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Flood Risk Management Plan

Chester Road, Helsby

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Version History

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Flood Risk Management Plan Document Control

This Flood Risk Management Plan (FRMP) shall be made available to all new residents of the development by Onward Homes (the landlord).

Onward, as landlord, will review this FRMP:

- Every 3 years following first occupation or;
- As a result of lessons identified following a flood event or exercise.

All updates/reviews shall be documented and recorded. The review shall be held within Appendix A of the FRMP and consist of the following: . The following will be undertaken periodically:

- Reading through the FRMP and updating update the contacts list (see Section 9.0) to reflect any changes in contacts.

Signed:

Dated:

Version No:



1. Introduction

1.1 Aims and Objectives

This Flood Risk Management Plan (FRMP) has been prepared in accordance with the British Standard 8533:2015, to demonstrate that the development on Chester Road, Helsby is considered to be safe and will be managed appropriately during a flood event. This FRMP is a 'living' document and therefore should be periodically reviewed and updated (when required) to provide advice and guidance to residents & staff and visitors in the event of an extreme flood.

This FRMP sets out the flood risk of the site, provides details of the proposed flood actions and sets out the roles and responsibilities of other bodies as well as providing contact details. The advice of the Emergency Services should be followed at all times and on the ground decisions will supersede this FRMP. Where information is not available from the relevant authorities this FRMP is intended to provide action points to protect property and allow safe access and egress from this site.

Aim

- To minimise the risk of harm to residents and visitors during an extreme flood event in accordance with British Standard 8533:2015.

Objectives

- To ensure residents are informed and prepared to safely evacuate in the event of a major flood event.
- To ensure safety by raising awareness of the flood risk.
- To define the areas of responsibility for those participating in the FRMP.
- To establish procedures for implementing the FRMP.
- To reduce the risk to life.

This FRMP is to inform the site residents of the development so procedures are in place to ensure the safety of the residents through adequate flood warnings being available and that they will act on them.

This FRMP will become a 'live' document, to provide advice and guidance to the operators in the event of an extreme flood. Should the landowners sell the site, or any part of the site and the freehold, they should ensure that their responsibilities are legally transferred to the new owner(s) and freeholder(s) who will continue those responsibilities for the lifetime of the development.



1.2 Plan Structure

This FRMP has the following structure:

- Section 2 shows the location of the site;
- Section 3 details the flood risk to the site;
- Section 4 details the flood warnings that are available for the site;
- Section 5 describes the flood risk management methods used to reduce the flood risk;
- Section 6 provides an overview of the safe access and egress procedures;
- Section 7 provides information on reoccupation of the site;
- Section 8 details the role of other bodies; and
- Section 9 provides a list of useful contacts.



2. Location

2.1 Site Location

The site is located on Chester Road, Helsby (see Figure 2.1). The site is located to the southwest of Cable Drive and is approximately 500m to the southwest of the village of Helsby, Cheshire. The National Grid Reference (NGR) of the site is 348210, 374520.

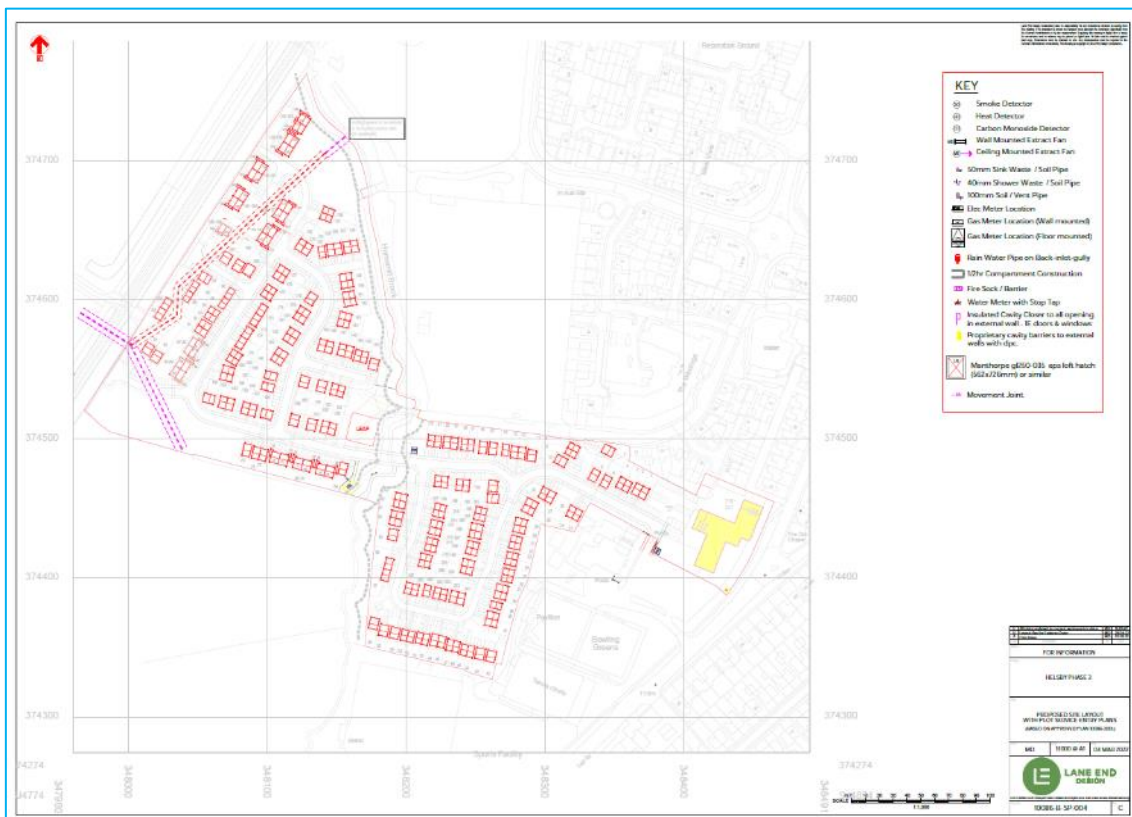


Figure 2.1 - Site Location



3. Flood Risk

3.1 Environment Agency Flood Zones

The nearest watercourse is Hornsmill Brook, which flows in a northerly direction through the centre of the site. Hornsmill Brook is culverted beneath the railway line which forms the northern boundary of the site, eventually discharging to Hoolpool Gutter which discharges to the River Mersey approximately 3.10km to the north of the site. Therefore, fluvial flooding poses the primary flood risk to the site.

A review of the Environment Agency's flood map indicates that the central areas of the site are situated within Flood Zones 2 and 3, as shown in Figure 3.1. Flood Zone 2 has between a 1 in 100 and 1 in 1000 annual probability of river flooding (1% - 0.1%) in any year. Flood Zone 3 has a 1 in 100 or greater annual probability of river flooding (>1%) in any year.

However, recent detailed hydraulic modelling has been undertaken which supersedes the Environment Agency's flood map, which is detailed below. The hydraulic modelling shows that the flood risk posed to the site from the Hornsmill Brook is much less than that shown on the Environment Agency's Flood Zones and the flood risk can be adequately mitigated.

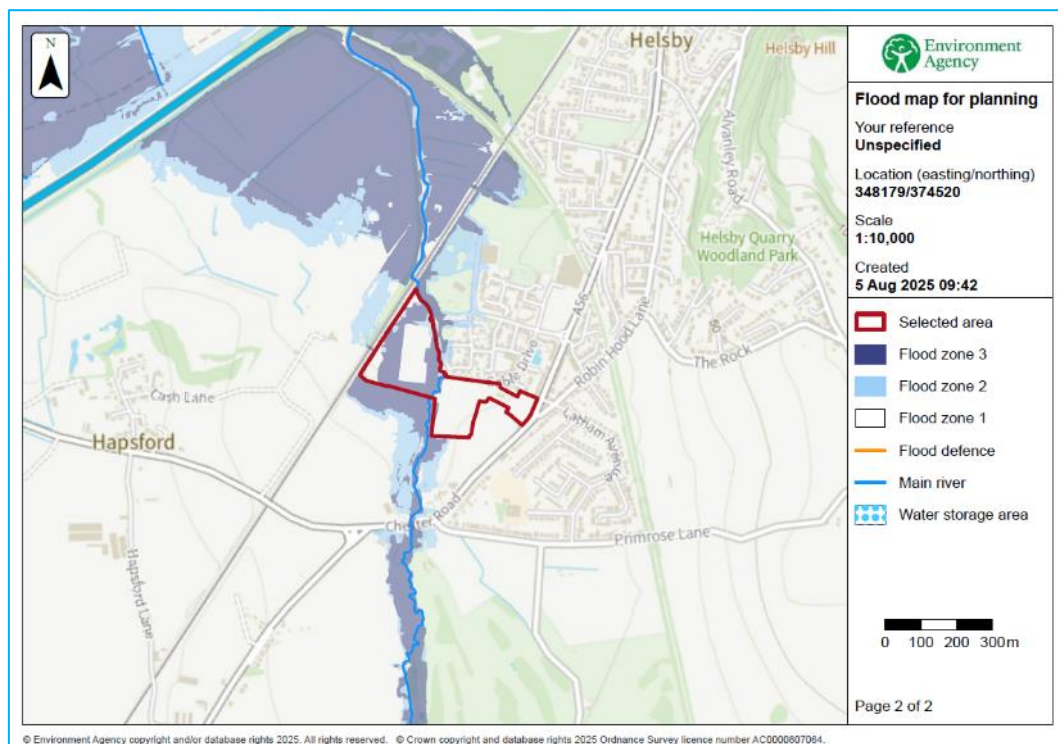


Figure 3.1 - Environment Agency Flood Zones

(this mapping has been superseded by detailed hydraulic modelling which is discussed below)

3.2 Detailed Hydraulic Modelling of Flood Risk

The Environment Agency’s flood map is derived from a national-scale, generalised modelling approach not suitable for site-specific assessment and has been superseded by detailed hydraulic modelling, which is discussed below.

Detailed hydraulic modelling¹ of the Hornsmill Brook has been undertaken to define the pre-development and post-development flood risk at the site in more detail. The outputs of the hydraulic modelling study provide a detailed, up-to-date assessment of the existing fluvial flood risk at the site and quantify the change in flood risk elsewhere as a result of the development (if any).

The hydraulic modelling shows that the flood risk posed to the site from the Hornsmill Brook is much less than that shown on the Environment Agency’s Flood Zones and the flood risk can be adequately mitigated.

To ensure the proposed development is flood-free during all fluvial events, the development platform will be entirely removed from the floodplain. Figures 3.2 to 3.7 show the pre-development and post-development modelled flood outlines. The post-development modelled flood outlines show that the development is not at risk of flooding for all events up to and including the 1 in 100 year (+35%) and 1 in 1000 year events. The area of the proposed development platform which has been removed out of the floodplain is shown to be completely flood free during all the simulated flood events.

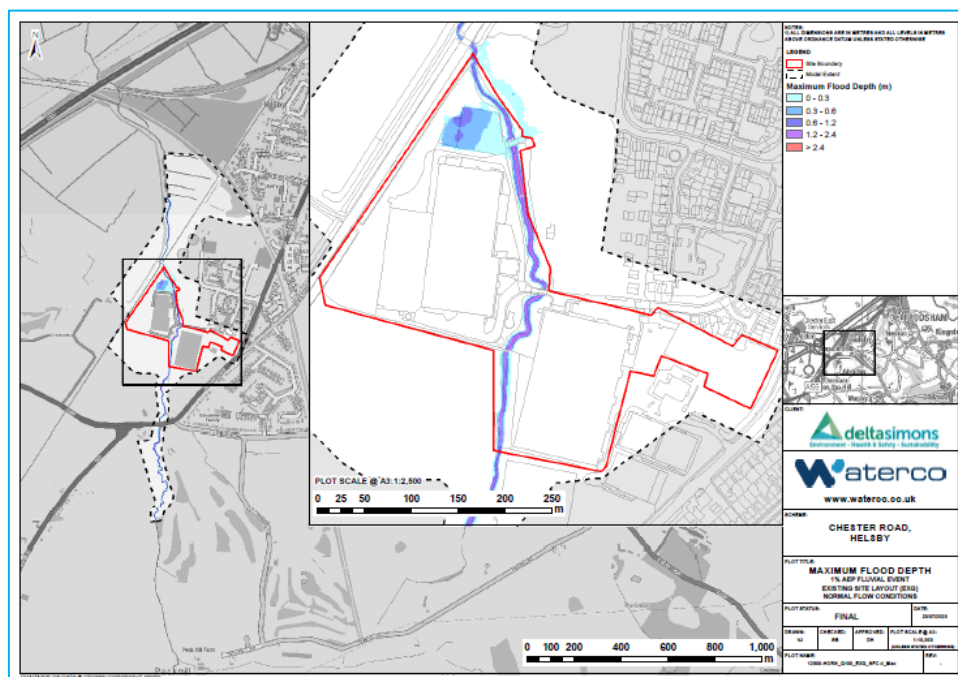


Figure 3.2 - Pre-development Modelled 1 in 100 Year Flood Outline

¹ Waterco, Land off Chester Road, Helsby, Cheshire, Hydraulic Modelling Report, July 2020, Ref: 12800-200729-HMR.docx.

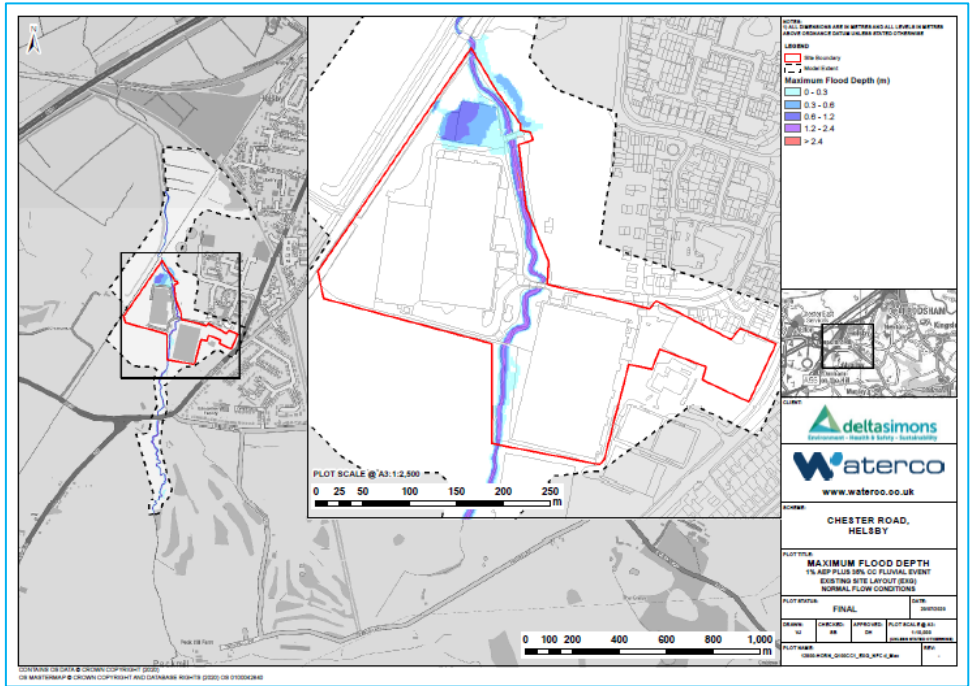


Figure 3.3 - Pre-development Modelled 1 in 100 Year (+35%) Flood Outline

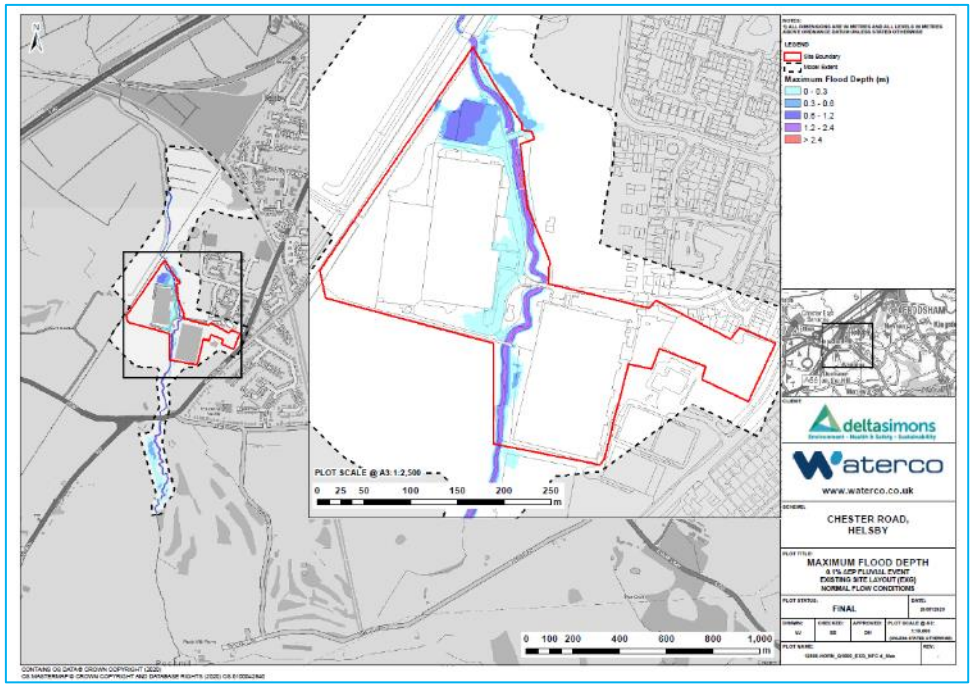


Figure 3.4 - Pre-development Modelled 1 in 1000 Year Flood Outline

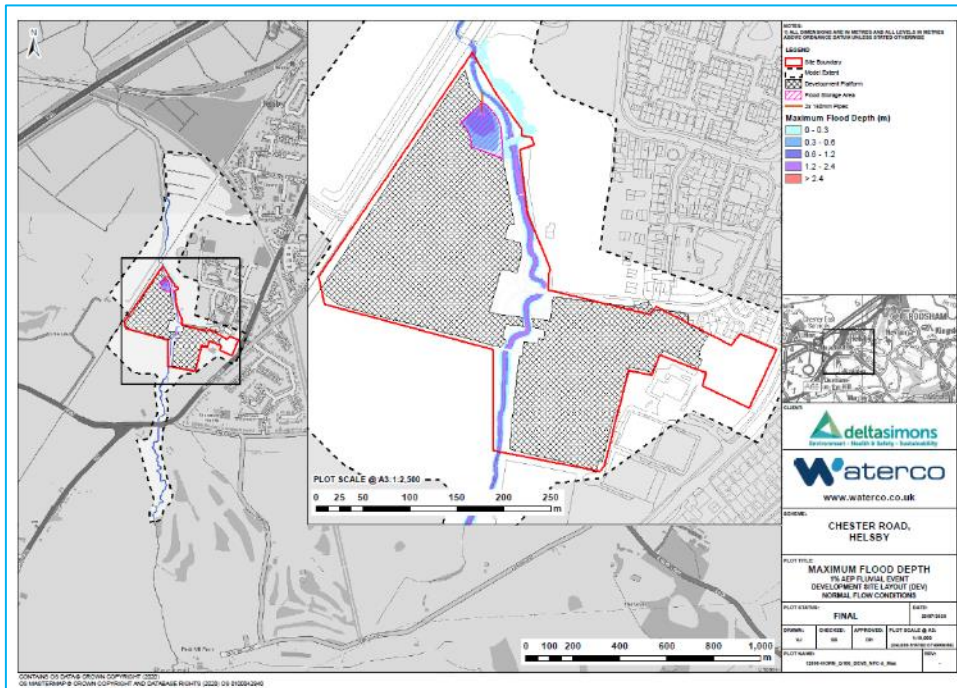


Figure 3.5 - Post-development Modelled 1 in 100 Year Flood Outline

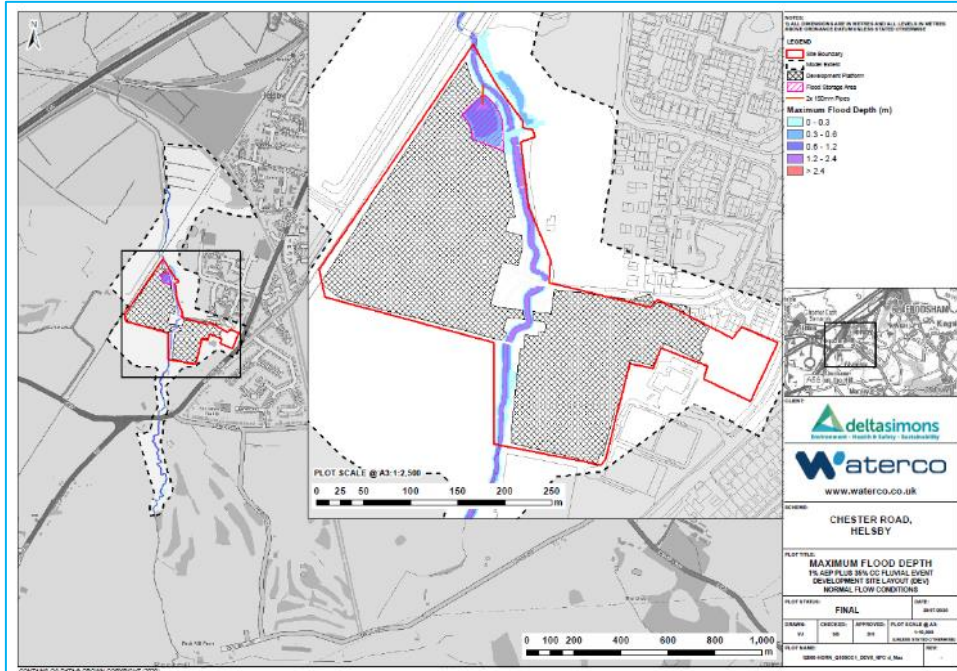
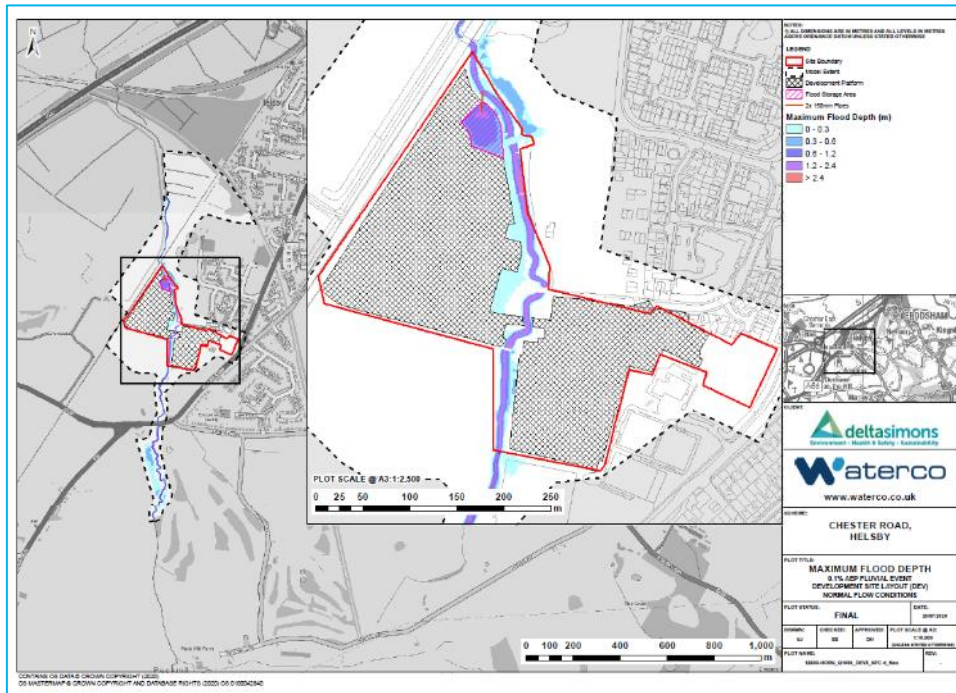


Figure 3.6 - Post-development Modelled 1 in 100 Year (+35%) Flood Outline



3.3 Estimated Flood Warning Time

The mechanism for flooding from fluvial flooding is generally prolonged episodes of heavy rainfall, which affords good time for flood warnings to be issued. The site is located within an Environment Agency flood warning area therefore water levels within the Hornsmill Brook will be monitored, and information relayed quickly to the residents in the event of a flood. This gives a significant lead in time to react to potential flooding. A more accurate estimation will be provided when the flood warning is made.



4. Environment Agency Flood Warnings

4.1 Overview of Action Levels

In the event of a serious flood event the competent warning authority is the Environment Agency. When a flood is expected, Cheshire West and Chester Council and the Emergency Services will be responsible for public care and safety.

The main risk of flooding is from the Hornsmill Brook, as such, there would be advance warning of flooding to the area. However, the proposed development is shown to be flood-free during all fluvial events, the development platform has been entirely removed from the floodplain.

In addition, extreme flooding would typically be of a relatively short duration with floodwaters receding to safe levels in a matter of hours, not days, and therefore safe refuge provided by the development is considered appropriate action for this nature of flooding. However, if evacuation of the site is deemed necessary by the Emergency Services or in the event of unforeseen circumstances dry safe access and egress from the site is possible, as shown within Section 6.0.

4.2 General Conditions



Residents should be to be aware of the FRMP and the Safe Access and Egress Route and procedures that may need to be put in place in the event of flooding.

4.3 Flood Warning Service


The Environment Agency operates a Flood Information Service in all areas at risk of flooding; this is available on their website (<https://check-for-flooding.service.gov.uk/>). This service operates 24 hours a day, 365 days a year.

The Environment Agency uses three Flood Warnings Codes (see Table 4.1). They can be issued in any order, usually ending with an 'all clear'. They are issued by the Environment Agency through their Flood Warning Service which is a free service. This provides flood warning via their website, telephone, mobile, email, SMS text message, Facebook, twitter and fax.

Table 4.1 - Environment Agency Flood Warning Codes

Flood Warning Code	Key Message	What it means	Timing
	'Flooding of low-lying land and roads is expected. Be aware, be prepared, watch out!'	Warn people of the possibility of flooding and encourage them to be alert, stay vigilant and to make early preparations for flooding	2 days to 2 hours in advance of flooding
	'Flooding of homes and businesses is expected. Act now!'	Warn people flooding is expected and encourage them to take immediate action to protect themselves and their property	1 day to ½ hour in advance of flooding



	<p>'Severe Flooding is expected. There is extreme danger life and property. Act now!'</p>	<p>Warn people of significant risk to life or significant disruption to communities caused by widespread or prolonged flooding, and encourage them to take immediate action to protect themselves and follow the advice of the emergency service</p>	<p>When flooding poses a significant threat to life</p>
<p>Warning No Longer in Force</p>	<p>'Flood warnings and flood alerts that have been removed in the last 24 hours!'</p>	<p>Warnings are removed to inform people that the threat has now passed</p>	<p>When river or sea conditions begin to return to normal</p>

It should be noted that such warnings are issued in respect of the flood risk within the wider catchment area and may not specifically apply to the site itself and its immediate neighbourhood; in other words, the Environment Agency's Flood Warning Service may issue a flood warning which may not be applicable to the site. Residents therefore should not solely rely on the Flooding Warning Service and should make use of other sources of information regarding severe weather such as the Met Office (www.metoffice.gov.uk), the National Flood Forum (<https://nationalfloodforum.org.uk/>) and the Environment Agency website (<https://www.gov.uk/government/organisations/environment-agency>) and local radio/TV.

Flood warnings identify a potential rather than an actual threat. It is therefore noted that not all events will result in an automatic progression from one warning to another with the end result being flooding of the site. It is possible for smaller events to trigger initial warnings with water levels dropping before flooding of the site occurs.

The Environment Agency has provided a useful leaflet, see Appendix B, which highlights the key actions to take before, during and after a flood.

4.4 How to Register

Residents can register by the following means:

- Internet using the Environment Agency's website:

<https://www.gov.uk/sign-up-for-flood-warnings>

- Telephone

Calling Floodline on 0345 988 1188

4.5 Flood Warnings by Telephone

During a heavy rainfall event, call the Environment Agency's Floodline on 0345 988 1188 and select option 1.



4.6 Other Local Flood Warning Services

To view and receive flood alerts via Facebook, you can use the FloodAlerts Facebook app (<https://www.facebook.com/FloodAlerts>).

To monitor river levels in your area and upstream you can use the GaugeMap website (<https://www.gaugemap.co.uk>).

Each river gauge is also available to follow via Twitter (<https://twitter.com/gaugemap>).

During times of heavy rainfall, residents and visitors should check TV/radio stations for information regarding flood risk. This may allow extra preparation time, enabling the property, contents and people to be better protected against the effects of flooding. Updates and news on flooding for the local area can be obtained from local television news reports and from local radio stations, including the following sources.

Radio Station Issuing Flood Alerts and Warnings

- BBC Radio Merseyside or Cheshire,
- BBC Radio (national);

Television Stations Issuing Flood Alerts and Warnings

- BBC News Channels
- BBC One/Two
- ITV News Channels
- ITV1
- Sky News Channels

4.7 National Updates

The Environment Agency website contains regular updates and information (<https://check-for-flooding.service.gov.uk/>).

The Environment Agency also actively provides updates of flood warnings on Twitter (www.twitter.com/EnvAgency) and Facebook (www.facebook.com/environmentagency).

The Met Office issues weather forecast for the UK, including severe weather warnings (www.metoffice.gov.uk).

The Met Office regularly updates weather warnings on both Twitter (www.twitter.com/metoffice) and Facebook (www.facebook.com/metoffice).



5. Prevent, Protect, Prepare

5.1 Flood Prevention

To ensure the proposed development is flood-free during all fluvial events, the development platform has been entirely removed from the floodplain. The post-development modelled flood outlines show that the development is not at risk of flooding for all events up to and including the 1 in 100 year (+35%) and 1 in 1000 year events. The area of the proposed development platform which has been removed out of the floodplain is shown to be completely flood free during all the simulated flood events.

To mitigate flood risk on site and elsewhere arising as a result of the development, a Flood Storage Area (FSA) has been proposed on site as part of the development. The proposed FSA is located near to the northern site boundary (NGR 348140 374690) and has an area of approximately 1600m².

The existing ground levels within the FSA will be lowered by up to 1.20m and with a gradual slope towards the watercourse. Bank levels of the watercourse will remain unchanged from the existing. Two 150mm diameter drainage pipes are also proposed as part of the development at the northern end of the FSA (NGR 348140 374710) to enable floodwater to drain from the FSA into Hornsmill Brook.

5.2 Preparation for Flooding

The residents of the site are responsible for:

- Familiarising themselves with the FRMP and evacuation procedures
- Following instructions from emergency services during a flood event
- Ensure they are fully aware of the procedures to be followed in response to receipt of the flood warning.
- Be more prepared by reading the advice on the following websites:
 - Cheshire Resilience Forum: ([How to prepare for an emergency | Cheshire Resilience Forum](#)).
 - Gov.uk How to Prepare for an Emergency: ([Prepare - Prepare](#)).



6. Safe Access and Egress Procedures

6.1 Safe Refuge Area

Safe refuge can be provided on the site. To ensure the proposed development is flood-free during all fluvial events, the development platform has been entirely removed from the floodplain. The post-development modelled flood outlines show that the development is not at risk of flooding for all events up to and including the 1 in 100 year (+35%) and 1 in 1000 year events. The area of the proposed development platform which has been removed out of the floodplain is shown to be completely flood free during all the simulated flood events.

6.2 Personal Safety in a Flood Event

The following should be considered carefully by residents and visitors before evacuation the premises during a flood event:

- **DO NOT GO IN FLOODWATER.**
- Do not put yourself at risk in the event of a flood, personal safety is paramount.
- Be aware that floods bring their own unique hazards, the majority of which will be hidden from view.
- Never try to swim through fast flowing water as you could be swept away or struck with an object from the floodwater. Drain covers may have uplifted or moved which creates suction from the floodwater.
- Avoid wading through floodwater as this is likely to be contaminated with raw sewage as drains and sewers overflow. Drain covers may have uplifted or moved which creates suction from the floodwater.
- Strong winds can cause trees or branches to fall that may create additional hazards during evacuation. In addition, roof tiles or other debris may be dislodged from surrounding properties. Refuge should not be sought by foot or within cars beneath large trees. Residents should proceed with caution and avoid any fallen debris.

6.3 Procedures

If evacuation of the site is deemed necessary by the Emergency Services or in the event of unforeseen circumstances dry safe access and egress from the site is possible. The Environment Agency Flood Information Service and Flood Warnings Codes are discussed in Section 4.3. Residents should initially undertake a visual check to ensure that no floodwater is present within the site. If the visual check determines that the floodwater is yet to reach the site residents can exit via the main access to the site. The emergency services should be contacted if floodwater has reached the site entrance and the occupants are unable to safely exit the site.

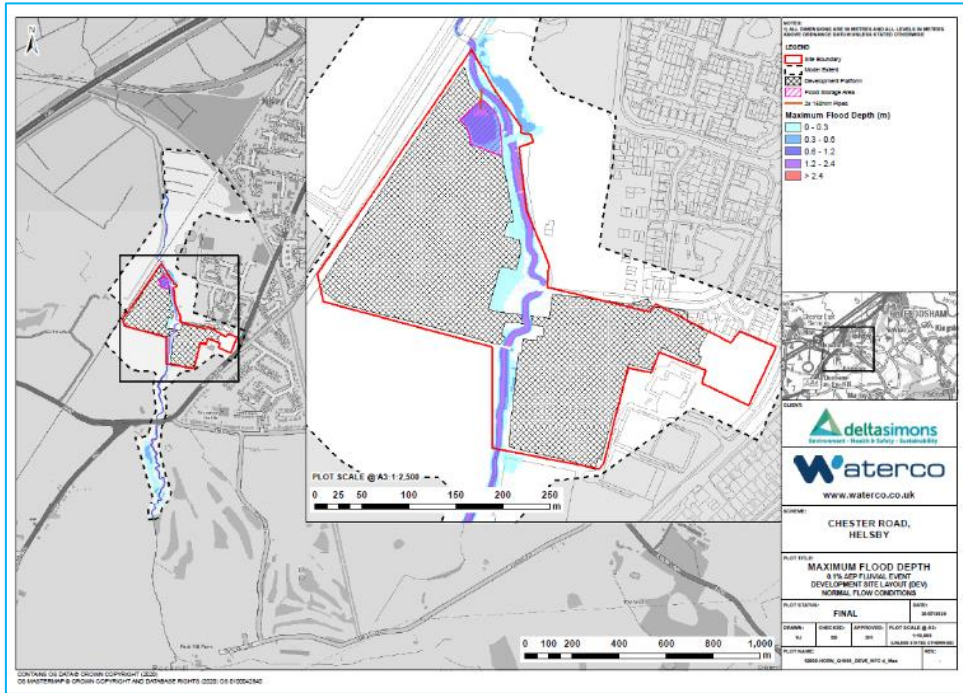


Figure 6.2 - Post-development Modelled 1 in 1000 Year Flood Depths



7. Site Reoccupation

7.1 Returning to the Premises

It is likely that it will not be possible to access the site for a number of days. Do not attempt to enter the site until such a time as the Emergency Services/Environment Agency have given the all clear.

Once the rainfall event has passed, and the flood warning has been removed, it may be possible to return to the property if it has been evacuated or it may be possible to vacate the property if people remained inside. Only return to the buildings once it is safe to do so and once permission has been granted by any emergency services in attendance.

7.2 First Steps

Floodwater may be still around and could be contaminated. Take care as there may be hidden dangers in the flood water like sharp objects, raised manhole covers and pollution. Flood water could have caused structural damage to the building.

Upon returning to the site it will be important to consider some of the hazards that may be present on the site following a flood event, including:

- Standing water remaining on the site.
- Transported debris from within the Hornsmill Brook or from elsewhere on the site that could be a tripping hazard.
- Silt or residue deposited on the site that may be slippery.
- Potentially contaminated water.

As a priority, insurance companies should be contacted, and the structural condition of the property should be visually inspected from the outside by a competent professional prior to reoccupation. This is to identify if there has been any damage to the integrity of the building.

In almost all cases the insurance company will send a loss adjuster to look at the buildings. They will confirm what repairs and replacements are needed and covered by your policy.

7.3 Things to be Aware of when Clearing up after a Flood

Floodwater can contain sewage, chemicals and animal waste. Always wear:

- Waterproof outerwear, including gloves.
- Wellington boots.
- Face mask.

If the 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 floodwater. Upon entering the premises, a clean-up operation can commence. Staff and occupiers may need to:

- Commission immediate emergency pumping/repair work if necessary, to prevent further damage.
- Open doors and windows to ventilate the property.



- Contact local authority or health service to find out where staff can get help to clean up.
- Contact utility providers to have them check services before re-use.
- Dispose of all food that may have been in contact with floodwater as contamination could have occurred. For further assistance contact your landlord, local authority Environmental Health department for advice.
- Keep comprehensive records of flood damage (photographs, videos etc.).
- Contact your insurance broker (24 hour) Emergency Helpline. They will be able to provide information on dealing with compensation claims.

Get an advice guide to repairing damaged property from Floodline (0345 988 1188).



8. The Role of Other Bodies

8.1 Organisations involved in a Flood Event

The response to a major flood event will involve a number of organisations working together at a local level, including the emergency services, the local authority, utilities companies and the Environment Agency. The general roles of the main bodies in relation to a major flood event in the County are summarised below. It should be noted that this is a general list and specific duties may vary between different bodies.

8.2 Cheshire Police

- Coordination of the emergency services at a major flood event, as well as helping to save lives and protect property.
- Establish cordons where practicable to facilitate the work of the other emergency services in saving lives, protecting the public and caring for the vulnerable.

8.3 Cheshire Fire and Rescue Service

- Saving life and rescuing trapped persons.
- Provide monitoring procedures in respect of health and safety of those persons operating within an established cordon.
- Carry out essential damage control measures on a risk assessment basis, including pumping out flood water and salvage work.
- Assist other relevant agencies, particularly the local authority, to minimise the effects of major flooding on the community.

8.4 Cheshire West and Chester Council as the Local Authority

- As the Local Authority they will warn and inform the public in relation to their response. They will provide assistance and support in conjunction with their other welfare partners. They will clear blockages where there is Local Authority control. Sandbags will be deployed in line with their current sandbag policy, please refer to the Council's website for further information.
- Emergency care, if necessary, including feeding, accommodation and welfare for those who have been evacuated from the flooded area.
- Emergency transport for people, equipment and materials (note – this is on a risk-based approach to the most vulnerable residents only), and if necessary, evacuation.
- Emergency environmental health advice for action relating to environmental problems caused by flooding.
- Coordination of the voluntary response.



- In a major incident, communication will be coordinated by the Communication and Engagement Cell (All Multi-Agency Partners).

8.5 The Environment Agency

- Issue flood warnings.
- Responsibility for maintenance and operation of Environment Agency owned flood defences. Checking defences and undertaking essential repairs and maintenance of Environment Agency owned flood defences and advising other owners of their maintenance responsibilities.
- Monitor water levels and flows, assessing the risk, clearing obstructions from known pinch points and advising the emergency services and local authority.
- Once its own systems and flood defences are secure support the police and local authority by providing materials, equipment and manpower as far as resources and other duties permit.

8.6 Utilities Companies

- In the event of a flood, will secure their services and equipment to ensure continuity of supply.
- Repair services disrupted by flood.
- Provide alternative means of supply during service disruption if life and health risks are identified.



9. Contact Details

This information is to be completed and periodically reviewed.

9.1 General Contact List

In an emergency only call 999

Contact	Company name	Telephone	Website
Floodline	Environment Agency	0345 9881188	https://www.gov.uk/sign-up-for-flood-warnings
Environment Agency Incident Hotline	Environment Agency	0800 807 060	
Landlord	Onward Homes	0300 555 0600	
Local Authority	Cheshire West and Chester Council - Emergency Planning	01244 973869	
Fire (non-emergency)	Cheshire Fire and Rescue Service	01606 868700	
Ambulance (non-emergency)	NWAS - North West Ambulance Service NHS Trust	0345 112 0999	
Police	Cheshire Police	101	
Local Public Transport			
Insurance Company			
Met Office			http://www.metoffice.gov.uk



Appendix A – Review Record



Appendix B – Environment Agency Flood Warning Information

Prepare for flooding

1. Protect yourself from future flooding

You can:

- [check for flooding in the next 5 days \(/check-flooding\)](#)
- [get flood warnings by text, phone or email \(/get-flood-warnings\)](#)
- [check your long term flood risk \(/check-long-term-flood-risk\)](#) from rivers, the sea, surface water, reservoirs and groundwater (where data is available)

Find out [what to do if you're about to be flooded and during a flood \(/help-during-flood\)](#).

There's different guidance on [preparing for flooding in Scotland \(https://www.mygov.scot/flooding-support/preparing-for-flooding\)](https://www.mygov.scot/flooding-support/preparing-for-flooding), [preparing for flooding in Wales \(https://naturalresources.wales/flooding/preparing-for-a-flood/\)](https://naturalresources.wales/flooding/preparing-for-a-flood/) or [preparing for flooding in Northern Ireland \(https://www.nidirect.gov.uk/articles/flooding\)](https://www.nidirect.gov.uk/articles/flooding).

Make a flood plan

Plan how you'll respond to a flood. You can make a:

- [personal flood plan \(/government/publications/personal-flood-plan\)](#)
- [community or group flood plan \(/government/publications/community-flood-plan-template\)](#) - if you're responsible for an organisation such as a school, hospital, care home or community group

- [business flood plan \(/government/publications/preparing-your-business-for-flooding\)](/government/publications/preparing-your-business-for-flooding)

Keep your flood plan in a safe place with other essential items, for example spare medication, important documents and contact details.

Find local support

Find out what support is available in your local area before, during and after a flood, for example:

- flood action groups - volunteers who work with local councils and agencies to reduce flood risks and represent local people
- community flood wardens - volunteers who monitor a specific local area and tell residents when flooding is likely to happen
- community hubs - where you can find food, clothing, shelter and advice during a flood

You can find your nearest flood action group, community flood wardens or community hub:

- on social media
- on [your local council's \(/find-local-council\)](/find-local-council) website
- by [contacting the National Flood Forum \(https://nationalfloodforum.org.uk/contact/\)](https://nationalfloodforum.org.uk/contact/)

If you own a riverside property

If you own property next to a watercourse, for example a river, culvert, brook or mill stream, you must:

- maintain river beds and banks
- not obstruct the water flow
- not pollute the water

- protect wildlife

Read guidance on the [rights and responsibilities of owning a riverside property \(/guidance/owning-a-watercourse\)](/guidance/owning-a-watercourse).

Contact the Environment Agency if you have questions about your responsibilities.

Environment Agency

enquiries@environment-agency.gov.uk

Telephone: 03708 506 506

Monday to Friday, 8am to 6pm

[Find out about call charges \(/call-charges\)](/call-charges)

If your property's next to a canal

[Contact the Canal and River Trust \(https://canalrivertrust.org.uk/contact-us/ways-to-contact-us\)](https://canalrivertrust.org.uk/contact-us/ways-to-contact-us) to check who's responsible for maintaining the canal.

If you have a disability or need extra help

Ask [your local council \(/find-your-local-council\)](/find-your-local-council) if you can get extra help during a flood.

Citizens Advice can help make sure you'll [get support if your energy supply is affected \(https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/getting-extra-support-from-your-energy-supplier/\)](https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/getting-extra-support-from-your-energy-supplier/).

Ask Floodline to send flood warnings to a friend or relative on your behalf.

Floodline

Telephone: 0345 988 1188

Textphone: 0345 602 6340

24-hour service

[Find out about call charges \(/call-charges\)](#)

2. Protect your property

Before a flood happens you can make changes to your property to reduce the damage flooding can do, for example:

- laying tiles instead of carpets
- moving electrical sockets higher up the wall
- fitting non-return valves to stop flood water entering your property through the drains
- getting flood protection products, for example flood doors or self closing air bricks

[Read more about how to prepare your property for flooding \(/guidance/adapting-your-home-or-business-to-the-risk-of-flooding\).](#)

You can:

- [get further advice from the National Flood Forum \(https://nationalfloodforum.org.uk/about-flooding/reducing-your-risk/property-protection-advisor/\)](https://nationalfloodforum.org.uk/about-flooding/reducing-your-risk/property-protection-advisor/) about how to protect your property and how much this will cost
- [find flood protection products and services \(https://bluepages.org.uk/protecting-my-property/\)](https://bluepages.org.uk/protecting-my-property/) at Blue Pages

You may need [permission to do work \(/permission-work-on-river-flood-sea-defence\)](/permission-work-on-river-flood-sea-defence) that will affect the flow of a river or divert flood water.

Know how to turn off your gas, electricity and water

You'll need to turn off your mains water, gas and electricity if you have to leave your home during a flood.

The water stop tap (also called a 'stopcock'), gas shut-off valves and the electrical main switch are in different places in different properties.

You'll usually find:

- your water stop tap inside your home where your water supply comes in, or outside near to your property's boundary under a cover
- your gas shut-off valve next to your gas meter
- your mains electricity cut off on your fuse board with a big on and off switch

3. Get insurance

If you're a homeowner, you can:

- get insurance advice from the [National Flood Forum \(https://nationalfloodforum.org.uk/about-flooding/insurance/household-insurance/\)](https://nationalfloodforum.org.uk/about-flooding/insurance/household-insurance/) or [MoneyHelper \(https://www.moneyhelper.org.uk/en/everyday-money/insurance/flood-insurance-getting-the-right-cover\)](https://www.moneyhelper.org.uk/en/everyday-money/insurance/flood-insurance-getting-the-right-cover)
- [find lower-cost home insurance through Flood Re \(https://www.floodre.co.uk/homeowner/find-an-insurer/\)](https://www.floodre.co.uk/homeowner/find-an-insurer/) if you're in a flood-risk area
- [find a broker \(http://www.biba.org.uk/flood-insurance-directory\)](http://www.biba.org.uk/flood-insurance-directory) that specialises in properties that are difficult to insure

If your home has been flooded and your insurer is part of [Flood Re's Build Back Better scheme \(https://www.floodre.co.uk/buildbackbetter/\)](https://www.floodre.co.uk/buildbackbetter/), you could get up to £10,000 to protect your home from future flood damage as part of your flood damage repairs. If your insurer is part of the scheme, ask them if you're eligible when you make a claim.

If you're renting

Ask your landlord what insurance they have as it may not cover your personal items.

If their insurance does not cover your personal items, you can get contents insurance.

[Read the 'How to rent' guide \(/government/publications/how-to-rent\)](/government/publications/how-to-rent) by the Ministry of Housing, Communities and Local Government, for more information about flooding and insurance.

Businesses

You can get:

- buildings insurance - to cover flood damage to buildings
- contents insurance - to cover damage to items, for example stock
- business interruption insurance - to cover running costs or losses, for example salaries or loss of profit

Get [advice from the National Flood Forum on insurance for small businesses](https://nationalfloodforum.org.uk/about-flooding/insurance/small-businesses/) (<https://nationalfloodforum.org.uk/about-flooding/insurance/small-businesses/>).

Get evidence of flood risk

Contact the Environment Agency if your insurer asks for evidence of your flood risk.

Environment Agency

enquiries@environment-agency.gov.uk

Telephone: 03708 506 506

Monday to Friday, 8am to 6pm

[Find out about call charges \(/call-charges\)](#)

You'll get a letter within 20 days. It's free for individuals and businesses.

If you've done work on your property

You or a surveyor can complete a [Flood Risk Report \(/government/publications/property-flood-protection-flood-risk-report\)](#). This will tell insurers or buyers how the work has reduced the flood risk.



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What to do after a flood

Check with the emergency services that it's safe to return to your property.

Do not turn on your water, gas or electricity. Get your utilities company or a qualified engineer to check they are safe before turning them back on.

There's different guidance on what to do [after a flood in Scotland](https://www.mygov.scot/flooding-support/during-a-flood) (<https://www.mygov.scot/flooding-support/during-a-flood>), [after a flood in Wales](https://naturalresources.wales/flooding/what-to-do-after-a-flood) (<https://naturalresources.wales/flooding/what-to-do-after-a-flood>) or [after a flood in Northern Ireland](https://www.nidirect.gov.uk/articles/after-flood-clearing) (<https://www.nidirect.gov.uk/articles/after-flood-clearing>).

Check for any [current or future flood warnings](/check-flooding) (</check-flooding>) and [get flood warnings by text, phone or email](/get-flood-warnings) (</get-flood-warnings>).

If you rent your home

Your landlord is responsible for repairs to your home if you've got flood damage.

Get advice from:

- [Citizens Advice about dealing with flooding in a rented home](https://www.citizensadvice.org.uk/housing/problems-where-you-live/rented-home-flooding-overview/) (<https://www.citizensadvice.org.uk/housing/problems-where-you-live/rented-home-flooding-overview/>)
- [Shelter about getting housing help if your home is flooded](https://england.shelter.org.uk/housing_advice/repairs/housing_help_if_your_home_is_flooded) (https://england.shelter.org.uk/housing_advice/repairs/housing_help_if_your_home_is_flooded)

Contact your insurance company

Contact your insurance company to start your claim - they'll tell you what to do next.

Get advice from the Association of British Insurers about:

- [recovering from a flood and the flood claims process if you're a homeowner](https://www.abi.org.uk/products-and-issues/topics-and-issues/flooding/recovering-from-a-flood/) (<https://www.abi.org.uk/products-and-issues/topics-and-issues/flooding/recovering-from-a-flood/>)
- [what to do if your business is affected by flooding](https://www.abi.org.uk/products-and-issues/topics-and-issues/flooding/recovering-from-a-flood/advice-for-businesses-affected-by-flooding/) (<https://www.abi.org.uk/products-and-issues/topics-and-issues/flooding/recovering-from-a-flood/advice-for-businesses-affected-by-flooding/>)

If you do not have insurance

Contact [your local council](#) ([/find-your-local-council](#)) if you need emergency housing because of flooding. They can help if you're [legally homeless or about to become homeless](#) ([/if-youre-homeless-at-risk-of-homelessness](#)). They may also be able to tell you about grants or charities that can help with repairs to your property.

Clearing up and making repairs after a flood

Before you start clearing up:

- take photos of any damage and the flood water line
- speak to your insurance company about what you can move and throw away

Flood water may contain sewage and hide rubbish, wreckage, uneven roads and pavements or broken drain and manhole covers.

Read about how to [clear up safely after a flood](#) ([/government/publications/floods-how-to-clean-up-your-home-safely](#)).

Throw things away

You can put most things in the bin as long as they're not polluted by sewage or chemicals. Contact [your local council \(/find-local-council\)](#) if you need skips or extra rubbish collections.

If you have used sandbags, check with [your local council \(/find-local-council\)](#) about how to dispose of them.

Getting rid of contaminated items

Contact the environmental health department at [your local council \(/find-local-council\)](#) to get rid of things polluted by chemicals or sewage. The council will tell you how to dispose of them as hazardous waste.

Food and water safety

After a flood, you can stay healthy by:

- not using tap water if you notice a change in the colour, taste or smell - contact your water company if this happens
- not eating food that's touched flood water
- throwing away food from a fridge if the electricity has been off for more than 4 hours
- throwing away food from a freezer if the electricity has been off for more than 24 hours

Read more about [food safety after a flood from the Food Standards Agency](#) (<https://www.food.gov.uk/safety-hygiene/food-safety-after-a-flood>).

Get help and support

If you need information and advice, contact Floodline.

Floodline

Telephone: 0345 988 1188

Textphone: 0345 602 6340

24-hour service

[Find out about call charges \(/call-charges\)](#)

Mental health and wellbeing

If you need support with your mental health:

- speak to your friends and family or your doctor
- [check the NHS website to find where you can get urgent help for mental health](#)
(<https://www.nhs.uk/nhs-services/mental-health-services/where-to-get-urgent-help-for-mental-health/>)
- [contact the Samaritans](#)
(<https://www.samaritans.org/how-we-can-help/contact-samaritan/>) to talk to a trained volunteer anonymously for free, confidential support 24 hours a day

Financial support

You may be able to get financial support from your local council after a flood. Contact [your local council \(/find-your-local-council\)](#) to find out if support is available.

Prepare for future floods

Find out:

- what you can do to [protect your property from flooding \(/prepare-for-flooding/protect-your-property\)](#) in the future
- what [insurance you can get \(/prepare-for-flooding/get-insurance\)](#) if you own or rent your property



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