

# Don't think it can't happen

An anti-flood toolkit for housing associations



**NATIONAL  
HOUSING  
FEDERATION**

 **business for neighbourhoods**



# Foreword

**Rt Hon John Healey MP,  
Local Government Minister**



The summer flooding of 2007 saw some of the worst rainfall since records began in 1766. Faced with more than 48,000 flooded households and 7,000 affected businesses Government moved swiftly to ensure that the support was provided to help meet the challenges posed for communities across the country. Working with local bodies like local authorities and housing associations, we ensured the overwhelming majority of families forced out of their homes by flood damage were returned to restored homes in a matter of months. We worked to ensure that the areas hit received extra support and services to help residents deal with the disruption and distress.

Community resilience to flooding is one of the cornerstones of Government policy. Government invests significant and increasing sums of money in managing flood risk, but it is not possible to prevent all flooding. Where flooding remains a risk then being better prepared and ensuring more active management of the consequences are crucial to returning communities back to normal as quickly as possible.

So I welcome this contribution from the National Housing Federation and its housing associations as a helpful practical guide to taking the initiative over flooding.

**David Orr, Chief Executive,  
National Housing Federation**



As many people have unfortunately discovered since 2005, in places as disparate as Hull, Carlisle, Morpeth, Tewkesbury, Tenbury Wells and Boscastle, a flood can be a devastating experience.

For residents, a major flood can mean so much more than the damage to personal property. It impacts adversely on work, studies, health and many other parts of normal daily life. Similarly, for businesses, especially not-for-profit ones like housing associations, an inundated support centre can interrupt the delivery of crucial services for thousands of people.

In supporting our members it is appropriate that the National Housing Federation should take the lead in providing guidance on preventing floods and managing their implications. As the landlords of 2¼ million properties – the largest amount of publicly funded affordable housing in the country – associations can make England less vulnerable, more resilient and better prepared to manage unavoidable flood events.

I am grateful for the support of the Minister and guidance from his and other departments. The Federation's North Team worked hard to produce this toolkit with many thoughtful contributions from associations. Now it's your task to turn good advice into good practice!

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# Executive summary

## Be Proactive, Preventative and Prepared

The nature and extent of the flooding that occurred recently is predicted to be a more frequent threat in the future. The detrimental impact on people, homes, communities and businesses has been significant. As a result of the recent floods, over 17,000 families<sup>1</sup> had to leave their homes and live in temporary accommodation. Many of those affected have experienced severe hardship and ill health.

Housing associations note that in addition to the adverse impact on their customers, there have been significant effects on their businesses. These include higher insurance premiums and disruption to services and existing planned maintenance programmes.

This toolkit has been developed to help housing associations take a proactive approach to the problem of flooding. It will help them to identify and manage flood risk in relation to their tenants, services, existing stock and the overall health of the business. Good preparation is vital to help mitigate the potentially devastating effects of flooding.

With over 2 million properties providing homes to around 5 million people, housing associations have a major role, with help from government, in protecting significant numbers of people and properties.

Developed from a number of sources, the toolkit includes the first hand experiences of housing associations that have experienced a flood, along with advice from the Environment Agency and the independent Pitt Review of the 2007 floods, among other sources.

The toolkit includes information and guidance on:

- acknowledging and assessing the risk of flood to properties, offices and operations
- developing a flood response plan
- keeping up to date with local flood risks
- developing effective local links
- ensuring adequate insurance cover
- increasing the take up of low cost home contents insurance amongst tenants and residents
- developing a communications strategy
- supporting tenants and residents before, during and after a flood
- effective use and protection of staff during a flood
- flood resilience and resistance measures for existing stock
- the key tasks after a flood
- developing a tenants and residents' information pack
- useful contacts, websites and further information



# Introduction

**‘Don’t think it can’t happen, because it can!’**

Roger Elliot, Director,  
Pickering and Ferens Homes, Hull  
Nearly 200 homes flooded – total insurance  
claim in excess of £9 million

Flooding presents a serious threat to housing  
associations and their customers.

**‘Businesses are more likely to be  
flooded than burned down, resulting  
in devastating financial loss, yet fire  
safety is often considered more  
important’<sup>2</sup>**

The detrimental impact of the recent floods on  
people, homes, communities and businesses  
has been and continues to be significant.  
Some residents remain in temporary  
accommodation, many have experienced  
severe hardship, personal health has suffered,  
community sustainability has been affected,  
housing association and resident insurance  
costs have risen and existing and planned  
maintenance programmes have been  
overtaken and disrupted.

**Fact - 1 cm of flood water ingress  
can cause over £15,000 of damage  
to a property<sup>3</sup>**

Floods of the extent and nature recently  
experienced are predicted to occur more often  
in the future. More extreme weather patterns  
are expected as a result of climate change.

Changes in weather will be exacerbated by  
human factors – new developments  
encroaching in areas prone to flood and more  
surface water run off will increase the risks of  
floods occurring.

The Environment Agency states:

- around 5 million people in 2 million  
properties live in flood risk areas in England  
and Wales<sup>4</sup>

It is also estimated that:

- 500,000 houses are at greater than 1.3 per  
cent probability of being flooded in any one  
year<sup>5</sup>

In addition to these known risks from rivers  
and the sea, there is a new challenge to areas  
which may not have flooded before – heavy  
rainfall compounded by weaknesses in  
existing drainage systems.

In 2007 the country experienced the wettest  
May to July period since records began. The  
very high rainfall led to serious flooding across  
the North.

In the Yorkshire and Humber region alone:

- over 700 housing association homes were  
seriously affected<sup>6</sup>
- 50% of affected households had no home  
contents insurance
- costs in excess of £20 million were incurred  
by housing associations

Nationally:

- 48,000 homes were flooded<sup>7</sup>
- a year on, around 3,400 households remained in temporary accommodation or caravans or were residing in the upper floors of their homes
- at least £3 billion worth of damage was caused<sup>8</sup>
- average insurance claims for properties were £50,000<sup>9</sup>

Previously, the 2005 floods in Carlisle resulted in:

- nearly 2,000 homes and businesses flooded to 2 metres<sup>10</sup>
- over 3,000 people left homeless for up to 12 months and beyond
- 40,000 addresses without power

## **The Toolkit**

The housing association sector's growing vulnerability to flooding highlights the need for organisations to assess their exposure to flooding and develop strategies to offset any risks. Housing associations are also ideally placed to help their customers prepare for future floods. This toolkit is a resource to assist housing associations with these tasks.

The Federation makes no claims to this publication being a definitive guide; however the content has been developed from a wide range of sources including the first hand experiences of a number of members. It aims to:

- share the lessons learned by associations following the recent floods
- assist associations to consider their risk from multiple sources of flooding
- help associations develop plans to mitigate and deal with future floods

## **Scope**

The toolkit is aimed at housing associations' existing housing stock. It does not include reference to the development of new properties.

Planning regulations and specialist guidance in relation to new developments and flooding are comprehensive and detailed and can be found at [www.communities.gov.uk/planningandbuilding](http://www.communities.gov.uk/planningandbuilding)

# Ten top tips

## Be Proactive, Preventative and Prepared

1. Assess the risks from flood to your business, tenants, services and housing stock – and take action
2. Check your insurance cover now – are the costs of the clean up after a flood covered? Is the cost of re-housing your tenants covered? Is lost rental income covered? Consider simple, straightforward ways to help boost take up of home contents insurance products (such as My Home) amongst your tenants
3. Develop a tenants and residents' flood information pack
4. If your organisation is significantly exposed, hold a flood emergency drill to identify the strengths and weaknesses of your preparation

## During a flood

5. **Leave it to the experts** – it is vital that you, the organisation's staff and customers listen and react appropriately to what the emergency services are advising. **The instructions from the emergency services must be adhered to**

## After a flood

6. In the event of a flood be clear about what you are able to help with. Don't raise hopes and give the wrong impression with uninsured customers – give support but with clear limits and boundaries
7. When surveying for flood damage be alert to the potential for flooding even in homes that might not appear to have been flooded. Flood water may have seeped into homes under floor boards and may not be visible initially
8. Take advice from your insurance loss adjuster – which damaged items need to be retained for the loss adjuster and what can be disposed of?
9. Open an early dialogue with your local Housing Benefit office. It may be worth nominating a member of staff to act as liaison with Housing Benefit staff on benefit claims potentially affected by the floods
10. After the acute phase of the flood remember to debrief staff, participate in multi agency emergency debrief sessions and incorporate the lessons learned in an update of your flood plan





**Flood**

# Assessing the risk of flood

‘One-off events are not going to be one-off events any more’<sup>11</sup>

The Audit Commission analysis of the costs incurred by public bodies as a result of the 2007 floods highlights the potential benefits to organisations of taking a proactive approach to assessing and managing the risk of flood.

‘the total cost of the flooding was reduced where authorities had specifically considered the impact of a wide scale, serious event affecting many assets, and had taken appropriate action’<sup>12</sup>

## Carry out an assessment of flood risk

Identify the risks to your organisation from floods – how likely is a flood to occur? And what would be the potential impact?

Your risk assessment should consider the impact of floods on:

- business operations
- business premises
- organisation finance
- insurance cover
- housing stock – do you have any existing developments built on flood plains or next to rivers?
- services to tenants, for example repairs, care and support etc
- tenants and residents
- staffing
- maintenance services

- the vulnerability of specific areas or client groups, for example high rise accommodation or older people
- CCTV/security systems/door entry systems and lifts
- IT systems and servers
- topics noted in the following sections of this toolkit

Look to involve staff from across the whole organisation to help inform a comprehensive assessment of risk – include staff from housing management, corporate services, support, maintenance, development divisions etc.

Evidence from the 2007 floods highlights that many local authorities based their previous risk assessments on their previous insurance claims history – you should note that using just this method can understate the risks of more catastrophic and infrequent events.<sup>13</sup>

## Risk assessment and management

- use your current risk assessment system
- contact housing associations that have experienced a flood – how have they approached assessing future risk?
- the former Housing Corporation’s website is still accessible – it includes a number of papers on risk management
- the National Housing Federation has published Insurance: Weighing your options - A guide for housing association insurance reviews. This is available from [www.housing.org.uk](http://www.housing.org.uk) and includes information on insurance packages and issues around risk management





Image courtesy of Sovereign Housing Association Ltd

## Sources of help – assessing risk

### Flood mapping

- The Environment Agency website includes a flood map to help assess flood risk from rising river and sea waters, via postcode – [www.environment-agency.gov.uk/maps/info/floodmaps](http://www.environment-agency.gov.uk/maps/info/floodmaps)

### Local knowledge

High levels of surface water that overwhelmed drainage systems contributed to the floods of summer 2007. The Environment Agency mapping does not include reference to this type of flooding. This makes assessing the risks from rainfall flooding difficult.

A number of factors affect the likelihood of surface water causing flooding. Consider these to highlight any local areas of risk.

- intense periods of rainfall can overwhelm drainage systems – do you have properties in areas which may have older drainage and sewerage systems? Local knowledge and past experience will help to highlight local risk areas. What do locally based staff think are risky areas? For example, persistently blocked sewers, standing water etc.<sup>14</sup>

- assess property locations. Are they at the bottom of a hill or valley? Are they situated below sea level? Are they situated in areas with limited amounts of permeable ground? – surface material can affect water run off<sup>14</sup>
- saturation of the ground – if the ground is too saturated or too dry any rainfall will be converted into run off<sup>14</sup>
- properties near rivers – high river levels can hinder the sewerage system's ability to discharge water<sup>14</sup>

### Local agencies

- contact your local Environment Agency office – they may have more information on flooding from other sources
- contact your local Emergency Planning Officer (based at the local authority)/Local Resilience Forum to establish what areas and issues have been highlighted in local emergency response plans
- contact your local Utility Companies – have they done any risk mapping?

# Developing a flood response plan

It makes good business sense to develop plans that clearly set out how the organisation will respond to the risks of flood it has identified. Being proactive and developing a plan will result in a more effective response in the event of flood.

You could incorporate floods into your existing emergency plans or develop a new comprehensive plan. Treat flood events as a disaster to be planned for – just as with an explosion or major fire.

## A flood plan will help to:

- highlight acknowledged risks (see pages 10-11)
- identify any controls / preventative action to be put into place
- raise awareness of key tasks and responsibilities
- minimise problems and difficulties should flooding occur
- demonstrate to insurers your work in relation to minimising identified risks

## Good Practice

Housing associations should register with the Environment Agency to receive flood warnings. Ring Floodline on 08459 88 11 88 or register via the Environment Agency website [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk) Housing associations should also encourage their tenants and residents to do the same. The Flood Warning Service is free to all

## When developing the plan:

- involve staff from across the whole organisation – this will help ensure front line concerns and knowledge are taken into account
- involve residents/tenant representatives in your planning – the independent report into the Hull floods notes how ‘the strengths of community based disaster management have long been recognised in other countries’; and as a result the report recommends that ‘steps are taken to integrate community and tenant associations into local emergency planning and practice wherever possible’<sup>15</sup>
- the Environment Agency website includes a business flood guide and checklist. Download this to aid your planning at: [www.environment-agency.gov.uk/business/topics/flooding](http://www.environment-agency.gov.uk/business/topics/flooding)

## Prioritise actions within the plan:

- consider and prioritise the actions that might need to be taken before, during and after a flood
- consider how you will keep the business operating if a flood occurs, for example offices and temporary accommodation, telephones, transport etc
- consider vulnerable areas and client groups
- consider actions that will minimise further damage, for example securing communal areas as a priority to prevent flood water ingress into adjacent properties
- develop a checklist of tasks that can be easily accessed by staff during a flood
- central coordination of tasks and resources will be key during a flood – designate this responsibility to staff / a staff team





## Supporting policies

As part of this planning-process a review of any existing flood related policies, for example sandbags, floodgates etc should be undertaken to ensure they are fit for purpose. In addition, new policies may need to be developed. For example, the organisation's support priorities at times of flood (see page 24)

## Other practical considerations

- establish a bunker box of essentials – this might include stationery, phone numbers, spare mobile batteries, copy of emergency flood plan etc. Store this off site (perhaps with a number of key staff) to enable access if business premises become inaccessible
- ensure your response allows for 24 hour cover in the first days of a flood
- remember to induct all new staff on your emergency plans and procedures

## The final plan

- make all staff aware of the plan and its location
- keep a copy of the plan with your bunker box – see the section other practical considerations
- include an office property plan showing service shut off points
- plans should be referred to, reviewed and updated regularly – for example, to ensure contact names and numbers are up to date



# Monitoring flood risks

Once the organisation has developed a flood response plan, the means of monitoring the flood risks should be built into the everyday management procedures of the business.

- your organisation may want to nominate a member of staff whose responsibility it is to keep abreast of severe weather and flood warnings
- be alert – monitor the risky areas noted in your risk assessment
- keep in touch with local tenant volunteers they may be able to identify raised local risks (see page 22)
- information on severe weather warnings and flood warnings can be found at:  
[www.environment-agency.gov.uk/homeandleisure/floods](http://www.environment-agency.gov.uk/homeandleisure/floods)  
[www.metoffice.gov.uk/weather/uk](http://www.metoffice.gov.uk/weather/uk)
- consider at what stage of severe weather/flood risk your flood response plan will become operational – liaise with local agencies (see pages 11 and 15)

## New sources of support

In response to the recommendations made by Sir Michael Pitt in his final report into the summer floods of 2007, the government has announced a number of initiatives that will help local areas assess flood risk better. Ensure your organisation keeps abreast of these developments and develops links where necessary (see page 15).

- a National Flood Emergency Framework is being developed – the framework will help ensure that all organisations responding to floods understand, and are fully prepared for, what they have to do
- local authorities will be responsible for ensuring that arrangements are in place to assess and manage local flood risk from all sources, including surface water. Part of this new role will involve the development of a local Surface Water Management Plan

## Good Practice

1. Picking the right time to raise the alarm and to put plans into action is easier said than done. Leaving it too late can hinder the organisation's ability to respond. Local intelligence and effective links will help inform a timely response
2. Establish who is responsible for blocked drains or culverts that may occur on or are adjacent to your housing stock – take preventative action

# Essential local links

During the 2007 floods housing associations were involved in and made a vital contribution to the emergency planning process and response. As landlords and community investors housing associations have a key role to play in the multi agency working necessary to ensure an effective local response at times of emergency.

- Nominate a member of staff with responsibility for developing and maintaining these vital local links (in particular in areas identified as being at risk of flood)

## Emergency planning – Local Resilience Fora

- contact your local Emergency Planning Officer – based at the local authority
- ensure your organisation is linked into and is aware of local evacuation plans, flood assistance plans, contacts and appropriate agencies
- as a category 1 responder under the Civil Contingencies Act 2004, local authorities are responsible for the coordination of rest centre accommodation, as well as arrangements to get people to rest centres<sup>16</sup>
- find out about your Local Resilience Forum
- what is the local authority policy on sandbags?

## Other housing providers

- liaise with other local housing providers. What plans have they developed? Are they aware of any local risk areas?

## Furniture recycling schemes

Develop links with local furniture recycling schemes. More information can be found in Win-Win – How partnership working delivers the goods for residents, housing associations and furniture re-use organisations – a free publication from the National Housing Federation developed in partnership with the Furniture Re-use Network.

Download this at [www.housing.org.uk](http://www.housing.org.uk)

## Utility companies

- find out what are the local gas, water and electricity companies' priorities at times of flood. What are their emergency contact numbers and names?

## Tenants and residents groups

- include flood response as a standing item on any forums that operate in at risk areas

### Good Practice

Buddy Up with other local housing associations or housing providers. Consider reciprocal disaster support, stock sharing, resource and information sharing – this would be particularly useful if you have a small number of staff / stock in a particular at risk area

# Insuring the organisation

The cost of protecting an organisation against potential damage to its assets from floods, through insurance, is becoming significantly more expensive – particularly for those who have experienced a flood.

Following the summer floods of 2007 many housing associations found that their insurance premiums and policy excesses increased, or they expected them to do so.

For example,

- Festival Housing Group based in Worcestershire suffered damage to over 50 homes and as a result expected their insurance premium to rise by 40%. During negotiations with their insurers this figure was reduced following evidence of the flood resilience measures being put in place by the group<sup>17</sup>
- Sovereign Housing Association based in Berkshire note their insurance premiums have doubled and excess on any claims has quadrupled following flood damage to 230 of its properties and a subsequent £7 million plus insurance claim<sup>18</sup>
- Pickering and Ferens Homes based in Hull highlight that their insurance premiums have risen four fold – following damage to nearly 200 properties and an insurance claim in excess of £9 million<sup>19</sup>

The National Housing Federation has produced *Insurance: Weighing your options – A guide for housing associations insurance reviews*. This guide provides specialist guidance on how to manage risks effectively and efficiently – to enable your organisation to get the best value from insurance arrangements.

Available from [www.housing.org.uk](http://www.housing.org.uk)

## Reducing your insurance costs

- carry out a risk assessment (see pages 10 and 11) – does your insurance policy or any self insurance arrangements provide enough cover in the light of the risks you have identified?
- work with your broker to try and reduce insurance excesses or costs – highlight the preventative work you have undertaken in terms of assessing potential risk along with any plans or mitigating measures you have introduced
- join with other housing associations to broker deals and explore the potential for economies of scale through joint procurement
- explore alternative risk financing, for example self insurance
- with insurance costs expected to rise, insurance alone to protect the organisation from the risk of flooding may need to be supplemented by works to improve the flood resilience and resistance of properties. For more information on improving the flood resilience and resistance of your existing housing stock see pages 28-33

## Good Practice

Keep accurate records and receipts and gather photographic evidence during a flood to support any insurance claims

# Home contents insurance

Feedback following the summer floods of 2007 highlights that many housing association tenants and residents did not have household contents insurance. In the Yorkshire and Humber region estimates suggest 50% of those affected by flooding were uninsured. These figures are typical of national levels of home contents insurance take-up.<sup>20</sup>

Seven out of ten affordable housing tenants are financially excluded – with no or limited access to savings, assets, insurance, bank accounts, affordable credit and money advice.<sup>21</sup> As a result, the ability of affordable housing tenants to replace essential household goods following a catastrophic event such as a flood is severely hampered and even harder for the uninsured.

The financial impact of being uninsured can be seen if one compares the average payouts made during the 2007 floods – for the insured payouts ranged between £15,000 and £45,000 whilst the uninsured received nothing or in some cases received money from their local authority which was usually limited to a few hundred pounds.<sup>22</sup>

The negative impact on wellbeing of floods is significant and is worse for the uninsured. One study looking at the impact on health of flooding since 1998 concludes that ‘having adequate insurance cover reduced stress’; however, ‘incurring uninsured losses added to health affects at the worst time’.<sup>23</sup> Housing associations can help reduce this potential hardship by offering low cost home contents insurance to their tenants. Having access to low cost home contents insurance will significantly reduce the likelihood of increased financial hardship amongst tenants should flooding occur.

The National Housing Federation, through broker Jardine Lloyd Thompson, offers My Home – an affordable, easy payment, no excess home contents insurance policy. For further information on the scheme call 0113 203 5817 or 5843 or email [Myhome@jltgroup.com](mailto:Myhome@jltgroup.com)

## Good Practice

1. One housing association assisted flood affected uninsured tenants by purchasing replacement white goods for them. Tenants were able to repay the cost of the new goods in instalments providing they took out a home contents insurance policy
2. Advise tenants to keep accurate records and receipts and gather photographic evidence during a flood to support any home contents insurance claims
3. Advise tenants to check their existing insurance cover (if not your scheme) – are the costs of the removal of household contents and clean up after a flood covered? Are levels of cover adequate to enable essential items to be replaced?

# Access to insurance

The ABI (Association of British Insurers) and the government reached agreement in July 2008 to ensure that flood insurance remains widely available. This agreement is known as the 'Statement of Principles on the Provision of Flood Risk Insurance' and is reviewed annually. Briefly, under the terms of the agreement insurance companies agree to insure against flooding where the risk is not significant, as long as the government continues to deliver on the commitments that it has set out.<sup>24, 25</sup>

Under the agreement Insurers will continue to:

- make flood insurance for homes and small businesses available under household and commercial insurance, where the flood risk is no worse than a 1 in 75 (1.3%) annual risk<sup>26</sup>
- offer flood cover to existing domestic and small business customers at significant flood risk, providing there are plans to reduce the risk to an acceptable level within five years<sup>27</sup>

However, despite this agreement many householders whose properties were affected by the recent floods report they are unable to find home contents insurance cover. Others note that policy excesses on their cover have increased significantly.

Generally, insurance underwriters assess each postcode for risk (not just flood risk) when an application for cover is made – and some postcodes may be declined cover. However, not all insurance companies assess and weight risk in the same way. As a result whilst one company may refuse cover another may see it as an opportunity to gain new business. In addition, whilst some insurers may increase renewal rates following a claim, other companies may offer cheaper premiums to attract new customers.

## Good Practice

Affordable housing tenants may find it difficult to shop around for a different provider if their premiums or policy excesses increase. Talk to the insurer who provides either your business insurance or any home contents insurance scheme that you offer – can you negotiate lower insurance rates or an offer of cover for affected tenants by highlighting any flood resistance or resilience measures that have been or will be introduced?





Image courtesy of Pickering and Ferens Homes



# Communications strategy

A communications strategy will help reinforce the organisation's response to the flood risks that have been identified.

During a flood the media spotlight will fall upon affected communities and potentially your organisation. A communication strategy will help your organisation use the media effectively. In addition, thinking in advance about what information might need to be circulated and how you could do this, may help reduce confusion and panic during a flood.

Taking into account the risk assessment and flood plans that you have developed consider:

## Good Practice

1. During a flood – when you have the time contact the National Housing Federation Regional Communications Officer. The Federation will be working to assist members in areas of severe flooding
2. Regular communication between a central coordinating staff team and staff on the ground during a flood is vital
3. Consider using text messaging to prevent tying up landlines
4. Mobile phones are a must – CB radios would be invaluable in the event of mobile networks failing
5. Nominate and train appropriate staff to carry out communications roles if you do not have specialist communications staff

## What information needs to be given and to whom?

For example:

### Internal contacts

- staff
  - safety advice
  - care and support contingency plans
- board members
- care line / other call centres

### External contacts

- media
  - organisational contacts
  - the organisation's priority actions
- tenants, residents and their families
  - sandbag policy
  - evacuation points/centres
  - what to do if a flood happens
  - how to fit flood resistance measures
  - important contact numbers, websites and office opening times
  - see pages 22-23 and Appendix 1 for information you may want to highlight to tenants and residents
- local organisations and agencies
- contractors
- local politicians / councillors

## When does the information need to be given?

For example:

### Consider what information needs to be given at each phase of a flood:

- Before a flood
- During a flood
- After a flood

### Prioritise and target your advice

- to the media
- to those most at risk – as identified in your risk assessment/flood plan
- to vulnerable people
- to those who remain in their homes – those living on upper floors or in multi-storey accommodation

## How will the information be given?

For example:

### For tenants and residents

- at tenancy sign up – via a tenants' flood pack (see pages 22-23, Appendix 1)
- the community – what forms of communication work effectively and will these be available during a flood? Is there a need for translation into other languages?
- how will you contact hard to reach groups? Could you utilise front line staff and existing community groups and local organisations?
- use your website to give updates on the situation and actions (but remember electrical/telephone failure and lack of access amongst tenants may impact upon the effectiveness of this approach)
- via the local media – radio and print – who are the best local contacts?
- consider leaflets – is there any scope for joint leafleting with other housing providers or the local authority?
- consider running a Flood Fair – aimed at communities and individuals who have been affected by or who are at risk of flooding. These could be used to offer support, raise awareness and help individuals and communities to improve resilience<sup>28</sup>

# Involving and supporting tenants and residents

## Flood planning

Good practice suggests that involving tenants and residents (representatives) in the development of your organisation's flood risk assessment and plan would not only enable on the ground issues to be taken into account, but also the involvement of tenants and residents would help raise awareness levels and could help translate these levels into action.

## Flood response – volunteers

You may want to pull together a register of tenant volunteers to work with staff on the ground during a flood. These tenant volunteers could help identify raised local risks and could also help in the delivery of short term support.

Remember:

- volunteers must be trained, informed and equipped
- they, along with staff, must not be exposed to risk
- consider the insurance implications of using volunteers
- CRB checks required – potentially working with vulnerable groups

## Raising awareness

Evidence from the 2007 floods shows very low levels of prior awareness of the risk of flooding amongst those who were affected. Many saw the responsibility for managing flood risk lying with the authorities and as a result few had taken personal preventative action in preparation for a flood.<sup>29</sup>

Individuals and communities need to be aware of the potential risks to them of flooding and of the actions they can take to reduce the impact of a flood.

'the public need to be educated about flood risk. With climate change likely to lead to more varied weather patterns and a greater risk of flooding, householders and businesses need to properly consider risks and take precautionary action in the same way they do against other hazards, such as fire'<sup>30</sup>

## Develop an information pack

To increase public awareness around flooding the independent review into the summer 2007 floods recommended that the government introduce a public information campaign.

In addition to any forthcoming national campaign, housing associations can play a key role in helping their tenants and residents prepare for floods.

It makes good business sense for organisations to develop a flood information pack for their tenants and residents – as raising awareness levels may help to:

- reduce demands on the organisation during a flood
- help tenants and residents remain safe and protect their possessions during a flood –reducing longer term hardship

## Good Practice

Collaborate on raising awareness – contact your local Environment Agency office. They already work in local communities raising awareness and there may be scope for joint work

## What to include in a pack – as a minimum

### Information on the flood risk of individual properties

- There is currently no legal obligation in either affordable or privately rented accommodation for information on flood risk to be provided. The Department of Communities and Local Government submission to the Pitt Review noted that the ‘majority of tenants are offered an induction which seeks to clarify the terms of their tenancy agreement’. In response to this the final Pitt report notes it would welcome housing associations ‘informing tenants of flood risk at this induction. This could be done by providing Environment Agency data based on the postcode of the property and a flood history where appropriate.’<sup>31</sup>

### Important telephone numbers and websites

- Environment Agency website
- Floodline Warning Direct telephone number

### Information on home contents insurance

- highlight that contents insurance is not automatically provided as part of the rent
- provide details of low cost home contents insurance, for example My Home

### Personal resilience advice

- advise tenants and residents to create a personal stockpile of supplies that might be useful in an emergency, for example tools, blankets, food, water and clothing<sup>32</sup>
- advise tenants and residents to make up a flood kit – including personal documents, insurance policy, emergency contact numbers (including local council, emergency services and Floodline), torch, battery or wind-up radio, mobile phone, rubber gloves, wet wipes or antibacterial hand gel and a first aid kit<sup>33</sup>

- see Appendix 1 for further ideas on information you might want to include within a pack

### Guidance on how to fit any flood resistance measures supplied with the property

- staff should supplement this advice with a practical demonstration

## Good Practice

### Develop a template pack now:

- keep it simple
- circulate to properties at risk of flood – emphasise that tenants and residents should not worry and highlight the reasonable precautions that you as landlord have taken to protect their properties and services
- use when signing up a new tenant for a property
- circulate again when flood risks are heightened
- include on your website for download
- review content regularly and keep it up to date
- contact your local emergency planning team – they may have produced information that you could use or circulate to your tenants. For example, Hull City Council has produced a guide for local people highlighting the steps that they should take to help them prepare for emergencies. Get ready for the unexpected can be downloaded at [www.hullcc.gov.uk](http://www.hullcc.gov.uk)



# Tenants and residents – during a flood

## Who has been affected?

Finding out who has been affected by a flood can be difficult, particularly if tenants evacuate and don't let you know. This problem could be reduced by raising awareness amongst tenants before a flood, of the actions they should take if a flood occurs – this advice should reinforce the need for them to keep in contact with their landlord. Include reference to this in your tenants information pack.

Methods to assess who has been affected could include door to door enquiries or questionnaires. The assessment of who has been affected is a key task that should be included within your flood planning. The data gathered will then enable you to highlight tenants with priority needs, for example families with children under 5 or the elderly. This will enable the organisation to target support in the short term.

## Evacuation of properties

- be aware of local emergency plans for evacuation and transport (see page 15)
- take your lead from the emergency services – do not put staff, volunteers, tenants etc, at risk
- many tenants may not want to evacuate –can you offer support?
- consider how you could safely support the evacuation, for example do you have access to adequate transport (such as 4x4 vehicles) to assist with any evacuation?

## Your support offer

As part of your flood planning consider to whom you can offer support and what form this will take. For example, will you prioritise support by priority group?

- for vulnerable people your support might include the restoration of power and heating, initial cleaning of the property and priority in terms of drying the property out. You might also offer support in replacing essential household goods
- for others your support offer might include access to skips, storage boxes, help with form filling etc

## Supplies and provisions

During the 2005 floods, Carlisle Housing Association cared for 300 people for nearly a week. In addition, the association sent out food and essential supplies to those residing in the upper floor of their flooded home. As part of your planning for a flood it would be useful to consider how you might address the following:

- access to drinking water, food and toiletries for those evacuated
- a loss of electrical supply which may be prolonged – consider alternative heat sources for offices and homes
- tenants' and residents' pets

## Good Practice

The best information sharing is done face to face. Get staff on the ground and get them out early



## Shelter

The demand for shelter (both short and long term) during the recent floods was unprecedented. Housing associations have highlighted how difficult it was to secure temporary accommodation.

- caravans were provided to some flood hit areas as temporary homes. However, these were difficult to source due to the levels of demand and it should be noted that the provision of caravans as temporary accommodation may not be suitable for older or disabled people
- include in your plan procedures to bring void properties (in non flood areas) quickly into use

## Re-housing

- some tenants may not want to return to previously flood damaged homes – how will you deal with this?

## Access to flood affected properties

- consider changing the locks of uninhabitable properties to minimise the risk of tenants returning to an unsafe environment
- your tenants may worry about the safety of their possessions left in flood damaged properties – consider enhancing property security

### Good Practice

Work with other housing associations – Can you share stock? Develop reciprocal agreements?



# Protecting staff

During a flood the organisation's staff will play a vital role in meeting the multiple challenges faced by both the organisation and its tenants. Key tasks, including the coordination of the organisation's response, supporting tenants and keeping the day to day business going, place huge demands upon staff, who may themselves be victims of the flood.

During a flood the organisation may need to temporarily re-focus the work of staff to meet new short and medium term demands.

## Roles, responsibilities and expectations

- put together a core response team – tasked with coordinating actions, communications, making links with emergency planning and services etc
- pull together teams who encompass a range of skills
- ensure staff are clear about their roles and areas of responsibility
- continually assess risks to staff and act upon them – the organisation's duty of care to the safety of their employees remains paramount despite the ongoing wider emergency situation
- ask staff to volunteer for additional work – keep contact details with the coordinating team and a copy off site
- draw up rotas (24 hour – 3 x 8 hour shift coverage at the beginning of the situation may be required)
- prepare your staff now – for example, staff who do not have a direct customer focus in their usual roles may need support to develop new skills

## Health advice

Ensuring the organisation's staff are aware of up to date health advice will enable them to operate safely during and after flood and may help protect against the risk of illness and injury.

Prepare for any future floods by gathering up to date information on health and floods now. As well as general advice you will also need to consider specific advice, for example the potential impacts on health of renovating flood damaged properties. Regularly review the information to ensure it remains up to date and be ready to distribute to relevant staff.

The Health Protection Agency (HPA) publishes advice about the health aspects of flooding – currently the HPA note the main health risks from flood as:

- drowning<sup>34</sup>
- serious injury caused by falling into fast flowing water or from hidden dangers under the water, such as missing manhole covers<sup>34</sup>
- stress and strain – impact on mental health and wellbeing<sup>34</sup>
- serious danger posed by carbon monoxide fumes from the indoor use of generators to dry out buildings<sup>34</sup>

In terms of the risk of illness due to water borne infection, the HPA states that infections arising as a result of flood waters are rare, as harmful microbes in flood water usually become very diluted. However, they do advise that a number of precautions are taken to further minimise any risk.

These include:

- avoiding direct contact with flood water<sup>34</sup>
- if anyone has to go into the water they should wear waterproof gloves and rubber boots and be aware of potentially concealed hazards<sup>34</sup>
- wash your hands<sup>34</sup>
- wear waterproof plasters<sup>34</sup>
- don't eat food that has been touched by flood water or sewage<sup>34</sup>

The HPA website includes a useful guide that includes general health advice following floods along with a more detailed frequently asked questions web page.

Access at [www.hpa.org.uk](http://www.hpa.org.uk)

## Equipment

Consider what equipment staff will require to enable them to operate safely in their current or any new roles.

For example:

- all weather clothing and rubber boots
- waterproof gloves
- two way radios
- 4x4 vehicle access

## Good Practice

Advise staff to remain alert to changing conditions – just 150mm of fast flowing water can knock an adult off their feet. Advise staff that they should not attempt to drive through flooded roads – a car can float in 600mm of water<sup>35</sup>



# Property resilience and resistance

‘83% of people living in and around flood areas in Gloucester, Tewkesbury, Hull, Sheffield and Rotherham believe there is nothing they can do to protect their home from flooding’<sup>36</sup>

The purpose of this section is to highlight a number of ways in which an existing property (including business accommodation) can be protected against flood. Taking steps to protect property against floods can:

- reduce the future cost of repairs if a flood occurs again
- potentially reduce insurance costs and excesses
- speed property recovery times – reducing the time tenants have to be absent from their homes
- enable business operations to be resumed more quickly

Responsible social landlords will take decisions on flood resistance measures and resilience repair that:

- balance the risk of future flooding with expected future resource availability
- maintain sustainable communities
- protect the organisation’s assets
- minimise disruption to tenants and their homes

There are a number of choices available to housing associations to help prevent water ingress to a property and/or bring about a quicker restoration after a flood – these measures could help minimise future spend and disruption to tenants, homes and communities.

## Flood resistance equipment

Flood resistance measures are those which reduce the amount of water that gets into a property.

### Sandbags

A traditional response to prevent flood water getting into properties is to use sandbags. These were the most widely used form of temporary flood defence during the 2007 floods. The independent review into the floods notes that although these can be successfully used at roadsides they are ‘relatively ineffective in helping householders mitigate the effects of flooding’.<sup>37</sup>

Sandbag facts:

- the Environment Agency notes that at best sandbags offer a 40% chance of success in keeping water out<sup>38</sup>
- when sandbags are laid by householders, rather than skilled workers, this rate will be much lower<sup>38</sup>
- sandbags will give short lived protection where external water levels are low<sup>38</sup>
- like other external protection, they are powerless against flooding through internal sources, for example sewers, sinks and baths<sup>38</sup>

However, sandbags do offer some protection and are relatively cheap and available.

- what is your local authority’s sandbag policy?
- can you access local stocks?
- consider effective alternatives, for example door gates and air brick covers



## Alternative resistance methods

The independent review into the 2007 floods notes there are a number of alternative flood defence products that are more effective than sandbags. These include:

- plastic covers to seal airbricks<sup>39</sup>
- plastic skirts to surround the whole property<sup>39</sup>
- temporary free-standing barriers which can protect a group of properties<sup>39</sup>
- floodgates<sup>39</sup>

## Costs and effectiveness of resistance methods

- protection against shallow floods by installing resistance measures can cost as little as £2,300<sup>40</sup>
- typically flood resistance products can range from £2,000 to £6,000 to deal with flash floods<sup>41</sup>
- the limited studies currently available have shown that effective use of flood protection products could reduce the scale of flood damage and disruption by 50-80%<sup>42</sup>
- flood prevention measures may enable you to negotiate lower insurance excesses or costs – seek advice from your insurer

The Environment Agency and National Flood Forum websites includes information on flood protection equipment.

## Take action now

- target at risk properties proactively with flood resistance measures
- seek specialist advice
- add flood resistance solutions to existing procurement club remits
- join together with other affordable housing providers – to secure economies of scale

## Good Practice

1. There are currently around 100 different flood protection products on the market. Look for products that have been awarded the BSI Kitemark – these have been independently tested and proved fit for purpose
2. IMPORTANT NOTE – professional advice should always be sought when installing flood measures – attempting to exclude water in deep floods can cause structural problems. For floods higher than 600mm resistance products shouldn't be used unless there has been a structural appraisal<sup>43</sup>

## Case Study

In Carlisle simple guards for doors and airbricks have been introduced for homes at risk. In an emergency an automated call from the Environment Agency alerts local householders giving them 2 hours warning to fit the guards.

The guards can be stored in the attic or shed and are designed to keep water out for 20 hours. The greater the water pressure the more effective the seal against the water. The guards cost £285,000 to protect 72 homes.

For more information -  
[www.carlisleha.org.uk](http://www.carlisleha.org.uk)

## Education and use

Any flood prevention measures introduced within existing properties must be supported with training for tenants on how to use them properly. Many flood defence products are only effective if they are put into place in a timely manner.

Some resistance products, even if deemed suitable for a property, may not be appropriate for tenants or residents, for example older or disabled people – particularly if action is required to put the measures into place.

Evidence highlights that flash floods can cause walls of water 3 to 6 metres high and that only 150mm of fast flowing water is enough to knock an adult off their feet.<sup>44</sup> Individuals must consider their own safety before fitting flood equipment.

## Flood resilience measures

Flood resilience measures (that can help reduce damage when flood water gets inside a property) which could be considered proactively or when repairing a property after a flood could include:

- the use of water resistant paints and coatings on internal and external walls
- internal walls – replace gypsum plaster with more flood resistant products such as lime based plaster, ceramic tiles etc
- modern solid concrete floors with a damp proof membrane are the most flood resistant floor type. Suspended timber floors can lead to flood water collecting in the void beneath – consider replacement if appropriate
- advise tenants living in at risk properties to lay ceramic floor tiles rather than carpets at ground floor level
- use water resistant doors and frames (plastic or waxed good quality hardwood where appropriate)

- remove patio doors and replace with conventional windows/doors and conventional brickwork
- consider where building services and fittings are sited. Install kitchen units, hobs, ovens, electric meters, fuse boxes, boilers etc above the maximum expected flood level
- raise height of electrical sockets to 1.5m above ground level
- fit stainless steel or plastic kitchens instead of chipboard ones (where appropriate and cost effective), for example plastic units with waxed wooden doors
- position any main parts of a heating or ventilation system, like a boiler, upstairs
- fit non return valves to all drains and water inlet pipes including the toilet(s)<sup>45</sup>

## Take action now

- target at risk properties proactively with flood resilience measures – this will aid faster and cheaper reinstatement after a flood event
- seek specialist advice regarding flood resilient repair – ensure you choose the right options for each type of property
- add flood resilience solutions to existing procurement club remits
- join together with other affordable housing providers – to secure economies of scale

## Costs and benefits of resilience methods

Insurance policies usually cover like for like restoration. The costs of betterment (increasing the flood resilience and/or resistance of damaged properties) would generally need to be met by the housing association.

- the Association of British Insurers estimate that the cost of installing a comprehensive set of flood resilience measures (examples of which are noted on page 30) during flood repair could cost an additional £15,000 per property. However, this investment could result in future repair cost savings of up to £12,000 if the property were to flood again<sup>46</sup>
- some flood resilience measures, for example resiting services including central heating boilers or electrical components above flood water levels, could add only £1,000 to a property repair bill. These resilience measures could pay for themselves in a single flood – by reducing the need for an insurance claim by the organisation (no excess to pay and reduced risk of future premiums increasing)<sup>47</sup>
- Festival Housing Group suffered damage to over 50 homes during the summer 2007 floods and as a result expected their insurance premium to rise by 40%. Providing their insurers with evidence of the flood resilience measures being put in place enabled them to negotiate a lower insurance premium than had been expected<sup>48</sup>

In addition to the future cost savings that flood resilience measures can offer the organisation, such measures would also reduce the time required to restore a property. Tenants and residents would be able to reoccupy their homes comparatively quickly, helping them return to normality – reducing the potential for physical and mental health problems and financial hardship.<sup>49</sup>

## Property-level protection grant scheme

Defra has launched a scheme that will make grants available for property-level flood protection. This scheme will help properties in areas with a high risk of flooding that do not benefit from community-level defences. Properties in areas that are awarded funding will be provided with free home flood surveys and a grant towards the cost of the flood protection measures that are identified in those surveys.

Local authorities will apply to Defra for grants for communities in their area that meet the criteria. Housing associations should contact their local authority to let them know of their interest in this. More information can be found at [www.defra.gov.uk](http://www.defra.gov.uk)<sup>50</sup>

## Good Practice

Seek specialist advice before undertaking any flood resistance/resilience works – different types of property construction, forms of flooding and local geology need to be taken into account when choosing flood resistance / resilience products and solutions. In addition, introducing large scale measures could actually make the impact of flooding worse for others, for example directing water into other properties

## Reinstatement of homes following a flood

### Delayed damage

- when surveying for flood damage be alert to the potential for flooding even in homes that might not appear to have been affected. The independent report into the Hull floods notes that some months after the floods, residents reported new flood damage in properties that had not previously been affected. Flood water seeping into homes and under floor boards was not visible initially, but some months later there was evidence of mould and damp walls<sup>51</sup>

### Insurance

- make early contact with your insurer after a flood – ensure you are clear about the claims process and insurer's timescales
- insurers vary in terms of claim handling ensure you are clear about what your insurer requires you to keep for loss adjusting purposes and what can be disposed of
- if you offer a home contents insurance scheme to your tenants, liaise with the insurer to establish what they require your tenants to keep for loss adjusting purposes and what can be disposed of – make tenants aware of this early in the process before the clean up commences

### Drying out periods and practices

- properties need to be dry before they can be repaired. The drying out time of a property depends upon its construction – but it is typically 3 to 6 months. The process of reinstatement should not be hurried or work may have to be repeated at a later date
- CIRIA advises pumping out flood water at a defined rate to avoid structural damage, followed by the use of central heating or industrial heaters, fans, wet/dry vacuum cleaners and dehumidifiers<sup>52</sup>

- in addition to conventional drying out methods a number of innovative approaches were used during the summer 2007 floods – including the use of bags of absorbent gel and trailer-mounted dry-air systems<sup>53</sup>

### Reinstatement timescales

- even when the property has been dried out it may be some time before any reinstatement can start – local volume of work and insurance processes amongst other issues could result in delays
- be clear with tenants about expected timescales – restoration takes time. Around 24 months after the floods in Carlisle, Carlisle Housing Association had over 20 homes undergoing reinstatement<sup>54</sup>

### Contractors

- bogus contractors may be a problem after a flood – remind tenants to ask contractors for their official ID
- keep tenants informed of the timescales and the contractors who will be working on their homes / in their community

## Protecting business premises

Evidence from the summer 2007 floods highlights the average period of disruption suffered by businesses to be 8.75 days. Over 7,000 businesses were affected.<sup>55</sup> The risk of disruption to business operations could be offset by installing flood resistance or resilience measures in business premises that have been highlighted as being at risk. Investing in flood measures could provide long term benefits and represent a sound business investment. For example, the organisation could reoccupy its business premises more quickly, any disruption to services to tenants could be minimised and insurance claims following a flood could be reduced.<sup>56</sup>

- consider the risk of flood to your business premises and seek specialist advice on possible resilience and resistance solutions



## Minimising surface water run off

Excess surface water run off was a key contributory factor in the recent floods. The 'paving over of front and rear gardens is having a significant impact on the natural drainage of surface water in towns and cities, reducing the volume of water soaking into the ground'.<sup>57</sup> The Government has announced that from October 2008 householders will no longer be able to lay impermeable surfaces in front gardens as of right.

Although this does not extend to back gardens, the independent review into the 2007 floods states that it makes 'sense to retain as much natural drainage as possible including back gardens'.<sup>58</sup> The review urges government to consult on extending this provision to back gardens and business premises.

Action to take:

- incorporate the new regulation in your policies/advice to tenants
- consider extending the provision to cover back gardens in your policies
- support tenants in considering permeable materials
- use permeable materials in any regeneration works
- review the physical surroundings of your business premises – could you increase surface permeability?

For more information go to:

[www.communities.gov.uk/publications/planningandbuilding/pavingfrontgardens](http://www.communities.gov.uk/publications/planningandbuilding/pavingfrontgardens)

## Good Practice

1. Consider commissioning a flood or drying out specialist to undertake a survey of properties that may be at risk from secondary flooding – one housing association did this for properties where flood damage was not initially visible. The specialist advice enabled the organisation to gather a definitive picture of the scale of flooding at an early stage and helped prevent the need for re-housing and unforeseen expenditure at a later date. The cost of the specialist assessment per property was around £50
2. As part of your flood planning consider your routes of access to specialist suppliers and skills. For example, access to supplies of dehumidifiers, sandbags and contractors with the skills and capacity to undertake refurbishment works. Some housing associations affected by the recent floods noted difficulties in sourcing dehumidifiers. Are you able to outsource some of the risk onto suppliers? Can you write into existing supplier contracts your estimated contingency needs?
3. Ensure that the potential for flooding is considered when regeneration works are being planned. For example, one housing association found that newly erected wooden fencing acted as a dam during the recent floods – this resulted in ten homes being flooded before the new fence collapsed

# After the flood

## Priority property tasks

When flood waters have receded, which recent experiences show can take a number of days, priority tasks will include:

- removal of debris – consider large reinforced bags rather than skips – these are cheaper in cost and easier to access in greater volume
- disposal of contaminated sandbags – arrange for an approved waste carrier or contact the local authority – do they have any plans in place for the clean up?
- full inspection of properties and assessment of reinstatement works required
- a health and safety assessment of the affected properties
- is there a risk to tenants – can they continue to reside in the property?
- is there a risk to contractors/staff ?
- Housing Health and Safety Rating System (HHSRS) is a risk assessment tool that could be used to assess the potential risks to health and safety. HHSRS does not set minimum standards – its focus is concerned with avoiding or minimising potential hazards. A HHSRS assessment combined with an understanding of tenants' circumstances could help you establish if a property is habitable<sup>59</sup>
- review up to date health advice to support decisions on property safety for staff and residents at [www.hpa.org.uk](http://www.hpa.org.uk)
- gas, electricity, water testing etc should be carried out before properties are reoccupied
- an assessment of current void properties – those that are available could offer warm and dry interim homes – some may need repair, cleaning and decorating. Could you basically furnish these? could you link up with a local furniture re-use scheme?

## Good Practice

1. Use existing IT packages to help manage the tasks after a flood. One housing association developed a database (MS Access) which staff could access to obtain up to date information on the tasks completed and outstanding for each flood affected property. The database was used to log each affected property, where the tenant had been re-housed to and the stage of property refurbishment for example, whether the property had been stripped out, sanitised, reinstated etc
2. As reinstatement works continue you will need to devote staff time to the process, for example snagging the works at handover, ongoing insurance liaison etc
3. As you plan the repairs to affected properties, think about ways to protect them from future flooding. There are things you can do whilst repairing the properties that will make it easier and cheaper to clean up after a future flood. See page 30 for information on flood resilience measures

## Ongoing support and advice

After a flood keep your tenants and residents aware of potential sources of both local and national assistance. For example:

- local funds that they can apply for assistance to. Following the flood in Carlisle the Cumbria Community Foundation (funded by the local authority and the wider community) was established to help meet immediate needs, assist the uninsured and support community initiatives
- promote local furniture re-use schemes – publish access criteria, make referrals or support tenants and residents in accessing the scheme
- arrange a flood bus – taking one to one advice to affected communities

## Managing expectations

The organisation should develop a simple question and answer guide for staff to use when updating tenants and residents – this will help ensure consistency of message, reduce confusion and help ensure in the case of reinstatement that expectations are realistic.

Key responses could include:

- work to reinstate properties cannot start until the property is dry – this process cannot be hurried as the work may have to be repeated again at a later date. This will incur additional costs for the organisation and result in additional disruption to tenants and residents
- drying out periods can vary depending on the construction of the property and level of damage incurred but are typically 3 to 6 months
- even when the property is dry reinstatement works may not start immediately due to the volume of works required
- the organisation will provide a weekly/monthly update for tenants and residents on the reinstatement process and progress

## Good Practice

1. Produce a simple question and answer guide for staff – this will help ensure that the same information is given to all your tenants and residents. One housing association notes they were asked questions including ‘will the association pay for the kennelling of my dogs?’ and ‘who will pay for the additional heating at the temporary private rented property I am staying in whilst my own property is refurbished?’ Having answers to these types of question will help staff to deal efficiently with tenant concerns in the aftermath of the flood and reduce confusion
2. Be honest and clear with tenants and residents whose homes have been flooded about the situation, options and progress. Try to reassure, but be realistic
3. Work closely with your appointed contractors and tenants during the reinstatement process. One housing association held meetings with contractors at a local community centre. Tenants were able to attend these meetings and get an update on the reinstatement process, highlight any concerns and discuss choice of kitchens, paint colours, floor coverings etc



## Health and wellbeing

The independent report into the summer 2007 floods in Hull and a real-time study of the local recovery in Hull both note that a number of negative health and wellbeing issues were, and continue to be experienced by those affected by the floods. These include:

- feelings of isolation – the impact of dislocation from established networks<sup>60</sup>
- tensions arising through extended families living together<sup>60</sup>
- raised levels of anxiety in children<sup>60</sup>
- increased levels of stress, anxiety and depression<sup>61</sup>
- increased difficulty in managing long term health problems such as angina and arthritis<sup>61</sup>
- increased alcohol intake as a coping strategy<sup>61</sup>
- difficulty in adhering to usual practices of healthy eating and exercise<sup>61</sup>

### Good Practice

1. If you offer an assistance service be clear about access, multi agency responsibilities and develop an exit strategy
2. Before your tenants and residents return to their homes, as part of the reinstatement works you might want to task grounds maintenance contractors with the cutting of lawns and tending to damaged gardens

You could help support affected individuals and communities by:

- organising social activities, events, drop in sessions – these could help support established community networks that may have been disrupted due to the floods and will provide an opportunity for those affected to speak with others in similar circumstances
- offering activities for local children
- offering facilities in which community based resilience and support networks can meet
- organising a Flood Fair with tenants' groups. The National Flood Forum and Local Flood Action groups organise Flood Fairs. Make contact with them for advice and to discuss opportunities for joint working
- keeping existing community based initiatives, run by the organisation, operating

## Council Tax reductions

Many local authorities following the 2007 floods waived council tax payments or introduced discretionary discounts and longer exemption periods for council tax payers whose properties had been affected.

In the event of a flood contact the relevant local authority for advice on any standard or enhanced discounts and exemptions that may be available and publicise these to your tenants and residents.

## **Charging rent, Housing Benefit and temporary accommodation**

Landlords need to decide whether to offer their tenant alternative accommodation if their existing home becomes uninhabitable. Although under no obligation to re-house (unless the landlord is at fault for the flood) it is obviously good practice to do so.

In the event of a tenant moving from an uninhabitable property to another of the landlord's properties it would be wise to regard the existing tenancy as continuing. This would allow the tenant to retain their secure or assured tenancy status, as the property which is being refurbished is the tenant's only or principal home. In this instance, the tenant would also have the tenancy of the temporary home into which they have moved (this will be an unprotected tenancy as this is a temporary arrangement and the property is not the principal home).

It is the existence of a tenancy that creates a rental liability. Even if a property is flooded and deemed uninhabitable it would not end the tenancy or prevent rent from being payable.

If the tenant is in receipt of Housing Benefit moving temporarily from the principal home could impact on their claim – seek early advice from your local Housing Benefit team.

For example, at the time of writing if a tenant is temporarily absent from their home and they are still being charged rent and council tax, they are still able to claim Housing Benefit/Council Tax Benefit if:

- they intend to return to live in the property; and
- the property is not let to anyone else in their absence; and
- they are not absent for more than 13 weeks

In some instances a local authority can pay benefit if the tenant is absent in excess of 13 weeks, for example if essential repairs are needed before the tenant can return to live in the home – these discretionary payments are decided by the local authority which will judge each case individually.

## **Charging rent at the temporary home**

Landlords need to consider whether any rent is charged for the temporary home. However, when one considers the tenant's situation (having to move out of their permanent home) and the Housing Benefit regulations, it would not appear reasonable to do so.

Housing and Council Tax Benefit can normally only be paid for one property. If a tenant moves into temporary accommodation because essential repairs are required to their main residence, Housing Benefit will be paid for the property which the tenant is charged rent for. Housing Benefit is normally only paid on two homes in exceptional circumstances. If someone is liable for rent on two properties they can apply for discretionary Housing Benefit payments from their local authority – each application will be judged on an individual basis. Charging rent on two properties could result in unnecessary rent arrears.

In some instances the organisation's insurance policy may cover the loss of rental income – but that depends on the decisions an organisation has taken concerning what to insure. The costs of including loss of rental under an insurance policy may be prohibitive and poor value and as such the organisation might want to explore alternative risk financing, for example self insurance.

## Floods and debt

Hull Citizens Advice Bureau, in a submission to the independent review into the 2007 floods, note a significant increase in priority debt enquiries when compared to a similar period prior to the floods. Hull CAB experienced an increase of 86% in fuel arrears enquiries, council tax arrears enquiries increased 115% and rent arrears enquiries increased by 107%.<sup>62</sup> The correlation between the flood, or rather the disruption to the lives of those flooded, and an increase in priority debt enquiries highlights the need for your organisation to be alert to the difficulties being experienced. Following a flood you may witness an increase in rent arrears if benefit claims or employment are disrupted; in addition tenants may place priority on replacing essential household goods over paying their rent.

Provide support to tenants and residents by:

- circulating up to date information on the sources of funding and support available both nationally (Department of Work and Pensions grants, interest free crisis loans etc) and locally (support funds, how to access local furniture reuse schemes etc)
- intervening quickly as rent arrears occur and offering debt advice (either in-house or with a local specialist partner)
- working with local credit unions / community development finance institutions to increase awareness and take up of affordable credit

- Ensuring your tenants and residents are able to access any support local authorities or other bodies (such as charities) may provide. For example, in the summer 2007 floods the government made a special Flood Recovery Grant available to local authorities to support their communities in the ways they felt most appropriate. Local authorities used this money for a range of things, from providing local laundry facilities to running community events and providing cash payments to residents. In its response to the Pitt Review the government has outlined principles which will underpin departmental arrangements for funding in exceptional emergencies. These will be covered in the National Recovery Guidance
- offering form filling services in relation to benefits, insurance claims etc
- offering resources, for example access to IT

## Reviewing your emergency plan, risk assessment and response

- after the acute phase of the flood remember to debrief staff and participate in any multi agency emergency debrief sessions
- carry out a tenants' survey of your response – what can you learn from their feedback?
- review and update your flood risk assessment as necessary
- incorporate any lessons learned from the floods into your organisation's flood plan

### Good Practice

Share your experiences with the National Housing Federation – this toolkit will be updated to take into account new good practice / lessons learned





# Example flood response timeline

Drawn from the experiences of housing associations affected by recent floods, this example timeline highlights the sorts of tasks that you may need to address and at what point during a flood:

## Before and during the first 24 hours of a flood

- ongoing assessment of situation and risk
- flood plan into action
- staff briefings and allocation of tasks
- ensure communications channels are open – liaise with emergency services/emergency planning contacts
- support the evacuation (the emergency services are responsible for the safe evacuation of tenants)
- establish where your tenants and residents have evacuated to
- delivery of fresh water to tenants remaining on upper floors of homes
- 24 hour shift cover
- set up monitoring database

## 24 to 72 hours

- all affected tenants are visited – support and re-housing needs assessed
- arrange alternative, longer term accommodation for displaced tenants and residents
- communications updated
- liaison with the organisation's insurance loss adjusters
- after flood waters recede arrange for contractors to commence removal of water damaged items and debris

## 72 hours +

- update communications messages
- change locks on vacated properties (to prevent residents returning during reinstatement works and to minimise potential health risks)
- business opening hours back to normal
- 24 hour shift cover wound down
- multi agency debrief
- arrange flood bus or ongoing support sessions for affected communities





*Image courtesy of Pickering and Ferens Homes*



# Appendix 1 - Developing an information pack

On pages 22 and 23 the Federation highlights how housing associations can play an important role in improving the resilience of individuals and communities to floods. Developing a floods information pack could help raise local awareness of what to do to prepare for the increasing risk of flood. Pages 42-45 detail additional information that your organisation might want to include in an information pack.

**Go in; Stay in; Tune in** – Please note that this advice isn't always relevant for all flooding events, you should caveat with tune in to local radio, ring Floodline and listen to expert advice.<sup>63</sup>

## Environment Agency – Flood Plan Checklist

This would be useful information to include in your pack for tenants. You could supplement this standard advice with local contact numbers and information.

Download this checklist at:  
[www.environment-agency.gov.uk/homeandleisure/floods](http://www.environment-agency.gov.uk/homeandleisure/floods)

### 1. Check your insurance cover

- check your contents insurance policy
- confirm you are covered for flooding
- find out if the policy replaces new for old and if it has a limit on repairs
- don't underestimate the value of your contents

### 2. Know how to turn off your gas, electricity and water mains supplies

- ask your supplier / landlord how to do this
- mark taps or switches with stickers to help you remember

### 3. Prepare a flood kit of essential items

- copies of your home insurance documents
- a torch with spare batteries
- a wind-up or battery radio
- warm, waterproof clothing and blankets
- a first aid kit and prescription medication
- bottled water and non-perishable foods
- baby food and baby care items
- a list of important contact numbers including Floodline 0845 988 1188
- keep your flood kit handy – make sure your family know where it is kept

### 4. Know who to contact and how

- agree where you will go and how to contact each other
- check with your council if pets are allowed at evacuation centres
- keep a list with all your important contacts to hand

### 5. Think about what you can move now

- don't wait for a flood – move items of personal value such as photo albums, family videos and treasured mementos to a safe place

### 6. Think about what you would want to move to safety during a flood

- outdoor pets
- cars
- furniture
- electrical equipment
- garden pot plants and furniture
- anything else?

(Source: Environment Agency website)

## In the event of a flood

### Focus on the safety of you and your family

- put people before property
- cooperate with the emergency services if they tell you to evacuate during flooding
- be prepared to act quickly to get yourself to safety

### Stay alert to localised flooding

- also known as surface water flooding, this usually happens where drainage systems are unable to cope with heavy spells of rainfall. Rainwater is unable to drain away and quickly builds up, causing flooding in unexpected places

## Your flood warning service

The Environment Agency offers people a free flood warning service. Find out if you can sign up to the free 24 hour **Floodline Warnings Direct** service by calling Floodline on **0845 988 1188**. You can select to receive warnings by phone, text, email, fax or pager

In some areas the Environment Agency also give flood warnings using:

- sirens – usually a wailing sound only activated when a flood is about to happen
- loud hailers – a vehicle will drive around repeating the flood warnings

## Other places to get the latest flood updates

- Teletext Page 159, BBC Ceefax Page 419 and Digital Ceefax Page 405
- Local weather, news and travel bulletins
- [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)

## What to do in an emergency

Listen to and act on the advice of the emergency services. Follow these simple steps to stay safe:

1. Gather essential items together either upstairs or in a high place
2. Fill jugs and saucepans with clean water
3. Move your family and pets upstairs, or to a high place with a means of escape
4. Turn off gas, electricity and water supplies when flood water is about to enter your home if safe to do so. DO NOT touch sources of electricity when standing in flood water
5. Keep listening to local radio for updates or call Floodline 0845 988 1188
6. Flood water can rise quickly – stay calm and reassure those around you. Call 999 if you are in danger

(Source: Environment Agency website)

N.B. – the Pitt Review notes that public uptake of the flood warning service is currently limited – the level of take up varies significantly by region. Only 41% for whom the service is available take it up – that's around 276,000 properties. In addition 27% of warnings made by telephone under the system were not picked up by recipients.<sup>64</sup> You could reiterate that tenants should sign up to this service if they are able to do so.

## **Important! Flood water is dangerous**

- avoid walking or driving through it
- keep children and vulnerable people away from it
- wash your hands thoroughly if you touch it

## **Protect what you can...**

- move important items to safety and put flood protection equipment in place when there is a flood warning – follow manufacturer instructions carefully to help stop the flood water
- take items upstairs or to a high point in your property
- safely store important documents such as insurance papers
- move items of personal value such as photos, family videos or treasured mementos
- move lightweight household belongings you can pick up easily and quickly
- move items of furniture that are expensive or harder to repair before cheaper ones

## **If possible, move your outside belongings to higher ground**

- if the flood water hasn't reached you, move your car to higher ground and move outdoor pets to safety

## **Help stop water entering your home**

- put plugs in sinks and baths – weigh them down with a sandbag, a pillowcase or plastic bag filled with garden soil, or a heavy object

## **If you do not have non-return valves fitted**

- plug water inlet pipes with towels or cloths
- disconnect any equipment that uses water (like washing machines and dishwashers)

## **...but evacuate when told**

## **Stay safe, always listen to the advice of the emergency services and evacuate when told to do so**

- leave your home if the emergency services say so – refusing to leave on their advice will put you, your family and those trying to help you at risk
- when you are evacuated you will be taken to an evacuation centre run by your local council. Free food and bedding is provided. Bring spare clothing, essential medication and baby-care items if you have an infant
- most evacuation centres will let you bring your pets. Take their food. Put cats and small animals in a pet carrier or secure box
- people running the centres are trained to give you support and advice. They will help you through the stress of a flood and prepare you for what to do afterwards

## **Flood advice guides**

The Environment Agency have produced the following three practical advice guides to flooding which might assist you in developing a flood information pack.

These can be downloaded at [www.environment-](http://www.environment-agency.gov.uk/homeandleisure/floods)

[agency.gov.uk/homeandleisure/floods](http://www.environment-agency.gov.uk/homeandleisure/floods)

- Preparing for a flood – flood plan checklist, temporary flood protection equipment
- During a flood – how to remain safe, what to do in an emergency, protecting your home and possessions, evacuation; and
- After a flood – when is it safe to return, insurance, clearing up after a flood, protecting properties, temporary housing

These booklets are also available on audio. Hard copies can be ordered by ringing Floodline or through the Environment Agency website.

(Source: Environment Agency website)



## Health advice

During a flood tenants and residents may contact your organisation for information about the safety of water. It would therefore be worth including some brief safe flood water practice in any information pack developed for your tenants and residents. This will help raise awareness of the risks of injury and illness and may also help reduce the burden of additional contacts to your organisation on this issue in the event of flood.

The Health Protection Agency (HPA) provides specific advice about the health aspects of flooding.

Current advice from the HPA notes the main health risks from flood as:

- drowning
- serious injury caused by falling into fast flowing water or from hidden dangers under the water, such as missing manhole covers
- stress and strain – impact on mental health and wellbeing
- serious danger posed by carbon monoxide fumes from the indoor use of generators to dry out buildings

In terms of the risk of illness due to water borne infection, the HPA states that infections arising as a result of flood waters are rare as harmful microbes in flood water usually become very diluted.

(Source: Health Protection Agency website)

The HPA website includes information on:

- basic hygiene precautions around floodwater
- keeping children safe including formula feeding
- food preparation
- living in a flood damaged home
- cleaning up safely after flooding
- chemical hazards
- water supplies

The HPA website, [www.hpa.org.uk](http://www.hpa.org.uk) also includes a useful Flooding – Frequently Asked Questions webpage that would be of use, along with the aforementioned information, when developing a tenants' pack.

## Other issues to include in your pack

Experiences from recent floods highlight the need to emphasise to tenants who leave their properties that they must keep their landlord informed of where they have temporarily moved to. Not knowing where tenants have gone can make it difficult for landlords to assess levels of need and support.

In addition you might also want to make reference to:

- other relevant policies – for example, the organisations support priorities and offer, how to access sandbags etc
- information on how to make a sandbag
- information on how to fit flood resistance products (if supplied with the property)

# Useful information

## Useful contacts and websites

- **BBC Weather**  
[www.bbc.co.uk/weather](http://www.bbc.co.uk/weather)
- **Department for Environment, Food and Rural Affairs**  
[www.defra.gov.uk](http://www.defra.gov.uk)
- **Environment Agency**  
[www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)
- **Floodline**  
0845 988 1188 (24 hour information about flooding)
- **Health Protection Agency**  
[www.hpa.org.uk](http://www.hpa.org.uk)
- **Furniture Re-use Network**  
[www.frn.org.uk](http://www.frn.org.uk)
- **Highways Agency**  
Information on road closures and congestion  
[www.highways.gov.uk](http://www.highways.gov.uk)  
08700 660 115 (24 hour live updates)
- **HM Government – Cabinet Office**  
Preparing for Emergencies  
[www.preparingforemergencies.gov.uk](http://www.preparingforemergencies.gov.uk)
- **The Met Office**  
Includes forecasts and information on weather warnings  
[www.metoffice.gov.uk](http://www.metoffice.gov.uk)
- **National Flood Forum**  
[www.floodforum.org.uk](http://www.floodforum.org.uk)
- **UK Resilience**  
Resource for civil protection practitioners  
[www.ukresilience.gov.uk](http://www.ukresilience.gov.uk)

## Property restoration and flood protection products

- **Association of British Insurers and The National Flood Forum**  
Flood Resilient Homes fact sheet  
Repairing your home or business after a flood – how to limit damage and disruption in the future  
[www.abi.org.uk](http://www.abi.org.uk)
- **BRE**  
A number of guides relating to the repair of flood damaged properties  
[www.bre.co.uk](http://www.bre.co.uk)  
[www.brebookshop.com](http://www.brebookshop.com)
- **CIRIA**  
Advice sheets  
[www.ciria.org/flooding](http://www.ciria.org/flooding)  
Standards for the repair of buildings following flooding (C623)  
Author(s): S Garvin, J Reid, M Scott  
[www.ciria.org](http://www.ciria.org)
- **Department for Environment, Food and Rural Affairs**  
Property-level protection grant scheme  
[www.defra.gov.uk](http://www.defra.gov.uk)
- **Environment Agency**  
Information on flood protection equipment and where to get products  
[www.environment-agency.gov.uk/homeandleisure/floods](http://www.environment-agency.gov.uk/homeandleisure/floods)
- **Flood Protection Association**  
[www.floodprotectionassoc.co.uk](http://www.floodprotectionassoc.co.uk)
- **National Flood Forum**  
Directory of flood protection products and services  
[www.floodforum.org.uk](http://www.floodforum.org.uk)

## Insurance

### ■ Association of British Insurers and the Environment Agency

Fact sheet on flood risk and insurance

[www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)

### ■ Association of British Insurers

[www.abi.org.uk](http://www.abi.org.uk)

[www.abi.org.uk/floodinfo](http://www.abi.org.uk/floodinfo)

### ■ National Housing Federation

Insurance: Weighing your options – A guide for housing associations insurance reviews

[www.housing.org.uk](http://www.housing.org.uk) – go to publications – bookshop

### ■ My Home contents insurance

Jardine Lloyd Thompson

[www.housing.org.uk](http://www.housing.org.uk) – go to services and click on My Home contents insurance

For further information on the My Home scheme call 0113 203 5817 or 5843 or email [Myhome@jltgroup.com](mailto:Myhome@jltgroup.com)

Housing Health and Safety Rating System – Guidance for Landlords and Property Related Professionals

[www.communities.gov.uk](http://www.communities.gov.uk)

Guidance on the permeable surfacing of front gardens

[www.communities.gov.uk](http://www.communities.gov.uk)

### ■ Housing Corporation

Risk Management topic papers – includes advice on quantifying and identifying risk – still available via the Housing Corporation website

[www.housingcorp.gov.uk](http://www.housingcorp.gov.uk)

### ■ Housing and Council Tax Benefit

Flood related information examples from Doncaster and Hull City Councils

[www.doncaster.gov.uk](http://www.doncaster.gov.uk)

[www.hullcc.gov.uk](http://www.hullcc.gov.uk)

### ■ Hull 2007 Floods Independent Review Report

[www.hull.ac.uk/geog](http://www.hull.ac.uk/geog)

### ■ Hull City Council

Get Ready for the Unexpected – Emergency Planning Guide

[www.hullcc.gov.uk](http://www.hullcc.gov.uk)

### ■ National Housing Federation

Building Greener Homes – examples of housing associations' response to the climate change agenda

Submission to Defra Consultation on Policy options for promoting property-level flood protection and resilience

[www.housing.org.uk](http://www.housing.org.uk)

### ■ Three Regions Climate Change Group

Your home in a changing climate – retrofitting existing homes for climate change impact

[www.london.gov.uk/trccg](http://www.london.gov.uk/trccg)

### ■ The Pitt Review: Lessons learned from the 2007 floods

Final and interim reports

[www.cabinetoffice.gov.uk/thepittreview](http://www.cabinetoffice.gov.uk/thepittreview)

## Publications/useful reading

### ■ Audit Commission

Staying Afloat – Report based on interviews with and data from local authorities affected by flooding in the summer of 2007

[www.audit-commission.gov.uk](http://www.audit-commission.gov.uk)

### ■ Communities and Local Government

Improving the flood performance of new buildings

[www.planningportal.gov.uk](http://www.planningportal.gov.uk)

Code for Sustainable Homes – latest technical guidance

[www.communities.gov.uk](http://www.communities.gov.uk)

Preparing for Floods – Interim Guide – ODPM publication 2003

[www.planningportal.gov.uk](http://www.planningportal.gov.uk)











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- Guinness Northern Counties Housing Association
- Headrow Ltd
- Oxford Citizens Housing Association Ltd
- Pennine Housing 2000 Ltd
- Pickering and Ferens Homes
- Riviera Housing Trust Ltd
- Sanctuary Housing Association
- South Yorkshire Housing Association Ltd
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### Don't think it can't happen

Flooding poses a serious threat to housing associations and their customers. Good preparation is vital to help mitigate the potentially devastating effects of flooding. This toolkit has been developed to help housing associations take a proactive approach to the problem of flooding. It will help them identify and manage flood risk in relation to their tenants, services, existing housing stock and the overall health of the business. The toolkit includes practical tips from housing associations that have experienced floods.

**Please note that the information in this document is intended to give general guidance regarding flooding. All information is believed to be correct and accurate at the time of publication.**

#### **Produced by the National Housing Federation.**

The National Housing Federation represents 1300 independent, not-for-profit housing associations in England and is the voice of affordable housing. Our members provide two million affordable homes for five million people.

Housing associations have launched **iNbusiness for neighbourhoods**, a project to improve performance and challenge negative perceptions of the sector and its customers. They have made fresh commitments to neighbourhoods, customers and excellence. For more information see **[www.inbiz.org](http://www.inbiz.org)**