



# Somerset Flood Guide

A Guide for Local Residents



Somerset Local Authorities'  
Civil Contingencies Partnership

April 2009

Includes  
Emergency  
Guide

*flood guide*

# Foreword

Dear Resident,

The risk of flooding in Somerset remains a significant threat to economic, social and environmental wellbeing. Flooding occurs regularly within Somerset, primarily affecting rural areas, such as the Levels and Moors. However, recent flooding has affected a number of widespread areas, and on occasions, flooding has transpired with little warning. Residents have experienced damage to their homes and possessions, and have been faced with the distressing task of cleaning up. In addition to the clean-up operation, families are sometimes exposed to a heavy financial burden.

When discussing the occurrence and management of floods, people need to know:

- Where and when it will flood
- How the risk of flooding and its impact can be reduced
- How they protect their families and homes
- How they stay healthy and speed up recovery if they are flooded

The Environment Agency and the Meteorological Office provide information regarding coastal and river flooding. However, predicting the effect of severe rainfall remains difficult, therefore, local knowledge and experience is considered the best source of information. The Somerset Local Authorities, in consultation with other agencies, are continually administering work to reduce the risk and impact of flooding, although this is a long-term task.

Some communities at risk of flooding have already adopted local initiatives to improve their response to flooding. This Guide is aimed at assisting residents at risk of flooding, so they:

- Are prepared before a flood
- Know what actions they should take if it floods
- Have access to information on the task of clean-up and recovery in the event of their property flooding

**Henry Hobhouse**  
**Portfolio Holder Community Safety**  
**Somerset County Council**

# 1 Flood threat to Somerset

Due to climate change, both the frequency and intensity of flooding is likely to increase in future years. Climate change will add to the threat of flooding through a numbers of factors, such as sea level rise, more frequent and higher storm surges, and increased winter rainfall.

Somerset has many low-lying areas. Within the county there are 240 square miles below sea level, which adds to the risk and impact of flooding. The areas predominantly at risk of flooding include the Levels and Moors, Taunton, Bridgwater, Ilchester and Bruton. In addition, Minehead and the coastal area covering the River Parrett Estuary, Brean, Burnham-on-Sea and Highbridge would be affected in the event of coastal flooding. In 2000, roughly 50 square miles of the Somerset Levels was flooded.

Since 2005 there have been small-scale occurrences of river flooding. However, in Somerset we have experienced increasing incidents of surface water flooding or “flash flooding”. These incidents were generally the result of drainage systems being unable to cope with heavy spells of rain within a short time frame. Therefore, with little or no warning, towns, villages and individual properties have experienced flooding, where water levels rose very quickly during an extreme rainfall event. Instances of surface water flooding will be more serious where ground is already saturated from rainfall or where the ground is frozen.

The Environment Agency, in consultation with the Meteorological Office, has a well-developed flood prediction and warning system for both coastal and river flooding. However, accurate prediction and mapping of surface water flooding is not possible. The meteorological office severe weather warning system and a local understanding of the most commonly affected areas provide the best available information.

## 2 Am I at risk of flooding?



### **Be Prepared**

Almost 17,000 properties (plus 1300 commercial properties) in the County are at risk of river flooding from a 1-in-100 year event and coastal flooding from a 1-in-200 year event.

But even if your home is not directly at risk from flooding, previous flash flooding events have shown how we can all be affected by the consequences of an unexpected incident. Flash floods, usually resulting from torrential rain over a short space of time, are difficult to predict. Therefore, it is essential that individuals are aware of the affects of flooding and how to prevent them.

### **ACT NOW**

- 1 Check the risk of river flooding to your property. Visit <http://www.environment-agency.gov.uk/homeandleisure/floods/31656.aspx> and type in your postcode to find out if your home is at risk.
- 2 Sign up to FREE flood alerts at Floodline 0845 988 1188.
- 3 Check the details of your insurance policy and add cover if necessary. The average cost of flood damage to homes is £30,000, so try to get cover if you can afford it.
- 4 Talk to your neighbours about how you could work together in the event of a future flood.



### **What is a 1-in-100 year flood risk?**

The phrase can be confusing. Many mistakenly believe that it is a flood that occurs every 100 years. However, the phrase really means a flood that has a 1 percent chance of occurring in any year.

## 3 EMERGENCY GUIDE

### Simple steps to prepare for flooding / loss of power / loss of water

---

- Make sure you have the correct insurance cover.
  - Find out how to turn off your gas, electricity and water supplies.
  - Keep a list of useful numbers (including your insurance, telephone & policy number).
  - Make an emergency kit (see overleaf).
  - Think about the needs of children, babies, elderly and the disabled at home – and ensure they know what to do in an emergency.
- 



#### If floods are forecast

- Listen out for severe weather warnings for flash floods on radio & TV, and phone Floodline 0845 988 1188 for river and coastal floods.
- Move pets, vehicles, valuables & other sentimental items and important documents to safety.
- Prepare your supply of sandbags. Some district councils can supply sandbags, but otherwise you can purchase them from a builders' merchant. Or create your own with pillowcases or carrier bags filled with sand or soil.
- Prepare food that you can eat without cooking, clean bottled water, and warm clothes.
- Charge your mobile phone.



#### If floods are imminent

- Alert vulnerable neighbours.
- Switch off gas, electricity and water at the mains.
- Ensure flood boards or sandbags and airbrick covers are in place.
- Plug sinks/baths or low level shower trays and weigh them down to prevent backflow.
- Store smaller electrical appliances and furniture as high as possible.
- Do as much as you can in daylight. It will be much harder at night, particularly if the electricity fails.
- In the case of flash flooding, evacuate basement flats immediately and seek higher ground.

## 4 Emergency Kit

### ✓ Check

- Insurance documents, other important documents
  - Insurance emergency helpline, local council and emergency services numbers, family & friends telephone numbers, local radio frequencies
  - Torch
  - Batteries (not rechargeable)
  - Portable radio (wind-up preferable)
  - Mobile phone
  - First aid kit with essential prescription medication / repeat prescription form
  - Bottled water (check use-by date)
  - Non-perishable food items (including energy or cereal bars)
  - Blankets, warm clothes
  - Wash kit and essential toiletries (including toilet paper and wet wipes)
  - Children's essentials (milk, baby food, sterilised bottles & spoons, nappies, wipes, nappy bags, clothing, comforter, teddy or favourite toy)
  - Camera to record damage for insurance purposes
  - Emergency cash
  - Additional items for flood kit: wellington boots, waterproof clothing, rubber gloves
-

## 5 Staying safe in an emergency

### At home

- Listen to advice given on local radio. BBC local radio has a special role to provide information in emergencies.
- Avoid electric shocks – Keep extension cables out of water and wear rubber boots.
- Avoid enclosed areas which may not be ventilated and where hazardous fumes may build (e.g. garages and cellars).
- Avoid contact with floodwater – it may be contaminated with sewage.
- Do not let children play in floodwater.
- Wash cuts and grazes and cover with a waterproof plaster.
- Avoid walking through floodwater - **Six inches of fast-flowing water can knock you over. Manhole covers may have come off and there may be other hazards you cannot see.**
- Do not walk along riverbanks or cross river bridges if avoidable – they may collapse in extreme situations.
- Call 999 if life is at risk.

### On the road

- Avoid travel but if you must, drive slowly and cautiously. You may know your local roads very well, but a flood can alter the landscape dramatically and turn a quiet road into a potential hazard.
- Don't drive through water if you can't tell how deep it is. Around two foot of water is all it takes to float many cars.
- Aquaplaning is much more likely in flood conditions.
- Drive considerately: remember your bow-wave could flood nearby homes.
- **Don't drive down closed roads**
- Most flood-related deaths occur inside a vehicle. If your car stalls in the water, do not attempt to recover it – leave it and move yourself to safe ground.



## 6 If you have to evacuate

- Emergency services will tell you if you have to evacuate. Follow their instructions carefully.
- Remain calm and leave as quickly as possible.
- Get your family and pets together.
- Check if neighbours need help.
- Make sure fires are out and appliances are turned off.
- Shut all windows and lock doors.
- Emergency accommodation will be provided at a Rest Centre set up for you. You can arrange to stay with family or friends, or your insurance may cover the cost of alternative accommodation.
- If you decide to stay with family or friends let the Police or your council know.
- Do not return home unless the authorities tell you that it is safe to do so.
- Take your emergency kit, including prescription medicines.

### *Emergency contact details*

Emergency Services (if life is at risk)	999
Floodline	0845 988 1188
Police (non-emergency)	0845 090 123
Fire & Rescue (non-emergency)	01392 872 200
County Council (emergency)	08000 921 776
Your district council	(See back cover)
NHS Direct	0845 46 47
Gas leaks	0800 111 999
Electricity faults	08457 331 331
Your water company	
Your Doctor	
Your nearest Hospital	
Your insurance Emergency Helpline and policy number	

You may find it useful to complete these contact numbers, which you should find in your telephone directory or online.

**Tune in to BBC Somerset: 1566 AM; 95.5 FM**



## 7 After the floods

*If you are unfortunate enough to be flooded, here are a few pointers for when you first get home*

### First tips

Clean taps and run them before use. Have power and gas supplies checked by a professional electrician or gas plumber before turning them back on. Throw away food (including freezer items if power has been off) that may be contaminated and restock your supplies.

Your insurer will arrange for a loss adjustor and other specialists to visit your home to assess the damage. They will project-manage much of the clear up, so speak to them before acting on anything.

### The three-step clean-up

If possible, don't fully re-occupy your property until after the following:

#### 1. Remove Water and Mud

- The Fire & Rescue Service can pump out standing water but will charge for non-emergencies. Otherwise use a pump (from hire or DIY shop), or use buckets followed by a wet/dry vacuum.
- Shovel out mud (which may be contaminated) then hose out or use a garden sprayer.

#### 2. Clean and Disinfect

- Wear protective clothes, boots and rubber gloves.
- Use a brush, soapy water and heavy duty cleaner, then rinse.
- Floodwater may be contaminated so disinfect all areas affected after cleaning. Make sure you wash your hands with disinfectant after cleaning up. Disinfecting also avoids mildew and moulds.

#### 3. Dry

- Take furniture, bedding and clothing outside, to avoid mould.
- Use fans plus industrial heaters and dehumidifiers.
- Have the central heating on at 22° C or above.
- Drying out can take weeks or even months. If it's done too quickly, it can cause structural damage and long-term problems.
- Good ventilation is essential – keep windows and doors open on dry days and remove any air brick covers.

See overleaf for safety advice



### INFORMATION

#### Who can I speak to?

**Insurance:** Contact your company's (24 Hour) Emergency Helpline as soon as you can. If paying for help, keep receipts for any emergency pumping or repair work done. Keep photographic records of ALL flood damage.

**Your district council's Environmental Health Department.**

## 8 Health and Safety Advice

Silt, sewage, oil or chemicals may contaminate floodwater. Try to avoid coming into contact with it.

**Wear protective gear and wash your hands after any contact.**  
**Cover cuts with waterproof plasters.**

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

**Beware of fumes from petrol or diesel generators or gas heaters - they can kill.**

**Do not use indoors. Electric pumps should only run through a circuit breaker.**

### If you have children

- Don't let them play in floodwater – they risk drowning and infections.
- Contaminated toys will need disinfecting.

### If your garden floods

- Don't let children or pets onto affected grass or paved areas until cleaned.
- Remove any toilet waste from affected areas by shovelling it into black bags, and sealing them. After the grass has grown and been cut once there should be no further risk as sunlight and soil

will usually destroy harmful bacteria within a week.

- Follow the advice of your local water company regarding the safety of the water supply.
- If in doubt, boil all water intended for drinking, brushing teeth, washing food and cooking.
- Take precautions for formula-fed infants. The preferred option is to use bowser, or bottled water brought to a 'rolling boil' and cooled. Unboiled water should not be used.



### USEFUL INFORMATION

**Health Protection Agency**  
<http://www.hpa.org.uk>

**Food Standards Agency**  
<http://www.food.gov.uk/safereating/microbiology/flood>

**Wessex Water**  
<http://www.wessexwater.co.uk>

**NHS Direct**  
[www.nhsdirect.nhs.uk](http://www.nhsdirect.nhs.uk)

## 9 After a Major Incident – What Personal Help is Available?

Coping with the aftermath of a major incident can be difficult. What has happened can cause strong feelings, but usually these will settle in a short while. To help with these feelings in the weeks and months after the event, the following page explores the information and help that is available in Somerset.

### What should you do?

- Take each day at a time
- Do things that make you feel safe and secure
- Be patient with yourself; it may take weeks or months to feel that you and your life are back to normal
- Try to re-establish your usual routines such as going to work or school
- Spend time with family, friends, and others who may be able to help you through this difficult time
- Give reassurance to children to help them to feel safe and to talk about their fears and worries
- Take good care of yourself physically; eat well, exercise regularly, reduce alcohol and get enough sleep
- Talk it over when you are ready, but, don't worry if you get upset or cry while you think or talk about what happened
- Take extra care; after a major incident or event, people are more likely to have accidents

### Should you seek professional help?

Most people who have experienced a major incident find they get better over time. However, if you are still having difficulties after a month, you may require some help from professional sources.

#### Where can you find help?

Speak to your family doctor or contact:

**NHS Direct on 0845 4647**  
(24 hours), [www.nhsdirect.nhs.uk](http://www.nhsdirect.nhs.uk)

#### **Disaster Action**

Tel: 01483 799 066  
[www.disasteraction.org.uk](http://www.disasteraction.org.uk)

#### **Assist Trauma Care**

Tel: 01788 560800 (Helpline)

#### **Samaritans**

Tel: 08457 90 90 90

## 10 What Financial Help is Available?

### Council tax relief and benefits

If you are unable to live or work in your property, you may be able to get a discount on paying council tax or business rates. Contact your district council.

### Citizens Advice Bureau

The Citizens Advice Bureau provide free, confidential and independent advice from offices across the county. If you're having problems because of flooding, an experienced adviser should be able to help answer all your questions. Advice is available face-to-face and by telephone.

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### Grants and funding

Grants from Somerset Community Foundation are available for a range local community projects.

Call 01458 833 133, or visit

[www.somersetcf.org.uk/grants](http://www.somersetcf.org.uk/grants)

### Insurance

Your insurance company should confirm the level of cover available to you and provide a loss adjuster and other specialists to project-manage the repair work to your home. They will return it to the condition it was in before flood damage. Remember, drying out can take weeks or even months, depending on how long the water was in the property, and how deep it was. Your insurance cover should help pay for alternative accommodation whilst the property is uninhabitable.

Unfortunately, if you have no insurance, you will not be covered for any damage already caused by taking out a new policy after you have been flooded. Speak to your district council or Citizens Advice Bureau to find out if any grant or alternative support is available.

Further advice from the British Association of Insurers (BAI) is available from:

[www.abi.org.uk/floodinfo](http://www.abi.org.uk/floodinfo)

### USEFUL SOURCES

#### Your local or parish councillor

Contact the county council if you're unsure who covers your area. See contact details on back cover.

#### Furniture Recycling Organisations –

**Visit:** <http://somersetgateway.somerset.gov.uk>

Then type 'furniture recycling' into the search engine to bring up a list of organisations in Somerset.

# 11 Distraction burglaries and cold callers

After a flood, beware of doorstep callers who may trick or steal. They may try to gain entry by asking to turn off your water or check the electricity.

- Always put the chain on when answering the door and make sure windows and other doors are locked (just in case an accomplice tries to enter elsewhere while you are talking).
- Check a caller's ID and phone the company to check they are genuine if you have any doubts.
- Call a neighbour or 999 for assistance if you are worried.

## Rogue traders

If callers offer to do work, the Association of British Insurers recommends that you should:

- Beware of tradesmen who can start the next day – reputable ones are usually busy.
- Ask to be put in touch with past clients to see samples of work.
- Beware of someone who gives only a mobile phone number and no business address.

**Don't pay in advance, do pay in stages and don't make the final payment until you are happy with the work.**

## USEFUL CONTACTS

**Somerset County Council**, Trading Standards 08454 04 05 06 or visit <http://www.consumerdirect.gov.uk>

**Crimestoppers**  
0800 555 111

**Victim Support**  
0845 30 30 900

## Waste collection and disposal

What should you do with the damaged contents of your home if you have been affected by flooding?

Small items of waste may be taken away by the normal refuse collection service (for example, items that would fit in a wheeled bin). Larger items can be collected by arrangement through your district or borough council, but there will be a charge for these collections.

Household waste can also be taken to any of the 18 Household Waste Recycling Centres in Somerset. Further information about the waste services provided by the Somerset Waste Partnership (SWP) can be found by contacting your district or borough council or by visiting the SWP website at [www.recyclesomerset.info](http://www.recyclesomerset.info).

It is possible that your council will provide communal skips to assist you in the removal of flood damaged items, otherwise, it may be necessary for you to contact a skip hire company. You can find details of local skip hire and waste management firms in the yellow pages or on the yell.com website.

Please remember not to throw anything away without checking with your insurer first if you are planning to claim for it. They may wish to inspect damaged items prior to agreeing your claim.

## 12 Flood defences for your home

If you are doing renovations or improvements, or repairing flood damage, please bear in mind the advice listed over these two pages. Many of the measures will pay for themselves after a single flood.



Courtesy of Caro Flood Defence Systems  
<http://www.caro.co.uk>

For more information on self-help flood products, visit the 'Blue Pages' directory available from the National Flood Forum.



**If floodwater is more than 1m high, you may cause more harm than good by keeping water out. The force of the water may cause structural damage to your home.**

To prevent water entering a property:

- Do regular maintenance checks outside – ensure mortar between bricks is in good condition.
- Don't just build it back; build it better.
- Always seek help before making changes. Get advice from a specialist flood surveyor from RICS (Royal Institute of Chartered Surveyors).
- Flood protection products may give you more time to move your possessions off the ground floor to safety; often water is 'cleaner' because mud and silt stays outside.
- Consider the impact of any outdoor works on your neighbours e.g. hard landscaping will increase levels of water runoff.
- Look for Environment Agency kite-marked products – tested and found fit for the job.

### Sign up for Floodline Warnings Direct

"We can't always stop rivers from flooding, but we can tell you when it's going to happen. Only 30 per cent of homes that can sign up to our free Floodline Warnings Direct service have signed up. If you're not one of them, call us now. We can send alerts via phone, mobile, text and pager". - Environment Agency

**Floodline**  
**0845 988 1188**  
ENVIRONMENT AGENCY

## 13 Repairing your home



### To reduce the cost and repair time after any future flood, you could:

- Fit plug sockets, boilers, service meters higher on walls.
- Choose water-resistant door and window frames (and use silicone sealant).
- Get a chemical damp-proof course below joist level; and install airbricks with removable covers.
- Replace mineral insulation within walls with closed cell insulation.
- Have non-return valves in drainage pipes to prevent sewage backing up into the house.
- Check access points for pipes (e.g. washing machines) for gaps and fill.
- Use waterproof sealant on external walls; waterproof paint on internal walls.

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

- Go for solid flooring (concrete covered with treated timber or sealed tiles) – more resistant than floor boards or chipboard.

- Have wood or plastic kitchen/ bathroom units rather than MDF/chipboard.
- Pick lime or cement render – more water-resistant than normal plaster.
- Replace ovens with raised, built-under types.
- Choose rugs rather than fitted carpets.

---

**Remember to check with your insurer to see if any work you carry out will lead to lower premiums.**

---

### INFORMATION

#### Useful flood support

##### Environment Agency

0845 988 1188 or visit [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk) for the latest Flood Information Guides.

##### National Flood Forum

01299 403 055 or visit [www.floodforum.org.uk](http://www.floodforum.org.uk). Set up by flood victims to help others cope with their situation and the trauma, loss and frustration that follows.

##### Royal Institute of Surveyors

020 8207 6100 or visit [www.ricsfirms.com](http://www.ricsfirms.com)

## Contact Details

### Somerset Local Authorities Civil Contingencies Partnership



**Mendip District Council**  
01749 648999  
[www.mendip.gov.uk](http://www.mendip.gov.uk)



**Sedgemoor District Council**  
0845 4082540  
[www.sedgemoor.gov.uk](http://www.sedgemoor.gov.uk)



**Somerset County Council**  
0845 3459166  
[www.somerset.gov.uk](http://www.somerset.gov.uk)



**South Somerset District Council**  
01935 462462  
[www.southsomerset.gov.uk](http://www.southsomerset.gov.uk)



**Taunton Deane Borough Council**  
01823 356356  
[www.tauntondeane.gov.uk](http://www.tauntondeane.gov.uk)



**West Somerset District Council**  
01643 703704  
[www.westsomersetonline.gov.uk](http://www.westsomersetonline.gov.uk)

## Other Useful Contacts:

**Somerset Highways**  
0845 3459 155

**Somerset County Council**  
Trading Standards  
Phone 08454 04 05 06 or visit  
<http://www.consumerdirect.gov.uk>

**Environment Agency**  
[www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)  
08708 506 506 General Enquiries  
0845 988 1188 Floodline

**National Flood Forum**  
[www.floodforum.org.uk](http://www.floodforum.org.uk)  
Tel: 01299 403 055

**Citizens Advice**  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
**Association of British Insurers**  
[www.abi.org.uk/floodinfo](http://www.abi.org.uk/floodinfo)

**Emergency Services: 999**

### Utilities:

**Gas (Transco)**  
Tel: 0800 111 999

**Electricity:**  
Western Power Distribution  
0800 365 900

**Scottish and Southern Energy**  
Tel: 0845 770 8090

**Wessex Water**  
0845 600 4600

**Bristol Water**  
0800 801 011

**South West Water**  
0800 169 1144

If you have difficulty reading this publication we can supply it in large print, on audiocassette, arrange translation or provide a member of staff to discuss the details. For more details contact the Civil Contingencies Unit on 01823 356804.