Ballater & Crathie Community Council
Flooding Issues Group (FIG)
Workstream B: PLP, Flood Recovery & Build Back Better

Contents

Property Flood Resilience

Property Flood Resilience (PFR) is about the measures that can be done in advance of any flooding and can be split into two categories.

1. Property Level Protection (PLP), aimed at keeping the water out of your property, and
2. Adaptations that can be made around the property to reduce the impact if flood water gets past the defences.

Some of the resilience options can be put in place relatively easily, but others are perhaps better considered if you find yourself in the situation of having to rebuild after a flood.

Two additional sources of information can be found at the following websites.

Home - Flood Mary

The Scottish Flood Forum - Supporting Flood Risk Communities

Property Level Protection (PLP)

This is the type of defences that are built to protect a single, or a group of properties by the homeowners themselves.

Guidance

For anyone thinking about property level protection, here are some key aspects to consider.

3. Check to see if it's possible to have a property survey conducted by the Scottish Flood Forum. Also read the section on insurance and the Build Back Better initiative within the Flood Re scheme.
4. Boundary defences, where possible, are probably better than door/window barriers.
    - Can you work with your neighbours to create a protected zone, with flood gate defences covering all the openings? It may be a more efficient approach.
    - If not look at your own property. How many openings, and are there any fences? Look to install flood gates or barriers.
5. Install vent guards to prevent flood water going into the solum of the building via these grills.
6. Consider purchasing puddle pumps to remove any water that seeps through any boundary barriers.
7. If you have a heating oil tank buried underground, consider having a snorkel fitted to prevent the ingress of water.
8. If you do not have a flood gate available for any opening, sandbags on their own are not effective, especially at doors and windows. Either purchase a commercially available flood gate, which is normally designed for relatively easy installation, or construct your own equivalent. The following are some suggestions if you don't have a flood gate available.

For any gate or door entrance, and potentially a fence.

As a minimum, a tarpaulin, or thick plastic sheeting should be used in conjunction with sandbags, it should be tied off across the gate, fence, or temporary boarding, with sandbags placed to seal the sheeting against the ground.

Build your own gate. These will only provide up to 40 – 60cm height of protection, but if the flood is worse than that it's probably beyond what a homemade flood gate could handle. The key disadvantage of doing this is the time for preparation, installation and removal after the

event. It also comes with less assurance. It will need to be fixed to the gate posts, the walls either side of the opening or to the fence with screws, and wall plugs if fixing to stonework. This may need neighbour support, but potentially it could be of benefit a group of neighbours.

a) Check to see what spare planks, wood battens, or plywood sheets you have lying available, or what neighbours may have.
b) Do you have any neoprene (old wet suits etc), rubber or door seals that could be used to help seal the barrier.
c) Build to fit the opening, strengthen any plywood sheeting with thicker battens. Make the profile as close a fit as possible at the bottom.
d) Staple the neoprene, or rubber to the bottom of the gate. Duct tape may be required to help fix it, but it needs to be stapled to keep it in place or pinned with plywood battens.
e) With help, push it as firmly as you can to the ground, and screw it in place if you have gate posts. Otherwise mark the spots on the wall and install anchors for the screw or bolt.
f) Cover with a tarpaulin, or plastic sheeting, and use plywood battens or staples to fix in place. Ensure, the tarpaulin is long enough to lie on the ground and place a sandbag(s) on top.

The photo's below show examples that have been built with whatever is readily available but should perform significantly better than sandbags alone.

Garden Gate


Drive


The same type of approach could also be taken to cover a vent.

Flood Gates, Barriers, & Vent Guards

There are several potential suppliers, and Aberdeenshire Council can provide some gates and vent guards at slightly discounted rates. Links are below;

Flood protection products - Aberdeenshire Council

Floodgate - Products for Flood Defence, Control, Prevention and Protection

Others to be added.

Insurance

Living in a flood prone area can make getting insurance difficult and/or expensive. When looking for home insurance the first thing that you need to check is whether they are part of the Flood Re scheme. This is a re-insurance scheme set up by the government and the insurance industry. Essentially every insurer that offers home insurance in the UK has to pay into a levy which covers the cost of claims emanating from flood events.

It's likely that your premium will be less if you are covered by the Flood Re scheme, and the other advantage is that you should also be able to access the Build Back Better grants, worth up to £10,000 if a flood does occur. Please find the link below to the Flood Re website

Flood Re - A flood re-insurance scheme

Not all insurance brokers/underwriters are part of the scheme and some, whilst being part of the Flood Re scheme, may not offer the BBB benefits. This needs to be checked.

Flood Planning

So far in Ballater, the flood events have happened quickly in terms of when water starts to enter the affected area. However, the amount of time flood waters has remained high can be measured in hours rather than days. The better you are prepared when a risk of flooding is flagged, and then the quicker you can respond after the event, the less potential damage to the fabric of your house. Contents of the house is slightly different, anything touched by water would normally be replaced by insurance companies.

Information about when a flood event is about to happen can be accessed via SEPA's website, and you can sign up to their Floodline service.

Floodline | Scottish Environment Protection Agency (SEPA)

Flood alerts are issued frequently, but Flood Warnings do give a good indication of what properties are at risk.

Preparation

Preparation is important, but you need to judge the right time to do this.

- Move what you can out of reach of water. Rugs can be rolled up and taken upstairs. Sofas and armchairs can be lifted and supported on coffee tables, dining chairs or other stable items of furniture. Lift coal scuttles. Take table lamps upstairs.
- Empty lower kitchen shelves and drawers into boxes or bags and store on worktop.
- If possible, lift white goods onto worktops, although they are often not damaged by water.

If it then floods try to identify where and how the water managed to penetrate, which is not as easy as it sounds, but can be very helpful in planning future protection.

Immediate Flood Recovery

Firstly, if you must leave your home, switch off your power and boiler.

For these flood events, insurance companies, loss adjuster firms and the disaster recovery companies they employ will be stretched. The response will also feel frustratingly slow. When you contact your insurance company the likely sequence of events is.

1. They will appoint a Loss Adjuster, and they will contact you for a site visit. The Loss Adjuster will then be your main contact during the recovery process.
2. They will also appoint a disaster recovery company to work with the Loss Adjuster. Their role is to come and assess the damage to the property. This will involve taking dampness and bacterial level readings in the house. They will then recommend a recovery plan. What flooring and walls need lifted and removed to do the drying.

This can easily stretch to 3 or 4 weeks, and perhaps months before strip out happens.

The key aspects that you should try and undertake immediately are.

1. As soon as the emergency services indicate that it's safe to return, get photographic evidence of the level of flood damage in the house.
2. With as much help as you can find, get all the wet carpets and underlay lifted and out of the house ASAP.
3. Likewise, remove all soft furnishings that have soaked up water. Take pictures of what is removed. If these can be moved to a garage, or other private garden area, then do that. Loss adjusters have stories about how good possessions disappear from gardens or are swapped out for older stuff.
4. Look to see if you can remove the kick-plates around the base of your kitchen units, to allow circulation in.
5. See if you can source a wet vacuum and recover as much surplus water from the floors as possible.
6. Don't rush to remove solid furniture, electronics, and other hard items from the house. They should not materially slow down the drying process.
7. Check if any water has reached you oil boiler, electric meter, or fuse box. If so,
    - Get a heating engineer around to check your boiler before you start it up again. If you try and start it, you risk damaging parts, which may take a while to source.
    - If your electric meter has had contact with water, contact SSE. This is where their responsibility ends.
    - If it seems OK, you can try switching the power back on, assuming you have a Residual Current Circuit Breaker. Everything may work, but even getting lights working is a big advantage. If your ground floor ring main is tripping, look to see if you can run extension cables from upstairs. Note, your ground floor ring main may work and then trip with water soaking up the walls. Switch off that circuit, take off the fronts of the sockets and let them dry.
8. Can you source a dehumidifier(s) and/or fans? The insurance company will provide commercial versions of these later, but perhaps a few weeks later. If you can source anything separately and get it working, do so.
9. Record your electric meter reading, and dip your oil tank, any electricity or oil used in the drying process should be reclaimable from your insurance.
10. If you can get your heating back on, don't turn up to the max. It could lead you skirting boards and doors warping as they dry. When the recovery company fits their

dehumidifier, they'll suggest keeping the temperature at 18 -19º C. You might want to target a lower temperature than that initially.

Insurance companies will not invalidate claims if you have taken action to minimise the potential damage. If you need help lifting the carpets, accessing a wet vacuum, or calling out a heating engineer, or electrician, this should be a chargeable expense. Tell them what you have done, and what you are planning to do during the first phone call to them.

Recovery and Build Back

It all depends to what level of flooding gets into your house. If its above waist height, then it's likely all the walls and insulation will have to be removed, and then the floor lifted.

It's when flooding has got into the house, but the water was only a few centimetres deep that there may be a chance of recovery. Especially, if it does not get above the skirting boards. It will depend on the moisture levels in the plasterboard and flooring. The normal moisture content of plasterboard is about 15%. If you have a moisture meter for burning logs, check it.

It's in these circumstances that it's particularly important to dispose of wet carpets and underlay as soon as possible and get the heating/drying started.

If you have hatches in your floors, lift them and have a look at the solum. If not, it may be worth getting some cut out.

Get all your kitchen appliances moved out from the wall if you can, if circulation can't get to the walls at the rear of them, dampness may remain leading to mould later.

Even if you think you have been successful in getting things to dry out, almost certainly the recovery company will take bacteria readings that are well above acceptable limits, and they are likely to recommend the removal of walls and floors.

If this is the case, you may want to consider if you really want to do this. A useful reference is a document from Historic England The Health Risks from Contaminated Flood Water. You can still ask for an anti-bacterial spray to be applied to your solum, and floors, but it's unlikely that the company that's doing the work to issue a 'dryness' certificate.

This is quite a significant problem, even if, when building back, you install marine chipboard and moisture resistant plasterboard. The elevated levels of bacteria, which will occur with a river flooding would suggest it would all have to come out after any subsequent flood.

When planning to build back, have a look at the insulation that was installed, and discuss with you builder what should go back in. It may be mineral wool around the bathroom for noise insulation, consider replacing it with foam boards instead, certainly for the bottom half. Mineral wool soaks up water and would never dry out.

Other simple steps may be raised the oil boiler, washing machine, fridges or freezers on to plinths, just to give a few more centimetres of assurance.

To be continued……