

Consultation Response

Ref 0816

Environment, Food and Rural Affairs Committee inquiry into future flood prevention

March 2016

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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
www.ageuk.org.uk

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About this consultation

In January 2016, the Environment Food and Rural Affairs Committee announced an inquiry into future flood prevention in England, following severe flooding in winter 2015/16.

Introduction

Age UK is the country's largest charity dedicated to helping everyone make the most of later life. We help more than 5 million people every year, providing support, companionship and advice for older people who need it most.

In February we published a report entitled [Older people and power loss, floods and storms: Reducing risk, building resilience](#), which gives an insight into older people's experiences of, and attitudes towards, floods. It includes real examples of people struggling with the impacts of flooding, including their immediate practical needs in the home, disruption to energy supply and care services, damage to their home and possessions and difficulties in the recovery phase such as struggles to claim insurance.

Age UK welcomes the opportunity to respond to this consultation. This paper primarily addresses the second of the four key topics, 'Protecting communities and infrastructure'. Although the focus of flood prevention is often on managing the infrastructure, we believe that an equally important focus should be on building community resilience in the event of flooding, and this is the focus of our response. We refer the committee to the recommendations made on pages 5-6 of our report, many of which relate to improving support for older people.

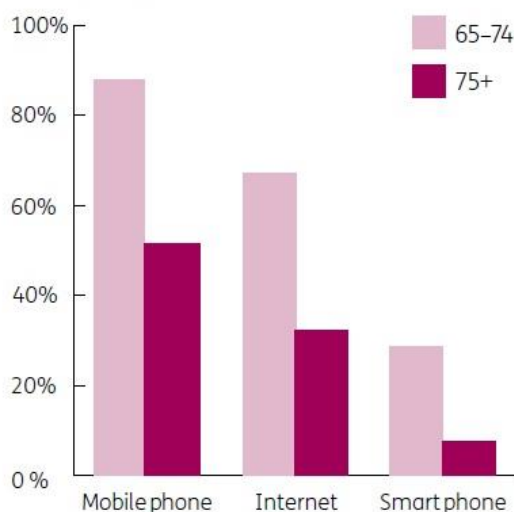
Key points

- While floods affect people of all ages, older people in some circumstances may be at extra risk and need additional support. This includes people who live alone, who are ill and rely on medical equipment, and who live with dementia.
- As well as preventing floodwater reaching communities, the government should do more to protect people and minimise the impacts on them by building their resilience.
- This includes identifying people at risk who may need extra support, warning and contacting people who do not use the internet, and making essential services – energy, telecoms, social care – as robust as possible.
- Voluntary organisations – including local Age UKs – play an invaluable role supporting older people during and after a flood. The government should recognise and support this activity.
- People may need support in the aftermath of a flood, to access trustworthy traders to repair their home, to receive information and advice, and around mental health.
- Insurers should do more to support older people in vulnerable circumstances – including those with sensory impairments or mental health conditions – through the often complex process of making an insurance claim.
- Finally, there are a lot of promising developments taking place in various industries that aim to build resilience. We believe that flood prevention and management provides an excellent opportunity for industries to examine how well new policies and reforms work in practice and to share best practice between industries.

Protecting communities

1. Floods affect people of all ages and many older people are able to cope. However, older people in a range of particular circumstances may be especially at risk. This includes those who are isolated or who live in isolated areas with no immediate neighbours, who are ill and rely on medical equipment, and who live with dementia, other mental health conditions or frailty.
2. A key way of protecting communities – or at least minimising the impacts of flooding – is to identify and warn households at risk and encourage them to make themselves as resilient and contactable as possible. Many of the following comments relate to these objectives.
3. Local authorities, Fire and Rescue Services and other agencies should work together to identify older people at risk in a crisis and provide contact numbers, emergency packs and advice.
4. The Environment Agency and local authorities should consider which channels are most effective at communicating flood warnings to older people, including those who do not use the internet or mobile phones. As Chart 1 shows, people aged 75+ are less likely to use a range of communication channels than younger groups. They should also consider what types of messages are most effective and likely to prompt action, while not causing undue distress.
5. Older people who rely on social care services (residential and domiciliary) may be at risk if this care is disrupted. Care providers should ensure they make adequate provision for emergencies in line with Care Quality Commission guidance, and reassure clients/residents about it. Providers affected by recent flooding should review and improve their contingency plans. Domiciliary care and sheltered accommodation providers should encourage people to sign up to an energy company's Priority Services Register.
6. Energy (and other utility) companies have a key role to play in identifying customers likely to be at extra risk in a flood, and offering additional support to them. The current Ofgem reforms of Priority Services Registers should improve this process; however, during the implementation of the reforms Ofgem should ensure that best practice is continuously developed and shared both within the energy sector and with other utility providers.

Chart 1: Older people using communication channels
(source: Adults' media use and attitudes, Ofcom, 2015)



7. There are around 165 local Age UKs throughout the country, and those in areas affected by flooding typically provide essential support to older people. This includes bringing food, blankets and medicine to people's homes (as detailed in our [recent report](#).) Local authorities and emergency planning bodies should recognise and support the valuable work of local voluntary organisations and groups that can provide fast, practical, nimble and personable support. Local authorities, voluntary organisations and other agencies should co-ordinate volunteers to help people prepare for a flood, including moving furniture or erecting defences.
8. There is a particular need for volunteers to engage with people who are unwilling to leave their home. An older people's forum on the south coast highlighted the importance of supporting older people – especially those living alone – *before* a flood to help them prepare mentally for evacuation, 'Rather than being frightened by someone turning up at the door unexpectedly during a flood.'
9. In our research, we heard multiple examples of rogue traders exploiting people in need of repairs following a flood. High demand can result in people using traders who carry out overpriced or shoddy work. Indeed, many of these traders deliberately target older people – this was a consistent message from local Age UKs. To protect communities from this harm, local authorities should provide lists of local 'trusted traders', in partnership with voluntary sector organisations.
10. Support should continue in the aftermath of a flood. Age UK advisors play a vital role in helping those affected to complete insurance forms and claims and in reassuring people who are anxious and distressed. One Age UK said: 'There is some real fear amongst our older people, with many struggling to sleep properly and worried about everything from going to the shops to claiming on their insurance.' Indeed, the Government's National Adaptation Programme highlights the impact of floods on people's mental health.¹ Other research highlights older people as more likely to suffer psychological health impacts such as anxiety² and post-traumatic stress.³ The government should find ways to address the mental health needs of people traumatised by flooding.

Insurance

11. We note that the inquiry is taking evidence on the new flood insurance scheme, Flood Re. We have no comments on that specific scheme, but include below some comments on wider insurance issues.
12. In the aftermath of a flood, people with various needs – hearing impairment, mobility problems, mental health problems – can struggle to navigate insurance claims. Insurers need to account for this in their call handling, loss adjustment and other processes. They should have customer service policies that recognise customer vulnerability, including sensory impairments, speech and memory problems, and poor mental health. Staff should be trained in the relevant skills, including patience, reassurance, empathy and a willingness to go 'off script.' The Financial Conduct Authority is encouraging financial services firms to develop appropriate policies for people in vulnerable circumstances, but we suggest that examining firms' practice in

relation to recent flooding would be an excellent opportunity to improve and share best practice.

13. For example, insurers should, as much as possible, arrange temporary accommodation that suits older people's needs, e.g. a ground floor property for people with mobility problems.
14. Lastly, local authorities should work with the insurance industry to find ways for insurers/loss adjustors to refer older people living in dangerous or unhealthy conditions to sources of support.

Contact

To discuss any of these points, please contact Phil Mawhinney, Policy Advisor, Public Policy Team, Age UK at phil.mawhinney@ageuk.org.uk or 0207 020 303 31391.

¹ The national adaptation programme: Making the country resilient to a changing climate, DEFRA, July 2013

² Exploring the social impacts of flood risk and flooding in Scotland, Scottish Executive, 2007

³ The effects of flooding on mental health: Outcomes and recommendations from a review of the literature, Stanke, C, Murray, V, et al, May 2012. Available at: <http://currents.plos.org/disasters/article/the-effects-of-flooding-on-mental-health-outcomesand-recommendations-from-a-review-of-the-literature/>