

## ▶ Advice on Returning to flood Damaged Homes

### First Steps

- Take care as there may be hidden dangers in the flood water such as sharp objects, raised manhole covers and pollution.
- Flood water could have caused structural damage to your property.
- In almost all cases, the insurance company will send a loss adjustor to look at your property. They will confirm what repairs and replacements are needed and covered by your policy.
- If you rent your property, contact Wigan Council or your landlord if you rent privately and your contents insurance company as soon as possible.
- If you do not have insurance, the Council will be able to provide information on hardship grants or charities that may be able to help you.

### Drinking water advice

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.

There are a number of things to be aware of when clearing up after a flood

- Flood water can contain sewage, chemicals and animal waste. Always wear:
  - Waterproof outerwear including gloves
  - Wellington boots
  - Face mask
- If your electricity supply is not already switched off at the mains, get a qualified person to do this. DO NOT touch sources of electricity when standing in flood water. Do not turn electricity on until it has been checked. Once checked, make a note of the reading on your electric meter.
- You can get water out of your property using a pump and generator. Position the generator outside in the open air, as generators produce carbon monoxide fumes which can kill.
- Be careful when moving in and around property that has been flooded. Standing water and mud can hide holes, Damage to structures and sharp objects.
- Only pump out flood water when flood levels outside your property start to be lower than inside. This reduces the risk of structural damage.
- Shovel mud away evenly from both sides of a wall. This will stop pressure building up on one side.
- You can clean and disinfect your property using ordinary household products.
- A garden hose is useful for washing down. Do not use high pressure hoses as they blast contaminated matter into the air.
- If you are drying your property naturally, keep doors and windows open as much as possible. If using dehumidifiers, close external doors and windows.
- If you have gas or oil central heating and it has been checked by a Gas Safe engineer, turn it on. Keep the thermostat between 20 and 22 degrees centigrade for steady drying.
- Check with the Council to see if they can offer any with the removal of items that your insurance company has agreed can be disposed of and they are not offering support to do this.
- Small children, pregnant women and people with health problems should avoid floodwater and flooded areas until the clean-up is complete.

## Dealing with an insurance claim

- Ask your insurance company if you are to clean your property or if they will get a company to do it for you.
- Make a record of flood damage. Use a permanent ink pen to mark on the wall the height the flood water got to. Do this in every room affected by flooding.
- Photograph or video your damaged property. List the damage to your property and belongings.
- If your insurance policy covers you for loss of perishable goods, make a list of all of the foods you throw away. Include any food touched by flood water and anything in your fridge or freezer ruined by loss of power.
- Confirm the insurance company will pay for any service or equipment that you need.
- Make a note of all telephone calls. Record the date, name and what was agreed.
- Keep copies of all letters and emails you send and receive.
- Keep receipts.
- Do not throw anything away until told to do so (except ruined food).
- BE AWARE – the insurance company may only offer to clean and repair something and not replace it.

## Temporary housing

Flood repairs can take weeks or months to complete, especially if there has been widespread flooding and builders are scarce. It takes time to dry out a property and some buildings may have to be gutted before repairs can start.

Ask your insurance company or landlord if they will provide you with temporary accommodation. This could be a nearby bed and breakfast, a static caravan or a rented house.