

GM Flooding Factsheet: Information for residents

Advice for residents returning to flood-damaged Homes

Following the recent floods and storm damage in Greater Manchester, please note the following advice to homeowners prior to re-occupation of their premises: -

- Take care as there may be hidden dangers in the flood water like sharp objects, raised manhole covers and pollution;
- If the premises have been flooded, the electrical/gas installation should be checked by a competent person prior to reconnection;
- Any domestic appliances or equipment ie. cookers, televisions, DVD players, washing machines etc which have been affected by water should not be used;
- Heating systems ie. gas boilers, oil boilers, storage heaters etc which have been affected by water should not be used unless checked by a competent person;
- To avoid the threat of arson, you should be vigilant where damaged household contents are left outside the property, including damaged vehicles which should be moved away where possible to a safe distance;
- If your premises are unoccupied, make sure that they are secure;
- If you are re-occupying the premises, make sure that your smoke alarms are working to ensure your safety.
- Minimise health risks by using protective clothing (wellingtons and gloves) whilst cleaning up.
- Take care with electrics and gas. Electrical appliances must be checked by a competent electrician **BEFORE** they are switched on. Gas appliances should also be inspected by a Gas Safe Registered engineer.
- Remember that petrol or diesel generators, dehumidifiers and other fuel driven equipment e.g. camping stoves should **NEVER** be used indoors without adequate ventilation. Exhaust gases contain carbon monoxide which can quickly build up to poisonous levels.
- Thoroughly clean all other affected hard surfaces, including walls, hard-surfaced floors and furniture with hot soapy water, using an ordinary household detergent. Allow to dry thoroughly as this will also help to destroy germs left behind.
- Always wash your hands with soap and clean water after being in contact with flood water, sewage or items that have been contaminated
- People should not use petrol or diesel generators, or other similar fuel-driven equipment, indoors because the CO in exhaust gases can quickly build up to levels that are deadly.
- Don't allow children to play in floodwater areas and wash children's hands frequently (always before meals). Wash floodwater-contaminated toys with hot water or disinfect before allowing them to be used.
- Keep any open cuts or sores clean and prevent them being exposed to flood water. Wear waterproof plasters.
- If anyone does develop a tummy upset they should seek medical advice.
- Don't eat any food that has been covered by or come into contact with sewage or floodwater.
- Do not eat any produce grown on an allotment or garden that has been flooded unless it has been cooked.
- Wash your hands before and after preparing food.
- Frozen food that has defrosted should be discarded. Food in your fridge should be thrown away if its not been working for a few hours.
- Put contaminated flood-damaged food in black plastic refuse sacks, seal and put out when your next refuse collection is due.
- Don't be tempted to try and salvage damaged food - including tins - as they may be contaminated with sewage and chemicals left from the floodwater
- Wear rubber boots, waterproof gloves and an apron to clean up. If cleaning causes a lot of water to splash from scrubbing, hosing or pressure-washing, wear a standard face mask, such as those sold by DIY stores. Goggles offer added protection and they can be reused after thorough washing

Electricity supply

If you have any concerns or are experiencing any other problems with your electricity supply, please see Helpful Contacts section.

ENW will check properties affected by floodwater. You should have your electrical system checked by a professional electrician before switching on electrical equipment.

Gas supply

If you smell gas or experience difficulties with your gas supply, for instance if your meter is malfunctioning or has been switched off for safety reasons, please see Helpful Contacts section.

Water supply

To stay up to date see Helpful Contacts section.

General advice People returning to flooded properties should take care if floodwaters have risen so high that taps have been under water.

Customers who believe they have been affected in this way should: - Thoroughly clean the taps before returning to normal use - This should be supplemented by wiping with a bleach soaked cloth, ideally using Q-tips or similar swabs also dipped in bleach solution to reach up into the inner surface of the tap outlet - The tap should then be run to waste for two minutes.

Loss adjusters

You may get loss adjusters visiting properties in the area. The loss adjuster is free and if they are legitimate they will have your details and the details of your insurance company.

If you are visited by a loss assessor, loss assessors will charge and it is up to the householder to decide whether or not they require their services at this time. For more information contact your Local Authorities Trading Standards (see contacts at the back)

Insurance tips

The Citizens Advice Bureau are available to talk you through insurance claims, and what to do if you have no insurance. Top tips from those who are making claims are:

- Photograph everything - take pictures of your rooms and damage to individual items
- Carpets - most insurers will accept a photograph of carpets, but keep a square to show the type of carpet you had in each room to show the assessor.

- In almost all cases the insurance company will send a loss adjuster 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 your landlord and your contents insurance company as soon as possible.

www.citizensadvicemanchester.org.uk or call 03444 111 222

If you do not have insurance, your local council should be able to provide information on hardship grants or charities that may be able to help you.

Always make your own record of flood damage

- Use a permanent ink pen to mark on the wall the maximum height of the flood water. Do this in every room affected by flooding.
- Photograph or video record 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 the foods you throw away. Include any food touched by flood water and anything in your fridge or freezer ruined by loss of power.
- Depending on your policy, the insurance company may only offer to clean and repair something, not replace it. Confirm the insurance company will pay for any service or equipment you need.
- Make a note of all telephone calls. Record the date, name and what was agreed.
- Keep copies of all letters, emails and faxes you send and receive.
- Keep receipts.
- Don't throw anything away until told (except ruined food).

Following flooding all householders are advised to check their home insurance policies to determine what they can claim for and the process for making claims. Many householders will be able to claim for rehousing costs, for instance, however they may need to retain damaged furniture for assessment by a loss adjustor. The Association of British Insurers has advisory information at www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding/Recovering-from-a-flood.

Bulky household waste collections

In order to help with the incredibly difficult circumstances that residents are dealing with due to flood damage, district and borough council's may hold arrangements to help residents with extra support regarding the removal of household waste damaged by floods.

Please contact your Local Authority to find out details of your local waste recycling centre. Contact numbers can be found at the back of this leaflet.

If using a private contractor, you should check it is a licensed waste carrier, see www.gov.uk/find-registered-waste-carrier.

Flood damaged items should be left so that they do not obstruct traffic or pedestrians

Dealing with builders after the floods

People in Greater Manchester are being warned to exercise caution when hiring tradesmen to help with repairs to their homes in the aftermath of recent flooding.

The following advice has been designed to help householders avoid being ripped off by rogue builders who may be cold-calling in the area:

- If you have buildings insurance, contact your insurance provider prior to any work commencing and then follow their advice.
- If you don't have insurance, we strongly advise that you only deal with reputable local traders.
- Rogue traders and builders may cold-call to your home and will often use clever tactics to get you to agree to having work carried out.

If you or someone you know requires assistance in dealing with a rogue trader you can call the Citizens Advice consumer helpline on 03454 040506, if your case requires urgent assistance they will refer your details immediately to your Local Authority Trading Standards or Greater Manchester Police on 101.

If you agree to work being carried out, you should receive from the person you are dealing with:

- A written notice of cancellation rights.
- A seven-day cancellation period.

For more assistance and information on local tradesmen contact Greater Manchester Chamber of Commerce (www.gmchamber.co.uk), Trust Mark (www.trustmark.org.uk) or your local Age Concern office who may be able to provide a list of reputable handymen.

Building restoration advice and planning permission

Building Control teams across the region can offer restoration advice to house owners and commercial properties regarding the requirements of building regulations and advice on using suitable contractors. Contact your local council for more information (please see Helpful Contacts section).

Cooling off period

Consumers have a legal right to a 7 day cooling off period after they enter into agreements in their own home. This reminder comes after stories of hard sell tactics having been employed by loss assessors when visiting householders at home in the flood affected areas of Greater Manchester. Where a consumer has agreed to employ the services of an assessor, consumers must be given a written notice within 7 days informing them of their right to cancel the contract. A failure to give such a notice renders the contract unenforceable at law.

To receive consumer advice or report a problem to Trading Standards, contact via the Citizens Advice consumer helpline. They will advise you and will also refer complex enquiries, urgent enquiries and those requiring further action to Trading Standards. Telephone: 03454 040506.

Additional Flooding Advice

Find more useful information at <https://www.gov.uk/government/publications/flooding-what-to-do-before-during-and-after-a-flood>

Pets

Don't put your own or another life in danger to attempt an animal rescue. If reporting animal in need call 0300 123 4999.

Prescription medications

If you have left your home without prescription medicines or they've been contaminated, please call NHS111 for advice.

Health

Remember that flooding is stressful. Do not overdo it when cleaning up, and remember that tiredness, difficulty sleeping and anxiety are normal in these circumstances. Take care of yourself and your family. Check on elderly and vulnerable friends and neighbours.

Helpful Contacts

BBC Radio Manchester

<https://www.bbc.co.uk/radiomanchester>
Tune in to 95.1FM

Electricity North West

Why is my power off?
Emergency contact number 105
www.enwl.co.uk

Environment Agency

<https://www.gov.uk/government/organizations/environment-agency>

Greater Manchester Fire and Rescue Service

www.manchesterfire.gov.uk
Contact centre: 0800 555 815

Floodline

0345 988 1188

Gas (24 hour emergency service and gas escapes)

0800 111 999

Public Health England (PHE)

<https://www.gov.uk/government/collect/ons/flooding-health-guidance-and-advice>

Government website

www.gov.uk

Greater Manchester Prepared website

www.gmemergencyplanning.org.uk

Manchester Evening News

www.manchestereveningnews.co.uk

Met Office

www.metoffice.gov.uk

NHS 111

(24 hour confidential health advice and information)

111 <https://111.nhs.uk/>

Police (non emergency)

www.gmp.police.uk

For non emergencies call 101

British Transport Police

www.btp.police.uk

Contact: 0800 405040

United Utilities (24 hour emergency service)

0345 672 3723

Contact details for Greater Manchester Local Authorities

We've put together a number of other contacts that may be useful in an emergency

Bolton Council	01204 333333	Office hours	Salford City Council	0161 793 2500	Office hours
Bury Council	01204 336900	Out of hours	Stockport Council	0161 794 8888	Out of hours
Manchester City Council	0161 253 5000	Office hours	Tameside Council	0161 474 5555	
Oldham Council	0161 253 6606	Out of hours	Trafford Council	0161 342 8355	Office hours
Rochdale Council	0161 234 5000	Office hours	Wigan Council	0161 342 2222	Out of hours
	0161 223 7222	Out of hours		0333 003 5865	Office hours
	0161 770 2222			0161 912 2020	Out of hours
				01942 404364	Office hours
				01942 404040	Out of hours