



Floodline
0845 988 1188
**SCOTTISH ENVIRONMENT
PROTECTION AGENCY**

Introduction

Floods can have devastating social and economic consequences for individuals, communities, towns and, sometimes, entire regions. Scotland has, generally, not been as heavily affected by flooding as other parts of the UK. However, there is evidence to show that flooding has been happening more often in Scotland in recent decades. As we are living in a time of great climatic change, with predictions of more intense rainfall and rising sea levels, the frequency of flooding is likely to keep rising.

The Scottish Environment Protection Agency (SEPA), with financial assistance from the Scottish Executive, has established a Floodline public information service for Scotland. This service has been set up to ensure that you can receive information about potential flooding and the best possible advice on how to reduce the impact of floods when they do occur. Our colleagues in the Environment Agency also run a similar scheme successfully in England and Wales. In Scotland, the Floodline service is co-ordinated by SEPA, and since 1 November 2001, has operated 24 hours a day, 365 days a year.

No one can stop flooding from happening and it is likely to become a greater part of our lives in the future, but if you prepare for it, you can reduce the impact significantly. This booklet contains many useful hints and tips. The warnings and advice available from the Floodline service will also encourage you to take the right action at the right time. We hope that anyone likely to be affected by flooding will make full use of the service.

What is Floodline?

Floodline is a public information service providing information on flooding from rivers and the sea, together with advice on how to prepare for, and deal with, floods.

The service is provided through a dedicated 24 hour telephone help-line (0845 988 1188), with calls charged at local rate, and the SEPA website (www.sepa.org.uk/flooding). A similar service is provided in England and Wales by the Environment Agency, using the same help-line number and their own website.

What information on flooding can Floodline provide?

- A general alert or Flood Watch can be given for an area if SEPA staff are concerned that river, tidal or weather conditions indicate that flooding is possible. In certain areas particularly prone to floods, there may be local flood warning schemes where more detailed alerts, Flood Warnings and Severe Flood Warnings are available. You can call Floodline to find out if there is a flood warning scheme in your area.
- You can listen to recorded messages providing up-to-date information about any flood alerts in force in Scotland, England and Wales.
- Trained operators are available 24 hours a day, 7 days a week and can provide immediate practical advice on flood risk and what to do before, during and after a flood.
- Operators can also provide you with a quick-dial number, which allows direct access to any recorded flood warnings for your local area.
- You can request Floodline fact sheets and other printed materials, which are available free of charge.
- You can report incidents of flooding to Floodline operators.



How do I receive this information?

Floodline provides information for the whole of Scotland which is available via the Floodline telephone number and SEPA web pages. SEPA tries to raise awareness of flooding problems and reminds the public of the available service during a flooding incident by supplying information to local radio stations and television weather reports.

How do I contact Floodline?

You can contact Floodline by calling **0845 988 1188**.

Using Floodline for the first time involves going through a menu of options to pinpoint the area you are interested in. A quick-dial code for your area is given at the end to make future calls more speedy and direct. To use the quick-dial code call 0845 988 1188, press option 1 and enter the appropriate quick-dial code.

Anyone experiencing difficulty in using the service can speak directly to an operator by selecting '0'. If, for example, you do not know which river catchment your property lies within, it will be possible to direct the call using the postcode. The postcode will also be the guide to identifying whether or not a property is within a local Flood Warning Scheme.

The Scottish Environment Protection Agency website www.sepa.org.uk/flooding also carries live information on all Scottish Floodline alerts.



Rain

Know your flood warning codes

SEPA staff monitor weather forecasts, rainfall, river levels and sea conditions 24 hours a day, 365 days a year, and use this information to forecast the possibility of flooding. If flooding is forecast, warnings are issued using a set of four easily recognisable codes.

A full, four stage Flood Warning Service is available only in the parts of Scotland where SEPA operates a recognised Flood Warning Scheme. In areas where SEPA does not operate a Flood Warning Scheme, we provide an alert for the possibility of flooding from rivers, streams and watercourses, known as Flood Watch. You can contact Floodline to find out if you live in a flood warning scheme area.

Current flooding information is available by calling 0845 988 1188, by accessing the SEPA Live Flood Warnings page on the website and through local radio and TV weather bulletins. The four codes for flooding are:



Flood Watch. Flooding is possible. Be aware! Be prepared! Watch Out!

This alert is issued in response to weather, tide conditions or river levels. It indicates that localised flooding may occur in the next 24 to 48 hours. If you think your property is at risk of flooding, Flood Watch will remind you to stay alert.

A Flood Watch may also help you if you keep livestock or animals locally or plan to travel. If you do not live in the area but own property or business premises or care for vulnerable people in that area you may also need information about the flooding situation.



Flood Warning. Flooding of homes, businesses and main roads is expected. Act now!

- Move pets, vehicles, food, valuables and other items to safety
- Put sandbags or flood boards in place
- Prepare to turn off gas and electricity
- Be prepared to evacuate your home
- Protect yourself, your family and others needing your help
- Flood Warnings are not issued in all areas because there may be no known risk of flooding or there may not be enough information available to accurately forecast a flood.



Severe Flood Warning. Severe flooding is expected. Imminent danger to life and property. Act now!

- Be prepared to lose power supplies – gas, electricity, water, telephone
- Co-operate with emergency services and local authorities, you may be evacuated
- Try to keep calm and reassure others – especially children and the vulnerable
- Severe Flood Warnings are not issued in all areas because there may be no known risk of flooding or there may not be enough information available to accurately forecast a flood.



All Clear: Issued when flood water levels have peaked and receded and Flood Watches and Flood Warnings are no longer in force.

It is important that you get appropriate advice and check it is safe to return to your property.



It is important to realise that flooding can sometimes occur in places where SEPA does not have monitoring equipment and that flooding can come from sources other than rivers. If this happens, SEPA may not be able to issue a Flood Warning. For this reason it is important to take notice of Flood Watches so that everyone is aware of the possibility of flooding.

All flood warnings are serious. You should take appropriate steps if a warning is issued. Don't wait until the situation gets worse before you do anything. The better prepared you are, the better you will cope with the effects of flooding.

Flooding in Scotland: Who does what?

SEPA is the flood warning authority in Scotland and through Floodline provides flood alerts to flood management organisations and members of the public. SEPA flood warning duty officers are on-call 24 hours a day, all year round.

WE NEVER CLOSE!

SEPA flood warning duty officers, based at SEPA offices across Scotland, use weather forecasts, rainfall data and river level data from SEPA's river monitoring network to make a daily assessment on the likelihood of flooding.

When it looks as if flooding is likely, SEPA will issue a Flood Watch for an area. Once a Flood Watch has been issued SEPA staff will continue to closely monitor weather forecasts, rainfall and river level data. In areas where we operate formal flood warning schemes, we will issue flood warnings when certain river levels are exceeded.

We set these flood warning levels by looking at the historical record of flooding in a river and agreeing flood warning thresholds with local flood management organisations.

SEPA officers will continue to monitor the situation, updating Floodline messages with significant new information, until the threat of flooding has passed. At this point an All Clear message will be issued. The following list shows the organisations involved with flooding and flood warning in Scotland and their responsibilities:





River level monitoring equipment

SEPA

- Powers to provide Flood Warning for Scotland
- Operates formal flood warning schemes in partnership with the local authorities and the police
- Operates Floodline including provision of 24 hour Flood Watch cover for all of Scotland by monitoring data from river levels, rainfall, tide predictions and weather forecasts
- Provides advice to local authorities on flood risk for planning purposes and flood prevention
- Provides information in response to public queries on flood risk areas and properties

Landowners

- Primary responsibility for flood protection and insurance

Scottish Executive

- National Policy on Flood Prevention and Flood Warning
- Provides resources to enable authorities to tackle flooding



Local Authorities

- Responsible for planning control
- Establish Flood Liaison and Advice Groups which provide the local authority with practical guidance and information on flood risk and its implications for development
- Assess watercourses in non-agricultural areas for conditions likely to pose a flood risk
- Maintain watercourses
- Manage flood prevention and defence schemes
- Work with the police, fire and rescue services in response to severe flooding
- Ensure road gullies are operational
- Deal with road closures (except trunk roads)
- Co-ordinate reception centres for people evacuated from their homes and arrange temporary accommodation if appropriate

Police

- Responsible primarily for saving life, rescue and recovery
- Receive flood warnings from SEPA
- Co-ordinate the agencies involved in the rescue phase of an incident
- Involved in the evacuation process
- Responsible for traffic control within the immediate area of an incident

Fire Brigade

- Help to limit the amount of damage wherever possible
- Involved in the evacuation process

Hydro-Electric Operators

- Manage the storage and release of water in their reservoirs
- Communicate with SEPA during flood events
- In some specific schemes issue flood warnings

Water Authority

- Manages the discharge of surface water that enters its drainage systems
- Works with the local authority and emergency services to reduce any flooding of foul sewers and the impact of this flooding
- Maintains water supply and drainage infrastructure
- Repairs flood damaged mains and deals with any flooding caused by bursts
- Manages the storage and release of flood water supply reservoirs
- Works with SEPA, local authorities and the emergency services during a flood event



Before a flood

Flooding is a natural occurrence that can happen suddenly, with very little warning. Official bodies like the Scottish Environment Protection Agency, local authorities and the police all play a part in giving whatever advance warning and assistance is possible, but the person who can do most to help is you.

If you live in an area prone to flooding, do what you can to prepare for a flood. Don't wait until it happens, you may not have time.

In a flood you may find you're without lighting, heating or a telephone line. The following simple actions will help you to be prepared:

- Make sure you have adequate insurance. Flood damage is included in most buildings insurance policies but do check your home and contents are covered.
- Make up a flood kit including personal documents, torch, battery or wind up radio, mobile phone, rubber gloves, wellington boots, waterproof clothing, first aid kit and blankets.
- Keep details of your insurance policy and emergency contact numbers somewhere safe – preferably as part of your flood kit.
- Get into the habit of storing valuable items, items with sentimental value and important documents upstairs or in a high place.
- Make sure you know where to turn off your gas, electricity and water. If you're not sure ask the person who checks your meter when they next visit. Mark the tap or switch with a sticker to help you remember.
- Consider how you can protect your home. Buy some sandbags or other flood protection to block doorways and airbricks. In an emergency, you can make sandbags using old pillowcases, carrier bags or even tights filled with sand or earth.



Making a family flood plan

Because flooding happens so quickly, and often when least expected, it can be easy for family members to become separated. Preparing a family flood plan will help you through a serious situation. Creating the plan with other family members, explaining what to do, and even practising the plan will prepare them for the time when you may need it.

These elements should be part of your plan:

List of useful numbers	Your local council, the emergency services, your insurance company, your Floodline quick-dial number
Flood kit	Make up your flood kit and make sure everyone knows where to find it
Children's essentials	Make a list of the vital items you need. For example milk, baby food, sterilised bottles and spoons, nappies and wipes, nappy bags, spare clothing, comforters, favourite toy or teddy
Medication	Would you need to take any family medication?
Valuables and items of sentimental value	Find a suitable storage space out of reach of flooding
Flood boards and sandbags	Make sure you know where any protection materials are kept and how to use them
Gas and electricity	Do you know how to turn them off, even in the dark? If you have oil fired heating turn the supply off at the tank
Car	Where would you move it to?
Evacuation	<p>If the flooding is severe you may be evacuated. What would you need to take with you and what provision can you make for family pets?</p> <p>If you choose to leave the house do you know where you would go and how you would get there?</p> <p>If you decide to stay in the house but decamp upstairs make a list of all the things you will need</p>

During a flood

Once the floodwaters start to rise, there is nothing you can do to stop it. By now you should have done everything in your power to prepare for it. Below are some do's and don'ts to help you and your family stay safe until the water levels drop.

- Log onto the SEPA website, www.sepa.org.uk/flooding or phone Floodline for current information. Updates will also be provided to radio and TV. If you live within a flood warning scheme area, the police may contact you.
- Move pets, vehicles, valuables and other items to safety.
- Alert your neighbours, particularly the elderly and vulnerable.
- Put sandbags or flood boards in place – but make sure your property is ventilated.
- Put the plug in sinks/baths and put a sandbag in the toilet bowl to prevent sewage from flowing back up.
- 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 local authorities – you may be evacuated to rest centres.
- Fill the bath, sinks and jugs with clean water before the floods arrive and keep bottled water handy.
- Do as much as you can in daylight. Doing anything in the dark will be a lot harder, especially if the electricity fails.



Stay safe

- Floods can kill. Don't try to walk or drive through floodwater – six inches of fast flowing water can knock you over and two feet of water could float your car.
- Manhole covers may have come off and there may be other hazards you can't see.
- Never try to swim through fast flowing water – you may get swept away or be struck by an object in the water.
- Don't walk on sea defences, riverbanks or cross river bridges if possible – they may collapse in extreme situations or you may be swept off by large waves. Beware of stones and pebbles being thrown up by waves.
- Avoid contact with floodwater – it may be contaminated with sewage. If you come into contact with floodwater, wash your hands with soap and disinfected water.
- Electric current passes easily through water, so stay away from downed power lines and electrical wires.



After a flood

Every year in Scotland, flood damage costs millions of pounds. If you are flooded, you may find that it will take a long time before you can get your life back to normal.

First steps

- Call your insurance company's (24 hour) emergency help-line as soon as possible. They will be able to provide information on dealing with your claim and help in getting things back to normal.
- Keep a record of flood damage (especially photographs or video footage) and any correspondence with insurers.
- Start immediate emergency pumping/repair work if necessary to protect your property from further damage. You can do this without insurer approval (remember to get receipts).
- Get advice if detailed, lengthy repairs are needed. Your insurer or loss adjuster can give advice on reputable contractors/tradesmen. Beware of bogus tradesman and always check references.
- Check with your insurer if you have to move into alternative accommodation as reasonable costs are normally covered under a household policy.
- Make sure your insurance company knows where to contact you if you have to move out of your home.



Cleaning up

- To find out where you can get help to clean up, first check with your local authority or health authority, or look under 'Flood Damage' in the Yellow Pages for suppliers of cleaning materials or equipment to dry out your property.
- Open doors and windows to ventilate the house but take care to keep your house and valuables secure.
- Contact your gas, electricity and water company. Have your power supplies checked before you turn them back on, especially to make sure they have dried out. Wash taps and turn them on for a few minutes before use.
- Throw away items such as food, baby clothes, toys, medicines and cosmetics which may have been in contact with floodwater – it could be contaminated. Contact your local authority Environmental Health Department for advice.
- Wear rubber gloves when clearing up floodwater damage and watch for broken glass and nails. Any cuts should be covered with waterproof dressings.
- The Citizens' Advice Bureaux and other organisations may be able to help if you feel under pressure; their details can be found at the back of this booklet or in the phone book.
- Don't think it can't happen again. Restock your supplies.



Frequently Asked Questions

Q: What causes flooding?

A: Floods are natural events, which mainly happen when the river catchment, the area of land that feeds water into the river, receives greater than usual amounts of water, for example, through heavy rainfall or melting snow. The river cannot cope with this extra water, which causes the level of the water in the river to rise and a flood to take place. This flooding may take place at any point along the river course and not necessarily at the place where the extra water has entered. Flooding may also occur when the coastal water level rises significantly above the average height of high tide as the result of a surge generated by a storm.

Q: What is a floodplain?

A: A floodplain is the lowland next to a river, lake or the sea.

Q: Am I still at risk from flooding even though I do not live in a floodplain?

A: Yes. Even though you may not live in a defined floodplain, a neighbouring or nearby drainage system or roadside ditch that does not have enough capacity to carry the water away may cause localised flooding during periods of heavy rainfall. In essence, you do not have to live in a defined floodplain to experience flooding. If the runoff from rainfall/snowmelt is greater than the capacity of the drainage system, for whatever reason, localised flooding will occur. Rising groundwater, overloaded pipes, run off from steep ground to low-lying areas and blocked pipes may also result in flooding.

Q: Can the risk of flooding be eliminated in my area?

A: No. Flooding is a natural event that cannot be prevented entirely. By employing proper floodplain management practices, the flooding levels, duration and frequency can be reduced without harming surrounding environments.

Q: Are there any flood defences in my area?

A: Local authorities are responsible for implementing flood defences in Scotland. Please check with them.

Q: Where can I find products to help protect my property?

A: A list of manufacturers/suppliers of flood prevention products is included with this information pack or can be downloaded from www.sepa.org.uk/flooding. SEPA does not endorse any individual product or company and take no responsibility for any issues or disputes arising as a result of their purchase or use.

Q: How do I find out if I'm at risk of flooding?

A: There may be some information on historical and predicted floods held in local SEPA offices. Please contact Floodline or use the 'contact us' section on our website, www.sepa.org.uk/flooding. From Spring 2006, flood risk maps for Scotland will be available on the internet at www.sepa.org.uk. However, these maps will show flood risk to land, not property.

Q: My property floods. Who is responsible for its protection or any subsequent repairs following flooding?

A: It is the owner's responsibility to protect property and arrange the necessary repairs following flooding. You may choose to take out insurance to cover this. However, the Flood Protection (Scotland) Act 1961 gave councils powers to build flood prevention schemes to prevent or reduce the effect of flooding of non-agricultural land. Schemes made by councils need to be confirmed by Scottish Ministers and, when confirmed, the schemes may get a central government grant.

In addition, the Flood Prevention and Land Drainage (Scotland) Act 1997 made it the duty of councils to maintain watercourses that are likely to cause flooding of non-agricultural land.

Q: Where can I get flood insurance and will I have problems renewing my insurance if I am flooded?

A: Flooding is covered in most buildings insurance policies although some high-risk areas may carry an excess charge. Contact your existing insurance company to check what is covered. Insurance should still be made available to most customers, whether they have been flooded or not (more information in the ABI Statement of Principles can be found at www.abi.org.uk). An ABI survey has shown that insurers are continuing flood cover for all customers, except for a very small number of properties that have had many flood claims. You can also contact the British Insurance Brokers Association, www.biba.org.uk or 0870 950 1790, who will recommend a reputable insurance broker to search the market for the best insurance product for you.

Checklist

- Call Floodline to find out if you are at risk and live in a Flood Warning Scheme
- Recognise and understand your flood warning codes
- Make sure you are properly insured
- Plan your escape route
- Think about alternative accommodation during flood events
- If you have special needs contact social services to see what help may be available
- Fill in the local contact details page we have provided
- Prepare a flood kit
- Store important documents and sentimental items in a safe place
- Plan how to protect your pets
- Find out how to turn off your gas and electricity

Your local contacts

Local authority emergency helpline

Insurance company and policy details.....

Electrician.....

Plumber

Builder

Doctor

Local police office.....

Gas

Electric.....

Neighbour and family

.....

.....

Bank Contact Details





Useful contacts

Floodline	0845 988 1188 – Provides information on possible flood risk all round the country and provides advice on preparations that can be made.
Scottish Environment Protection Agency (SEPA)	Carries flooding alerts and useful advice on dealing with flooding, on its website, www.sepa.org.uk/flooding
Citizens' Advice Bureaux (CAB)	May be able to offer advice on how to obtain money in an emergency and deal with insurance queries. Details of your local Bureau can be found in the phone book or on the Scottish CAB website, www.cas.org.uk
Association of British Insurers (ABI)	Gives advice on what to do if you have been flooded and provides insurance company help-line numbers. Contact ABI at 51 Gresham Street, London, EC2V 7HQ Tel: 020 7600 3333, www.abi.org.uk
The Construction Industry Research and Information Association (CIRIA)	Provides a lot of information on coping with flooding and other issues. See the website, www.ciria.org.uk/flooding
The Chartered Institute of Loss Adjusters (CILA)	Advice on working with loss adjusters and how to complain if you feel your insurance claim is being handled incorrectly. Contact CILA at Peninsular House, 36 Monument Street, London, EC3R 8LJ. Tel: 020 7337 9960/0845 345 9960, www.cila.co.uk
The Financial Ombudsman Service	Complaints are handled by the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR Tel: 0845 080 1800, www.financial-ombudsman.org.uk
The Samaritans	The Samaritans are specially trained to help people cope with distress and will be able to listen sympathetically to anyone who wants to talk. You can telephone them on 08457 90 90 90 at any time. In a major flood, The Samaritans may have teams on site.
The National Flood Forum	A non profit making organisation providing advice and support to people who have experienced flooding Tel: 01299 40 30 55, www.floodforum.org.uk
Scottish Water	Tel: 0845 601 8855, www.scottishwater.co.uk
Local authorities	For contact details of all 32 Scottish council offices, you can contact 0131 474 9200 or www.cosla.gov.uk

