**Flood Victim risk calculator**

This form can be used by flood and water damage victims to assess their possible risk to health hazards and increasing likelihood of damage to previously unaffected parts of the property. It is a guide only but may form the basis of professional explanation or risk and hazard assessment.

The form is in two parts, the escalating health risk (Table 1) and escalating damage risk (Table 2)

Overview

**These tables can be used by flood victims to assess the response and likely results of contractors and potential secondary or latent damage.**

**It should be remembered these assessments are for guidance purposes only and if any doubt exists professional help should be sought and this may be provided under insurance policy cover (professional fees).**

**The implications of high scores is often unnecessary damage, disruption, costs and time line to satisfactory completion of the restoration.**

**Similarly the higher the risk as identified in table 1 the greater necessity for professional third party verification of sanitation, Indoor Air Quality and general cleanliness.**

**The PAS 64 requires contractors to verify their results and more explanation can be found on this subject on our PAS 64 information page. See** [**www.buildingforensics.co.uk**](http://www.buildingforensics.co.uk)

**Building Forensics are qualified Environmental Hygienists and can provide guidance, scope of works and independent verification.**

Table 1 Escalating Health Risks

|  |  |  |
| --- | --- | --- |
|  | **Score** | **Total**  |
| **Local escape of water affecting just 1 room such as leaking radiator pipe** | **3** |  |
| **Local escape affecting more than 1 room**  | **No rooms x3** |  |
|  |  |  |
| **Sewage leak inside a building (localised)** | **15** |  |
|  |  |  |
| **Flood water from outside the house**  | **20** |  |
|  |  |  |
| **Add 2 points for every day before drying and environmental controls were installed (escalating bio-amplification)** | **Number of days****X 2**  |  |
|  |  |  |
| **People over 65. Add 4 points for every one living in the property due to diminishing immune system** | **Number people x 4** |  |
| **Children under 3. Add 5 points per child due to still developing immune system**  | **Number children x 5** |  |
| **People on long term prescription drugs, undertaking chemo or radio therapy, due to diminished immune system**  | **Number****people x 4** |  |
| **People with asthma, respiratory issues, eczema, CFS, Flu like symptoms**  | **Number people x4** |  |
|  |  |  |
| **Visible sludge deposits**  | **7** |  |
| **Visible staining**  | **5** |  |
| **Visible mould or odours**  | **10** |  |
|  |  |  |
| **Condensation on windows add 4 points per day visible due to uncontrolled evaporation and likely bio amplification**  | **Days x 4** |  |
|  |  |  |
| Total score  |  |  |

Health Risk Considerations (guide only) Table 1

|  |  |  |  |
| --- | --- | --- | --- |
| **Score** | **Low Risk** | **Moderate risk and further confirmation required** | **Potentially Hazardous** |
|  | **Below 25** | **26 to 40** | **Over 40** |

**Table 1 provides a guide to escalating hazards which increase over time. It should be used to question current response and environmental controls and raise issues of personal safety while or if living in the property.**

**It should be noted that common risk and hazard assessments recommended by government bodies state that employees (contractors) entering a flood damaged building should wear a tight fitting respirator to protect themselves.**

**See our page** [**‘Scientific Evidence and Information’**](http://www.buildingforensics.co.uk/scientific-evidence.html) **regarding health risks and hazards.**

 Table 2 Escalating damage risk

|  |  |  |
| --- | --- | --- |
|  | **Score**  | **Total** |
| **Add two points for every day before drying and environmental controls were installed (Unnecessary secondary damage caused by evaporation within the building) Double score for salt water event**  | **Days from flood x 2** |  |
|  |  |  |
| **Visible mould or odours**  | **10** |  |
|  |  |  |
| **Condensation on windows add 4 points per day visible due to uncontrolled evaporation and likely bio amplification** | **20** |  |
|  |  |  |
| **General temperatures above 15 or air movement which encourages uncontrolled evaporation(secondary damage) Prior to contractors installing environmental controls Add 2 points for every day**  | **Number days x 2** |  |
|  |  |  |
| Total Score  |  |  |

Escalating damage risk Table 2

|  |  |  |  |
| --- | --- | --- | --- |
| **Score** | **Expected damage** | **Additional damage risk** | **Serious concerns on secondary damage** |
|  | **10 to 16** | **18 to 30** | **Over 30** |