

Cumbria Flood Factsheet

Information for homeowners

Advice for residents returning to flood-damaged Homes

Following the recent floods and storm damage in Cumbria, Cumbria Fire & Rescue Service offer 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, VCRs, 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.
- Don't allow children to play in flood-water 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.

Electricity supply

If you have any concerns or are experiencing any other problems with your electricity supply, please contact Electricity North West on 0800 195 4141. You can also follow @ElectricityNW or visit www.electricitynorthwest.co.uk. 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 contact the National Gas Emergency Service **0800 111 999**.

Water supply

We are advised by United Utilities that only a small number of customers are experiencing interruptions to their water supply.

United Utilities are contacting all vulnerable customers who they know live in affected areas to check if there is any help they can offer, especially if your water supply has been affected.

A major operation to inspect wastewater treatment works and pumping stations across the flood hit areas is now underway.

To stay up to date see www.unitedutilities.com. If you have no water or your water pressure has dropped call **0345 6723 723** (24 hours a day).

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 Cumbria Trading Standards on 03454 04 05 06 or see www.cumbria.gov.uk/tradingstandards.

Insurance tips

The Citizens Advice Bureau is 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.

Website - www.adviceguide.org.uk or call **03454 04 05 06**

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 in several areas of Cumbria, 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.

Waste

All 14 of Cumbria's Household Waste Recycling Centres (HWRC) remain open as usual. For further enquiries about using a HWRC please contact the recycling helpline on 0845 055 1118 or email info@recycleforcumbria.org.

The centres listed below are large enough for you to drive into the site to deposit your recyclables and household waste. Please empty all food waste from fridges and freezers before bringing them to the site.

See www.cumbria.gov.uk/planning-environment/waste-management/servicesincumbria/hwrCs/hwrc.asp.

South Lakeland

Guides Lot, Grange-over-Sands,
Canal Head, Kendal,
Rothay Holme, Ambleside
Morecambe Road, Ulverston

Allerdale

Syke Park, Wigton, Clay Flatts Industrial Estate,
Workington, Glasson Industrial Estate, Maryport

Barrow

Project Furness, Ormsgill

Carlisle

Bousteads Grassing, Carlisle
Townfoot, Brampton

Copeland

Yeathouse Quarry, Frizington
Redhills Quarry, Millom

Eden

Flusco, near Penrith
Hobsons Lane, Kirkby Stephen

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 will hold arrangements to help residents with extra support regarding the removal of household waste damaged by floods.

Please contact your local district council to arrange collection on the appropriate number below.

South Lakeland District Council

01539-733333
<http://www.southlakeland.gov.uk>

Allerdale Borough Council

01900-702702
<http://www.allerdale.gov.uk>

Barrow Borough Council

01229-876300
<http://www.barrowbc.gov.uk>

Carlisle City Council

01228-817000
<http://www.carlisle.gov.uk>

Copeland Borough Council

01946-852585
<http://www.copelandbc.gov.uk>

Eden District Council

01768-817817
<http://www.eden.gov.uk>

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.

Alternatively contact Cumbria County Council's Waste Management Team on 01228 221398 or email waste.management@cumbria.gov.uk

Dealing with builders after the floods

People in Cumbria are being warned to exercise caution when hiring tradesmen to help with repairs to their homes in the aftermath of recent flooding. Cumbria Trading Standards is issuing the following advice to help householders avoid being ripped off by rogue builders who may be cold-calling in the county:

- 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 04 05 06, if your case requires urgent assistance they will refer your details immediately to Cumbria Trading Standards or Cumbria 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 Cumbria Chamber of Trade (cumbriachamber.co.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 (see page 4 for contact details).

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 from Cumbria Trading Standards comes after stories of hard sell tactics having been employed by loss assessors when visiting householders at home in the flood affected areas of Cumbria. 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 04 05 06.

Building control

South Lakeland District Council
www.southlakeland.gov.uk/building-and-planning/building-control
01539 793 331

Allerdale Borough Council
www.allerdale.gov.uk/planning-and-buildings/building-control.aspx

Barrow Borough Council
www.barrowbc.gov.uk/planning/building-control
01229 876481

Carlisle City Council
www.carlisle.gov.uk/Residents/Planning-and-Building-Control

Copeland Borough Council
www.copeland.gov.uk/buildingcontrol

Eden District Council
www.eden.gov.uk/planning-and-development/building-control
01768 890732

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.

Additional Flooding Advice

Find more useful information at
www.cumbria.gov.uk/emergencyplanning/supportingpages/floodingadvice.asp.

Prescription medications

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

Helpful telephone numbers

Age UK
South Lakeland 01539 728180

Children and Families Information Service
08457 125 737
For anyone experiencing problems with childcare or early education due to the floods.

Citizens Advice Bureau
Kendal 015394 46464
Windermere 015394 46464

Consumer direct including any calls about bogus tradesman 08454 040506

Cumbria Chamber of Commerce
South Lakeland – 01539 735891

Cumbria Community Foundation
01900 825760

Cumbria County Council
01228 606060

Cumbria Law Centre 01228 515129

Department of Work and Pensions
03708 506506

Derwent and Solway Housing
01900 607500

Environment Agency
08708 506506

Foodbank Kendal
Contact Citizens Advice Bureau as above

Floodline 0845 988 1188

Gas Safe Register (gas safety advice and registered local engineers) 0800 408 5500

Highways
0845 6096609

Impact Housing
03448 736290

National Flood Forum
01229 403101/01229 403055

NHS Direct 111

Police 101

Prescription help and advice
NHS Direct 111

Red Cross
03448 711111

RSPCA
0300 1234 999

Rural Wheels
0845 602 3786

Samaritans

(01229) 825656 www.samaritans.org

**Social Services Mental Health Team South
Lakeland**

01539 713377

South Lakeland District Council

0845 0504434

South Lakes Housing

0845 057 0080

Transco (gas leaks)

0800 111999

Traveline

0871 200 2233

United Utilities (electricity) – 0345 6723723

Victim Support 0300 3030157

Kendal 01539 738830

Volunteering help 01900 826505

Voluntary Car Scheme 07788 396194

WRVS 01228 524508

email:cumbriahub@royalvoluntaryservice.org.uk