

Your guide to sewer flooding

What you need to know about
flooding in or at your property



SEVERN
TRENT

Who is this guide for?

This is for you if you've had sewer flooding at home.

What is it for?

This guide will help you understand who owns the drains near your home and what you can expect from us.

Types of flooding:

River flooding – High levels of rainfall can result in rivers 'bursting their bank' when the river spills out and floods surrounding land. This is natural and it is usual for rivers to flood. If the river is classed as a 'main river', the management of flood risk will be the responsibility of the Environment Agency (EA). The EA carries out maintenance, improvement or construction work on main rivers to manage the flood risk. The EA provide flood warning services for main river flooding.

If your property is at risk you can sign up to this service here:

gov.uk/sign-up-for-flood-warnings

For help and guidance with river flooding contact the EA. You can call their Floodline on **0345 988 1188**.

Other rivers are called 'ordinary watercourses'. Lead Local Flood Authorities, District and Borough Councils are responsible for the management of flood risk from 'ordinary watercourses'.



The river (regardless of whether it is main river or ordinary watercourse) is responsibility of its landowner, to find out more you can visit:

gov.uk/guidance/owning-a-watercourse

You can determine if a watercourse is a main river on the .gov website:

gov.uk/government/collections/main-river-map-for-england-proposed-changes-and-decisions

Surface water - Surface water flooding can happen when intense or prolonged rainfall occurs. It is rainwater on the surface that has not entered a watercourse or drainage system. It can be fast flowing or form ponds on the surface. You should contact your Lead Local Flood Authority (Unitary Authority or the County Council) about surface water flooding.

Ground water - Very high levels of rain can also lead to too much water being stored underground, causing the water to rise up above the surface. This may remain for weeks after the rain has stopped.

Lead local flood authorities (the unitary or county council) are responsible for managing the risk of flooding from groundwater.

Highways and roads - If the flooding is coming from a highway drain or a gully in the road (the ones with holes you can drop keys down), you'll need to contact Highways England for busier and larger routes, such as motorways and dual carriageways. For flooding on smaller roads, contact your local County Council.

Sewers and drains - If you can see sewer debris like toilet paper then this may be a sewer flooding. If it's coming from the public sewerage network we'll look after this. Please report sewer flooding to us immediately. We'll be able to help and give you advice on what to do. If the flooding is only affecting your home and is coming from a private drain on yours or your neighbour's boundary, then you or the owner of the drain will need to arrange the repair. You should **contact your insurer** in any case of sewer flooding. If you don't, it may affect your future claims.

To find out more about different types of flooding, please visit our website:

stwater.co.uk/in-my-area/flooding

Different types of sewer flooding

1) Internal - When wastewater has entered your property under the floor and/or an attached garage with an adjoining door to the main building.

2) External - When wastewater has entered your garden (within your property boundary) but not entered your property, or entered an attached garage with no adjoining door to inside the property.

3) Public area flooding -

When wastewater has flooded onto a public area which could include highways, footpaths and open spaces.

4) Other areas - Such as farmland, car parks etc.

What to do if you experience a sewer flood

Step 1 - Call us on 0800 783 4444*

If your home is flooded and you think it's because of the public sewerage network, call our helpful advisors on **0800 783 4444** or contact us at **stwater.co.uk/help-and-contact/contact-us** via web messenger or social media.

We're open 24 hours a day, seven days a week. We'll help you work out what's caused the flood over the phone and what to do about it. If we can't quite get to the bottom of it, we'll arrange for someone to visit your property to take a look.

Our response times to attend a flooding

If the flooding is inside your home we will aim to arrive within 4 hours. If your flooding is outside the home but within the boundary of your home we aim to attend

the same day if your report was received before 12 pm. If you reported it after 12 pm we will aim to attend up to 10 pm the next day.

It might take us longer to reach you in situations of severe weather. Don't worry - we'll keep you updated of our timescales. When you call, please let us know if you have any individual needs or requirements. We will do our best to support you as much as we can. If it's safe to do so, taking photos or videos of the flooding would help us understand what happened and with any further investigations that may be required.

For more information on what to do in a sewer flooding, please visit our website **stwater.co.uk/my-supply/waste-water/sewer-flooding**

Step 2 - Contact your insurer

After you've called us, it's best to immediately get in touch with your insurer to let them know what's happened. Any loss or damage that has been caused by a flood should be covered by your home insurance. It's a good idea to check your insurance regularly, because it's up to you to check you're properly covered. If you have already taken some pictures or videos of the flooding damage, make sure you save them as these can help you with your claim.

Your home insurer should be able to:

- Arrange a professional clean up
- Replace anything that's damaged
- Arrange alternative accommodation

Remember, if you don't tell your insurer about something like sewer flooding, it could invalidate your policy in the future.

If you do not have insurance or your insurance does not cover you, please let us know. We may be able to offer some help.

Step 3 - Your appliances

If your gas meter or any gas appliance was submerged in the flood, don't turn on the gas or light any appliances until you've spoken to your gas supplier. If any of your electrics (the meter, fuse box, any appliances or sockets) have been submerged, don't turn any of them on until you've spoken to your electricity supplier. Your home insurance may also be able to help with this.

Step 4 - We will send out an engineer

We will work hard to get an engineer to your property as quickly as possible to capture evidence of the flooding.

Step 5 - Our engineer, where possible, will tell you the next steps

After our engineer has visited your home, one of our flood experts will carry out a detailed review of your situation. They will be seeking to establish the exact cause of the flooding. They will also be looking at what options there may be to stop it from happening again.

Our flood expert will get in touch to update you, explain what happens next and chat through the options.

Step 6 - We will support you

We know it's not nice to experience a sewer flood so we will support you with some of the costs you might have. If you have sewer flooding inside your home we will assign a case manager to you who will provide you with support and guidance until the issue has been resolved. For more information on this please see the Guaranteed Standards Scheme section in this guide or visit:

stwater.co.uk/help-and-contact/customer-information/

For more information on how we will support you after we have visited your home, please turn over.

Which drains are mine?

Our sewer pipes and drains

We look after any public sewers and lateral drains that are outside the boundary of your home or that you share with your neighbours.

Your drains

That just leaves you to look after the drains that take wastewater away from your home, up to the point where they connect with another property's pipe or where they leave the property boundary. This is called a "private drain" (**see figure 1**).

For example, if you have a sewer pipe in your garden and it only takes waste from your property this is a private drain. In that case, you are usually responsible for any blockages on this pipe, including if they result in sewer flooding.

To find out if you are responsible you can contact us at **stwater.co.uk/help-and-contact/contact-us/** and we will look into this for you.

Sewage pumping stations

A sewage pumping station is used to move sewage from one place to another, usually to another part of the sewage system or the treatment works.

If a pumping station is within your property boundary and serves more than just your home, we have a legal responsibility to adopt this for you. In July 2011, new regulations came into effect which meant we started transferring ownership of pumping stations dealing with multiple properties. To find out more about this legislation, please visit:

gov.uk/government/publications/the-private-sewers-transfer-regulations

If you think you have a pumping station on your property that should belong to us, please let us know by filling out the form here:

stwater.co.uk/get-in-touch/pumping-station-ownership

or contact us at:

stwater.co.uk/help-and-contact/contact-us

Sewer pipe responsibility

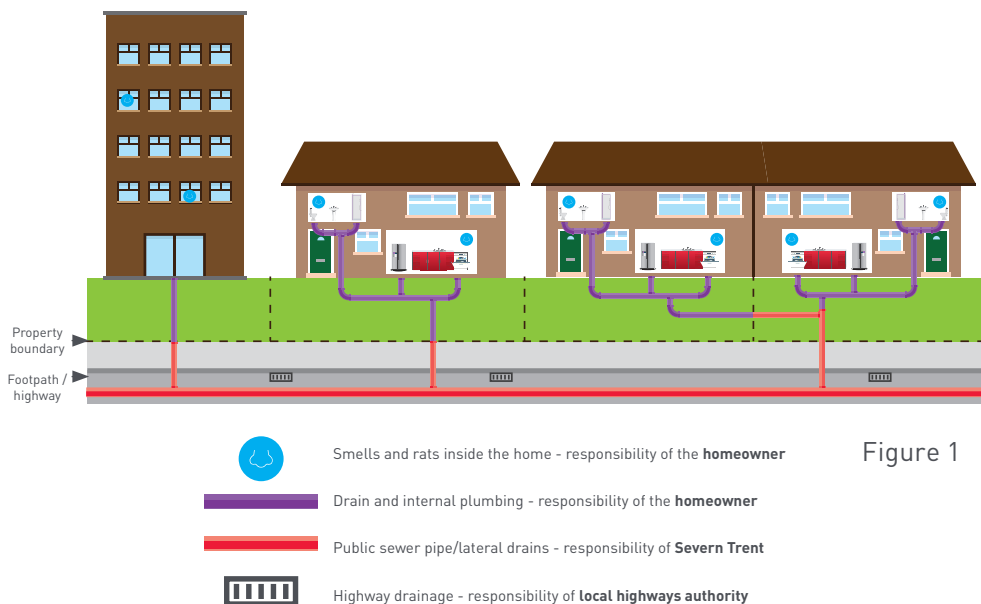


Figure 1

Sewers are designed to take away sewage from your home for treatment and in some areas, rainfall from things like roofs.

As the population grows and people pave over their driveways, more of our green spaces are covered over. This means that we've lost some of the natural drainage we had before. Combined with a changing climate and heavier bursts of rain, this means our sewers are working harder than ever. When they get too full, or there is a blockage, the sewers can sometimes flood.

Did you know?

75% of all our sewer blockages are caused by wrong things being put down the sink or loo.

When this happens, it builds up over time, stopping the normal flow of wastewater, which might flood your home or garden. That's something none of us want to happen.

For some more tips on how to help us avoid blockages, visit:

stwater.co.uk/sewer

Blockages - These are mostly caused by pouring the wrong things down the sink or flushing them down the loo – things like wet wipes, sanitary products, vegetable fats and cooking oils.

Our sewers are only designed to take away the normal contents of sinks, baths, showers and toilets, so all other waste should go in the bin.

Flooding - We are always working hard to keep all our sewers and drains in good condition, by replacing and repairing damaged sewers and those we think might cause problems in the future.

But, however hard we work, there will always be the odd flood that comes as an unwelcome surprise especially in heavy rainfall.

Sewer flooding caused by heavy rain

Most sewer flooding is caused by the wrong things being put down the sink or loo causing a blockage. However, flooding can also be caused by prolonged periods of intense heavy rainfall which can overwhelm the sewers, and in some cases they're unable to carry the extra water away quickly enough.

Often flooding caused by heavy rain can be difficult to solve as there may be several contributing factors such as flooded rivers and water courses, or highway drainage. These are the responsibility of other agencies who we'll work in partnership with to help reduce the risk of flooding. Our aim will be to prioritise our customers who are worst affected by severe flooding and look for ways to help protect their homes in the future.

When are Severn Trent responsible for my sewer flood?

Our sewers are an open network so we can't control what gets put into them. This is different to the closed clean water network.

If the sewer flooding comes from our sewer pipes then we are usually responsible for clearing this up. This doesn't mean we are liable for causing the flooding.

If your home insurance company believe we are liable for the sewer flood, they will contact us. **As a matter of course we ask that any query comes from your insurer as they're best placed to make these enquiries.**

If the engineer says the job is not resolved in the first instance?

Sometimes we aren't always able to fix the problem first time. If the job is more complex than initially believed, or we need do further investigation - we may need to revisit your property at a later date.

Instances where we would be required to revisit would be if we needed to:

1) Carry out a sewer cleanse

2) Carry out a root cut

3) Carry out a sewer repair

If you have any questions about the above, the engineer at your property will be able to help you.

How will Severn Trent support me when at my property?

We know that a sewer flooding is not a nice experience. We will try to support you as best we can e.g. disinfecting external affected hard surface areas. For more information about how we support you please see our **Sewer flooding Customer Promise.** This document can be found at the end of this guide.

Guaranteed Standards Scheme (GSS)

We work hard to look after any drains and sewers that form part of our network (the public sewerage network). If you have a sewer flooding at your property, we will come out and investigate. If we confirm the flooding has been caused by the public sewerage network, we will resolve this issue and carry out a basic **external clean-up** of the surrounding area. Where a flood has been caused by something out of our control, we aren't liable for any loss or damage to your personal belongings. For example, if the flood was caused by a one-off blockage in our sewer pipes and we cleared it quickly, we have acted reasonably so won't be liable.

Where a flood has been caused by our public sewers or our drains, the Guaranteed Standards Scheme (GSS) can help. The GSS is a statutory scheme used by the whole water industry for customers where our customer service standards aren't meeting the level required by the industry.

So, if there's been a flood inside or outside your home that was caused by the public sewers, you might be entitled to a GSS payment. We will let you know in writing if you are eligible for a payment. We'll make the GSS payment application for you and you will normally be paid within 20 days. If 20 days have passed and you still haven't been paid, you'll also receive a late payment. Please note, any GSS payments do not mean that Severn Trent is liable for other claims. GSS payments are entirely separate from other claims.



Exceptions

We often can't tell you at the time of the event whether you are eligible for a GSS payment. Our teams will look into this after the event and contact you in writing if you are due one of our GSS payments. Here's a quick explanation of the few occasions when you won't be entitled to a payment. This is when:

- The incident isn't classed as flooding and instead is classed as an escape of sewage which is a small flooding contained in an isolated area.
- If we attend your home and there is no evidence of flooding e.g. the flooding has been cleaned up.
- The flood has been caused by extreme weather, that is above a 1 in 30-year storm.
- The blockage that caused the flood is found to be private.

- The flood was caused by the customer putting the wrong things down the drain, like fats, oils, wipes, among other things.
- The flood was caused by bursting riverbanks that have prevented the sewers from flowing as they should.
- The incident is caused by a river flooding.
- The incident is caused by surface water flooding from a source which Severn Trent has no responsibility

Remember, any GSS payment you receive is separate from, and in addition to, any other claims you make to your insurance provider.

For more information on our GSS process and payment structure, please visit our Code of Practice

stwater.co.uk/help-and-contact/customer-information/



Flooding inside your home

If there's been a flood inside your home (internal flooding) that was caused by the public sewerage network, you're entitled to a full refund of the sewerage charge you've paid for the year. On average, the annual sewerage charge is £140, but we'll pay £300 as a minimum. We'll be working hard to try and prevent any future floodings. In the highly unlikely event that there is another sewer flood that affects the inside of your home, you'll receive another refund.

What counts as internal flooding?

Internal flooding does include cellars and beneath suspended floors. It doesn't include sheds or buildings that no one lives in (these are counted as external flooding).

Internal flooding: A refund of all your yearly sewerage charges (from a minimum of £300 to a maximum of £2000).

If you've suffered from flooding inside and outside your home in the same incident, we can only pay you once. This will normally be the payment for the internal flooding because that's usually the higher amount.

Internal and external flooding:

A refund of all your yearly sewerage charges (from a minimum of £300 to a maximum of £2000).

Flooding outside your home

If you've suffered flooding in your garden or driveway (external flooding) as a result of the public sewerage network, you might be entitled to a payment of 50% of your sewerage charge, as a minimum we'll pay you £150 and a maximum of £1000. You won't receive this if the flood is classed as an escape of sewerage and not a flood. An escape of sewerage is a small amount of flooding in an isolated area.

If you are a non-household customer, speak to your retailer for advice about payments you might be entitled to receive.

Where does the payment go?

If we refund your sewerage charges, the payment will go to the account holder named on the bill and credited to the account. You can then decide if you want to leave the credit on your account to be offset against your next bill or you can contact our billing team to arrange a refund. If you do not have an account with us, for example you are billed by another water company, you will usually receive your payment via a cheque or we will send the payment request to your water company and they will issue the payment on our behalf.

How can Severn Trent further support me in the future?

We understand that sometimes we find ourselves in difficult situations. During this time the last thing you want to think about is a sewer flooding therefore we're here to support you.

Please let us know about any changes in yours or your family's

circumstances so we can support you as best as possible. You can do this by visiting:

stwater.co.uk/get-in-touch/join-our-priority-services-register.success/
or contact us **stwater.co.uk/help-and-contact/contact-us**

Who else can help?

Insurance company – You should contact your insurance company if you experience flooding and damage to your property. They should be able to help replace any damaged belongings.

Highway authority – The highway authority are responsible if the flooding is coming from a highway drain or a gully in the road (the ones with holes you can drop keys down). You'll need to contact Highways England for busier and larger routes, such as motorways and dual carriageways and your local County Council for flooding on smaller roads.

Environment Agency – The Environment Agency manage the flood risk from main rivers. For information and advice on what to do before, during and after a flood, you can go to **environment-agency.gov.uk**.

The Lead Local Flood Authority –

The Lead Local Flood Authorities manage local flood risks including surface water, groundwater and rivers or streams that are not main rivers and classified as an ordinary watercourse.

National Flood Forum –

The National Flood Forum is a national charity dedicated to supporting and representing communities and individuals at risk of flooding. You can visit **nationalfloodforum.org.uk** for more information and resources.

Flood Re – Flood Re provide help for households that are at greatest risk of flooding. They help to make flood cover more widely available and affordable as part of home insurance. You can visit **www.floodre.co.uk/** for more information.

Private drainage companies -

These companies provide advice on dealing with issues on private sewers and drains.

I have more questions about this guide

If you have any further questions about this guide please contact us stwater.co.uk/help-and-contact/contact-us and we will do our best to help.

Sewer Flooding Customer Promise

What you should expect from us if you experience flooding inside your home.

✓ We will

Help you can expect straight away	<ul style="list-style-type: none">• We will be with you in 4-hours to assess the situation and get to work putting things right. During extreme weather it might take a little longer, but we will discuss a realistic time frame with you as soon as possible.• After visiting you, we will arrange a clean-up of any impacted areas with you and / or your insurers as soon as possible, and no later than 72 hours after the initial attendance.• When an internal sewer flood is confirmed, you will be given the name of a specially trained case owner to support you every step of the way. Your case owner will be your dedicated point of contact throughout. We recognise everyone has individual requirements and we will establish how and when you wish to be contacted at the beginning of the process, and this will be followed throughout. Your case owner will provide proactive updates in whatever way helps you, at the frequency you want, deal with all correspondence and keep records up to date, ensuring the causes of the Internal sewer flooding are understood and acted on now and in the future.• We understand that internal sewer flooding can be a hugely stressful experience and we know this can have an impact on people’s mental health. We offer free mental health support to customers who have been impacted by an internal sewer flooding.
Financial support	<ul style="list-style-type: none">• We strongly advise all customers to get building and contents insurance and to make sure their policy covers damage from sewer flooding. If you don’t have insurance, or are under-insured, then we can offer some limited help from our hardship fund, assessed on a case-by-case basis.• You should contact your insurance company immediately, and let us know if you need any help with making your claim.• We promise that Guaranteed Standards Scheme (GSS) payments will be paid within 28 days and direct to your bank account if requested. If we don’t make the payment within 28 days, a £40 late payment penalty will be paid to you.



What you can expect beyond our initial support	<ul style="list-style-type: none">• To give you confidence that we understand what happened and what we are doing to ensure there is a full resolution, a member of the senior team will review all instances of internal sewer flooding within 4 weeks of the incident happening. Following the review, within 2 weeks we will provide you with a full explanation of why the issue happened and what we are doing / have done to prevent it happening again.• To ensure we can continuously improve, we will ask your views via a customer satisfaction survey during the process, rather than just at the end.• Repeat instances of flooding due to hydraulic issues should be a thing of the past. Through a phased investment programme, we will provide a mitigation solution, to prevent a reoccurrence of internal sewer flooding.• Where repeated issues of internal sewer flooding are caused by people disposing of the wrong things in the wrong way, information will be provided via a funded local social media program or other local event. The aim will be to educate households in the area and to stop further internal sewer flooding.
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x What we won't do

Removal and replacement of goods inside the house	<ul style="list-style-type: none">• We won't remove/ replace carpets, flooring or items of furniture in your property. Please contact your insurance company.
Removal and replacement of goods outside the house	<ul style="list-style-type: none">• We also won't replace or remove gravel or items from the garden e.g. sheds/ plants/ grass etc.
Cause any further damage to your property	<ul style="list-style-type: none">• We cannot wash down/ jet surfaces where we could potentially further damage your property.

Here, at Severn Trent we have been working with the **Water Research Centre (WRC)** to produce some top tips to help you get back on track after a sewer flood.

Protecting your health

Does a sewer flood pose a health risk?

Coronavirus such as SARS-COV-2 (Covid-19) is highly unlikely to be present and it is not thought to be spread through sewage. In fact, The World Health Organization (WHO) is clear that there is currently no evidence of Covid-19 transmitting through sewerage systems.

All our normal precautions when working with wastewater are still being adhered to, as this will provide sufficient protection against this virus and any other harmful micro-organisms.

What can I do to protect my health, or my families, when faced with a sewer flood?

- Wash hands after any accidental contact with sewage.
- Normal cleaning products, such as diluted bleach (one tablespoon per litre), can be used to treat contaminated areas as a mild disinfectant.

- Decontaminate footwear by washing and treating with a mild disinfectant.
- Keep children and pets away from the contaminated area for at least 48 hours.
- If you feel unwell, contact your GP for advice explaining that your property has recently been flooded with sewage.

Protecting my home from sewer flooding

We do not recommend attempting to try to clear a drain/sewer blockage yourself. Contact Severn Trent as our teams have the correct equipment to deal with sewer blockages and flooding.

If flood water is likely to enter your property use sandbags or boards if available to protect doors and airbricks.

Try to move furniture and valuables upstairs or place them somewhere safe, if safe and able to do so.

What actions should I take after a sewer flooding at my home?

- As a result of **internal** sewer flooding, you will need to speak to your household insurance for any clean up.
- Where possible our team will pump out the water, removing solids and sewer litter if this can be achieved without damaging fixtures and fittings or causing damage or contamination to other parts of the property.
- We may be able to provide a refund on your sewerage charge. However, we cannot:
 - Dry out your property.
 - Remove or replace damaged items.
 - Replace any structural damage.
 - Provide alternative accommodation.
 - Pay compensation for loss or damage to your contents or property.
- Immediately contact your insurance company for advice particularly if items such as carpets or soft furnishings have been damaged, need further cleansing or to be replaced.
- Take pictures of all damaged items, your insurance company may need these to process your claim.
- Keep windows open wherever possible to remove any disinfectant odours.
- Avoid any additional heating in affected areas during the first 48 hours as higher room temperatures may prolong the life of the bacteria.
- If you need to enter affected rooms in the 48 hours following the initial clean up, you are advised to adopt normal basic hygiene precautions. Therefore, avoid touching your mouth and wash your hands afterwards.
- We will carry out a standard clean-up in your garden and outside your house. Any excess liquid will be removed along with any solids and debris.
- As sunlight and drying out kills viruses and bacteria and, the lack of sunlight and damp conditions will prolong the life of the bacteria.

Lawns & borders

- Applying disinfectant to gardens can kill plants and do more harm than good
 - Let nature takes its course as most viruses and bacteria will be at or near the surface and the sunlight's ultraviolet (UV) radiation is very effective in killing them.
 - We may decide to leave the clean-up for a day or two if the ground is very waterlogged to avoid disturbing the ground and spreading the contamination.
 - It is important that you do not attempt to dig or rake the affected area as this will spread the contamination further into the adjacent soil or turf.
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Hard surfaces

- Hard surfaces such as decking, patios, paths and drives will be disinfected by Severn Trent.
- You can clean any affected garden furniture, hot tubs and any children's toys.
- We suggest keeping off these areas for 3 hours to give the disinfectant time to take effect.

Is my water, electricity and gas supply safe?

- Your water supply is safe, clean the tap and run the water for several seconds to receive fresh water.
 - If any electricity circuit or gas equipment has been flooded don't use any appliance until it has been properly tested.
 - Call a qualified electrician or Gas Safe engineer to make sure or your insurance company may be able to help with this.
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When can you use your garden again?

As micro-organisms such as bacteria and viruses are affected by temperature, moisture, vegetation and soil type, it advisable to avoid the affected area for:

- In warm dry summer conditions leave **9 days**.
- Damper, cooler spring/autumnal conditions leave between **12 days** for spills onto turf and heavy (clay) soils; and **26 days** for spills onto loose soil and sand.
- In wet, cold winter conditions leave **25 days**.

Micro-organism contamination will die off naturally during the days following the flooding. Keep children and pets out of contaminated areas until after the quarantine period before using your garden normally again.

After these periods have expired, the micro-organisms in your garden should have reverted to the normal levels found elsewhere in neighbouring gardens.

Do not eat any fruit or vegetables from areas affected by sewage. It is safer to discard.

For more information please contact us or the **Water Research Centre** (wrcplc.co.uk/).



If you have any questions about this leaflet, or there's anything you want help with, get in touch.

This publication is available in alternative formats, including large print and Braille.

For more information:



Call **0800 783 4444**

Textphone **0800 328 1155**



customer care@severntrent.co.uk

Calls to 0800 numbers are free from UK landlines. Calls to 0345 numbers are charged at a local rate and when phoning from a mobile, may be included in your free minutes package.

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