

FLOODING TOOLKIT

A flood management guide
for housing associations



PART 2

What to do during and after a flood

Introduction

Eight major flooding incidents have happened over the last 10 years, affecting thousands of households across the UK.

The impact on people, homes, communities and businesses has been significant, and many of those affected have experienced severe hardship and ill health.

As well as impacts on customers, housing associations have experienced significant effects on their businesses including disruption to services, challenging clean up and refurbishment operations, and higher insurance premiums. Floods of this extent and nature are predicted to occur more often in the future as more extreme weather patterns are expected as a result of climate change.

These changes in weather are exacerbated by human factors as new developments encroach on areas prone to flood and increased urbanisation leads to increased surface water runoff. In addition, to the known risks from rivers and the sea, there is a challenge to areas which may not have flooded before as heavy rainfall is compounded by weaknesses in existing drainage systems.

This newly updated toolkit is designed to help housing associations with these tasks, based on the experiences of a number of housing associations that have been through major flooding incidents over the last decade. It has been published in two parts:

What this toolkit covers

The expected increase in flooding means that organisations need to assess their exposure and develop strategies to offset any risks. In at-risk areas, housing associations also need to help their customers prepare for future floods.

This toolkit has been published in two parts:

Part 1: preparing for a flood.

The accompanying part of the toolkit, available on the [Federation's website](#), takes you through the seven steps of flood preparation.

Part 2: during and after a flood.

This part of the toolkit takes you through the [eight steps for managing](#) in the event of a flood, both during and after the flood. It also provides an example [flood response timeline](#) so you know when to take action and [top tips](#).

Eight steps to managing a flood

During a flood

1**Find out who has been affected**

Gather data and highlight the priorities.

2**Evacuate properties**

Determine who you will evacuate and how.

3**Establish your support offer**

Think about supplies, shelter and rehousing, protecting staff and health risks.

After a flood

4**Outline your priority property tasks**

Such as removal of debris, and health and safety.

5**Plan for the reinstatement of homes**

Consider drying out periods and practices.

6**Contact your insurer early**

Be clear about the timescales of the claims process.

7**Provide ongoing support and advice**

For both health and financial wellbeing.

8**Review your response and update your emergency plan**

Make sure you incorporate any lessons learned.

During a flood

1 Find out 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.


Having customer service teams visit flood-hit or at-risk areas could be the most straightforward option. Follow this up with phone calls to all residents that might be at risk.

The data gathered will enable you to highlight tenants with priority needs and target support in the short term, for example to families with children under the age of five or the elderly.

2 Evacuate properties

- Be aware of local emergency plans for evacuation and transport.
- Take your lead from the emergency services – do not put staff, volunteers, tenants at risk.
- Many tenants may not want to evacuate – think about what support you can offer
- Consider how you could safely support the evacuation, for example with access to adequate transport (such as a four by four vehicle).

 **During the 2005 floods, a housing association in Carlisle 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.**

 **Be alert to changing conditions**

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.

3



Establish your support offer

As part of your flood planning consider who you can offer support to and what form this will take.

For example, you might 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

As part of your planning consider how you might address:

- Access to drinking water, food and toiletries for those evacuated.
- Loss of electrical supply which may be prolonged – consider alternative heat sources for offices and homes.
- Residents' pets.

Shelter and rehousing

Housing associations have highlighted how difficult it is to secure temporary accommodation when areas are flooded. Things you should consider:

- Procedures to bring void properties (in non-flooded areas) quickly into use.
- Working with other housing associations – to share stock or develop reciprocal agreements.
- Temporary homes, such as caravans, can be provided. However, they may not be suitable for older or disabled people and they may be difficult to source due to the levels of demand.
- Tenants that may not want to return to previously flood damaged homes.

Protecting staff and health risks

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 your response, supporting tenants and keeping the day to day business going, place huge demands on staff who may themselves be victims of the flood.

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.

The Health Protection Agency (HPA) publishes advice about the health aspects of flooding. Currently the HPA notes that the main health risks from floods are:

- 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.

According to the HPA, 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 precautions are taken to minimise any risk such as washing hands regularly and taking care not to swallow flood water or mud.

After a flood

4



Outline your priority property tasks

When flood waters have receded, which 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 – check if they have any plans in place for the clean up.
- **Full inspection of properties** and assessment of reinstatement works required.
- **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?
 - A Housing Health and Safety Rating System (HHSRS) assessment combined with an understanding of tenants' circumstances could help you establish if a property is habitable.
 - Review up to date health advice to support decisions on property safety for staff and residents on the [HPA's website](#).
- **Gas, electricity and water testing** 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 furnish these basically? Could you link up with a local furniture re-use scheme?

5



Plan for the reinstatement of homes

Drying out periods and practices

Properties need to be dry before they can be repaired. Key things to consider are:

- The drying out time of a property depends on its construction – but it is typically three to six months.
- The process of reinstatement should not be hurried or work may have to be repeated at a later date.
- The construction industry research and information association (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.
- 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.
- Consider commissioning a flood or drying out specialist to undertake a survey of properties that may be at risk from secondary flooding.
- 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 among other issues could result in delays.
- Be clear with tenants about expected timescales – restoration takes time. Around 24 months after the floods in Carlisle, one housing association had over 20 homes undergoing reinstatement.

6



Contact your insurer early

Make early contact with your insurer after a flood – ensure you are clear about the claims process and insurers' timescales.

Insurers vary in terms of claim handling – be 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.



Be alert to flooding in homes that might not appear to have been affected.

The independent report into the Hull floods noted 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.

7



Provide ongoing support and advice

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

- Local funds that they can apply to for assistance.
- Local furniture re-use schemes – publish access criteria, make referrals, or support tenants and residents in accessing the scheme.
- Flood buses – taking one to one advice to affected communities.

Key messages and managing expectations

You 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 three to six 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.

Work closely with your appointed contractors and tenants during the reinstatement process. Consider holding meetings with contractors that tenants can attend to get an update on the reinstatement process.

Health and wellbeing

Research shows that a number of negative health and wellbeing issues are experienced by those affected by flooding. These include:

- Feelings of isolation – the impact of dislocation from established networks.
- Tensions arising through extended families living together.
- Increased levels of stress, anxiety and depression, including in children.
- Increased difficulty in managing long term health problems.

You can offer support to affected individuals and communities by organising social activities, events and drop-in sessions that provide an opportunity for those affected to speak with others in similar circumstances. It's also important to keep existing community-based activities operating where possible.

Financial impacts and support

In the event of a flood there are a number of places residents can look to for financial support, including:

- **The Government:** Currently the Government provides £500 for every home that's flooded, administered by the local authority, to help with recovery costs such as temporary accommodation.
- **Grants:** There are also Household Flood Resilience Grants of up to £5,000 that are available to help improve properties in order to cope with future flooding. This includes moving electrics, flood doors and waterproofing windows.
- **Local authorities:** In previous floods many local authorities have waived council tax payments or introduced discretionary discounts and exemption periods for council tax payers with properties that have been affected. Contact your relevant local authority for advice on any support that may be available and publicise this to your residents.



After the 2007, floods one housing association was 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 while 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.

Following a flood you may witness an increase in rent arrears if benefit claims or employment is 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 and locally (support funds, how to access local furniture reuse schemes, etc.)
- Intervening quickly as rent arrears occur and offering debt advice.
- Working with local credit unions/community development finance institutions to increase awareness and take up of affordable credit.
- After the acute phase of the flood remember to debrief staff and participate in any multi-agency emergency debrief sessions.
- Carry out a tenant 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.

See the National Housing Federation's [flood response briefing](#) for more detail on insurance, compensation and how residents benefits may be affected.

8



Review your emergency plan, risk assessment and response



Consider flood centres

Salix Homes set up a flood centre in a neighbourhood office to easily communicate with residents about the clean up process and repairs, financial support, insurance, etc. This was particularly useful as residents could drop in for information. The centre was set up for around six weeks using existing staff and resources.

Example flood response timeline

Drawn from the experiences of housing associations affected by floods, this example timeline highlights the sort 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

- Keep assessing the situation and risks.
- Put your flood plan into action.
- Brief staff on 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.
- Deliver fresh water to tenants remaining on upper floors of homes.
- Establish 24-hour shift cover.
- Set up a monitoring database.
- Visit all affected tenants to assess support and rehousing needs.
- Arrange alternative, longer term accommodation for displaced tenants and residents.



Between 24 and 72 hours

- Update communications.
- Liaise with the organisation's insurance loss adjusters.
- After flood waters recede, arrange for contractors to commence removal of water damaged items and debris.



After 72 hours

- Update communications messages.
- Change locks on vacated properties (to prevent residents returning during reinstatement works and to minimise potential health risks).
- Put business opening hours back to normal.
- Wind down 24-hour shift cover.
- Take part in any multi agency debrief sessions.
- Arrange ongoing support sessions for affected communities.

Top tips



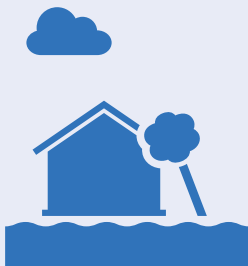
Before a flood

- **Assess the risks** of flooding to your business, tenants, services and housing stock – and take action.
- **Check your insurance** cover now – are the costs of the clean up after a flood covered? Is the cost of rehousing your tenants covered? Is lost rental income covered?
- Consider simple, straightforward ways to help **boost the number of tenants that take up home contents insurance** products.
- Develop a **flood information pack** for tenants and residents.
- **Link up with local agencies** and other housing providers to ensure an effective local response.
- If your organisation is significantly exposed, **hold a flood emergency drill** to identify the strengths and weaknesses of your preparation.



During a flood

- **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

- **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.
- **Engage insurers early** and take advice from your insurance loss adjuster.
- After the acute phase of a flood remember to **debrief staff**, participate in multi agency emergency debrief sessions and incorporate the lessons learned into an update of your flood plan.

The National Housing Federation is the voice of affordable housing in England. We believe that everyone should have the home they need at a price they can afford.

That's why we represent the work of housing associations and campaign for better housing. Our members provide two and a half million homes for more than five million people. And each year they invest in a diverse range of neighbourhood projects that help create strong, vibrant communities.

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