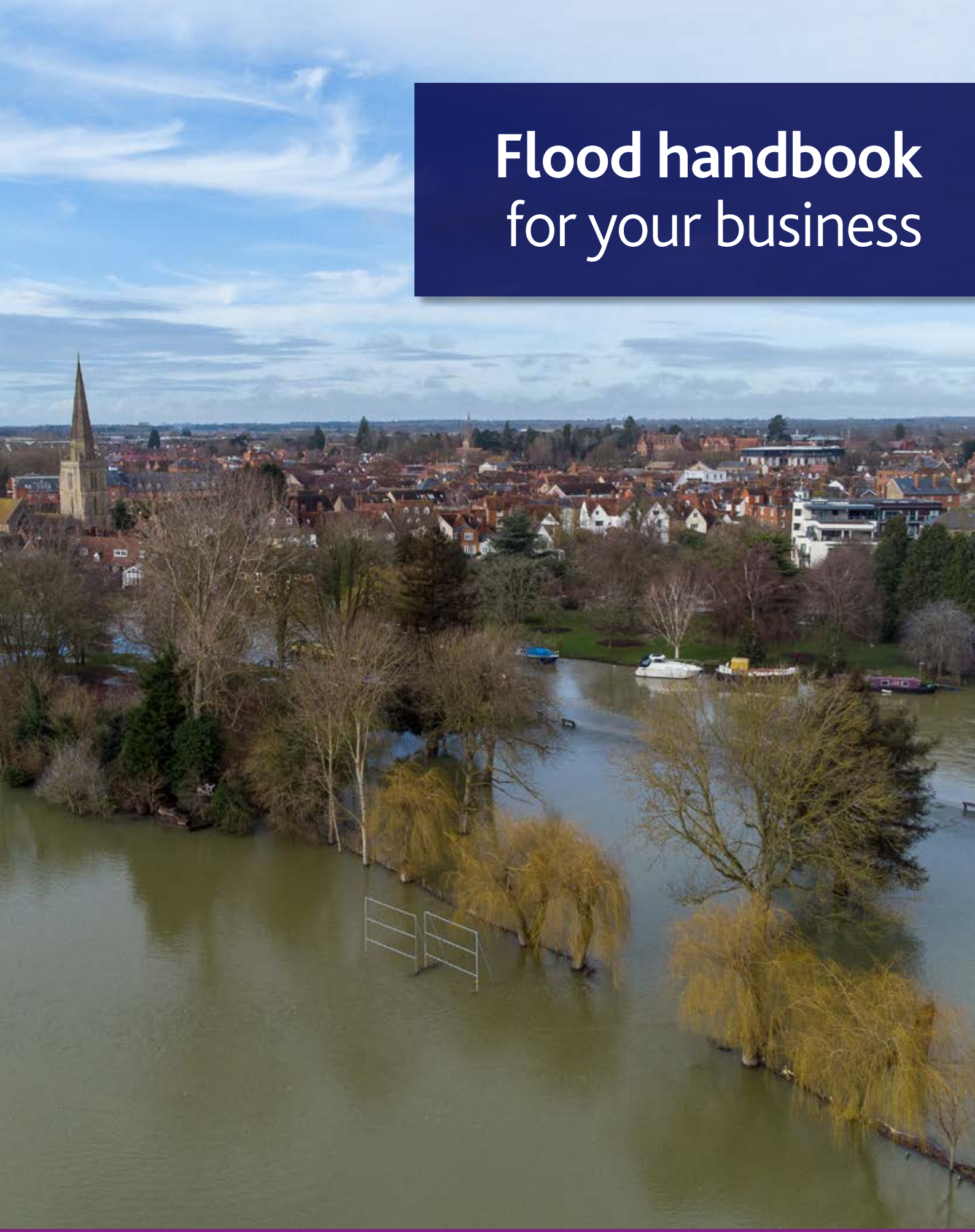
Flood handbook
for your business



Ox-Cam Pathfinder Project

www.floodtoolkit.com/ox-cam

The winter floods of 2019 and 2020 continue to demonstrate the devastating impact floods can have on businesses and infrastructure.

Over 300,000 commercial premises are estimated to be at risk across the U.K.[1], therefore businesses need to ensure they are not only aware of their flood risk, but also better prepared and know how to act in case a flood happens.

Flood related financial risks include loss of revenue and supply chain failures which impact on earnings, profits, jobs and livelihoods. The economic losses from the winter 2019 to 2020 flooding is estimated to be £333 million[2]. Climate change is already leading to more extreme weather and increasing the frequency of flooding. Small businesses are particularly at risk of severe financial losses, if flooding prevents or restricts trading over a period of weeks or months. **It is estimated that 40% of businesses fail to reopen after a flood** [3].

Business resilience is therefore a key thought on many owners' minds and the impacts of flooding are becoming an increasing challenge. This booklet seeks to help overcome the challenge and has been led by Matt Tandy as part of the Ox-Cam Property Flood Resilience (PFR) Pathfinder project. Matt is a recognised flood risk professional who shares his expertise from supporting many communities across the U.K. to improve their flood resilience.

This booklet compiles information to describe the local flood risks to your business, helpful advice on how to prepare your premises for flooding, and a flood plan template to reduce the impacts and keep your business open. It also contains some fantastic examples of small businesses who have done just that and now benefit from the improved resilience.

Matt Tandy, C.WEM MCIWEM MInstLM
Property Flood Resilience Specialist



IMAGE: HEBDEN BRIDGE WEBSITE, HEBWEB



> *"We cannot eliminate the risk of all flooding and coastal change but effective flood resilience will better protect properties and reduce the impacts of flooding on peoples' lives and livelihoods."*
>
> Matt Tandy, C.WEM MCIWEM MInstLM
> Property Flood Resilience Specialist

What types of flood risk could affect your business?

There are different types of flooding which can affect your business, and this is why it's important to ensure the potential risks are properly assessed. You may be affected by more than one source but your local council or the Environment Agency will be able to provide further advice.

Surface Water Flooding:

Surface water (pluvial) flooding occurs when heavy rainfall overwhelms the drainage capacity of the local area. It is difficult to predict exactly when and where it will occur, much more so than river or coastal flooding. High quality data can, however, show the areas at risk and indicate likely depths so that you can make suitable preparations.

- However, weather forecasts from the Met Office can give a good generalised indication of the flood risk.
- Most highway drainage systems are designed to deal with commonly occurring storms and rainfall intensities, not these extreme types.
- Flooding can be caused by the sheer volume of water or may indicate a maintenance problem within the system.
- Any flooding should be reported so that the risk can be dealt with and the system checked for problems, such as blockages.





SOURCE: FLOOD-WARNING-INFORMATION.SERVICE.GOV.UK/LONG-TERM-FLOOD-RISK

River Flooding:

River (fluvial) flooding occurs when a watercourse cannot cope with the water draining into it from the surrounding land. This can happen, for example, when heavy rain falls on an already waterlogged catchment.

Engineering solutions that can be put in place to mitigate coastal flooding are limited, simply because of the huge volumes of water involved and because it is not contained or channeled.

- Both river and coastal flooding can usually be predicted in advance. Refer to the Environment Agency/ Natural Resources Wales/ SEPA websites (for flood risk indications)
- The Met Office website provides severe weather warnings for the whole of the UK





SOURCE: FLOOD-WARNING-INFORMATION.SERVICE.GOV.UK/LONG-TERM-FLOOD-RISK

Groundwater Flooding:

Groundwater flooding is most likely to occur in low-lying areas where the underlying rock is chalk or sandstone and water-bearing 'aquifers' are present underground.

Exceptional periods of rain can cause groundwater flooding from springs and seasonal streams (called winterbournes) which can inundate roads and overwhelm drainage systems. This type of flooding can last for weeks or months. It is different from surface water flooding caused directly by very high levels of rainfall.

In some areas groundwater flooding can be predicted in advance by the Environment Agency who monitor aquifer levels throughout the year. However, it is very difficult to predict the exact location where this type of flooding will occur, as it is often related to local geology. An early indication of groundwater flooding is often when property cellars start to fill with water.



Sewer flooding:

When sewage escapes from the pipe through a manhole, drain, or by backing up through toilets, baths and sinks this is known as sewer flooding. Sewer flooding can be caused by: a blockage in a sewer pipe; a failure of equipment; too much water entering the sewers from storm run-off (from roads and fields) and rivers and watercourses which overflowed; or the sewer being too small to deal with the amount of sewage entering it. The cause of the problem may be some distance away from where the flooding is happening.

With all the above flood types, up to date information and 'state of the art' mapping are essential if you are to correctly assess the risk to your business – and to take advantage of the available warning systems to give you the maximum possible time to prepare. The next two sections cover these issues in more detail.



SOURCE: FLOOD-WARNING-INFORMATION.SERVICE.GOV.UK/LONG-TERM-FLOOD-RISK



Preparing your business for flood

According to the Environment Agency, most businesses can save up to 90% on the cost of lost stock and moveable equipment by taking action to prepare in advance for flooding.

Preparing your business for a flood

This could help to:

- Protect you and your staff
- Significantly reduce financial losses
- Limit damage to your property,stock and equipment
- Minimise business disruption and continuity, helping retain clients and contracts
- Maintain customer, supplier and business records
- Obtain insurance cover
- Compliance with regulatory requirements such as the Occupier's Liability Act 1984[4]

Draw up your Flood Plan

The chances are, as a business, you will have various plans and policies already in place such as Health and Safety and Business Continuity Plans. But have you also made a Flood Plan to outline what steps you need to help prepare your business, your ability to quickly respond to a flood however unexpected, and to keep you and your staff safe?

We have enclosed a Flood Plan Template at the back of this handbook to help you get started

Once you have a plan, ensure it is communicated to your staff and that a printed copy is in an accessible place at all times (if the power goes off, any battery operated tablets and phones may shut down at inconvenient times).

A good idea is to create a 'grab bag' or 'battle box' containing essential information - this is useful for all kinds of emergency or evacuation situations, not just flooding.



Larger businesses may find it useful to designate some staff as 'flood wardens' with responsibility for managing the emergency flood plan, and actions such as moving vehicles, or fitting flood products.

Reduce potential flood damage

However high or low your flood risk, there are various measures you can take to help reduce the damage to your business.

Storing valuable items higher up, and making your property more resistant to flooding, will not only help protect you and your premises but may also reduce your insurance costs (see page 11) and could make the clean-up process quicker and easier.

- Prevent flood water entering your building as far as possible by installing permanent or removable barriers to protect doors, windows and openings such as airbricks and vents. There are special 'bungs' available for drains and toilets, as well as non-return valves for pipework. Such measures can hold back flood waters up to 600mm high, allowing you time to take the other steps highlighted in this guide.
- Reduce damage flood water causes if it does enter your building by:
  - (i) raising electrical sockets, electrical wiring and controls for ventilation systems
  - (ii) raising equipment and machinery on plinths
  - (iii) using materials that can withstand flooding, for floors and the lower part of walls and staircases.

See the illustration on page 10 for more ideas!

Your flood preparation does not need to be a costly exercise.

- Back up your customer data on a regular basis.
- Store your customer files and supplier contracts safely.
- Keep your Flood Plan and Insurance Documents in a secure, accessible place, as well as a copy in a 'Grab bag' or 'Battle box'.
- Ensure drains from your premises are running efficiently.

Modern alternatives to sandbags are available which are lightweight and more effective than traditional sand-and-hessian types. Some types can be sanitised and re-used, while Gel-filled sandbags can absorb up to 20 litres of water each.









Advice for your business after flood

The first priority after any flood is the safety of yourself, your employees, contractors and members of the public who may enter your premises. Never re-enter premises until you are certain they are safe. As well as possible contamination by sewage or fuels, there is risk of damaged electrics and potential damage to the structure of your building.

Firstly, If you are insured, contact your provider as soon as possible. They may be able to offer additional advice and support.

You must also ensure you comply with your duties under the Health and Safety at Work Act 1974[5] if staff are carrying out work activities that they would not usually undertake in normal circumstances.

Clean up:

Health risks can be minimised by taking general hygiene precautions. Throughout this difficult time, it is vital that the health and safety of you and your staff is not put at risk. You should ensure:

- Your staff are aware of precautions whilst carrying out the clean-up and wear suitable protective clothing.
- Debris from furnishings, equipment, the river etc. must be handled with great caution to avoid coming into direct contact with contaminated rubbish or sharp objects.
- Do not dispose of any equipment before discussing this with your insurers. Information on the roles of Loss Adjusters and Loss Assessors is available here: https://www.floodguidance.co.uk/flood-guidance/loss-adjusters-loss-assessors/#loss-adjuster
- Ensure surfaces are disinfected, in accordance with the manufacturers recommended instructions.
- To begin drying out your premises, introduce as much ventilation as possible, apply gentle heat and you may need to use a dehumidifier.
- If using a petrol or diesel generator to power such equipment, ensure it is placed outside the building to avoid harmful fumes building up.

Rodent infestations:

Flood water may have disturbed rodents, leading to damage to electrics and furniture. A pest control contractor should be engaged. Installing non-return valves (NRVs) in sewer pipes stops rodents gaining access via downstairs toilets, as well as preventing raw sewage flooding.





Electrical safety:

Electrical equipment and cabling can pose major risks if they have been flooded.

- Switch off the electrical supply at the mains, if safe to do so, then individual items of equipment if you have not already done so.
- Enlist an approved electrical contractor before using damaged equipment.
- If you are concerned about mains, contact your electricity supplier.
- Once power is safely restored, do not operate electrical equipment in or near any remaining water, unless it is specially designed for the purpose (eg submersible pumps).

Gas safety:

Gas equipment and installations pose significant risks if they have been damaged.

- Call TRANSCO immediately if you smell gas, or suspect gas has escaped - 0800 111 999.
- Turn off the gas control valve (usually by the gas meter) if safe to do so.
- Ensure all gas appliances are turned off.
- Arrange for a Gas Safe Registered engineer to inspect gas appliances before using the equipment again.



Water supply:

The quality of your drinking water supply may have been affected. If unsure contact the supplier for your area. Ensure any taps that have been submerged in contaminated flood water are cleaned up using bleach solution and run for a few minutes prior to the water being used. Special consideration must be given to facilities such as lifts, hoists, swimming pools and chemicals.

Don't forget to discuss with your insurer and landlord (if applicable) what flood resilience measures (as illustrated in the diagram on page 10) can be built in as part of your repairs. For more detail, see the Homeowners Guide to Flood Resilience here: http://www.knowyourfloodrisk.co.uk/sites/default/files/FloodGuide_ForHomeowners.pdf

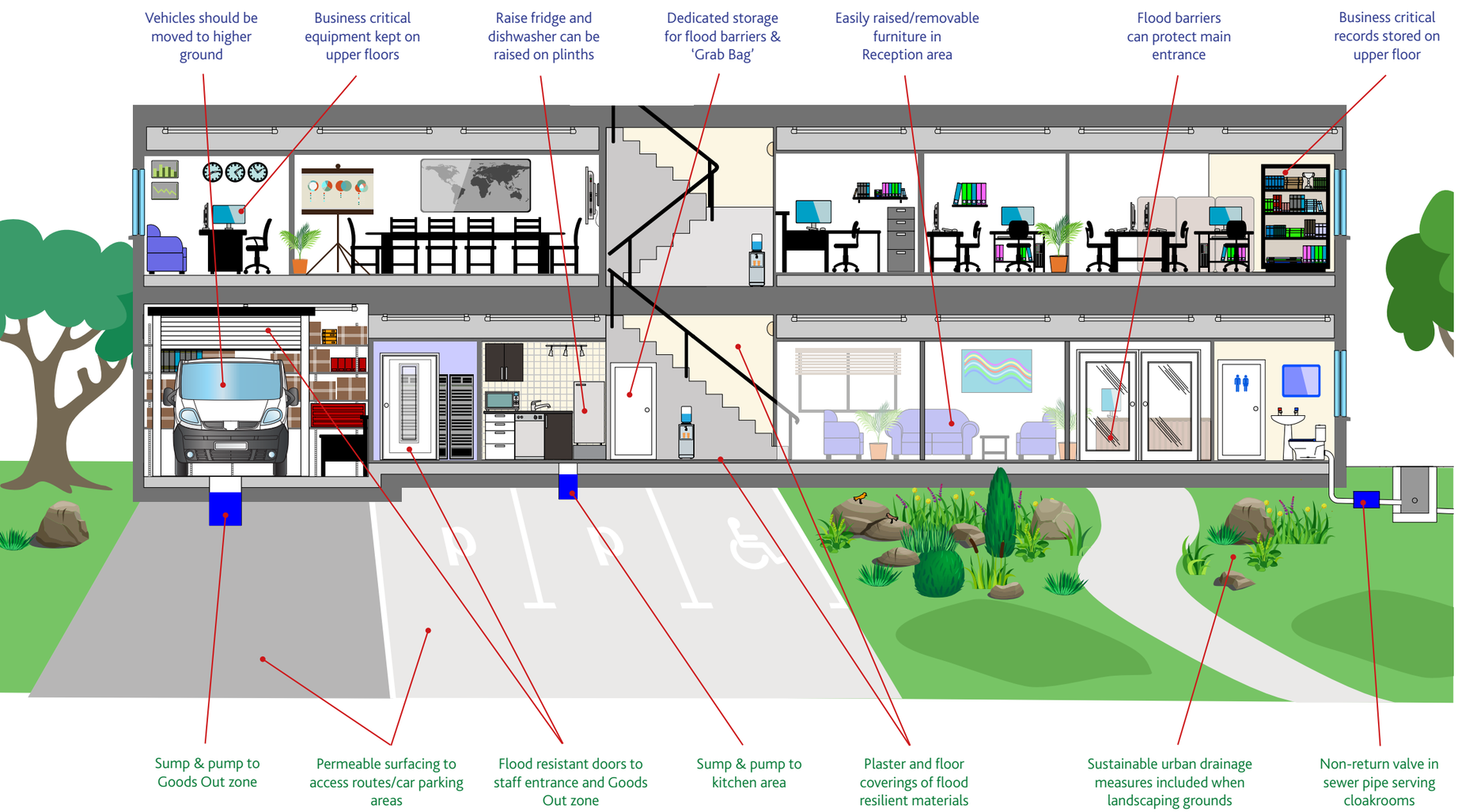




Combined resistance and resilience measures

Keeping the water out for as long as possible provides valuable time to raise or move equipment, furniture and stock. Keeping water out as much as possible will reduce the damage to your property and the time to reopen your business.

Short-term, low/no cost ideas



Longer term investment ideas

Insurance

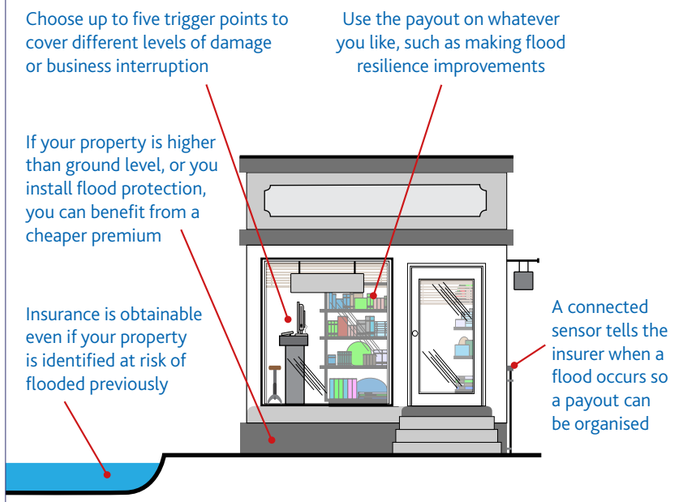
Not all standard business insurances include cover for flood damage so check your policy! It is not just damaged premises and stock that will affect you either, but interruption to business continuity. You can usually obtain or add this to part of a business insurance package so please check your existing policy covers your business's needs.

The British Insurance Brokers' Association (BIBA) has a commercial insurance scheme to help small and medium size enterprises find suitable flood insurance. Their 'Find a Broker' service can help you to find and contact a specialist broker to help you get commercial flood insurance cover.

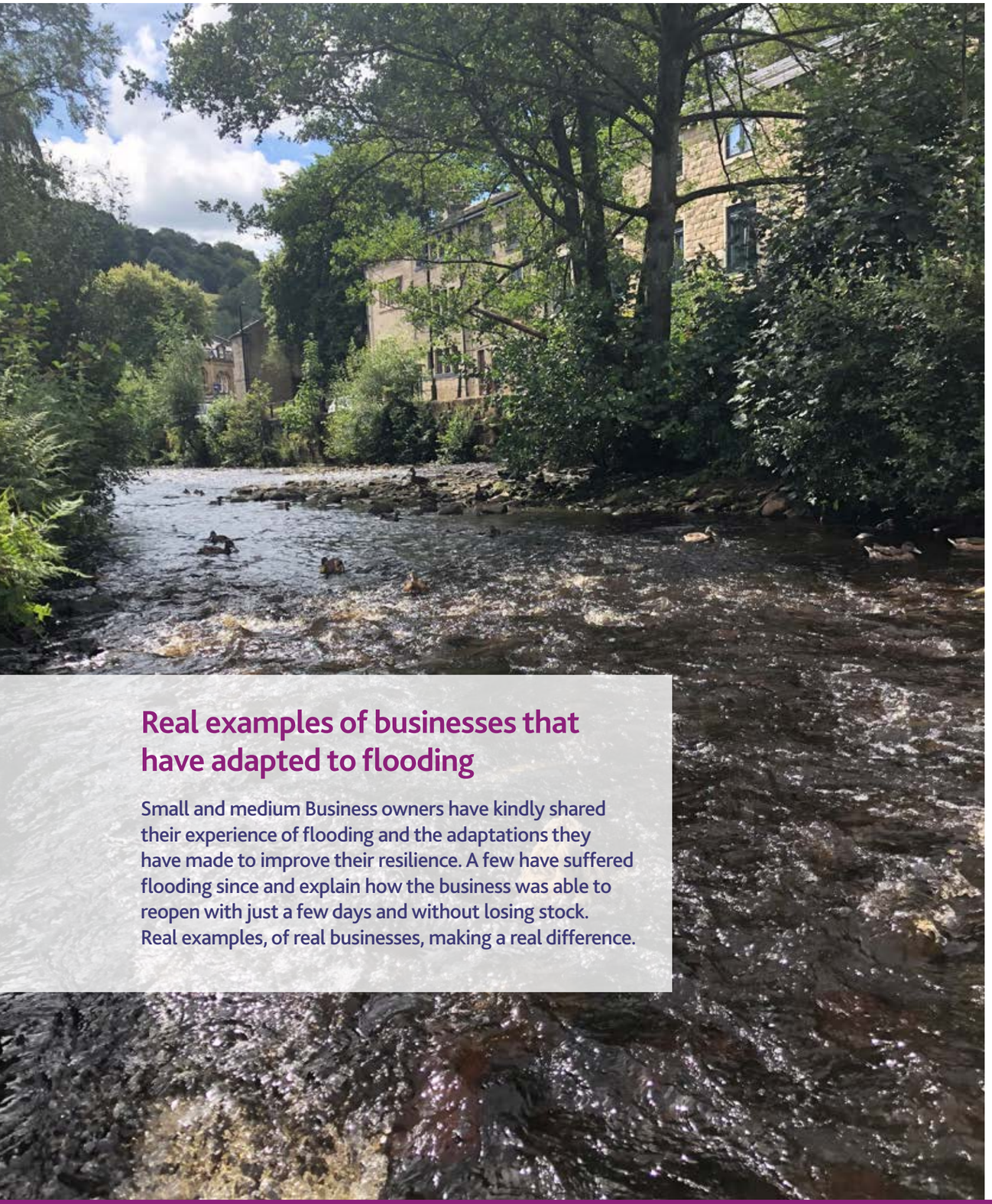
In some cases, traditional indemnity insurance is too expensive or unobtainable. There are however other options.

Flood excess insurance – this is an additional insurance which can be taken to cover high excess costs on the main insurance policy. If you ever need to make a claim on the main insurance policy, the cost of the excess is covered by the additional insurance. www.floodexcess.com is a company who offers such insurance and can provide further information.

Parametric Insurance – this is an insurance policy which pays a pre-agreed sum of money if a certain flood event happens. Often a simple sensor is installed within the business premises and when a pre-defined flood depth is recorded, the insurance company pay out a pre-agreed sum of money. www.floodflash.co is a company who offers such insurance and can provide further information.



SOURCE: FLOODFLASH.CO



Real examples of businesses that have adapted to flooding

Small and medium Business owners have kindly shared their experience of flooding and the adaptations they have made to improve their resilience. A few have suffered flooding since and explain how the business was able to reopen with just a few days and without losing stock. Real examples, of real businesses, making a real difference.

Dragonfly Boutique in Hebden Bridge

Ladies clothes and accessories which flooded in 2020

Joanne runs an independent boutique selling ladies clothes and accessories in Hebden Bridge.

When Joanne took over the shop 3 years ago she was aware that it had flooded in the past and decided, in advance of any future floods, to make flood resilient adaptations so that when she did flood, the damage could be limited. Joanne has an incredibly supportive landlord who worked with her on the adaptations.



The flood in February 2020.

Flood resilient work included:

- A robust slot in steel barrier to the doorway (Joanne acknowledged that this wouldn't keep the water out but would give her time to move her stock to safety).
- The solid floor has porcelain tiles with waperproof grout and adhesive.
- Waterproof plaster to the walls.
- Copper, free standing clothes hanging rails.
- Plug sockets sited higher up walls.
- Solid wood desk and a large table onto which stock can be folded.
- Snake type plastic sacks form a second line of defence to both the stock room and the shop entrance (Joanne said these were useful in helping slow the ingress of water).
- High shelves in the stock room and free-standing solid plastic shelf units. (The bottom shelves can be emptied before a flood.)
- Sealed plastic boxes that contain different clothes sizes, which can be moved but hopefully would withstand the water if she didn't get the time to move them.
- The fridge now stands on a shelf.



The flood in February 2020 came very quickly. Joanne's colleague Bryony, lives in Hebden Bridge and heard the flood siren. She dashed to the shop to put the flood barrier and snake type plastic sacks in place and moved all the stock higher up. Joanne could not get there because the road from her hometown of Todmorden was blocked by flood water. Joanne said Bryony was an 'absolute star' as she knew exactly what to do. Joanne felt extremely lucky compared to others as there was only around 10cm (4") of water in her shop. When the water receded, she, her partner and daughter used a large squeegee to clean the sludge from the floor. **She then steam cleaned the floor and was able to open her shop for business the very next morning!** Joanne strongly believes that more investment should be made into recoverable repair and thinks it is money well spent.



Stock kept in sealed plastic boxes.



Copper, free standing clothes hanging rails. Solid floor has porcelain tiles with waterproof grout and adhesive.



A robust 'slot in steel barrier' is fitted before a flood.



Snake type plastic sacks.

Watch the short film

How Dragonfly made their business flood resilient.

Element (jewellery) in Hebden Bridge

Brick built terrace of shops which flooded in 2012, 2015 & 2020

Severe flooding affected Hebden Bridge in December 2015, but this business is situated in a dip and so was hit even harder than most – 1.7m (5'6") of water came into the premises.

The destruction far exceeded anything that previous smaller floods had inflicted, although the concrete floor laid down after the 2012 event survived well. The polished surface allowed the proprietor to simply 'sweep out, bleach' and get on with everything else. The aim this time was to create a contemporary retail space with pretty, industrial, flood resilient materials, which has been successfully achieved.

The measures taken:

- Walls were stripped back to the stone or brick and then sealed. Some walls have been left bare and others are rendered with a smooth resilient product, then finished with smooth masonry paint. A feature wall is covered in exterior grade tiles.
- Interior doors are now 'Rainscreen' panels, mounted on stainless steel supports.
- Display cabinets now made from powder coated acrylic, which is washable (formerly MDF).
- Where wood was still needed, marine ply has been used.
- All the electrics have been raised up.
- 'All-in-one' style computers, easily moved, have replaced those that had base units on floor.
- Desks in the office area can be 'cranked up' to standing height.
- Stow away trestles are used to raise soft furnishings, including the sofas that come apart for storage.
- Sump with pump, sited by front door, to remove any water as it arrives.
- Diesel generator, activated by a float switch now sits in its own housing at the rear (this provides power for the pump, heat, light, phones and cleaning equipment needed post-flood until mains supply reconnected).
- The large display windows (3m²) have bracing that can be lowered when needed, to protect the glass from water pressure.
- A dedicated storage area has been created on a mezzanine floor, for flood-related equipment and also to house easily damaged items, such as packaging, during floods.



All the above measures are not only practical, but also mean that the team feels more resilient and able to cope with the emotional strain that comes with a flood.

The company's insurers are so impressed with what has been done that they have still retained flood cover (unlike many businesses in that area), albeit with a considerable excess.





Brick wall cleaning. Some walls were left as bare brick, and sealed.

2020 update

Element Jewellery was flooded again on Sunday February 9th, 2020. The water was just over one foot in depth. **Due to their emergency plans and all the resilient adaptations they had made, they lost nothing but a small amount of packaging material!** Once they had cleaned up, they were able to open for business just 3 days later.

Watch the short film

How Element Jewellery made their business flood resilient.



Display cabinets now made from powder coated acrylic.



Dedicated high storage area created.



Flood recoverable counter and in the background the interior doors are now 'Rainscreen' panels.



Display windows have bracing that can be lowered when needed, to protect the glass from water pressure.

The Harbour Inn in Southwold, Suffolk

Old fisherman's pub which flooded in 2013 & 2019

The Harbour Inn is below sea level and floods regularly, especially during the months of October - February.
Nick, who is the area manager for the local brewery explains the inn flooded in 2019 and because of the plans he has in place, was able to open the next day.

The tidal surge of 2013 flooded the lower bar quite deeply and even then, they were only shut for 4/5 weeks whilst it dried out. Nick relies heavily on Environment Agency flood warnings and said they were incredibly accurate, especially telling him how deep the water will get. He also finds the app 'the National Tidal & Sea Level Facility' very useful. The kitchen is at the lowest point, so armed with this knowledge and years of experience, Nick can decide whether to move kitchen equipment to a higher part of the inn, or move everything in to his brewery van to take it to a safe place. Then it's all hands on deck to deep clean the inn and get ready to open again.

So, what has Nick done?

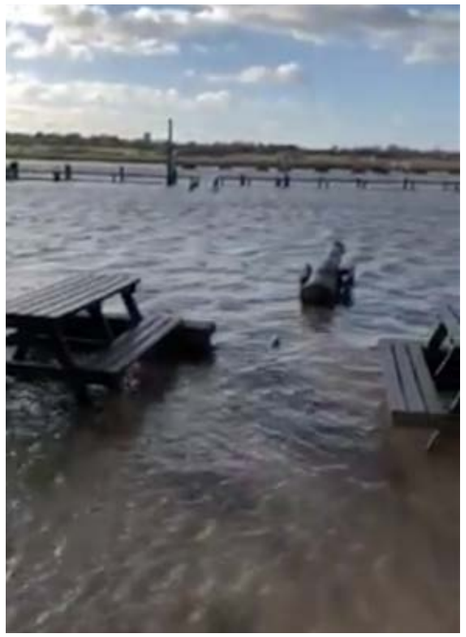
- The inn has tiled floors that can be washed down. Any tiles that 'pop out' are easily relaid and grouted by a local tradesman.
- The bar is made of marine ply.
- The tables and seating are made of hardwood and can be hosed down.
- All kitchen equipment is on wheels and can be moved easily. Some are also sited
on crates so that in a lower flood, they don't need moving.
- The electricity and gas supply are high up and can be easily turned off and back on.
- The toilets are all tiled and can be washed down afterwards.
- They have their own sewage treatment system and are treated as top priority by a local company, who will come and empty it at short notice to prevent it 'backing up'.



Nick has worked with the Brewery Insurance company and has managed to retain flood insurance. He agreed to pay a percentage of every flood claim, which incentivises him to do everything possible not to make a claim. **He hasn't made an insurance claim in over 6 years!**



The first few steps can be easily removed to make space for moving kitchen equipment to a higher part of the Inn.





The tables and seating are made of hardwood and can be hosed down, as can the tiled floor.



Some kitchen equipment is sited on crates.



Kitchen equipment is on wheels to move easily.



The bar is made of marine ply.



The electricity and gas supply are high up and can be easily turned off and back on.



The toilets are all tiled and can be washed down.

Watergate Tea Rooms in Hebden Bridge

17th Century stone building. Flooded 2015 & 2020

The present owner took over this tea room business in 2014. To the best of their knowledge, the ground floor of the 17th century building had not previously been flooded, although it was known that the cellar had.

On Boxing Day 2015, the whole of the ground floor was waist deep in flood water and sewage. The power of the water meant that the fridges and freezers had floated in to the central workstation area and electricity feed, knocking it over and bringing down part of the ceiling. When the flood receded, it left around 15cm (6') of silt.

The tea rooms were shut for 4 months whilst drying out and repair work was undertaken. The owner's insurers insisted that repairs were flood resilient and supported them during the process.

Flood resilient repairs entailed:

- Filling in the cellar with expanding concrete, to give the property a foundation, which it hadn't had before.
- Rewired, so that cables came down the walls, with all sockets raised to high level.
- Ground floor was concreted and tiled with wood effect ceramic tiles, waterproof grout and adhesive.





Ground floor was concreted and tiled with wood effect ceramic tiles.

- Waterproof plaster.
- Window frames replaced with marine ply.
- All kitchen equipment is stainless steel.
- Easy clean white plastic walls, where appropriate.
- Flood barriers to all doors.
- Self-closing airbricks.
- Non return valves as necessary.
- Walls were repointed where necessary and coated with a water proof spray.



All kitchen equipment is stainless steel.



Walls were repointed and coated with a water proof spray and self-closing airbricks fitted.



Non return valve.

2020 update

Watergate Tea Rooms was flooded again on February 9th, 2020. Thanks to the resilience works, the flood water was only 12cm (4½") deep throughout and covered some lower shelves of storage units, resulting in loss of food/paper goods (it was waist deep in 2015). After thorough cleaning and disinfecting, they were able to open for business again after only 3 days, with little financial loss to goods. No insurance claim was made.

References

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2. www.gov.uk/government/publications/national-flood-and-coastal-erosion-risk-management-strategy-for-england--2/national-flood-and-coastal-erosion-risk-management-strategy-for-england-executive-summary
3. Is your business worth the risk? Business In The Community leaflet www.bitc.org.uk/
4. www.legislation.gov.uk/ukpga/1984/3/contents
5. www.hse.gov.uk/legislation/hswa.htm
6. www.flood-warning-information.service.gov.uk/long-term-flood-risk

Template Flood Plan

The top priority in any flood is the safety of staff, customers and any visitors on site. There are steps you can take, however, to minimise damage and costs. The Flood Plan below is a suggested template to complete and keep in a safe place to ensure you have vital information to hand in the event of a flood.

Remember to review and update your Plan regularly – this should include:

- any lessons learned after a flood event or drill
- any changes to the flood warning process, or risk level
- changes of personnel / policy

If you prefer to create your plan digitally and then use 'cloud' storage, you need to ensure appropriate security precautions are followed (eg data encryption) for sensitive data. Please bear in mind electrical power may not be available and battery powered devices may be useful for limited periods only in the aftermath of flooding. It is recommended you always have a printed copy to hand.

Business details

Company name:

Registered address:

VAT number:

Insurance Policy number(s) (buildings/contents/business interruption/motor vehicles):

Date form completed:

Utilities

Supplier	Contact number	Meter number	Description of (office) location
Gas			
Electricity			
Water			
Telephone			
Broadband			

Staff evacuation plan complete ☐

Staff briefed ☐

Staff aware of responsibilities /roles & specific training undertaken ☐

Location of important documents / equipment

(to be continued on separate sheet if necessary)

Name	Owner / holder	Location
Evacuation plan		
PFR deployment plan		
First Aid Kit		
Insurance policy		
List of contacts		
Staff files (hard copies and / or electronic)		
Suppliers' details (re suspending deliveries)		
Map / Floor Plan of building		
Other		

Protecting your building and equipment

Think about items of stock, equipment and machinery that will need special flood protective measures, and the actions you will take. Actions you can take in the short term need not be expensive and could include:

- Raising items above ground level
- Moving items to another site/higher level in existing site
- Keeping copies of important information in a safe place

You should always ensure that any items of flood protection equipment you have (eg door barriers) are deployed as soon as possible when a flood warning / other severe weather warning is received.

Complete the list on the following page to show actions required for specific items.

Item	Steps taken to protect	Location
Computers and printers		
Other business critical items		
Photocopiers / other electrical items		
Chemicals (eg cleaning products)		
Company vehicles		
Staff vehicles		
Filing cabinets		
Paper documents / stationery stocks		
Tables, chairs		
Customer stock		
Exhibition stands / sales brochures		

Flood advice for Businesses

Please fill in those contacts relevant to your business in case of the event of a flood, and keep in a safe place.

Gas Emergency	**0800 111 999**
Gas Safe Register (plumbing and heating engineers)	**0870 401 2200**
Floodline (Environment Agency	**0345 988 1188 (24 hours)**
Local authority emergency services	
Local electrician	
Local plumber	
Local builder	
Security services	
Water pumping services	
Emergency power suppliers	
Other	

Staff details

(to be continued on separate sheet if necessary)

Business owners should keep an up-to-date copy of this information in a secure place.

Name:
Telephone:
Emergency contact name:
Telephone:
Special assistance required ☐ Key Holder ☐

Name:
Telephone:
Emergency contact name:
Telephone:
Special assistance required ☐ Key Holder ☐

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