

# Flood Bulletin

## Culloden, Smithton & Balloch

24<sup>th</sup> October 2011

### Information for residents and businesses from The Highland Council, the Scottish Flood Forum and SEPA

**WELCOME** to our second Flood Bulletin. This occasional bulletin is to keep you informed of developments and work in progress following the July/ August 2011 Inverness Floods.

The past two weeks have seen a very good response with many people using the Flood Drop-in Centre. This will continue to run for the foreseeable future and will provide professional and expert advice on all aspects of helping you get back to your homes as quickly as possible. If you were flooded or have a problem or worry regarding your property come and see us – we are here for you.

Many of the enquiries handled to date have been regarding the Insurance claim process, the role of Loss Adjusters and getting the right builder.

#### **UPDATE FROM TEC SERVICES**

The Councils Direct Labour Organisation have continued with regular maintenance operations throughout the areas of Westhill, Culloden and Balloch removing litter, foliage and debris in watercourses and at culverts/ culvert screens.

During and after the heavy storms experienced since mid July, there have been significant additional efforts made to deal with flooding of roads and adjacent public and private property. Regular attendance, and call-outs outwith normal working hours has been necessary to deal with flooding, or threatened flooding, caused by blockages to culverts and culvert screens throughout Inverness East. Debris brought down by the

high volumes of water caused particular difficulties in the Tower Burn and Smithton Burn; where significant erosion of silt, gravel and stone created major problems at Resaurie and south of Murray Terrace. Gullies and carrier drains have been cleaned in Murray Road, Place and Terrace, Bremner Gardens and Smithton Villas. The DLO is also liaising with Scottish Water, in an attempt to identify constraints in their surface water systems, in particular the sewers around Bremner Gardens and Smithton Villas.

**A FOLLOW-UP PUBLIC MEETING** will be held on Thursday 24 November 2011 at Culloden Academy, Inverness, starting at 7:30pm. An update will be given on the work being carried out by the Council's Flood Team and JBA Consulting who have been appointed by the Highland Council to undertake a detailed study of the underlying causes of the flooding. Neil Gillies, Director of TEC Services, will also give an update on the measures which are being considered to reduce the risk of future flooding.

#### **UPDATE FROM JBA CONSULTING**

JBA are in the process of assessing the causes of the recent flooding on the Smithton and Culloden Burn West to determine the capacity of the various structures that cross these two watercourses and to make recommendations for future works that will mitigate the risk of flooding.

As part of this study, JBA have reviewed the rainfall data to determine the magnitude of the flooding. Furthermore, you may be aware that

a team of surveyors has been on site to survey the watercourses. This has been carried out to enable JBA to build a model of the watercourses and assist in determining the risk associated with each structure and options to mitigate further flooding. Further modelling and the determination of options will be undertaken prior to reporting and presentation of their findings at the next public meeting.

### **NEW APPROACH TO MANAGING FLOOD RISK IN SCOTLAND**

Scotland has adopted legislation introducing a new approach to how we manage flood risk and aims to reduce the impact of flooding on Scotland's communities. SEPA, local authorities and Scottish Water are working closely with Scottish Government to develop co-ordinated plans which will help us tackle flooding more effectively across Scotland.

For more information on how SEPA are implementing this new legislation, please visit the [SEPA website](http://www.sepa.org.uk/flooding/flood_risk.aspx) [www.sepa.org.uk/flooding/flood\\_risk.aspx](http://www.sepa.org.uk/flooding/flood_risk.aspx)

### **TIPS FOR DEALING WITH YOUR LOSS ADJUSTER**

- Take plenty of photos of both the inside and outside of your property including all the rooms and bathroom now. If its not too late photograph all flood damaged property and effects
- For contents lists – use Argos catalogues, the internet or similar to get a price for your personal effects, remember it has to be 'like for like' replacement
- Get full contact details regarding your Loss Adjuster
- Keep all receipts you incur including telephone bills, food, transport you may get help with these
- Keep copies and records of ALL conversations with your Loss Adjuster, start a diary now it could prove to be invaluable if things go wrong, what is said who to, e-mail is a good medium to use
- If you have preferred local builder why not ask him to come along when the

Loss Adjuster draws up the schedule of works or visits. We have details of builders who can repair flooded property – if you can't find one

- Exaggeration may be a temptation but to the Insurance company its fraud and may void your claim and your policy, please don't do it, it's not worth it
- If you're unhappy with anything discuss it first with your Loss Adjuster – if that doesn't resolve things contact Paul Hendy at the drop-in centre.

### **FLOOD DROP IN CENTRE DATES**

Remember if you have been affected by the floods a Drop-in Centre / Flood Advice Surgery is held just for you in the Smithton & Culloden Free Church Hall on the dates shown below.

- **Wednesday 26<sup>th</sup> Oct (3pm-7pm)**
- **Wednesday 2<sup>nd</sup> Nov (3pm-7pm)**
- **Wednesday 9<sup>th</sup> Nov (3pm-7pm)**
- **Wednesday 16<sup>th</sup> Nov (3pm-7pm)**
- **Wednesday 23<sup>rd</sup> Nov (3pm-7pm)**
- **Wednesday 30<sup>th</sup> Nov (3pm-7pm)**
- **Wednesday 7<sup>th</sup> Dec (3pm-7pm)**
- **Wednesday 14<sup>th</sup> Dec (3pm-7pm)**

No appointment is necessary. You can always contact Paul Hendy of the Scottish Flood Forum by e-mail or phone- contact details are shown at the end of this bulletin.

The Centre offers -

- Help and advice regarding any aspect of your insurance claim
- Professional advice if you are worried or stressed about protecting your home against future flooding, and
- If you just need to talk over a cup of coffee – it's free to you!

### **NEXT ISSUE**

In the next issue of our Bulletin we will provide some tips on choosing a builder to repair a flood damaged property, information on our new leaflet entitled '*Managing Flood Risk in the Highlands*' and more details regarding the newly installed flood level monitors on the Smithton Burn and Tower Burn.

# REMINDER

## FLOOD PROTECTION PRODUCTS EXHIBITION

**28th OCTOBER 2011**

Please remember that an exhibition on commercially available, property-specific flood protection products will be held on Friday 28<sup>th</sup> October 2011 at the Culloden and Smithton Free Church Hall.

The exhibition will run from 9am to 7pm and is organised by the Scottish Flood Forum and The Highland Council.

**The Scottish Minister for Environment and Climate Change, Stewart Stevenson (MSP) will be attending the exhibition between 10am – 11am.**

For more information please refer to the previous Flood Bulletin available from <http://www.highland.gov.uk/yourenvironment/flooding/06afloodingJuly2011.htm>

**A free property flood survey by the SFF will be offered to all who attend the exhibition!**

## CONTACT DETAILS

### The Scottish Flood Forum

Paul Hendy

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✉ [paul.hendy@scottishfloodforum.org](mailto:paul.hendy@scottishfloodforum.org)  
[www.scottishfloodforum.org](http://www.scottishfloodforum.org)

### The Highland Council Flood Team

☎ 01349 868800

✉ [FRM@highland.gov.uk](mailto:FRM@highland.gov.uk)  
[www.highland.gov.uk/yourenvironment/flooding](http://www.highland.gov.uk/yourenvironment/flooding)

### Scottish Environment Protection Agency (SEPA)

☎ 0845 988 1188 (FloodLine)

[www.sepa.org.uk/flooding.aspx](http://www.sepa.org.uk/flooding.aspx)