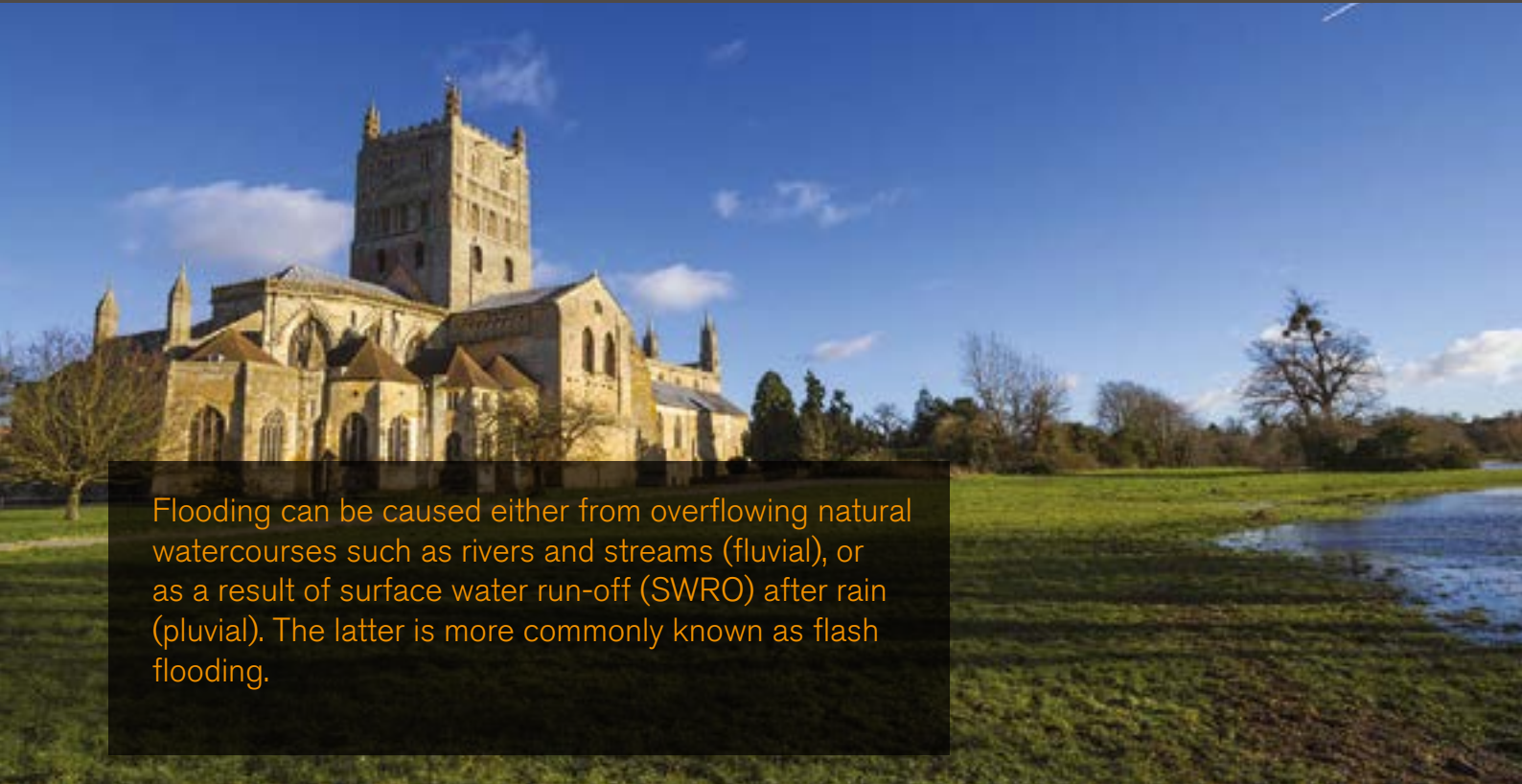


Flood - protecting your church property



Flooding can be caused either from overflowing natural watercourses such as rivers and streams (fluvial), or as a result of surface water run-off (SWRO) after rain (pluvial). The latter is more commonly known as flash flooding.

Flooding in your church and associated properties can cause heartache to your church community. Though it's impossible to flood-proof your church properties there are some simple action you can take to reduce the damage a flood may cause.

If you're going to make permanent changes to protect your church against flooding, such as installing walls, gates and additional drainage to site perimeters, we strongly recommend that you seek professional advice from your church architect, building surveyor or other professional. Remember you may need a faculty to undertake this work.

Find out if you're at risk of flooding

Statistics show that 1 in 6 properties in England and Wales will be directly affected by flooding in the future. Due to climate change and increased land development it is estimated that more properties are likely to be affected by surface water flooding than traditional (fluvial) flooding. It is important that you understand the risks to your church properties from both.

Both fluvial and surface water flooding risks can be assessed at postcode level using the Environment Agency (EA), Scottish Environment Protection Agency (SEPA) or National Resources Wales websites.

Due to their very nature none of the agencies mentioned can issue flash flood alerts. The EA has though published a National flash flooding map for England which identifies four levels of risk:

High	1 in 30 chance of SWRO flooding each year
Medium	1 in 100 chance of SWRO flooding each year
Low	1 in 1000 chance of SWRO flooding each year
Very Low	Less than 1 in 1000 chance of SWRO flooding each year

The map can be accessed on the Environment Agency website www.environment-agency.gov.uk/flood. Alternatively you can call the Floodline service for this information on 0345 988 1188. Whilst none post SWRO flood alerts you can sign up to receive river and coastal Flood Warnings from the EA and National Resources Wales by phone, text or email. SEPA offer a similar warning system by phone or text.

Flood plans

You should complete a flood assessment to determine the risk of both river and surface water flooding to your church and other buildings. This should lead to the development of an overall flood plan.

The flood plan should show how you will respond to a flood event and be developed by a team of suitable church representatives, led by a nominated person with overall responsibility for communication and co-ordination of the plan. The plan should include details of key contacts in the event of a flood, a site plan detailing the location of service cut-off points (gas, electricity etc.) so these can be easily isolated, a salvage list of irreplaceable items that should be moved to a safe place if possible and photographic records of special items.

If there is an imminent risk of flood, the key priority should be the safe evacuation of people, so evacuation procedures should be clearly detailed, including where safe muster and shelter points can be found.

Key contacts to be recorded in the plan should include:

- the emergency services
- contact telephone numbers for your plumber, local authority, architect, builder and recovery experts
- our Customer Services number 0345 777 3322
- our Claims number 0345 603 8381.

A copy of the flood plan should be kept off site and relevant church representatives trained in the procedures to be followed. It should also include details of the controls to be adopted to minimise flood damage. This will be achieved through a range of flood resistance and flood resilience measures.

Your flood plan will also support compliance with relevant statutory requirements, such as the Occupiers Liability Act 1984.

Flood resistance

Flood resistance measures are steps that can be taken to prevent flood water entering your church buildings. A range of measures may be considered, including:

- Flood barriers – flood boards that can be installed across doorways and windows ahead of the arrival of flood water. These usually slide into a frame pre-attached to the building structure to provide a watertight seal.
- Sandbags – Used in conjunction with plastic sheeting to create a flood barrier.
- Airbrick covers – one of the first points of entry of floodwater into a property is via airbrick vents. A plastic cover can be clipped to framework surrounding airbricks to prevent the entry of water.
- Non-return valves to drainage systems to prevent backflow of foul water into the property.
- Drainage gullies – installed around your property designed to capture surface water and divert it direct to drains.
- Landscaping – this can be used to divert surface water away from a building. Care should be taken to ensure water is not diverted on to neighbouring property where it could cause damage.

Where possible any flood resistance/alleviation measures should be non-mechanical so that they do not require human interaction to operate when needed.

Flood Resilience

In extreme flood situations, flood resistance measures may be defeated, and indeed may even need to be breached to maintain the structural integrity of a building. Before this happens, you should move any valuable or at risk property above ground floor level where possible, or at least try to raise items above anticipated flood water levels, perhaps on blocks or plinths.

When designing new buildings assessed to be at risk of flooding, or completing repairs following a flood event, consider introducing the following measures to minimise future disruption.

- Fit horizontal plasterboard or lime based plaster instead of gypsum
- Introduce drainage systems within cavity walls
- Use tile flooring instead of carpets
- Use built-in units manufactured using stainless steel, solid wood or similar rather than chipboard
- Locate appliances on plinths raised above the floor
- Increase the height of damp proof coursing to walls
- Raise electrical sockets and fuse boxes at least 1.5 metres above floor level and run cabling to these from ceiling rather than floor level
- Raise the height of door sills
- Install sump pumps in lower ground areas such as basements. Sump pumps should be triggered using a float switch
- Locate critical infrastructure/plant away from flood prone areas.

A range of both flood resistance and resilience products can be found in "[The Blue Pages](#)" directory. Flood defence products purchased for use as part of your flood plan must be regularly inspected/checked to ensure they remain fit for purpose and available when required.

In addition to the above, flood plans designed to combat surface water run-off should also include:

- Regular inspection of site drains. Manhole covers should be regularly lifted to check drains are clear. We recommend that this is done every three months and especially at the end of the Autumn season. The drainage system should be cleared if there is any indication of problems
- Regular inspection of culverts, gullies and other drainage channels, again on a quarterly basis, which should be cleared of any blockages. Cut back any overgrown vegetation which could trap debris and increase the risk of flooding
- Where drainage systems extend into neighbouring sites, work with the local community to ensure they are kept clear 'up' and 'down' stream of your site. Formally notify owners of neighbouring property of any blockages on their land so these can be cleared
- Establish with the Highways Department of your local council when drains to surrounding roads were last cleared. If this hasn't been done recently, ask that they complete an inspection
- Where buildings are at risk of 'run-off' from surrounding public roads, liaise with the local authority to ensure roadside drains are subject to planned inspection and maintenance
- Inspect guttering to your property at least once a year, to ensure water can quickly escape into drains. Blocked or damaged pipework will lead to water penetration
- Existing rainwater goods may not be able to handle heavy rainfall. Consider ways of increasing their capacity such as the provision of additional, or wider, guttering.

- Suitable continuity arrangements should be in place to support the swift recovery of your church activities. This may include the involvement of emergency plumbers and electricians to make the services safe. It may be sourcing alternative premises for church services and also discussing with any third party hirers whether they have a back-up plan in the event that the premises are unable to be used.

Useful websites

The Environment Agency (England), Natural Resources Wales (Wales) and the Scottish Environment Protection Agency (SEPA) for Scotland have developed a lot of helpful guidance to support the completion of flood assessments and Flood Plans, including standard templates for capturing the relevant risk information.

<https://www.gov.uk/topic/environmental-management/flooding-coastal-change>

<https://naturalresources.wales/flooding>

<https://www.sepa.org.uk/environment/water/flooding/>

Other useful websites providing help and information include:

National Flood Forum - www.nationalfloodforum.org.uk

The Blue Pages - www.bluepages.org.uk

Check your flood risk - www.gov.uk/check-flood-risk

Need to contact us?

For further advice Ecclesiastical customers can call our risk advice line on **0345 600 7531** (Monday to Friday 9am - 5pm, excluding bank holidays) or email us at risk.advice@ecclesiastical.com and one of our experts will call you back within 24 hours.

This guidance is provided for information purposes and is general and educational in nature and does not constitute legal advice. You are free to choose whether or not to use it and it should not be considered a substitute for seeking professional help in specific circumstances. Accordingly, Ecclesiastical Insurance Office plc and its subsidiaries shall not be liable for any losses, damages, charges or expenses, whether direct, indirect, or consequential and howsoever arising, that you suffer or incur as a result of or in connection with your use or reliance on the information provided in this guidance except for those which cannot be excluded by law. Where this guidance contains links to other sites and resources provided by third parties, these links are provided for your information only. Ecclesiastical is not responsible for the contents of those sites or resources. You acknowledge that over time the information provided in this guidance may become out of date and may not constitute best market practice.

