FLOODING

Advice on how to take care of your home before, during and after a flood.

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Flooding Incident Line
0300 2000 100

nidirect.gov.uk

Reporting flooding

For a non-emergency risk of flooding to property or Roads from burst water mains and blocked drains contact the Flooding Incident line.

Flooding Incident Line: Tel 0300 2000 100

This number is available 24 hours a day, seven days a week to report flooding. When you report a flooding incident you don't have to decide which organisation you need to ring and you don't have to contact DfI Rivers, DfI Roads or NI Water. This will be done for you. When you ring, a member of staff will take all the details and contact the appropriate agency on your behalf.

If there is a risk to life or if someone is in danger, telephone the emergency services on 999.

If you have access to the internet then search for this "Flooding incident line" short video on YouTube:
www.youtube.com/watch?v=Dx_UYQ4XWNs&feature=youtu.be

Report a road drainage fault by internet:

www.nidirect.gov.uk/report-road-drainage

Report blockages of River Grills or water ways to DfI Rivers;

Tel: 0300 200 0100

Report Blockages of road Gullies to DfI Roads;

Eastern Division:

Tel: 0300 200 7893

Northern Division:

Tel: 0300 200 7891

Southern Division:

Tel: 0300 200 7892

Western Division:

Tel: 0300 200 7894

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Preparing for a flood

Flooding can have a harmful effect on your health, home, community or business. By putting some safeguards and planning in place, you can help reduce the risk of flooding and its impact on you and your home.

Check the risk of flooding in your area

You can get flood updates in local news, weather and traffic bulletins.
DfI Rivers flood maps are available on the internet for you to check if your property is at risk of flooding.
www.nidirect.gov.uk/check-flood-risk

You can also download the Met office App to check for weather updates to be aware of when severe weather warnings are issued.
www.metoffice.gov.uk/

Reduce the Risk and Impact of flooding

To reduce the impact of flooding on your home or business:

- keep a list of useful contact numbers such as your local council (see page 23), emergency services and your insurance company
- agree how you and the people you live with will contact each other and where you will go if you become separated during a flood
- move your valuable belongings to safety
- know where to turn off your electricity or gas supply
- make sure your insurance provides cover against flood damage to property
- if your property is at risk of flooding, have some sandbags or floorboards or plastic covers prepared to block doorways and airbricks
- consider where to relocate your car when there is a potential of a flooding incident

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Prepare an **Emergency flood kit** of essential items that will help you cope in a flood, including:

- copies of your home insurance documents
- a torch with spare batteries
- a battery powered or wind-up radio
- warm, waterproof clothing, rubber boots and blankets
- a first aid kit and supplies of medication needed by anyone in the house
- bottled water and tinned or dried food
- things for looking after your baby
- essential medicines

Reducing the risk of flooding

Householders and landowners can take action to prevent the risk of flooding. It is important to:

- maintain all drains within your property
- clean private gullies, especially in autumn when fallen leaves can cause temporary blockages

You must not dump waste or any material in urban waterways as this can cause blockages and flooding.

Making your Home more Resilient

Take some time to study the image on page 5. Which shows some good practice guidelines you can follow to help protect your home and important items from flooding

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Ideas to help reduce the impact of flooding on your home.

What to do if a flood happens

To report flooding contact the flood incident line, 0300 2000 100. This number is available 24 hours a day, seven days a week. If ever there is a risk to life contact 999.

If you have heard a weather or heavy rain warning for your area.

If heavy rain is forecast in your area, you can expect flooding on low lying land and roads. You should check local news, weather forecasts and be aware of water levels in water courses near you.

Be prepared to put into action any plans you have made to deal with flooding in your area such as:

- moving cars, pets, food, valuables and important documents to safety
- putting flood protection equipment in place
- Turning off gas, electricity and water supplies if it's safe to do so before evacuating your home.

To stop water entering your home:

- use sandbags and floodboards to prevent water entering through doors and windows
- seal airbricks with plastic covers, cloths or towels
- put plugs in sinks and baths and weigh them down with a sandbag, pillowcase or a plastic bag filled with garden soil, or a heavy object
- Block your toilet with an old towel or bed sheet and weigh down the lid

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If you don't have valves fitted within your drains which allow flow of water in one direction (non-return valves) you should:
Call 999 immediately if you are in danger.

- Plug water inlet pipes with towels or cloths.
- Turn off any equipment that uses water (like washing machines and dishwashers).
- Collect the things you need for evacuation.(Household emergency kit)
- Stay in a high place with a means of escape.
- Avoid electricity sources.
- Avoid walking or driving through flood water.

Health and Safety Advice

Flood Safety Advice.

- Try to avoid coming into contact with flood water as it can be dangerous and may be contaminated.
- Find refuge in as high a location as possible above the water line should your property become flooded. Follow the advice of the emergency services as it will be for your own safety.
- Only enter the water as a last resort, even then you should only do so with another person in case you get into difficulties. It's safest to wait on emergency services as flood water can hide items that you could get trapped on. Use a stick or pole to help to feel your way and gauge the depth of the water.
- Avoid flooded drains as they can be dangerous. The power of the water entering them may suck you in.
- Deep flood water can contain hidden traps such as missing manhole covers, sharp objects and fast moving objects. It is also impossible to judge the depth of the water before you enter into it.
- Flooding is more dangerous at night when it is dark.
- The flow of the water may be so powerful that it could take only a few inches of water to sweep you off your feet.

Flooding
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0300 2000 100
nidirect.gov.uk

- Only travel if your journey is absolutely necessary, do not drive through flood water as only two feet of water can lift and float a car.
- Put your mobile phone in a plastic bag to keep it dry and always keep in touch with your friends, relatives and neighbours.
- Keep yourself informed by listening to the local radio station for Council, PSNI, NIFRS, Met Office reports. List your local stations within your household emergency Kit and life-saving plan booklet.
- If there is a smell of petrol or oil in flood water never light a naked flame or cigarette.
- Never go into cold flood water as it may quickly weaken you.
- Do not let children or pets play in or near flood water and ensure that any belongings/toys that have been in contact with flood water have been cleaned with disinfectant.

Health precautions around flooding

The main reasons for injuries during flooding are usually caused by hidden dangers under the water. Missing manhole covers or people falling into fast flowing waters are some of the risks. The stress and strain of being flooded and cleaning up after wards can have a strong impact on mental health and well-being. Take care and assume that flood water is contaminated. The risk of getting an illness is generally low however it is not always clear if flood water is contaminated or not.

Here are a number of precautions you can take to prevent health problems if there is a flood in your home:

- where possible avoid direct contact with flood water;
- do not let children play in flood water;
- use rubber gloves when cleaning up;
- wash your hands after being in contact with flood water, sewage or anything which has become contaminated with these;
- wash children's hands regularly;
- clean toys that have been in flood water with disinfectant and rinse;

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- decontaminate footwear by washing and treating with a mild disinfectant;
- cover cuts or open sores;
- dont eat any food that has been in contact with flood water;
- clean all surfaces with disinfectant before any food is placed on them;
- contact your GP if you or a relative develops stomach upset after flooding.

Do not operate pumps or generators indoors as the fumes may cause Carbon Monoxide poisoning. Do not overdo things when cleaning up and remember tiredness, difficulty sleeping and anxiety are normal in these circumstances.

Where sewage is clearly visible in flood waters, or in material deposited by flood waters, decontamination should involve:

- removing excess liquid (pumping/sweeping)
- a thorough clean up to remove any debris or faecal contamination
- leaving the contaminated areas to dry
- applying a mild disinfectant

Disinfectants should remove all traces of bacteria within 24 to 48 hours.

Emergencies and major incidents
www.nidirect.gov.uk/emergencies-and-major-incidents

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0300 2000 100
nidirect.gov.uk

Critical care registers

Northern Ireland Electricity Networks (NIE Networks) and NI Water operate a Critical Care Register where they keep details of consumers who rely on electrical equipment or on a water supply for their day to day care.

For electricity customers this includes medical equipment such as oxygen concentrators, patient vital signs monitoring systems and home dialysis.

NI Water's critical care register is for consumers with serious medical conditions.

If you or someone in your family relies on electricity or water due to a medical condition adding your details to this register will allow NI Water and NIE Networks to prioritise your contact details if your supply goes off.

Find out more about who is eligible and how to register on the *NI Electricity website* or by calling them on:

Tel: 08457 643 643

www.nienetworks.co.uk/help-advice/vulnerable-customers/critical-care-register

You can find out more on the NI Water website or by calling Waterline on:

Tel: 08457 44 00 88

www.niwater.com/customer-care-register/

Electricity

If any electrical wiring has come into contact with flood water, a qualified electrician will need to check the safety of the system, and the safety of appliances.
Northern Ireland Electricity (NIE) can be contacted 24 hours a day for advice:

Telephone: 03457 643 643
Minicom: 03457 147 128
Email: customercontact@nie.co.uk

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Evacuation

If you are told to evacuate your home by the emergency services you should do so. Refusing to leave on their advice puts you, your family and people trying to help you at risk.

When it's time to go:

- Take a Household emergency kit. (a contained collection of medical, useful and other important items you may need over the next few hours/days)
- Notify the PSNI that your property has been vacated and let your family or friends know.
- Shut off water, gas and electricity.
- Check with neighbours who may need help.
- Make sure your premises are locked and secure, don't leave windows open in the hope it will help to dry out the property.

When flooding has become less, you should:

- listen to weather reports and only return to evacuated buildings if you are told it is safe to do so
- beware of sharp objects and pollution in flood water
- Contact your insurance company as soon as possible and ask their advice before starting to clean up if your property or belongings are damaged. They may also offer advice regarding replacement or clearing of damaged items.

Flooding
Incident Line
0300 2000 100
nidirect.gov.uk

Financial Help and Compensation claims

For compensation claims about water or sewage, ask NI Water for a claim form telephone:

Tel: 0845 744 0088

www.nidirect.gov.uk/northern-ireland-water

Scheme for Emergency Financial Assistance (SEFA).
If your home is flooded internally due to heavy rainfall, you can contact the local council and ask about their emergency payments scheme. A householder could receive a one off payment of £1,000. The payment is to make a home fit to live in as quickly as possible. It is not compensation.

Full details of how the scheme operates and the guide lines are available from:

- www.communities-ni.gov.uk/articles/flooding-scheme
- Your local council in Northern Ireland (see last page for contacts)

Or find your local councils contact details at the end of this booklet. (see page 23)
The council will inspect your property. If your claim is eligible, you will receive your payment within days.

Rating exclusions on flooded homes

If your home was affected by flooding, you might be eligible for exclusion from rates. If you have an internet connection then use the contacts below otherwise contact:

Tel: 0300 200 7801

www.nidirect.gov.uk/rating-empty-homes

Extra Financial support

Financial support may be available if you are in a financial crisis or need. Support includes Discretionary Support, Short-term Benefit Advances, Sure Start Maternity Grants, Budgeting Loans and Cold Weather Payments. Find out about the options available and if you may be eligible.

www.nidirect.gov.uk/finance-support

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After a flood - clearing up

You should only start the clean up when you're certain it is safe to return to your home after a flood. Get an electrician to check your electrical appliances and if connected to Gas contact your supplier. Always wear protective clothing when cleaning surfaces, floors and walls contaminated by flood water.

Returning to a property after flooding

Before you start to clear up, you should:

- find out if it's safe to return to your property
- ask your insurance company if they will organise professional cleaners to clean your home
- Ask your local council Environmental Health for advice on matters such as cleaning up and disposal of waste.
- See further information on making an Insurance claim - page 17

Help from the council after flooding

If your home was flooded, your local council can give you practical help and guidance, including:

- collection, retention and disposal of damaged household contents
- help with arrangements to clean up your home and garden
- To find your local council use the contact details at the end of this booklet (page 23) or check out the internet;
- www.nidirect.gov.uk/contacts/local-councils-in-northern-ireland

External Flooding

If there was flooding to gardens, paved areas and other external areas:

- You can clean and disinfect patios and driveways but keep off these areas for three hours after disinfection
- It is not usual to disinfect cultivated areas as this can kill plants, if you do, use a very mild disinfectant.

Flooding
Incident Line
0300 2000 100
nidirect.gov.uk

- Don't hose the garden as this will saturate the ground and prolong the life of the bacteria.
- Do not dig or rake the affected area as this will spread contamination further into the soil where lack of light will prolong the life of bacteria.
- It is best to let nature take its course as ultra violet radiation in sunlight is very effective in killing bacteria.

Protecting yourself while cleaning up

Make sure you wear protective clothing when you clean up following a flood. Floodwater can be contaminated with sewage, chemicals and animal waste. You'll need to disinfect anything that comes into contact with it.

You should always

- wear protective clothing, like a waterproof jacket and trousers and rubber gloves
- use a face mask
- Wash your hands with soapy water followed by disinfectant if you have been in contact with floodwater
- make sure any open cuts or wounds on exposed skin are covered by a waterproof plaster

Looking after your health while cleaning up

Cleaning up after a flood can be stressful and you can get ill from pollution or sewage in flood water. If you start to feel unwell contact your GP.

Getting rid of floodwater

Once the water levels are lower outside than inside your property, you can begin to get rid of the water by using a pump or bucket. You can hire or buy a pump and generator from a DIY shop.

Make sure you put the generator outside to avoid carbon monoxide poisoning from the exhaust.

Cleaning surfaces in your home

You will need to do an initial clean and follow this by disinfecting all surfaces that were contaminated by floodwater. You can clean contaminated surfaces with a brush, hot water and household cleaning fluid. Don't forget to clean enclosed spaces under kitchen units or floorboards. If floodwater was contaminated with oil or diesel, you'll need to use a detergent like washing up liquid. Once you have finished cleaning, use household disinfectant on everything that has come into contact with floodwater. You will need to wash contaminated clothing and bedding at a high temperature.

Drying the building

Drying out your home can take weeks or months, depending on:

- how serious the flooding was
- type and thickness of the building materials

You can use your central heating to help dry out the house once the heating system has been checked by a qualified engineer. For best results the temperature should be set at 20 to 22°C. You can speed up the drying process by keeping the building well ventilated by opening as many windows and doors as possible and using a fan. If you use a dehumidifier to remove water from the air in your home, you need to keep external doors and windows shut.

Major redecoration or repair work

Get professional advice from a builder if you need to do any major redecoration or repair work on your home following a flood. Use a builder recommended by your insurance company.

Choosing a good Builder:
www.nidirect.gov.uk/choosing-a-good-builder

Consider using flood resilient measures during repairs or renovations (see page 5)

Flooding
Incident Line
0300 2000 100
nidirect.gov.uk

Check your electricity supply and electrical appliances

Before you start clearing up:

- check that the electricity supply is switched off at the mains
- if you aren't sure the electricity is turned off, get a qualified person to do this
- don't touch sources of electricity while standing in floodwater
- get any electrical appliances that have come into contact with floodwater checked by a qualified electrician before using them again

No power? Here's what to do:
www.nienetworks.co.uk/power-cuts/help

Check your Gas supply and Gas appliances:
www.nidirect.gov.uk/gas-safe-register
www.nidirect.gov.uk/gas-safety-and-carbon-monoxide

Public information Sheet:
www.hseni.gov.uk/publications/domestic-gas-health-and-safety

Contacting utility suppliers
If your home was flooded you can contact your utility suppliers.

Northern Ireland Electricity:
Tel: 0345 7643 643

Northern Ireland Water:
Tel: 0845 7440 088

Phoenix Natural Gas:
Tel: 0845 9005 253

Firmus Energy:
Tel: 0800 0324 567

BT Customer Services:
Tel: 0800 800 150

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After a flood - making an insurance claim

When your home is flooded, you need to report flood damage to your home insurance company. You should keep a record of dates and times you contact your insurer. If you have suffered flood or storm damage to your property or contents you should:

- Not do anything that will put you or your household at risk.
- Only return to your home or business after a flood when it is safe to do so.
- Contact your home insurer as soon as possible. Most will have 24-hour emergency helplines, which can give advice on next steps and arrange repairs as quickly as possible.
- Check if your buildings and contents policies normally cover the cost of temporary alternative accommodation, (up to the policy limit) should you need to move out while your home is being repaired.
- If necessary, arrange temporary emergency repairs to stop any damage getting worse. Tell your insurer and keep any receipts, as this will form part of your claim.
- Do not be in a rush to throw away damaged items, unless they are a danger to health, as these may be able to be repaired or restored. Your insurer will advise.
- Not be in a rush to redecorate. It can take weeks, sometimes months for a property to fully dry out. Your insurer can give you advice.

Property and insurance information
www.infrastructure-ni.gov.uk/articles/property-and-insurance

Check your policy and contact your insurance company

Different insurance policies provide different levels of cover. You may be able to get flood damaged items replaced or professional help to clean up. Read your policy documents to check what is covered for before you talk to your insurance company. Your insurance policy will include an excess amount. This is the amount you must pay before the company pays a claim for damage.

Flooding
Incident Line
0300 2000 100
nidirect.gov.uk

If you own your home

Contact your insurance company to tell them your home was flooded and you want to make a claim. If you have moved to alternative accommodation, give the company your new contact details.

You may have one insurance policy to cover damage to the structure of your home, like walls, ceilings and floors, and another to cover contents (things you own). If you have policies with two different insurance companies, you should telephone both.

If you live in rented accommodation

If you rent your home, ask your landlord to contact the company that insures your home. You'll need to contact your insurance company if you have contents insurance. Tell them about the flooding and say you want to make a claim for contents. Your policy will include an excess amount. This is the amount you must pay before the company pays a claim for contents.

Questions to ask your insurance company

Your insurance company will send a 'loss adjuster' (someone who will assess the damage) to your home. The loss adjuster may not be able to come immediately if there has been a lot of flooding in your area.

When you phone the insurance company, make sure you find out:

- how long it will be before the loss adjuster is able to come and survey the damage
- whether the company will organise and pay for cleaning and redecorating your home
- who will be looking after your insurance claim

Keep proof of flood damage

When you return home, you'll need to record the flood damage so you can show it to the insurance company. Don't remove or replace any damaged items without your insurance company's approval. To assess your home, the loss adjuster will need to know damage to your home caused by the flooding.

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Before they visit, you should:

- use a permanent ink pen to mark the highest level that the flood water reached on the walls of each room
- take photographs or a video of the flood damage
- list details of all flood damage in your home
- Make a list of food thrown away, if it has gone off, or has been contaminated, (if your insurance covers this).

Keep a record of everything related to your claim

You should keep a detailed record of all telephone calls to your insurance company and anyone cleaning up or repairing your home. This will help when you speak to your insurance company about your claim.

When you telephone, you should note:

- who you spoke to
- date and time you made or received the call
- what was agreed

It's also important to:

- keep copies of all letters, emails and faxes you send or receive
- keep receipts of any emergency repair work you paid for, like fixing electric fittings, so you can claim back the money

Don't throw anything away until the insurance company tells you to (except food that has gone off).

You may want to speak to a Loss Assessor.

An independent Loss Assessor is hired and paid for by the policy holder to negotiate an insurance claim with the insurance company. The loss assessor receives a fee that is usually a percentage of the claim amount received by the insured.

Flooding
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0300 2000 100
nidirect.gov.uk

Renewing your insurance after a Flood.

Flood Re

Flood Re exists to improve the availability and affordability of flood insurance to those who live in properties in flood risk areas.

You still buy your insurance from insurers or insurance brokers in the usual way and you do not need to deal directly with Flood Re. When the cost of the flood risk part of your policy climbs above a certain level the insurer can place that part of the policy with Flood Re. Ask your insurer if they are part of this scheme.

www.floodre.co.uk/wp-content/uploads/2018/07/FloodRe_leaflet_DL_N.Ireland_June18.pdf

Finding an Insurance Broker

After having suffered flooding you may find it difficult to find a Broker who will renew your home insurance. For help check out the links below on the internet. This difficulty may not arise until your first renewal after the claim has been settled.

Association of British Insurers.

www.abi.org.uk/products-and-issues/topics-and-issues/flooding/

Chartered Institute of Loss Adjusters

www.cila.co.uk/cila/advice-for-policyholders

British Insurance Brokers Association

www.biba.org.uk/

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Help for dealing with flooding

Emergency hardship payments

www.communities-ni.gov.uk/articles/flooding-scheme

www.nidirect.gov.uk/find-your-local-council

Department for Communities/ Benefits and Pensions

www.communities-ni.gov.uk/

www.nidirect.gov.uk/finance-support

British Red Cross / management of appeal funds

www.redcross.org.uk

Help with Rates

www.nibusinessinfo.co.uk/content/help-available-business-rates

www.nidirect.gov.uk/help-paying-your-rates

www.lpsni.gov.uk

Sources of practical assistance

Department for Infrastructure Rivers

Practical advice on flooding from overflowing rivers and watercourses and the distribution of sandbags to help protect properties affected by flooding:
Tel: 028 8676 8342

www.infrastructure-ni.gov.uk/topics/rivers-and-flooding

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0300 2000 100
nidirect.gov.uk

Department for Infrastructure Roads
Practical advice and help with flooding from the roadway, footpath or blocked road gullies:

Dfl Roads 24hr Contact
Tel: 0300 200 7899
www.nidirect.gov.uk/contacts/dfi-roads

NI Water
Practical advice and help with flooding from burst water mains or blocked sewers:
Tel: 03457 44 00 88

www.niwater.com/home/

NI Direct
Practical assistance with the reporting of flooding through a flooding incident line:
Tel: 0300 2000 100

www.nidirect.gov.uk

The Consumer Council
If you have a complaint, the Consumer Council is an independent consumer organisation working to bring about change to benefit Northern Ireland's consumers:

Enquiries and Complaints
Free phone: 0800 121 6022

General Telephone
Text phone: 028 9025 1600

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Useful information to be found on NI Direct Flooding Pages

- Dealing with emergencies
- Local councils in Northern Ireland
- Support and safety in your home
- DfI Rivers
- Rivers and flooding
- Homeowner Flood Protection Grant Scheme
- Household flood plan
- Flooded by sewage

All Booklet information has been obtained from NI Direct.

Contact details for your local council.

Antrim and Newtownabbey Borough Council:
Tel: 028 9034 0000
Email: info@antrimandnewtownabbey.gov.uk

Ards and North Down Borough Council:
Tel: 0300 013 3333
Email: enquiries@ardsandnorthdown.gov.uk

Armagh City, Banbridge and Craigavon Borough Council:
Tel: 0300 0300 900 / 028 3831 2400
Email: info@armaghbanbridgecraigavon.gov.uk

Belfast City Council:
Tel: 028 9032 0202
Text number: - 028 9027 0405 (for deaf and hard of hearing users only)
Email: generalenquiries@belfastcity.gov.uk

Causeway Coast and Glens Borough Council:
Tel: 028 7034 7034
Email: info@causewaycoastandglens.gov.uk

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Derry City and Strabane District Council:
Tel: 028 7125 3253
Email: info@derrystrabane.com

Fermanagh and Omagh District Council:
Tel: 0300 303 1777
Email: info@fermanaghomagh.com

Lisburn and Castlereagh City Council:
Tel: 028 9250 9250
Email: enquiries@lisburncastlereagh.gov.uk

Mid and East Antrim Borough Council:
Tel: 0300 124 5000
Email: enquiries@midandeastantrim.gov.uk

Mid Ulster District Council – Dungannon:
Tel: 0300 013 2132
Email: info@midulstercouncil.org

Newry, Mourne and Down District Council:
Tel: 0300 013 2233
Email: info@nmandd.org

Department for Infrastructure | An Roinn Bonneagair
www.infrastructure-ni.gov.uk

EMERGENCY NUMBERS

Emergency services:
999 or 112

NI Gas Emergency services:
0800 002 001

Housing Executive:
03448 920 901

NI Water Waterline:
03457 440 088

NIE Networks:
03457 643 643

Flooding Incident Line:
0300 2000 100

www.nidirect.gov.uk/be-ready-for-emergencies