **0845 600 4 600**

#### ***From surface water (rainfall)***

##### ***During***

If you are experiencing flooding to your property from surface water, groundwater or an ordinary watercourse (open ditches, culverts and drains), then contact your district, borough or unitary authority for advice.

##### ***After***

Following a flooding incident if your property has been damaged by surface water flooding, the Lead Local Flood Authority will be able to

investigate the cause of the flooding and where possible recommend solutions.

Owing to the nature of surface water flooding, it's not always possible to resolve or alleviate the problem. Householders may therefore need to install property-level protection in their home or drainage systems within the grounds of their property. For more information, see the [National Flood Forum](#).

### 1.3 Who is responsible for flood alleviation and resilience in the county?

The world of flooding and drainage is a complex one with a number of agencies responsible for different stages:

- The Flood & Water Management Act 2010 defines the county council as lead local flood authority with a number of new responsibilities.
- Once the water drains away it usually becomes the responsibility of water companies such as Wessex Water.
- Some smaller streams and water courses are overseen by the district councils but the majority are the responsibility of the watercourse owner. In certain areas Internal Drainage Boards look after these smaller watercourses.
- When water eventually reaches the main rivers or sea the Environment Agency takes the lead
- But the reduction of flood risk is not just the responsibility of these organisations. If you own land which is adjacent to a watercourse, you have certain legal obligations to maintain that watercourse. Anyone who owns land which has a watercourse running through it, or alongside it, can be deemed to be a riparian owner. You can find advice and information about what this means in the Environment Agency's publication, [Living on the Edge](#). And it is your responsibility to protect your own property from flooding.

### 1.4 What is the Lead Local Flood Authority responsible for?

The lead local flood authority has a role in overseeing the management of local flood risk from:

- surface water (rainfall) runoff
- groundwater flooding
- Ordinary watercourses (for example small streams and ditches) which cannot contain large volumes of surface water runoff during or after heavy rain.

The responsibilities of a lead local flood authority include the following:

- investigating and publishing reports on significant floods in the county
- recording flood assets and identifying those responsible for them, as well as designating any features which have a significant impact on flood risk so they cannot be removed or replaced without consent
- working with organisations such as the Environment Agency and water companies to develop a local flood risk management strategy for managing surface runoff, groundwater and ordinary watercourses.
- ensuring that developments drain in a manner which does not increase flood risk elsewhere, as well as trying to reduce the risk of flooding wherever possible. With effect from October 2013 any new development is likely to require our approval of the drainage proposals prior to building work commencing. We will then be responsible for the ongoing adoption and maintenance of most of the new sustainable drainage systems.
- the power to request information regarding flooding from any organisation or person
- the power to commission works to prevent surface water runoff and groundwater flooding
- consenting to changes to ordinary watercourses

**Householders are responsible for protecting their property from flooding.** We will look to provide support and guidance to householders at risk of flooding but it is neither technically nor financially possible to provide flood alleviation schemes to residents.

### **1.5 Someone has previously cleared the ditch near to/adjacent to my property. Why is this not happening anymore?**

In the past, there have been examples where District Councils or Somerset Area Highways have cleared ditches that were not their responsibility to maintain. This was often carried out as a good will gesture when there was funding and staff available to allow this. The current standard is to clear kerbside drains once every 2 years and clean verge outfalls as required. Reactive maintenance can be arranged if a problem arises. Generally, maintenance of ditches falls to the owner. If the ditch is adjacent to your land or property you will be the riparian owner; this means it is your responsibility maintain the watercourse so that the flow of water can pass without obstruction.

The owner of land adjoining a highway has common law duty to scour and cleanse the ditches that adjoin the highway to prevent them from causing a nuisance to road users.

### **1.6 Whose responsibility is it to ensure that rainfall runoff from roads does not run onto householders' properties?**

The Highway Authority is responsible for ensuring water from roads does not cause flooding of properties. However, it should be noted that highway

drainage is designed to accommodate only the water that falls within the confines of the highway. Landowners have a responsibility to ensure water from their land does not cause a nuisance on the highway. Often cases where flooding of property is blamed on the Highway Authority it is as a result of additional water from private land entering the highway and overwhelming the drainage.

### **1.7 What priority is given to maintaining road drains and drainage where properties are at risk from road runoff?**

At the moment highway drainage systems are maintained based on a routine schedule – once every two years. We are currently undertaking work aimed at moving towards a more risk-based approach for prioritising maintenance. This will use a variety of data, including information provided by the Flood Risk Management Team. There is also funding allocated for reactive maintenance to address reported problems and defects.

### **1.8 Has funding for this been cut?**

As with many council budgets, funding for maintenance has been reduced but we hope that a risk-based approach will make better use of the funding available.

### **1.9 Has any work been done with farmers and others who drop mud and strawy muck on the road contributing to the blockage of road gullies?**

In instances where mud on the road presents a safety hazard the Police try and identify the farmer responsible and ask them to clear up the mess. Where there are frequent problems or where water and silt is being discharged onto the highway from farmland we contact the owners and discuss the matter with them. Previously, in more serious cases, there have been examples where we were able to call upon the expertise of the Farming and Wildlife Advisory Group (FWAG) South West to visit the farmer concerned and review the land management practices. FWAG are an organisation that offers best practice advice to farmers for their benefit and to mitigate the impacts of their activities on the local community.

## **2. Risk**

### **2.1 How can I assess my flood risk?**

The Environment Agency provide Flood Maps with information on flooding from rivers and the sea for England and Wales: <http://www.environment-agency.gov.uk/homeandleisure/37837.aspx> Follow the link to see the flood

map for your area.

Please note these maps only include flood risk from main rivers and the sea. For information on flooding from surface water contact your local authority.

## **3. Resilience**

### **3.1 Where can I obtain sandbags?**

Your district council may have some sandbags ready to deploy when flood risk is imminent, but their priority is to protect the public at large. You should check with your own district council *in advance* to find out what their policy is and how you can get access to sandbags before flooding starts. There may be a charge for this service.

Remember, during a flood crisis there may be limited stocks per person or supply routes may get blocked. **You have a duty to protect your own property**, if you live in an area where flooding is a problem take precautions in advance.

### **3.2 What shall I do if my district council doesn't provide sandbags?**

If your local authority does not supply sandbags, 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.

In an emergency you can use alternatives such as pillow cases or refuse sacks and fill them with garden soil.

### **3.3 Why use sandbags?**

If used with plastic sheeting, sandbags can be used to keep water out of your property for short periods of time; however, if you omit the plastic sheeting, they will only be effective at filtering water that will still enter your property. Sandbags on their own will filter mud and sediment from flood water so as to minimise damage internally to carpets and upholstery.

The Environment Agency has produced a document which explains [how to use sandbags properly for flood protection](#).

### **3.4 How else can I protect my home from the risk of flooding?**

The National Flood Forum has produced the [Blue Pages](#), which is an independent directory of flood protection products and services.

The Environment Agency has produced a [guide](#) on different ways to protect your property from flooding.

## **4. Insurance**

### **4.1 How can I be insured against flood risk?**

If there is a history of flooding in your neighbourhood or you are within an identified flood risk area, it can sometimes be difficult to find insurance cover. The National Flood Forum has produced a charter for flood friendly insurance, which promotes companies that demonstrate a fresh approach to flooded householders. [http://nationalfloodforum.org.uk/?page\\_id=36](http://nationalfloodforum.org.uk/?page_id=36)

Defra have also produced a guide on obtaining flood insurance in high risk areas. <http://www.defra.gov.uk/publications/2012/07/19/pb13082-flood-insurance/>

### **4.2 Why do I need to be insured against flood risk?**

If your property is flooded, building insurance usually covers the cost of drying out, repairing and restoring your property as well as alternative accommodation if necessary. Contents insurance covers the cost of repair or replacement of damaged furniture, equipment and other belongings.

The Association of British Insurers (ABI) says that the average cost of flood damage to homes is between £20,000 and £40,000.

## **5. Warnings**

### **5.1 How can I sign up to flood warnings?**

The Environment Agency provides a flood warning service throughout England and Wales in areas at risk of flooding from Rivers or the Sea. In some parts of England they also provide a flood warning service for



flooding from groundwater.

To sign up go to <http://www.environment-agency.gov.uk/homeandleisure/floods/38289.aspx>

Or phone Floodline on 0845 988 1188 to speak to someone about flooding.

## 5.2 How are warnings issued?

- Direct to you - receive warnings by phone, text, email or fax. Sign up for free Floodline Warnings Direct service on this website or by calling Floodline on 0845 988 1188.
- On the flood warnings website - view up-to-date information about flood warnings in force, monitor the river or sea levels in your area and check out the latest flood risk forecast for your county.
- By calling Floodline on 0845 988 1188 - you can listen to recorded information on the latest warnings and predictions or speak to an operator for more general information 24 hours a day. Our operators can also provide a quickdial number which gives you faster access to information for your area.
- Through the media - you may see or hear the warnings on television and in radio broadcasts. You can also view the latest warnings on Digital Ceefax page 405.
- Flood Wardens - in some areas Flood Wardens are there to alert and support their local community when a flood warning is issued. Call Floodline on 0845 988 1188 to find out if this service is available where you live.
- Sirens/loudhailers - in some areas we use loudhailer or siren systems to warn people that a flood warning has been issued. Call Floodline on 0845 988 1188 to find out if this type of service operates where you live.
- Flood warning feeds - Flood warning (RSS) feeds shows national and regional flood warnings in force and are updated every 15 minutes. The feeds contain a brief summary and link to the full information on the website.

## 5.3 How can I receive weather warnings?

The Met Office warns the public and emergency responders of severe or hazardous weather which has the potential to cause danger to life or widespread disruption.

Warnings are issued for rain, snow, wind, fog and ice. The warnings are given a colour depending on a combination of both the likelihood of the event happening and the impact the conditions may have.



To find out more go to  
<http://www.metoffice.gov.uk/guide/weather/warnings>

Or follow the met office on social media  
<http://www.metoffice.gov.uk/news/social-media>

#### **5.4 What can I do if there aren't any Flood Warning services available for my property?**

There are lots of other things you can do to prepare for flooding. The most important thing is to prepare yourself and your property in advance of a flood event.

You can complete a personal flood plan. Complete the household emergency plan template as found at [www.somerset.gov.uk/floodaware](http://www.somerset.gov.uk/floodaware)

Flood proof your home: [http://www.environment-agency.gov.uk/shell/Flood\\_house\\_tips.swf](http://www.environment-agency.gov.uk/shell/Flood_house_tips.swf)

There are also a range of flood protection products on the market to help you protect your property from flood damage. A directory of these is available from the **National Flood Forum** at [www.bluepages.org.uk](http://www.bluepages.org.uk)

#### **5.5 What is an emergency kit?**

As part of your personal flood plan you will want to build an emergency supplies kit. Preparing the kit in advance of an emergency is crucial as you will probably not have time to look for supplies in the event of an emergency.

In the event of an emergency you may get help within a few hours or it could take days. It is advisable to store enough food, bottled water and supplies to last you 72 hours or more. When preparing your kit it is also most important to ensure you have the correct insurance cover and to have your insurance documents to hand.

Please see the following sites for advice on building your emergency kit:

[Somerset County Council Emergency Action Checklist](#)

[British Red Cross – Build your emergency kit](#)

[National Flood Forum – Prepare for flooding](#)

## **6. Climate Change**

### **6.1 How does climate change affect flood risk?**

England and Wales have experienced heavy floods over the past decade, in 2012 the months of April and June were both individually the wettest months since records began in 1910 (Met Office). Increased rainfall has resulted in a change in flood frequency. The Met Office however, project that while heavy summer rains may become more frequent, summers are likely to be drier overall. These uncertainties enforce the need to be prepared. With an increase in the chance of heavier precipitation, individuals need to adapt to cope with flood risk.

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To request further information please contact the Flood Risk Management team on 0845 345 9155 or email [flooding@somerset.gov.uk](mailto:flooding@somerset.gov.uk).