

# FLOODING TOOLKIT

A flood management guide  
for housing associations



## PART 1

What you can do to prepare

# 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.

## 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 in case of a flood.**

This part of the toolkit takes you through the [seven steps](#) of flood preparation and provides [top tips](#) for before, during and after a flood.

### **Part 2: during and after a flood.**

The accompanying part of the toolkit, available on the [Federation's website](#), takes you through the eight steps of managing a flood, both during and after. It also provides an example flood response timeline so you know when to take action.

# 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 re-housing 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.

# Seven steps to preparing

1



## Assess the risk

Understand the risk in your area and conduct a risk assessment.

2



## Write a plan

Develop a flood response plan and keep it somewhere safe.

3



## Monitor potential risks

Be alert and liaise with local agencies.

4



## Check your insurance

Review your company insurance and support your residents to take up contents insurance.

5



## Establish local links

Speak to emergency services, utility companies, residents and other housing providers.

6



## Create an emergency communications strategy

Reinforce the organisation's response and how you will keep people informed.

7



## Involve and support tenants

Consider volunteers and develop a tenant information pack [template provided in this toolkit].

## 1



# Assess the risk of a flood

## Understanding the risk in your area

Through the Government's [Flood Information Service](#) you can check by postcode to see if an address is located in or near an area at risk of flooding from rivers and the sea, surface water, and/or reservoirs.

For more short-term information you can view a [five day flood risk map](#). You can also register with the Environment Agency to receive flood warnings by phone, text or email. The [Flood Warning Service](#) is free to everyone so you can encourage residents to do the same.

The Flood Warning Service won't tell you about the immediate threat from surface water flooding, which is the biggest flooding risk in many areas. Therefore the local knowledge and past experience of your teams on the ground is invaluable in highlighting local risk areas.

A number of factors affect the likelihood of surface water flooding:

- **Drains:** Intense periods of rainfall can overwhelm drainage systems – do you have properties in areas which may have older drainage and sewerage systems? What do locally based staff think the risky areas are? For example, persistently blocked sewers, standing water, etc.
- **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?
- **Saturation of the ground:** If the ground is too saturated or too dry any rainfall will be converted into runoff.
- **Properties near rivers:** High river levels can hinder the sewerage system's ability to discharge water.

## Conduct your risk assessment

Once you understand the risk to different areas you need a plan to manage that risk, to minimise the impact on your business, and ensure that you can adequately and safely support your customers if a flood happens.

Your risk assessment should consider the impact of floods on:

- business operations and premises
- finance and insurance cover
- housing stock
- services to tenants, for example repairs, care and support
- tenants and residents
- staff
- 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.

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, and development divisions.



## Do your research

Contact local agencies that may have more information on local flooding or may have done risk mapping – including the local Emergency Planning Officer (based at the local authority), the local Environment Agency office, and any local utility companies.

## 2



## Write your flood response plan

### 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. Bespoke local flood plans or service area recovery plans may be a suitable approach for your organisation.

A flood plan will help to highlight risks, identify preventative action that can be put into place, and ensure awareness of key tasks and responsibilities. It will also demonstrate to insurers that you are working to minimise identified risks.

When developing the plan involve staff from across the whole organisation – this will help ensure that front line concerns and knowledge are taken into account.

### In developing your plan consider:

- **Actions** that might need to be taken before, during and after a flood.
- How you will **keep the business operating**, for example through offices and temporary accommodation, telephones, and transport.
- **Vulnerable areas** and client groups.
- Any actions that could **minimise further damage**, for example securing communal areas as a priority to prevent flood water ingress into adjacent properties.
- **Coordination** of tasks and resources – establish who is responsible.

### Other practical considerations:

- Establish a **bunker box of essentials** – this might include stationery, phone numbers, spare mobile batteries, a copy of the 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.
- Pick the **right time to raise the alarm** and to put plans into action. Leaving it too late can hinder the organisation's ability to respond. Local intelligence and effective links will help inform a timely response.
- Establish who is responsible for **blocked drains or culverts** that may occur on or are adjacent to your housing stock – take preventative action.
- Consider how you will access **specialist suppliers and skills**, particularly when widespread flooding across a region increases demand. For example, dehumidifiers, sandbags, and contractors with the skills and capacity to undertake refurbishment works. Consider whether your existing suppliers or service providers will be able to assist. Can you utilise existing contracts for your contingency needs?
- How will you address the following in the event of a flood:
  - 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**.
- Consider where you would re-house people whose homes are flooded. Can you quickly bring void properties into use or work with other local providers?

## What to do with the final plan

- Make all staff aware of the plan and its location.
- Keep a copy of the plan with your bunker box.
- Include an office property plan showing service shut off points.
- Plans should be referred to, reviewed, and updated regularly to ensure contact names and numbers are up to date.



### Plan for the worst case scenario

When major flooding hit Manchester on Boxing Day in 2015 around 300 Salix Homes properties were significantly affected at a time when staff cover was reduced due to the Christmas period. Many of the households affected lost all of their belongings and the majority did not have home contents insurance.

## 3



## Monitor the risks of a flood in your area

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.

- Nominate a member of staff 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 that may be able to identify raised local risks.
- Consider at what stage of severe weather/flood risk your flood response plan will become operational – liaise with local agencies.



1 cm of flood water ingress can cause over £15,000 of damage to a property.

1 cm = £15,000

## 4



## Check your insurance

### Insuring the organisation

The cost of insurance has become more expensive, particularly for those who have experienced a flood before.

The much anticipated [Flood Re](#) scheme was launched in 2016 to subsidise the high cost of insurance for households in high flood risk areas. Unfortunately housing associations are not eligible for the scheme.

There are other steps you can take to reduce your insurance costs:

- **Carry out a risk assessment** – 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.
- **Keep accurate records** and receipts, and gather photographic evidence during a flood to support any insurance claims.

### Examples of insurance claims

South Lakes housing received £2m from insurers after flooding in 2015. The organisation's insurance premium has almost doubled since and the maximum amount insurers will pay out has been reduced.

In 2008 Festival Housing Group 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.

After the floods in 2008, Sovereign housing association's insurance premiums doubled and excess on any claims quadrupled following flood damage to 230 of its properties and a subsequent insurance claim of over £7m.

Insurance premiums for Pickering and Ferens Homes based in Hull increased fourfold following damage to nearly 200 properties and an insurance claim in excess of £9m in 2007.



## Home contents insurance

Many housing association tenants and residents do not have household contents insurance.

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

### Help replace goods

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.

### How to support your residents

- Consider simple, straightforward ways to help boost take up of home contents insurance products among your tenants.
- Advise tenants to check their existing insurance cover – 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?
- Advise tenants to keep accurate records and receipts and gather photographic evidence during a flood to support any home contents insurance claims.
- Steer tenants away from high-interest providers of white goods and other finance solutions where at all possible.
- Develop links with local furniture recycling schemes to help residents who need replacement goods. More information is available through the [Furniture Re-use Network](#).

### My Home Contents Insurance Scheme

The National Housing Federation, in association with Thistle Insurance Services Limited, offers members access to the My Home Contents Insurance Scheme. My Home provides an easy and affordable home contents insurance solution for tenants without any excesses.

For further information please call **0113 203 5843** or visit [www.thistlemyhome.co.uk](http://www.thistlemyhome.co.uk)



### Help replace goods

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# 5



## Establish your local links

**Multiple agencies need to work together to deliver an effective local response at times of emergency and housing associations have a key role to play.**

Ensure your organisation is linked into relevant local plans and networks.

### Emergency planning

- Contact your local emergency planning officer/command and control to ensure you receive information and regular updates.
- Ensure your organisation is linked into and is aware of local evacuation plans, flood assistance plans, contacts and appropriate agencies.
- As a category one 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.
- Find out about your Local Resilience Forum.
- Find out the local authority policy on sandbags.

### Residents

- Include a flood response as a standing item on any tenant and resident forums that operate in at-risk areas.

### Other housing providers

- Liaise with other local housing providers to discover what plans they have developed, and whether they are aware of any local risk areas.
- Partner with other local 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.

### Utility companies

- Find out what the local gas, water and electricity companies' priorities are at times of flooding, including their emergency contact numbers and names.

# 6 Emergency communications strategy

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

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.

The table below outlines some of the key points that your communications strategy should consider.

What information needs to be given and to whom?	When does the information need to be given?	How will the information be given?
<ul style="list-style-type: none"> <li>● Internal contacts:                             <ul style="list-style-type: none"> <li>● staff</li> <li>● call centres</li> <li>● board members.</li> </ul> </li> <li>● Tenants, residents and their families:                             <ul style="list-style-type: none"> <li>● those most at risk</li> <li>● vulnerable people</li> <li>● those who remain in their homes on upper floors.</li> </ul> </li> <li>● External contacts:                             <ul style="list-style-type: none"> <li>● media</li> <li>● local agencies</li> <li>● contractors</li> <li>● local politicians.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● Before a flood.</li> <li>● During a flood.</li> <li>● After a flood.</li> </ul>	<ul style="list-style-type: none"> <li>● For tenants and residents:                             <ul style="list-style-type: none"> <li>● at tenancy sign up</li> <li>● through a tenants’ flood pack.</li> </ul> </li> <li>● For communities: consider what forms of communication work effectively in your community and whether these will be available during a flood.</li> <li>● For non-English speakers: think about whether there is a need for translation.</li> <li>● For those hard to reach:                             <ul style="list-style-type: none"> <li>● Use social media and your website to give updates.</li> <li>● Use local media, as radio and print can be effective. Think about who your local contacts are.</li> <li>● Consider running a Flood Fair for communities and individuals who have been affected by or who are at risk of flooding.</li> </ul> </li> </ul>

As well as keeping people informed, social media can be useful for receiving messages about what's happening on the ground in flood-hit areas.

Remember that electrical/telephone failure and lack of access amongst tenants may have an impact on which communication channels are effective.



## Potential media stories

During a flood the media spotlight will fall upon affected communities and potentially your organisation. This can present a risk if you don't handle communications to residents well. In the Yorkshire floods in 2015 a resident of Yorkshire Housing became the 'face of the floods' appearing on local and national TV.

# 7



## Involve and support your tenants

Involving tenants and residents in the flood risk assessment and plan can help ensure issues on the ground are taken into account, it can also raise awareness levels and help translate this into action.

### Volunteers

You may want to pull together a register of tenant volunteers to work with staff 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 may be required – particularly if working with vulnerable groups.

### Develop an information pack

Develop a template pack now:

- Keep it simple.
- Circulate to properties at risk of flood.
- Use when signing up a new tenant for a property.
- Circulate again when flood risks are heightened.
- Include it 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.

Examples of the type of information you might want to include are provided in the template pack on the next page.



# Template resident information pack

## What to do now if you live in a flood risk area

### 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.

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

- Ask your landlord how to do this.
- Mark taps or switches with stickers to help you remember.

### Prepare a flood kit of essential items which contains:

- 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.

### Know who to contact and how

- Agree where you will go in the event of a flood and how to contact each other.
- Keep a list with all your important contacts to hand.

### Think about what you can move now

- Move items of personal value such as photo albums, family videos and treasured mementos to a safe place.

### Monitor flood risk

- 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 or email.
- Stay alert to localised flooding/surface water flooding. This usually happens where drainage systems are unable to cope with heavy spells of rain. Rainwater is unable to drain away and quickly builds up, causing flooding in unexpected places.

## What to do in an emergency

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

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

### Remember, 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

- Put flood protection equipment in place when there is a flood warning – follow manufacturer instructions carefully to help stop the flood water.
- Move important items to safety – take items upstairs or to a high point in your property.
- Safely store important documents such as insurance papers.
- 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, 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 and disconnect any equipment that uses water (like washing machines and dishwashers).

### 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.

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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