

Resident and Business flooding Information

Housing

For urgent housing needs please contact Somerset Council housing team on 0800 123 2224. Further information can be found on our website www.somerset.gov.uk/housing-support/homelessness-guidance/

Highways

To report blocked drains, culverts or any other road related issues please contact Somerset Council Highways team at www.somerset.gov.uk/roads-travel-and-parking/ or by phoning 0800 123 2224

Grants and Financial

Safe, Warm and Secure grants and Loans are available to assist with the cost of urgent repairs and towards making your home safe, warm and secure through discretionary grants and loans. Further information can be found at <https://www.somerset.gov.uk/housing-support/financial-assistance/>

Council Tax reductions can be considered depending on the nature and severity of damaged cause. Please contact council.tax1@somerset.gov.uk marking your email 'Urgent-Flooding'. Please provide the liable party name, address and council tax ref no. We will also need to know if the property is still being lived in and to what extent - ie upstairs only and whether furnished? What is the estimated time to move back in, extent of damage and if you were insured.

Support & Emotional Health

Somerset Talking Therapies: Flooding is very distressing, and it is very common for people's emotional health to be affected after experiencing flooding. Somerset Talking Therapies understand this and will treat any referrals caused by natural disasters as a priority. People can either be referred by their GP or they can self-refer:
<https://www.somerseftf.nhs.uk/somerset-talking-therapies/refer-yourself/>

Community Council for Somerset Village Agents: The Village Agents offer support to those who have been flooded – they can be contacted on 01823 331 222, or a callback can be requested by clicking the orange box at the top of their website.
<https://ccslovesomerset.org/>

Mindline: Mindline is a confidential listening service which provides a safe place to talk if you, or someone you know, is in distress. They can also give basic information about mental health and local support services. They can be contacted on 01823 276 892 / 0800 138 1692

www.mindinsomerset.org.uk/our-services/open-mental-health/

Adult Social Care: The Somerset Community Connect website www.somersetcommunityconnect.org.uk is a good place to start finding out what help is available which you can arrange for yourself, for example, with your personal care, staying independent, keeping safe, staying physically and mentally well, or maintaining relationships that are important to you. It has lots of information about services, equipment and care providers in Somerset. If you would like to talk to someone from Adult Social Care about your needs, visit your nearest drop in at <https://somersetcommunityconnect.org.uk/information-and-advice/people-who-can-help-you-find-the-information-you-need/talking-cafes/>. Please note, you need to be at least 18 years old.



Childrens Social Care: Children's Social Care aims to work with parents, carers and young people in a partnership. This is based on respect, equality and fairness, and to offer advice and support before a situation reaches a crisis point. We also work in partnership with and may refer to, other services and community groups, including education, health, housing, benefits agencies and the police.

If you are concerned that a child may be at risk or that you are struggling to look after your child, please phone us on 0300 123 2224. We will be able to talk through your concerns with you.

The Somerset Safeguarding Children Partnership website <https://somensetsafeguardingchildren.org.uk/> has useful information for children and young people, parents and carers, and anyone working with children.

Food and Health

Flood water is contaminated with sewage and other sources of bacteria and chemicals. Therefore, it is essential that you take precautions to protect yourself such as washing your hands if you come into direct contact with flood water or items that have been in floodwater, and ensuring you clean your property effectively if you have been flooded.

The Food Standards Agency (FSA) <https://www.food.gov.uk/> gives advice on food safety after a flooding incident.

The Health Protection Agency (HPA) produces various leaflets on health issues after a flooding incident. www.gov.uk/government/collections/flooding-health-guidance-and-advice?p=1213686561915

Public Health England have published some frequently asked questions on flooding. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/348925/Flooding_questions_and_answers_February_2014.pdf

General advice

Citizen Advice can provide a range of advice and support for debt and money issues, law, housing, benefit and health concerns. For more information, please visit www.citizensadvice.org.uk

Insurance

Flood Re: <https://www.floodre.co.uk/> Flood Re is a joint initiative between the Government and insurers. Its aim is to make the flood cover part of household insurance policies more affordable. If you live in a residential property built before 2009, you should be eligible – you probably won't even be aware that your insurer is using the Flood Re scheme; just look for insurance through normal channels.

Guide to Flood Re and Other Household Flood Insurance Options:

<https://thefloodhub.co.uk/wp-content/uploads/2018/09/Flood-Re-and-Household-Insurance.pdf>

If you find that you are unable to gain insurance through the Flood Re scheme, there are other options that you can consider. You may need to phone individual brokers and insurance companies rather than using price comparison websites.

National Flood Forum: <https://nationalfloodforum.org.uk/>



A charity to help, support and represent people at risk of flooding. The National Flood Forum has extensive experience with helping people with insurance queries as well as with other issues. They also have a helpline - 01299 403055.

Association of British Insurers (ABI): <https://www.abi.org.uk/products-and-issues/topics-and-issues/flooding/>

ABI provide useful guidance and information on how insurance companies respond to flooding in the home, as well as resilient repairs and recovery after a flood.

Business support

Insurance – residential properties built after 2009 benefit from the 'Flood Re' scheme (see above) which pools everyone's flood risk and makes flood insurance affordable. Commercial properties are not covered by the scheme, however there are options for businesses
[Business Flood Insurance \(thefloodhub.co.uk\)](http://thefloodhub.co.uk)

NFU – support and access to specialist advisors available for those insured with NFU through www.nfuonline.com

Many other insurers will provide specialist advice and guidance to their customers; contact individual insurance companies.

Business Rates – For further information and details of relief and exemptions to business rates please go to <https://www.somerset.gov.uk/business-economy-and-licences/business-rates-information/> . For any business rate queries please call 0300 123 2224.

Federation of Small Businesses (FSB) - How to protect your business from flooding.

<https://www.fsb.org.uk/resources-page/how-to-protect-your-business-from-flooding-risk.html>

Property Flood Resilience (PFR) – PFR can significantly reduce the cost and disruption of flooding, and many businesses in the UK have invested in PFR for their premises. When repairing a property after a flood, it's worth thinking about whether there are any opportunities to incorporate PFR measures, such as replacing carpet with tiles. The Environment Agency has a PFR support scheme for certain properties (including commercial premises) vulnerable to flooding from main rivers. However, the scheme is directed at specific communities that have been identified as meeting certain criteria. For more information and to check eligibility contact wessexpfr@environment-agency.gov.uk

Food Safety Team - The Food Standards Agency provides advice on food safety after a flood which can be found here <https://www.food.gov.uk/business-guidance/food-safety-after-a-flood>

For food safety enquiries please contact the team on 0300 123 2224

Advice and Guidance for business

The Flood Hub has useful factsheets and information tailored to businesses: [Business | The Flood Hub](#)

After Flooding

Assume floodwater has been contaminated with sewage and avoid contact wherever possible. It's important to stop harmful germs that might be present in floodwater from spreading to food.

Flooding also presents several hazards to utilities in the home, ensure you follow safety advice before switching them back on. For further information when dealing with flood affected areas visit Public Health England
<https://www.gov.uk/government/collections/flooding-health-guidance-and-advice>

Contact your insurer if you have not already and let them know the situation. They will advise you of the next steps to take in restoring your home and belongings.

S19 of the Flood and Water Management Act 2010

Somerset Council is the Lead Local Flood Authority (LLFA) for Somerset, one of our responsibilities is a duty to investigate flood events that happen in our area, as we deem necessary.

We already hold a lot of very detailed information about flooding events, however if you have information, pictures, or video footage that you would be happy to share with us, we would be very pleased to hear from you at flooding@somerset.gov.uk

Property Level Flood Protection

There are lots of ways to adapt your home to make it less likely to flood and to make it much easier, faster and cheaper to recover if it does flood. 'Property flood resistance' means ways to try and stop water entering your home, such as self-closing air bricks and flood-proof doors. 'Property flood resilience' means adaptations that enable recovery, such as flood proof kitchens and floor surfaces.

The Flood Hub Property Flood Resilience Booklet: <https://thefloodhub.co.uk/wp-content/uploads/2018/09/Property-Flood-Resilience-PFR-booklet.pdf>

A basic guide to the measures that can be installed in your home.

Know Your Flood Risk – Homeowners Guide to Property Flood Resilience:
<https://thefloodhub.co.uk/wp-content/uploads/2021/01/KnowYourFloodRisk-Homeowners-Guide-to-PFR.pdf>

A more detailed guide including case studies, and with a directory of suppliers.

Property Flood Resilience Case Studies:
<https://edition.pagesuite.com/html5/reader/production/default.aspx?pubname=&pubid=b3dddc3f-8c89-4711-86f3-4f0f9ce9a713>

Inspirational stories from homes and businesses who have made adaptations to help them recover more quickly after a flood.

National Flood Forum Blue Pages <http://bluepages.org.uk/>

This is the UK's leading independent flood directory. Please note that inclusion does not mean endorsement – always do your homework on suppliers first. For a handy list of questions you might want to ask, see <http://www.somersetprepared.org.uk/get-support/property-level-flood-protection/>

General flooding information

Further flooding advice, information and links to other agencies can be found on our website:
<https://www.somerset.gov.uk/beaches-ports-and-flooding/>