

# Consultation Response

Ref 0215

## Draft Flood Risk Management Plans

January 2015

All rights reserved. Third parties may only reproduce this paper or parts of it for academic, educational or research purposes or where the prior consent of Age UK has been obtained for influencing or developing policy and practice.

Phil Mawhinney  
phil.mawhinney@ageuk.org.uk

Age UK  
Tavis House  
1-6 Tavistock Square  
London WC1H 9NA  
T 0800 169 80 80 F 020 3033 1000  
E [policy@ageuk.org.uk](mailto:policy@ageuk.org.uk)  
[www.ageuk.org.uk](http://www.ageuk.org.uk)

Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is Tavis House 1-6 Tavistock Square, London WC1H 9NA.

## Introduction and key points

The consultation seeks views on the draft Flood Risk Management Plans, which have been developed by the Environment Agency, the statutory body with responsibility for managing flood risks, in partnership with Lead Local Flood Authorities.

Age UK welcomes the opportunity to comment on the draft Flood Risk Management Plans (FRMPs). Our main point is that older people should be fully considered in the plans, particularly those people living in circumstances that make them especially vulnerable to flooding and its effects.

Many older people are in a position to be resilient to floods; that is, to prepare for them, minimise their effects and recover from any impacts they experience. But other people may struggle to prepare, recover and generally cope. This includes people with health conditions, people experiencing cognitive decline and those who live alone and are socially isolated.

We welcome the fact that FRMPs include a focus on *people*, as well as the environment and economic activity. We welcome the inclusion of social objectives as well as environmental and economic ones. However, we think the focus on vulnerable people could be strengthened.

This response relates only to the draft FRMP part of the consultation; we have no comment on the environmental reports. In the absence of a generic FRMP, we base our response on the South East River Basin District report. Our comments should apply irrespective of geographic region, although we chose the South East region partly because we know it has a large population of older and retired people. We would therefore expect this particular report to make reference to older people.

The response draws on our longstanding knowledge of older people's needs, but is also based on recent interviews with several local Age UKs who have provided services and support to older people affected by recent floods.

In an ageing society, we expect older people to become a key at-risk group, especially as the population of older and retired people in coastal and rural areas – including many areas at risk of flooding – continues to grow. We suggest that any audit of an area's vulnerability to flooding also takes into account the numbers of older people living in that area (for example, this could be added to Table 3 in the South East FRMP).

## Responses to questions

### **Q4: Is the balance right between the ‘social’, ‘economic’ and ‘environmental’ objectives, as explained in the draft plan?**

We welcome the inclusion of social objectives in the draft FRMP but think there should be a greater focus on *people* in vulnerable circumstances and how to support their resilience to flooding. By resilience we mean people’s ability to prepare for flooding, prevent or minimise the effects and recover (emotionally, financially, health).

Our focus is on older people who are in particular circumstances that make them vulnerable to floods and their effects. These can include the following:

- Living alone, being socially isolated, having no support network or family nearby.
- Limited communications, such as using a landline phone rather than a mobile phone, or not using the internet.
- Suffering from health conditions, having mobility problems or sensory impairments, requiring medical equipment (e.g. oxygen machines), regular prescriptions or medication.
- Poor health and susceptibility to health hazards, such as sewage in the home during a flood.
- Experiencing cognitive decline or dementia, leading to confusion and difficulty managing one’s life and taking care of oneself.
- Poor mental health and emotional resilience.
- Physical frailty, being unable to move furniture/possessions, erect flood defences or turn of gas/electricity
- Living in a bungalow or park home, with no second floor to escape move possessions to.
- Low income, no savings or financial safety net, no home/flood insurance cover.

Older people are a varied group; many experience none of these vulnerabilities. But those who do are often at particular risk of the effects of floods, including:

- Property damage and its financial consequences.
- Damage to treasured possessions.
- Being cut off and stranded in the home.
- Serious physical and mental health impacts, due to contamination or stress, for example.

- Threat to life, in extreme floods.

We do not expect FRMPs to list each of these vulnerabilities in detail and identify people at risk. But we think the plans would be stronger – and better fulfil their remit to manage flood risks – by highlighting these as particular vulnerabilities experienced by older (and other) people living in flood risk communities.

**Q.5: Are there other flood risk management objectives that should be included?**

We suggest that a valuable social objective could be to ‘estimate the population of local groups with particular vulnerabilities, including older people, and where possible target appropriate preventative, emergency and follow-up support.’

Isolated and vulnerable people are, by their nature, difficult to identify and support. However, there are a number of risk factors that make this possible, including marital status and mental and physical health status. Our recent report [Promising Approaches to Reducing Loneliness and Isolation in Later Life](#) gives examples of organisations using this data to target interventions in neighbourhoods containing high numbers of older people with these risk factors.

**Q.7: Across all proposed, agreed and ongoing measures, the plan describes ‘prevention’, ‘preparation’, ‘protection’ and ‘recovery and review’ approaches. Is the balance right between these different types of approach, as explained in the draft plan?**

We welcome this framework as it reflects the need to support people at all stages (before and after a flood) and therefore to develop people’s resilience to flooding.

In terms of the balance between the approaches, the one point we would make is that FRMPs must ensure that ‘recovery and review’ is sufficiently strong, in terms of a *person’s* recovery. Through our network of local partners, we know that older people in vulnerable circumstances often find it very difficult to recover from the various financial, health and emotional impacts of floods.

For example, some people are not confident in dealing with insurance companies after a flood; they struggle to ‘navigate the system’ and communicate effectively by phone, they are slow to contact insurers/brokers because they ‘don’t want to cause a fuss’ and they may have mobility or health problems that make it difficult for them to engage with loss

adjusters in the home. Local Age UKs have supported people in this area. One Age UK did this by hosting loss adjusters in their premises, meaning that vulnerable older people could have face-to-face meetings with support from Age UK staff. Staff also supported people by informally representing them to insurers/brokers, starting the conversation on their behalf, negotiating down loss adjustment quotes and generally sitting with them and supporting them during phone conversations.

Another example is when a person's home needs significant repairs. People have to leave the home temporarily, which can last for six months, a year or longer. Isolated people with no family in the area may struggle to find a stable (and affordable) temporary place to live that meets their needs. We know that some people are targeted by rogue traders for home repairs. Some local partners have identified this as a key challenge and provided 'safe lists' of vetted, trustworthy traders.

More generally, older people with poor health (physical or mental) often struggle to 'bounce back' after their homes been flooded. Contaminated water and the damage it causes, homes unfit to live in, and emotional distress, can have severe impacts.

We do not expect FRMPs to detail these issues and the required responses. But we do think they should reflect the long-lasting and severe effects of floods on older people, and highlight the need to support them, even if responsibility lies with other organisations (insurance companies, energy companies, voluntary sector, etc.).

**Q9: How can you support the work set out in the draft flood risk management plan to reduce flood risk?**

We welcome the intention, set out in FRMPs, for the various Flood Management Authorities to 'work in partnership with communities to reduce the risk of flooding'. We think the plans could make more explicit the key role for local Age UKs and other voluntary sector organisations.

We understand that Local Resilience Forums (LRFs) are the mechanism by which local authorities and other agencies communicate with local voluntary sector organisations. We know that some local Age UKs are involved in these forums. Here we make three points.

Firstly, some local partners feel that LRFs engage with the local voluntary sector in an ad hoc way and do not recognise its strategic importance, i.e. that they can fill a gap by

reaching and supporting the most isolated and vulnerable people. Local Age UKs may be able to provide the kind of practical, fast response and holistic support such people in a way that other agencies – social care, the fire service – cannot.

For example, local Age UKs may support people during a flood by doing shopping, picking up prescriptions and cooking meals. They often run befriending services providing emotional support. And they help people in the most severe circumstances, such as those with messy financial affairs, who need supportive referrals to a range of other services and support navigating forms and claims.

Secondly, the access and relationships Age UKs have with isolated and vulnerable older people means they could, potentially, improve those people's preparedness. Older people who live alone with weak social networks and who don't use the internet are very unlikely to be aware of flood alerts and warnings. Age UKs may, with adequate resources, be able to help build people's preparedness by making them aware of such alerts, supporting them to receive those alerts themselves, developing preparation plans and doing practical things like moving valuables and furniture to safer places.

Thirdly, having argued that voluntary sector organisations bring unique value to multi-agency responses to floods, these organisations require funding and effective relationships to do this sustainably. Many local Age UKs face funding shortfalls following reducing local authority budgets. While this is not something that can be easily solved through the FRMPs, the broader point is that managing flood risks for vulnerable people would be much more difficult without an active local voluntary sector.

In terms of effective relationships between the voluntary sector and local agencies, FRMPs could encourage LRFs to recognise the unique value of voluntary organisations and develop clearer and more positive relationships with them.