

# Older people and power loss, floods and storms

Reducing risk, building resilience





## Foreword

This winter has already brought severe flooding, storms and power loss, especially in the North of England. Worryingly, this is not an exceptional event – we have seen regular flooding in recent years and are warned to expect more volatile weather in the coming years. With a growing population of older people, it is vital that we strengthen our support to those at particular risk of harm.

These crises – power loss, floods and storms – can be challenging or even traumatising for people of any age. But older people in particular circumstances can be in serious danger. Those who rely on an oxygen machine or stairlift, who can't easily get out of the house or who live alone may be at risk. The nightmare scenario is an older person alone and cut-off in a crisis – this is what we must work to avoid.

The Government recognises that our changing climate poses a growing threat to particular groups. The energy and financial services industries are developing a more nuanced understanding of 'vulnerability' where people's changing circumstances – such as bereavement – as well as long-standing illnesses and difficulties, can put them especially at risk.

During the 2014 floods, some of the 165 local Age UKs responded in nimble ways, such as bringing food to older people in their homes. Since last summer we have been helping people sign up to their energy distributor's Priority Services Register to receive additional help in a power cut, supported by Scottish and Southern Energy Power Distribution and UK Power Networks. This has helped us consider how we and others – insurers, energy companies, social care services – can be better prepared for future disasters.

This report gives a valuable insight into older people's experiences and their fears about being without power for days, having their home flooded or being hit by a major storm. We want to share our learning to help the Government, energy companies, care providers and others better understand older people's lives and strengthen the protection and support for them. Let's make sure we're ready when the next crisis hits.

**Caroline Abrahams**  
Charity Director, Age UK



---

## Contents

<b>Executive summary</b>	04
<b>Chapter 1</b> Older people and power loss, floods and storms	07
<b>Chapter 2</b> Older people's experiences and opinions	11
<b>Chapter 3</b> Local Age UKs: what role do they play?	23
<b>Chapter 4</b> Policy context	29
<b>Chapter 5</b> Are we ready for the next crisis?	35
<b>Appendix</b>	37
<b>References</b>	38

---

## Acknowledgements

Many thanks to Scottish and Southern Energy Power Distribution and UK Power Networks who have kindly funded this report.

Many thanks also to the people who participated in our workshops in East Sussex and Dorset, for giving their time and generously sharing their experiences and thoughts.

Finally, thanks to the local Age UKs who took the time to describe the ways they support older people through crises, as well as giving insight into the challenges people face.

---

# Executive summary

## Are we ready for the next crisis?

As shown by the major flooding this winter, the answer, in too many cases, is no. This report gives an insight into older people's experiences and attitudes towards power loss, floods and storms ('crises'). Many older people are able to cope by themselves but others – including those who are lonely, isolated, ill, living with dementia or reliant on medical equipment – need extra support. This includes help accessing supplies of food, warmth and medicine, and rebuilding damaged homes and possessions. As volatile weather becomes more common, our collective response has to step up.

## Policy developments

A range of agencies – central and local government, energy companies, health and care services and insurance providers – recognise that many older people need extra support in a crisis. Following the major floods in 2007, the Pitt Review made recommendations to improve flood resilience for people and services. The National Adaptation Programme sets out the Government's long-term strategy for minimising the impacts of climate change, particularly on 'vulnerable groups in society'. For example, health and social care services – which many older people rely on – recognise climate change as a major challenge to which services need to adapt.

Following the recent floods, in December the Government announced a National Flood Resilience Review to look afresh at flood risk, update 'worst case scenario planning' and consider the future impacts of climate change. It is due to be published in summer 2016.

The energy industry is improving its support for people at risk during power cuts by recognising a wide range of physical and mental health needs and life circumstances that can make people

'vulnerable'. And the financial services industry is developing its understanding of vulnerability to include less-recognised circumstances, such as bereavement and mental health problems. Insurance providers that put this into practice will better support those people who struggle to make claims after a crisis.

## How Age UK has responded

There are around 165 local Age UKs throughout England, some of which provided vital support in past crises. This includes going into people's homes to provide food and warmth, publishing 'trusted trader' lists for home repairs, supporting people through the insurance claims process, giving information and advice, promoting energy companies' Priority Services Registers and giving emotional support. This activity is often fast, flexible, nimble and personable, drawing on Age UK's trusted brand, with people often going the extra mile. It is an essential complement to formal emergency services.

### Alone in a flooded home

When delivering supplies to homes during the December 2015 floods in Cumbria, Age UK South Lakeland found an older man sitting on a bench, amongst the flood water, with his head in his hands. He had blue hands and lips and was very distressed. He had lost his wife some years ago and was isolated. The floods and damage to his home had overwhelmed him and he had no one to turn to for support.

The staff and volunteers took him back to their office and contacted his family, who drove up from the South of England to look after him.

---

## Recommendations

### 1. Join up essential services better

- The energy industry should work towards a ‘tell us once’ system in which suppliers and network operators share customer vulnerability data (with consent), so that people do not have to repeatedly explain their circumstances when they switch supplier or move house. Over time, this should extend to other essential services, including water and telecommunications.
- This ‘tell us once’ system should enable people cut off in a crisis to give emergency notice to all their utilities providers – electricity, gas, water, telecoms – through a single action.
- In the short term, energy, water and telecoms companies should improve signposting of ‘vulnerable’ customers between each other.
- 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.

### 2. Energy companies can do more to highlight the extra support they offer

- The extra support provided by energy companies (suppliers and network operators) through their Priority Services Registers (PSR) is invaluable. Companies should find effective ways to inform older people about their PSR, including through partnerships with trusted organisations like Age UK.
- Given that customers are encouraged to switch suppliers to get a better price, gaining suppliers must reliably receive PSR data from the old supplier, or highlight their PSR to new customers.
- Under the reformed PSR, energy companies should consider a range of circumstances to identify people in need of extra support, including living alone or in isolated areas with no immediate neighbours, living with dementia or other mental health issues, bereavement and frailty.

- Energy companies should ensure that older people who do not use the internet can register on a PSR through a range of easy to find and use channels, including telephone and post.
- Energy companies should promote the new 105 power loss emergency telephone number from April 2016, targeting those who need it most, such as people living with dementia.
- Energy companies and park home site owners should develop better emergency support for park home (static mobile home) residents, including safe sources of temporary heat and power.

### 3. Consider how to reach older people before, during and after a crisis

- Energy suppliers should ensure customers moving to paperless/online billing are sent free hard copies of emergency contact numbers, which can be placed in ‘handy’ locations, e.g. fridge magnets, light switch stickers, leaflets.
- 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. They should also consider what types of messages are most effective and likely to prompt action, while not causing undue distress.
- Care services should advise older people to make themselves as contactable as possible in a crisis, e.g. having a non-electric phone to hand, charging mobile phones.
- Agencies should ensure they communicate with/warn people who do not speak or read English well, including through translated materials or working with community organisations.

**As volatile weather becomes more common, our collective response has to step up.**

---

#### 4. The voluntary sector can play a vital role

Some older people are less able to prepare for a crisis, for example because of physical frailty. Some need immediate, practical support such as food. Some need support in the aftermath, including to repair their home and claim insurance. Voluntary organisations play a vital role, giving practical and wide-ranging support in the home.

- 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 to older people in a crisis.
- Local authorities, voluntary organisations and other agencies should co-ordinate volunteers to help people prepare for a flood, including moving furniture or erecting defences. They should promote ‘buddying’ of volunteers to older people at risk.
- Local authorities should provide lists of local ‘trusted traders’, in partnership with voluntary sector organisations, to lower the risk of people being taken advantage of.
- The Government and voluntary sector should develop solutions to give organisations flexibility to take on volunteers quickly in response to a crisis.

#### 5. Health and care services can do more to support people who rely on their services

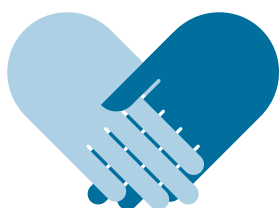
Crises can disrupt health and care services that older people rely on, either in the home or a care home, or in terms of accessing hospital services. While health services are planning for the effects of climate change, more could be done to protect older people, especially at a local level.

- Local authorities and health commissioners should build flood/emergency preparedness into service plans (e.g. Joint Strategic Needs Assessments) and individuals’ care plans.
- Residential and domiciliary care providers should ensure they make adequate provision for emergencies in line with Care Quality Commission guidance, and reassure clients/residents about it. Those affected by recent flooding should review and improve their contingency plans.
- Domiciliary care and sheltered accommodation providers should encourage people to sign up to a PSR.

#### 6. Insurers can make life a lot easier for older people

In the aftermath of a crisis, 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.

- Insurance providers 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.’
- 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.
- Local authorities should work with the insurance industry to find ways for insurers/loss adjusters to refer older people living in dangerous or unhealthy conditions to sources of support.



Voluntary organisations play a vital role giving **practical and wide-ranging support** in the home as well as support in the aftermath.

# 1. Introduction

Older people and power loss,  
floods and storms







---

December 2015 and January 2016 saw severe flooding in the North of England and other parts of the country. **Around 60,000 homes lost power in Storm Desmond, with some homes being cut off for days. Storm Eva then left over 25,000 homes without power in the North West alone.**<sup>1</sup>

This follows the flooding in winter 2013/14 when hundreds of thousands of homes lost power;<sup>2</sup> over 11,000 homes were cut off in one night in the East of England during heavy winds. Around 7,000 homes were flooded and 11 people died. This winter's flooding saw 4,000 York residents evacuated from their homes in a single night.

We are likely to keep seeing this happen. In 2014 the Intergovernmental Panel on Climate Change warned about increased storms as well as flooding due to increased rainfall intensity. In July last year the Committee on Climate Change concluded that 'more households will be at high risk of flooding, despite the increase in spending on flood defence.'<sup>3</sup>

### Older people at risk

Extreme weather and power cuts affect people of all ages. But many older people are at particular risk. Firstly, many live with health conditions – such as disabilities, poor health, dementia and other mental health problems – or in particular circumstances – such as living alone – that can make them less able to prepare, protect themselves and recover. Secondly, many older people live in coastal and rural areas – ONS statistics show these areas have the highest proportions of people aged 50+.<sup>4</sup> Such areas can be at risk of flooding.



More households will be at **high risk of flooding, despite the increase in spending** on flood defences.

### This report

So, we have a growing population of older people, many living in flood risk areas or living alone, alongside the increasing frequency of floods and storms, and resulting power loss. (Floods, storms and power loss are referred to throughout the report as 'crises'.) This report poses and gives some answers to two key questions:

#### 1. What specific risks do older people face before, during and after a crisis?

For example, people who rely on medical equipment, such as oxygen or dialysis machines, can be severely impacted.

#### 2. How can organisations – energy companies, local authorities, insurers, voluntary organisations – support older people before, during and after a crisis?

Some support is already in place, such as the additional help for people signed up to energy companies' Priority Services Registers.

The report draws directly on older people's experiences and opinions. It also reflects on the experience of local Age UKs that responded to the 2013/14 floods in different, often spontaneous ways, meeting a wide range of older people's needs.

While this report focuses on risks, older people are not all 'vulnerable'. We give examples of people's resilience and independence and point out that older people are often a source of support to others.

---

## Policy context

Ofgem, the energy regulator, has been reviewing the Priority Services Register (PSR) that energy suppliers and network operators have to offer to customers who need extra support in a power cut, e.g. people with disabilities or older people. The reforms aim to better target this support, guided by a wide range of circumstances that can make people vulnerable, rather than just age, disability, illness or impairment. They also aim to increase customer awareness of priority services and improve data sharing between companies.

Since the major floods of 2007 the Government has developed policies to develop communities' resilience to flooding, including effective flood warning. The wider climate change adaptation agenda recognises the risks to older people and to the functioning of health and care services. The broader emergency planning framework recognises that the voluntary sector has a key role.

Finally, the Financial Conduct Authority – the financial industry regulator – is increasingly recognising the various kinds of customer vulnerability that disadvantage people. This is relevant to the home/flood insurance claims process, which should support older people with a range of needs. The policy context is discussed more fully in Chapter 4.

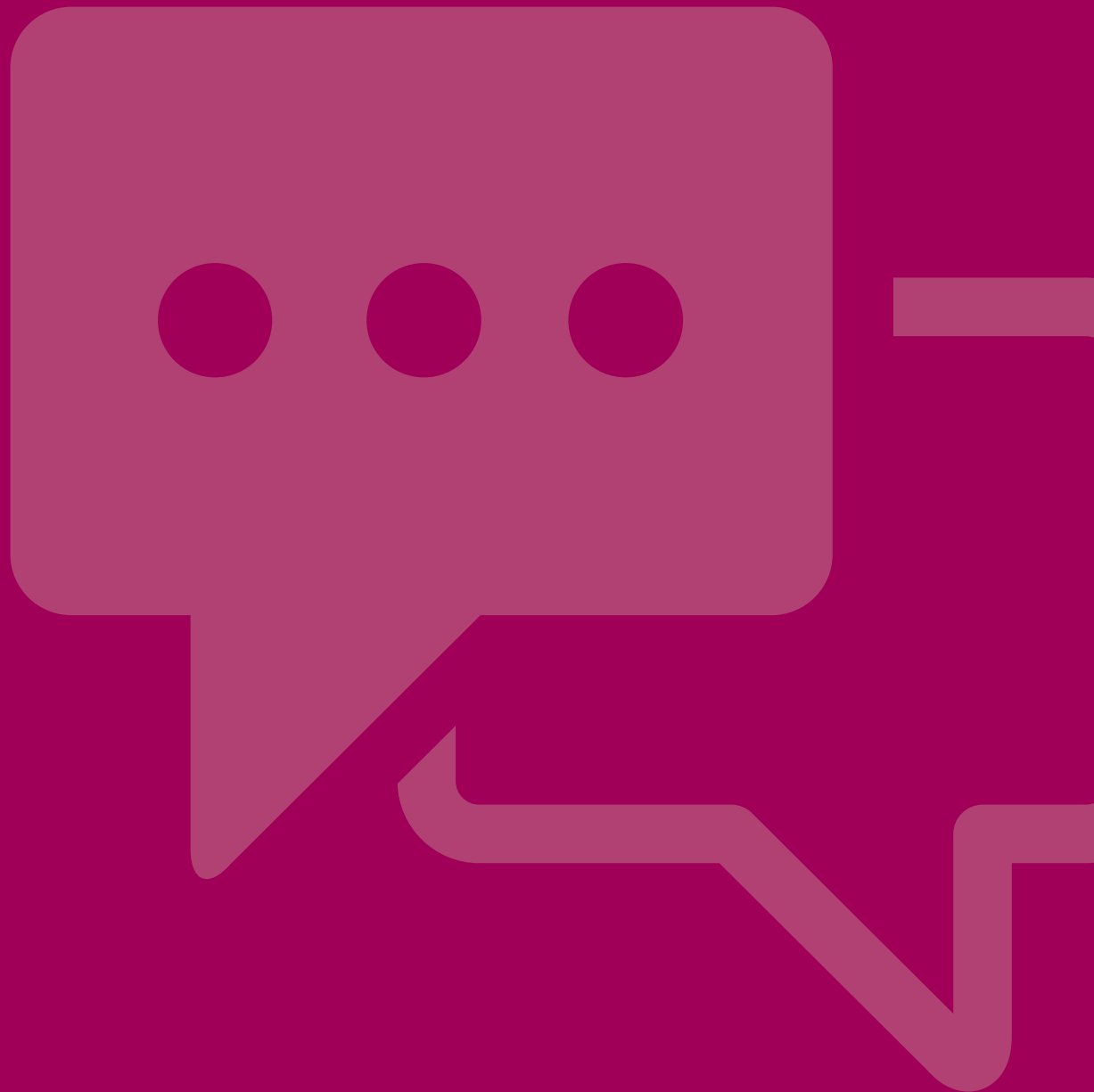
Despite all this, more can be done. Climate change is the biggest global health threat of the 21st century, according a joint commission of University College London and The Lancet.<sup>6</sup> Age UK wants to see policy action to ensure that older people are as protected as possible from our increasingly threatening climate, both this winter and in the decades to come.

## Methodology

This report draws on:

- Interviews with ten local Age UKs that have supported older people to cope with floods, storms or power loss, and two other voluntary organisations.
- Discussions with two local Age UKs supporting people during the December 2015 floods.
- Workshops with older people, in East Sussex and Dorset.
- Age UK's 'Your Voice' survey of 155 respondents.<sup>i</sup>
- Queries from people asking Age UK for information and advice.
- Discussions with other stakeholders, including a workshop on power loss at the University of Manchester.

## 2. Older people's experiences and opinions



**This chapter sets out older people’s experiences and opinions of power loss, floods and storms (‘crises’).** Their chief concerns include being left in the cold or dark without basic provisions, damage to the home and possessions, dealing with insurers, and being forced to leave the home and their pets. While many draw on support from family, friends or neighbours, others are isolated with no immediate support. Some people’s health and care support is disrupted and others have limited access to communications or warnings. Many are not aware of Priority Services Registers.

### Practical concerns – cold, dark, basic provisions

Being cold and in the dark, and the associated risks, were the biggest concerns among respondents to an Age UK survey of 155 older people when asked about power cuts (Table 1). More specifically, the risk of trips and falls in the dark was a common concern. We know that people’s ability to carry out everyday functions such as washing and using the toilet are also affected.

**Table 1: Biggest concerns about power cuts (source: Age UK ‘Your Voice’ panel, 2015)**

Rank	Concern
1	Your home becoming cold, causing discomfort
2	Lack of light, raising risk of trips or falls
3	Lack of light, causing discomfort
4	Unable to contact anyone by phone
5	Cold, exacerbating health issues
6	Cold, causing illness
7	Anxiety or distress
8	Unable to use medical equipment

Our workshop participants expressed some concern about how to keep warm and safe in the dark, particularly if they have electric heating. The East Sussex workshop participants – who live in a block of sheltered accommodation flats – worried about how they would keep warm if their heaters failed. A woman in her 80s said ‘My heating is electric so I’d worry about getting cold.’ This is likely to be a widespread concern – 2.3 million homes in the UK (9 per cent) were heated by electricity in 2011.<sup>7</sup>

An older people’s forum on the south coast said their biggest concern is for:

*‘The person living in a bungalow, who can’t contact anyone, they’re on their own for two to three days at a time, in the cold, staying in bed to keep warm. No-one [thinks] of them.’<sup>ii</sup>*

Losing power was the biggest concern among respondents to the Age UK survey when asked about flooding (Table 2). In our workshop discussions on the topic, most participants talked about their general safety, having light/power, safe drinking water and food as their chief concerns. They also feared losing their phone connection and personal possessions, and bad smells.

Indeed, we know that darkness increases the risk of trips and falls and that cold impacts older people’s health. It is well-established that older people are among those groups at higher risk of physical (and psychological) health impacts from

a flood.<sup>8</sup> We heard of a woman in her 80s living alone in Lancashire who lost power for three days during the December floods. She kept warm using her gas fire and had bread and cheese to eat but was worried about what would happen if she had a fall while trapped at home alone.

A common point of uncertainty is whether power automatically shuts down in a flood. As one man in Dorset said:

*'If my home was flooded I wouldn't know whether I could put my foot in the water or not, whether I would get electrocuted. Does the power automatically go off?'*

This is a good example of a broader theme in our discussions – uncertainty. People were uncertain over what would present a danger and whether various home equipment would work or not.

Having basic provisions like food is a concern, especially for people with limited mobility. East Sussex participants expressed concern that their local greengrocer who delivers to their sheltered accommodation would be disrupted during a flood. Participants generally had various basic supplies – most had some food in cupboards, two people had camping stoves and one had a foil blanket for keeping warm. People less able to run a well-stocked home and keep supplies would benefit from being given an emergency pack.

The threat of flooding can cause anxiety. One woman in East Sussex described her nervousness looking out the window at the garden:

*'[I was] just watching the water rise and rise. The water was coming from one end of the garden to the house and stopped short of the back door. The water was knee deep and flower pots were floating around.'*

People also feel anxious in the aftermath of a flood, when they take stock of damage and think about how to recover. Age UK Carlisle & Eden supported people after the 2006 floods and said many older people's experiences were characterised by fear, asking 'what is going to happen to me now?'

**Table 2: Biggest concerns about flooding (source: Age UK 'Your Voice' panel, 2015)**

Rank	Concern
1	Losing power
2	Damage to the house
3	Health and safety
4	Losing valued possessions
5	Having to temporarily live elsewhere
6	Not being able to go out and buy groceries
7	Insurance worries, i.e. concern about cover or claims
8	Not being able to go out and get medical supplies
9	Damage to health
10	Health or safety of pets

### Power loss in a park home

A person living in a park home contacted Age UK reporting a power cut affecting over 200 homes 'mostly occupied by people aged 65–70... some are older and some have health issues.' It lasted 15 hours, leaving people without heat. They used candles, which is especially risky in wood framed park homes.

The caller was eventually given use of a generator but felt that neither the site owners nor the energy company supplying the homes were adequately addressing the situation.

*'We pay our electric bill to the site owners, and they are the customers to [a 'big six' energy supplier]. Neither of these businesses seem to care about us... We don't want to be left without power again all day.'*

---

## Family, friends, neighbours, living alone

Most East Sussex participants were confident that their relatives – children, nieces, nephews – would welcome them into their homes. One man in his 70s said:

*‘The first thing I would do would be to phone my daughter and ask if I can go and stay with her.’*

Relatives can play an active role in managing communications with energy companies and generally providing ‘administrative’ support. One participant in East Sussex said:

*‘My family would take over all the contacts for me in a power cut.’*

However, not all older people are so fortunate.

## Key facts<sup>9</sup>



### Population

There are 11.4 million people aged 65+ in the UK, and 1.5 million aged 85+.



### Illness

An estimated 4 million older people – 36 per cent of those aged 65–74 and 47 per cent of those aged 75+ – have a limiting longstanding illness.



### Frailty

Over 25 per cent of people 85+ live with frailty, where multiple body systems lose their in-built reserves and people’s wellbeing can rapidly deteriorate after even minor events.



### Poverty

1.6 million pensioners (14 per cent) live below the poverty line, with 900,000 (7 per cent) living in severe poverty.



### Living alone

Over 2 million people aged 75+ (49 per cent) live alone.



### Mobility

38 per cent of adults aged 70+ have a mobility difficulty.



### Dementia

An estimated 850,000 people are living with dementia in the UK, of whom 774,000 are aged 65+.



### Digital exclusion

4.5 million people aged 65+ (39 per cent) have never been online.

---

Societal trends mean many older people and their children live far apart.<sup>10</sup> In this scenario, neighbourliness is important. When one of the Dorset participants lost power her neighbour brought her into her flat. She was in poor health, recovering from a stroke, and found the power cut distressing and disruptive. This kind of neighbourliness can be a real comfort:

*‘My downstairs neighbour let me use her kitchen to make my eggs and coffee.’*

Those who do not have supportive family, friends or neighbours close by may therefore be at risk, especially if they have health or mobility problems. Indeed, 2.9 million people aged 65+ feel they have no one to turn to for help and support<sup>11</sup> and nearly half (49 per cent) of people aged 75+ live alone. Those who live in physically remote areas may lack any form of local contact. One Dorset participant said ‘being prepared for emergencies when you live alone’ was their biggest concern. Dorset participants suggested that a buddying or befriending system, including contacting people by mobile phone to see if they’re OK, would help protect people in a crisis.

### Rural isolation

Volunteer Cornwall described a woman living alone in a remote, rural area who had her phone wrongly disconnected and was cut off for weeks; she did not have a mobile phone. Her family lived elsewhere and did not check in on her so she was isolated and disconnected and her mental health started to suffer. Eventually, a volunteer checked in on her and arranged a reconnection.

### Leaving the home, pets

Some people are reluctant or even unwilling to leave their home in a crisis. One reason is reliance on care, mobility or medical equipment. People with severely limited mobility, including those who use scooters or wheelchairs, will find it difficult to evacuate or find emergency accommodation that meets their needs.

One woman in East Sussex said she would be unhappy about leaving her home because she uses an electric bed that tilts her into position to get up.

Pets are a major concern. One in eight (12 per cent) of people aged 65+ say that pets are their main form of company.<sup>12</sup> Concern for pets’ wellbeing was a frequent conversation topic in our workshops. Another reason for wanting to stay in the home is security. Age UK Carlisle & Eden told us of people who stay in rented caravans in their driveway so they can protect their home and possessions.

Some people forced to leave their home worry about how long it will be before they can get back. Participants in East Sussex expressed this fear, noting that some people forced out of their homes in Kent during the 2013/14 floods were still not back a year later. This can be due to extensive structural damage, and problems with sewage.

Being away from familiar locales and routines for an extended period can be difficult, particularly for people living with dementia. Age UK Runnymede & Spelthorne described some people who were still out of their homes a year after the 2013/14 floods, staying in a hotel in an unfamiliar area and ‘feeling like a stranger, feeling vulnerable.’



**12%** of people aged 65+ say that **pets** are their main form of company.

---

## Persuading people to leave the home

An older people's forum on the south coast highlighted the importance of supporting people 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.'

During a previous flood, a rescue vehicle travelled through the community, taking people to evacuation centres like schools and churches. Due to time pressures, some people may miss their chance: 'The vehicle has to move on to collect other people, and may not be available when that older person eventually decides they want to leave.'

Pets are a common reason for refusing to leave: 'They will not leave the house without their cat or dog – that is their companion.' But this may mask a deeper fear of leaving the home; even when volunteers are happy to bring the pets along, people often refuse.

The solution is to have volunteers speak to people before a flood. They can take time to explain why they should leave, where they would go and that they can bring their pet.

## Priority Services Registers and 'customer vulnerability'

There was a consistent lack of knowledge among participants of the Priority Services Register (PSR) offered by energy suppliers and network operators. Similarly, no-one had heard of their local network operator or knew what it was. Once told about PSRs, many were interested in registering. One East Sussex participant said it would make them feel 'less alone' in a power cut. Another said:

*'I haven't heard of it but I think that's a good idea. I live on my own so it would be good to have something like this.'*

However, online registration is a major barrier. Some participants who were interested in the service said online registration would put them off. One Dorset woman in her 80s said (to general agreement in the group):

*'I do object to a lot of these big companies assuming that everyone is online. I'm sorry but it makes me really cross!'*

Energy suppliers and network operators generally enable registration via downloadable paper forms and telephone. This information – such as the registration telephone number – needs to be easily findable for people who are not online.

Picking up the theme of independence, even people who think PSRs are a good idea do not always want to immediately register. One woman in her 80s in Dorset who was very independent and wanted to remain so for as long as possible said: 'This register sounds really good but I don't want it yet.'

Some people were confused over whether those living in care homes need, or are able, to register as an individual. A man in Dorset who has worked in the care sector, asked: 'I don't know how it works with care homes and this PSR. Do individuals have to sign up?' (This is unclear but it seems residents cannot sign up to the supplier's PSR, although the local network operator may offer additional support.)

## Resilience: sticking it out

It was clear from the workshops that many older people prize their independence. Most of the Dorset participants lived alone and while they acknowledged the risks they also showed a level



---

of preparedness. Some kept candles and torches in convenient places in the home. A woman in her 80s said: 'I keep three torches handy; one by the bed, one in the kitchen, one in the bathroom.'

Many older people lived through the post-war years and subsequent decades when homes were less comfortable (fewer appliances, colder) and power cuts more frequent. One woman in her 80s in Dorset said: 'I've done a lot of camping so if I had to, I could just take cold showers.' Some older people have an attitude of not wanting to 'make a fuss.' Energy companies and other agencies should respect this but also encourage people to ask for help when they need it.

However, there are risks associated with 'sticking it out.' For example, use of heating equipment or generators indoors can risk carbon monoxide poisoning or fire. So there may be a need to support those people able to look after themselves – while emergency services prioritise those most in need – in a way that reduces these risks.

### **Damage to the home and possessions**

Protecting valued possessions and mementos is extremely important to people. Age UK Runnymede & Spelthorne felt that the loss of these can be emotionally traumatic. One woman in East Sussex said she was more worried about losing her 'books and photos' than her own safety. Age UK Herefordshire & Worcestershire explained how older people can be reluctant to get rid of damaged possessions even when they pose a health risk. For example, a couple wanted to clean and re-use family crockery after their home was flooded even though it had been contaminated by sewage.

In terms of protection, most East Sussex participants said they would physically struggle to move furniture to a safer place. One man in his 70s said 'All of us would need help to move furniture from one room to another.' Getting hold of flood barriers to protect the home is not always

straightforward. East Sussex participants did not know where to get sand bags from (the local authority). More advanced home flood barriers are being developed, although people's ability or willingness to pay for this varies. A man in East Sussex said: 'I would rather keep my fingers crossed and hope for the best than pay £1,000 for defences.'

Further, many older people live in park homes (static mobile homes). The older people's forum on the south coast felt the many local park home sites were at high risk in a flood. During flooding in Kent in 2013/14 people were evacuated because of the risk of lightweight park homes being lifted and moved by floodwater. They also reported park homes being blown over in heavy winds. Age UK estimates that over 100,000 older people live in park homes in England and Wales.

### **Flooded in a park home**

Someone contacted Age UK describing how her grandmother lived in a park home and had been flooded twice in a year. After the floods, she returned to her home which was in a state of disrepair – her landlord had not repaired it, leaving it with 'bare floor boards.' The landlord also planned to increase the rent. The caller sought information and advice on how to support her grandmother into alternative accommodation.

A more sinister issue is that of rogue traders or 'cowboy builders' who take advantage of people by carrying out poor quality repairs and/or overcharging. A consistent message from Age UKs is that rogue traders often target older people. Clearly, this poses a further threat to people's financial wellbeing, at a time when their finances are likely to be stretched. This can be a particular problem following a severe flood or storm, where tradespeople are in high demand (see Chapter 3).

---

## Health concerns

Power loss can disrupt equipment that people rely on. Some participants worried about the impact on people who need oxygen machines, reclining beds, hoists and stairlifts. There could be a risk of people being unable to leave their electric bed or stuck on a stairlift between floors, unable to move or call for help. One piece of advice could be for people to keep a mobile phone on their person at a time of power loss or flood risk. A man in his 50s who has worked as a domiciliary care worker, said:

*'In a power cut, hoists could freeze halfway up. To be fair, they should have spare batteries and chargers, but obviously there is a time limit to these... A stairlift, that would be powered by the mains, that could be a problem.'*

People have contacted Age UK with queries about sleep apnoea masks – which help people maintain normal breathing during sleep – in a power cut. One caller described how during a

two-day power cut he had to go into a care home to be able to use his mask, leaving his wife at home alone.

Participants in East Sussex were unsure whether pull cords or similar alarms would work in a power cut. One woman in her 80s with mobility problems asked 'Would my pull cord work in a power cut?' And darkness can make it difficult to move around the home and access essential medicines.

## Disruption to care services

One man who had worked as a domiciliary care worker described his difficulties physically reaching clients he provided care for during flooding in rural areas. He had 'blown three engines in ten years' driving through flooded roads. He described how driving in a flood can be 'chaotic', with no clear information on what roads to use and the situation changing rapidly. The consequences for people whose carers cannot reach them can be imagined. He described how

### A secretly flooded home

Age UK Hull described the experience of a woman in her 70s when the 2007 floods struck. Her daughter explained:

*'After a few days we noticed that the windows were steaming up and the whole ground floor felt damp and cold. We found water lapping underneath the floorboards.'*

Her mother, a widow, moved out, staying with her daughter and son but feeling like a 'burden':

*'She really didn't like putting people out and just wanted to be at home. She never really unpacked and seemed to live out of a case... Seeing the destruction to her home – her safe haven – all the work that Dad had done, like the stone fireplace he had built, now demolished. Things that were memories that kept him close.'*

After she returned home, she had lost her bearings, social network and confidence:

*'Mum had a very smart new home, but it didn't look like home to her any more... [She] felt isolated; when she moved back, many of the surrounding houses stood empty. One of her close neighbours was not coming back as she feared the floods happening again...'*

*Mum doesn't like to leave her house for long these days, I think because she fears the loss of her home again and needs to be there to protect it.'*

---

one woman with MS who needed support to use the toilet was left lying in bed as the two carers required to operate the hoist to get her out of bed were unable to reach her.

Flooding causes other disruption. One woman in Dorset described how floods in 2014 meant she had to cancel an important hospital appointment. Other participants said that flooding on roads disrupts supplies to the local pharmacy, causing an obvious risk to people requiring medication. This poses questions as to how health and care services can plan for and react to flooding to support people who live at home but have high care needs, especially in rural and isolated areas.

People who do not receive care (or other local authority) services may be at extra risk in an emergency, especially if they live alone, as they will not be on a database of people that care services check in on.

### **Evacuated into a care home**

Age UK received a request for information and advice from someone whose mother, 90, experienced flooding and was moved temporarily from her sheltered accommodation to a care home. She had multiple health problems.

Adult social services informed the caller that he would be obliged to pay £400 per month as a 'top-up payment' for the care home. He could not afford this. Also, the mother's sheltered housing company had difficulties claiming flood insurance, and gave her a bill for back payment of rent covering the period when she stayed elsewhere.

The caller also disputed with the housing company that his mother's flat was in a good enough condition for her to return to. He felt that 'no one is listening and everyone is in dispute with each other.'



---

## Communication: information and warnings

Respondents to our survey cited being ‘unable to contact anyone by phone’ as a big concern in a power cut. Relevant communications include:

- Requesting practical help or rescue.
- Receiving advance notice of a planned power cut or weather/flood warnings.
- Finding information, such as the length of a power cut or emergency contacts.

Accessing information on the cause and likely length of a power cut is important – all participants wanted this information. One woman in East Sussex said: ‘Information on how long the cut would be, that would be most useful.’ Participants had realistic expectations for how long it would take to return power and didn’t blame anyone for power cuts but were frustrated by a lack of basic information.

Many participants felt that a blackout is much easier to deal with when given information, even if it is only an estimate. A woman in Dorset said:

*‘You can put up with it so much better when you know why it happened.’*

It also helps people assess whether they are willing to ‘stick it out’: ‘If I know how long it will last, I’ll know how long I have to cope.’ It is important to warn as many people as possible before a flood through an appropriate channel. Many people simply do not think about possible future threats – one man in East Sussex said ‘It never occurred to me to think what to do in advance of a flood.’ A small number of participants were aware of the phone warnings provided by the Environment Agency or thought it sounded like a good idea.

There is a balance to be struck with warnings. A man in East Sussex said ‘Flood warnings could cause more distress than good.’ One local Age UK felt that Environment Agency flood warning letters to residents were overly alarming. Vulnerable people may need to have these risks discussed in person so they are not blown out of proportion.

A significant concern was not knowing where to go for information or support. Participants in Dorset asked ‘where is our first port of call?’ and ‘where do we get information from?’ One said ‘knowing who to contact for help immediately’ was their biggest concern.

None of the participants were aware of the distinction between energy suppliers and network operators. Some said they would phone the number on their energy bill. This requires receiving paper bills – people who manage bills online have no paper documents – and having them to hand in an emergency, possibly in the dark. Those phoning the number on their bill did not realise this would put them through to their network operator. This may not matter in the moment of needing support, but the lack of awareness of network operators will need to be overcome by companies wanting to communicate more with customers and offer safety advice.

Some participants were confused by the multiple agencies operating in a flood, wanting clarity on the roles of the local authority, the police and fire and rescue services. Some in Dorset felt Age UK should help them navigate these agencies. One participant said having an ‘information sheet’ of emergency contacts was their biggest concern. A man in Dorset stressed how important it is to keep emergency numbers in a place that is easy to remember and access in the dark. He brought a small, plastic, capped tube, saying:

*‘People need a handy place to get numbers in an emergency. Like this little bottle that would be in the fridge. They would know where it is and have the electricity company, fire services, all the numbers in it.’*

The new free ‘105’ emergency number for people to call in a power cut, announced last year by Ofcom, may solve this problem. However, the most isolated and vulnerable people will need to be made aware of it, which may require the involvement of organisations that can reach them.

---

## Communication: practical challenges

There is also the practical issue of limited access to the internet and phones. While older people are increasingly going online – including by tablet and smart phone – two thirds (67 per cent) of over 75s do not use the internet. Those who are online can receive a wealth of useful information, including weather warnings, flood alerts, planned power cuts and advice on how to stay safe.

Older people are more likely to use mobile phones than the internet or smart phone – over half (52 per cent) of those aged 75+ use a mobile phone (Chart 1). Text messaging is popular: over half (56 per cent) of people aged 65+ send or receive texts weekly, whereas only one in ten send or receive emails by mobile phone.<sup>13</sup>

Most participants in Dorset had mobiles but several suggested that some older people do not keep them fully charged. Lack of network signal can leave people cut off, especially in isolated or rural areas. As one man put it:

*‘When you’re out in remote areas you might not have mobile signal. What do you do then?’*

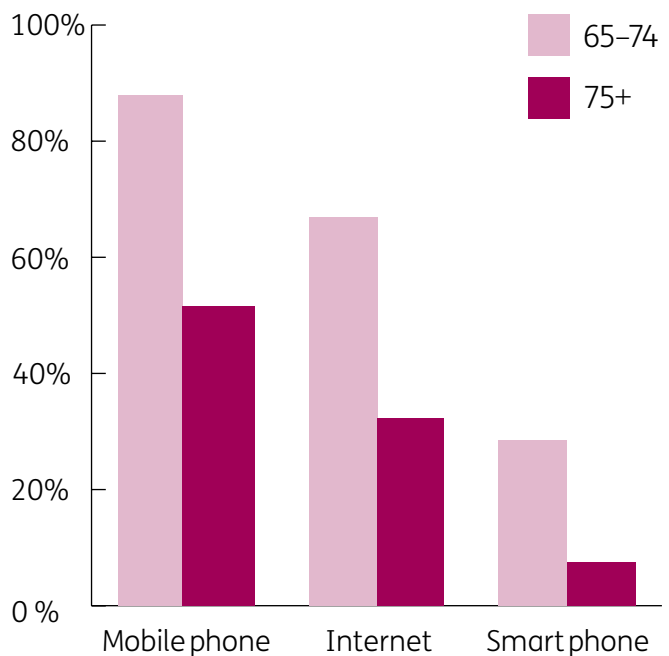
Solutions are needed to enable those who do not use the internet or mobiles to communicate in a crisis. Some participants mentioned the advantages of non-electric landline phones: ‘I have an old-fashioned phone, which works in a power cut’ (woman, 80s, East Sussex). Energy companies and voluntary organisations could consider recycling these phones for emergency use. Ofcom recommends that people keep a traditional corded phone connected to a phone socket or stored somewhere handy.<sup>14</sup> However, people with mobility problems may struggle to retrieve a phone and plug it in at floor level.

It is also important to remember that some older people do not speak or read English well. Those who do not have family close by may particularly struggle.

## Insurance

While many people are able to deal with insurance claims, others in vulnerable circumstances struggle. A trustee of an Age UK in the West Midlands described how the 2007 floods caused anxiety and confusion among people who had never been flooded before. He described how people felt overwhelmed: ‘I’ve got four feet of water in the house, and no-one to help.’ Some people come to Age UKs for support (Chapter 3), while others delay or avoid making a claim altogether. So, insurance providers should ensure their processes support vulnerable older people in these circumstances.

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



Older people are **more likely to use mobile phones** than the internet or smart phone.

---

### Age-friendly insurers

Some people face challenges when contacting their insurer. Older people are less likely to have mobile phones so may struggle to make contact immediately. Insurers should encourage people to nominate a third party who can be contacted, such as a son or daughter. Some older people struggle to use telephone menu systems,<sup>15</sup> especially when distressed.

Call handlers often follow scripts and assume a level of physical and cognitive health on the part of the caller. They should be aware of the range of vulnerabilities among older callers, including hearing impairment, poor memory, speech problems and dementia. They should be trained in the skills needed to have effective conversations, including being patient and empathetic, and talking slowly. Where they cannot cope with vulnerable callers they should be given a clear procedure to signpost to organisations like Age UK.

Loss adjustors visit people's homes within a short timeframe to assess the cost of damage. It can be difficult for them to contact people who do not have mobile phones or use email, or have left the home. Local Age UKs sometimes support people to communicate with loss adjustors.

Loss adjustors arrange temporary accommodation for people who have to leave their home. They should aim, where possible, to find places that meet people's needs; for example, a ground floor property for people with mobility problems. Some people struggle when taken out of their familiar environment and routine, so loss adjustors should try to find locations close to their home, GP, shops, friends, etc.

A broader point is that many older people may be unable to afford home insurance.<sup>iii</sup> One in seven older people live in poverty<sup>16</sup> and over six in ten social and private renters have no insurance, compared to 8 per cent of home owners.<sup>17</sup> Finally, insurers can occasionally come across older people living in unhealthy or dangerous conditions. They may want to notify an agency of this to prompt support for those people but do not know who to contact. Local authorities should work with insurers to develop a clear process for this.

### Insurance and poor living conditions

Age UK was contacted by someone seeking advice for her brother and sister-in-law, whose house was damaged in a winter storm. They both faced challenges around alcohol addiction, mental health and social isolation. Their insurance company assessed the damage but no repairs had been carried out, leaving the home wet, cold and dirty. They were not taking action to contact the insurer to organise repairs. Nor would they contact their GP for support. The caller feared escalation into a full-blown crisis and asked for advice.

### **3. Local Age UKs**

what role do they play?



---

**There are around 165 local Age UKs throughout England, all providing information and advice on a wide range of issues as well as practical services.** This includes encouraging older people to sign up to energy company Priority Services Registers, alongside services to help them keep warm and safe at home. Some Age UKs have supported people in a crisis, such as delivering food and medication, supplying emergency packs, helping people access trustworthy tradesmen and supporting people through insurance claims.

### The nature of responses

Age UKs do not provide ‘first response’ services in a crisis, or specialist power loss or floods support. Local authorities and emergency services help people in most extreme danger. The support Age UKs provide is often quite informal, relying on staff and volunteers’ willingness to give up their time, ‘get stuck in’, and use their own resources, such as cars.

This includes immediate action – cooking, delivering supplies – and supporting people in the aftermath. During the 2013/14 floods, Age UK Herefordshire & Worcestershire felt they could best help people in the recovery stage. This can mean a long time period: Age UK Carlisle & Eden, reflecting on the 2006 floods, said ‘We basically lived in the office for three – four months.’

Age UK nationally provided emergency grants to local partners during the 2015 and 2013/14 floods, enabling fast responses. The grants fund short-term services to help people recover, such as telephone befriending, liaising with insurers, repairs and shopping, as well as enabling Age UKs to liaise with and refer to local health and care services. One grant enabled Age UK Carlisle & Eden to extend the capacity of their information and advice service, helping them cope with the influx of calls.

### Raising awareness of Priority Services Registers

Some Age UKs raise awareness of energy companies’ Priority Services Register (PSR) and encourage registration. They often do this as part of a broader ‘Wellcheck’ assessment and support service. And many offer energy checks. There are currently 15 local Age UKs funded by Scottish and Southern Energy Power Distribution and UK Power Networks to help older people keep warm, well and financially resilient so they can cope during extreme weather and unexpected power loss. This involves promoting PSRs in different ways in a range of settings.

Challenges faced by Age UKs include a lack of interest, due to people seeing power loss as a non-urgent and unlikely occurrence. Age UK Kensington & Chelsea said ‘People don’t think about it until it happens.’ It is also a challenge not to overwhelm people with information and things to sign up to.

Some Age UKs have a relationship with their local network operator. Network operators should continue to build partnerships with Age UKs to give this extra support to older people who need it.



Age UK support includes **immediate action** – cooking, delivering supplies – and **supporting people in the aftermath.**



---

## Age UKs Power Loss Programme – promoting the Priority Services Register

Under Age UK's Power Loss Programme – funded by Scottish and Southern Energy Power Distribution and UK Power Networks – 15 local Age UKs are raising awareness of PSRs among older people and supporting them to register, as part of their work to build people's resilience to power loss and winter weather.

This is done through welfare benefit checks and in other ways. For example, one Age UK is working with local GPs in deprived urban areas to receive referrals. The Age UK is also raising awareness through community events in partnership with supermarkets, libraries and faith groups, helping to reach older people in black and minority ethnic communities.

A rural Age UK has a database of people identified as in fuel poverty and promotes sign-up to PSR through its befriending and toe nail cutting services, day centres and lunch clubs. Other Age UKs are publicising PSRs through local press and radio, posters, leaflets and through their other services such as befriending and hospital discharge.

## Practical support in the home

Age UKs offer varied practical support to people in their home after a crisis, including delivering food, medication, blankets or heaters, as well as cooking and transporting people to hospital appointments.

During the 2013/14 floods, Age UK Herefordshire & Worcestershire staff took part in volunteer schemes using '4x4' vehicles and bicycles to reach isolated homes to deliver medication and take people to hospital. Age UK York volunteers picked up shopping, took people to hospital and supplied heaters, again using their 4x4s. Age UK Runnymede & Spelthorne staff and volunteers went to some homes to dispose of the temporary toilets provided when flooding disrupted sewage systems. Some Age UKs provide emergency packs to help people meet their immediate needs; these include blankets and torches and are sometimes funded through local authority grants.

This kind of 'nimble', immediate support to meet people's everyday needs is not something statutory agencies can easily do. So this voluntary sector support is an essential but informal part of the response to crises – it would be missed if it wasn't there.

It is worth noting that many volunteers are themselves 'older people'. Volunteer Cornwall, which co-ordinates volunteers of all ages, said some older people prefer to deal with volunteers of a similar age.

## Snow in Brighton

Brighton has experienced heavy snow and flooding in the last few years, disrupting transport and schools. Age UK Brighton was aware of older people who were isolated, unable to travel due to the hilly landscape and dangerous conditions, lacking social support networks, stuck in cold homes and low on food supplies. Many people lost their phone connection, leaving them unable to ask for help.

Age UK Brighton's 'Snow Angels' service involves staff and trustees providing emergency support. They travel in '4x4' vehicles or on foot to deliver food to people's homes and cook meals. A priority is to keep people's nutritional needs met. The response is fast – those willing to help sprang into action within hours.

## Emergency packs

The older people and local Age UKs we spoke to told us what could be included in emergency packs, including:



**First aid kit**



**Blankets, socks, hat**



A **thermos** and **soup packets**



**Batteries**, e.g. for **radio**



**Torch** (wind-up), **whistle**



**Carbon monoxide detector**



**Camera** (for insurance) and **waterproof envelope** (for essential documents)



**Emergency contact numbers** and a **plastic tube** for storage

## Home repairs: trusted tradespeople

One of the biggest needs people have after a flood is to repair damage to their homes. Many Age UKs provide a ‘handyperson service’, doing small repairs, although meeting demand can be difficult after a major crisis. Some extend their services for short periods: Age UK Cumbria & Eden put money from a local funder towards extra equipment such as dehumidifiers and heaters to dry out homes.

High demand may result in people using untrustworthy or ‘rogue’ traders who carry out overpriced or shoddy work. Indeed, many of these traders deliberately target older people – this was a consistent message from Age UKs. Some have responded by drawing up ‘trusted trader’ lists of local traders that will carry out fair work for a reasonable price, often in partnership with local authorities. However, claimants should first check with their insurer to see if they have preferred contractors to undertake repairs or replacements before arranging their own supplier.

## Communication, warnings and information

People who rely on electronic landline phones, or do not use mobile phones or the internet, may be unable to receive weather warnings, find information or request help. Some Age UKs help people with these practicalities. For example, Age UK Herefordshire & Worcestershire encouraged people to come to their premises to use telephones and access the internet following flooding.

Age UK Malvern & District receives weather warnings from their local authority. Age UK Runnymede & Spelthorne was keen to warn people before a flood and encourage them to move valuables to safety but felt that their limited means – posters, web information, speaking on local radio – gave them limited reach. Some Age UKs communicate through wider social networks. Age UK Brighton & Hove relay severe weather alerts to their Twitter followers; they felt this could be developed to alert relatives, neighbours and carers of older people.

---

## Home repairs and rogue tradespeople in Blackpool

Age UK Blackpool & District has seen older people taken advantage of by rogue traders following storms. Common tactics include:

- Targeting deprived areas, looking for signs of vulnerability such as handrails or overgrown gardens.
- Conducting 'shoddy' work that does not fix problems (or makes them worse) and/or overcharging.
- Coercing people into payment, such as forcing them to go to a cash machine or threatening them if they question the price.
- Undercutting legitimate tradesmen with lower quotes.

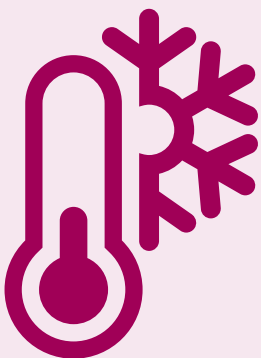
Age UK Blackpool worked with the local authority trading standards team to raise awareness of the 'Safe and Secure Directory' of vetted, trusted tradesmen to lower the risk of people being ripped off. It was promoted through the local press and across council and health networks – with grant support from Age UK nationally – during heavy storms.

The increased calls to Blackpool Trading Standards, Age UK Blackpool and the vetted traders suggest that the scheme continues to be successful.

## Claims, advice, insurance

Many Age UKs support people completing forms and claims, including insurance. A flood event would typically result in increased pressure on their services as people seek help with claims or information on where to get help, often while in a state of shock or distress. This happened to Age UK Runnymede & Spelthorne following the 2013/14 floods. Because their advisors must be trained to an adequate standard it was difficult to quickly arrange additional capacity. Age UK emergency grants supported up to 200 additional hours of information and advice services following the December 2015 floods.

Age UKs also do what they can for people who are not insured. Age UK Runnymede & Spelthorne referred people in financial hardship to other charities providing essential items like fridges or food. Some Age UK shops (over 450 in the UK) have provided emergency assistance. An Age UK Carlisle & Eden shop was used following the 2006 floods to supply clothes to hospitals and other local charities. Interestingly, although they gave away much of their stock, the raised local profile, goodwill and donations led to it being restocked quite quickly. A woman in Lancashire whose furniture was destroyed by the December 2015 floods was donated furniture from a local Age UK shop.



## Age UK Cold Weather Alerts

Age UK promotes Cold Weather Alerts issued by the Met Office when the mean temperature falls below 2°C for at least 48 hours or during heavy snow or widespread ice. We communicate these to local Age UKs, who in turn pass them on to older people, alongside advice on how to stay warm and well. These run from November to March.

---

## Supporting people with insurance claims

Age UK Carlisle & Eden were inundated with requests for support following the heavy flooding in 2006. Some were from people claiming on their Age UK home insurance. But other people came to them as a first port of call for support to deal with their insurer.

This included Age UK advisors getting basic information from insurers to pass on to the claimant to start the process. Age UK let people call their insurer from their office, providing a supportive environment for these stressful conversations. One staff member said:

*‘Many people are just not used to dealing with these kinds of issues and need support.’*

Age UK advisors in some cases helped negotiate initial loss adjustment quotes. They liaised with insurers and energy companies to ensure that the additional energy costs resulting from dehumidifying of homes were met by the insurer.

Age UK advisors also play a vital role reassuring people who are anxious and distressed. Age UK Lancashire 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 – the long-term strategy to address climate change risks – highlights the impact of floods on people’s mental health.<sup>18</sup> Other research highlights older people as more likely to suffer psychological health impacts such as anxiety<sup>19</sup> and post-traumatic stress.<sup>20</sup>

Age UKs have an important role as a supportive, personable point of contact during stressful events. Age UK Herefordshire & Worcestershire provided emotional support during the 2013/14 floods, including through their telephone befriending service. Age UK nationally runs Call in Time, a free telephone friendship service where volunteers have a weekly conversation with older people.

## Work with emergency planning groups and other agencies

Some Age UKs work with local authorities and other agencies to co-ordinate efforts in an emergency. Age UK Herefordshire & Worcestershire, for example, is involved in the local emergency/disaster group with the council, police, fire service, health services and Environment Agency. In these forums Age UKs – and the wider voluntary sector – are and can be a valuable partner, able to support older people after a crisis, reaching isolated people and providing ‘nimble’, personal support.

An older people’s forum on the south coast contributed to a community consultation event on flooding with the council and other agencies. It felt that small community groups have a vital role in doing the kind of detailed, low-level work that emergency services cannot: identifying older people at risk who live alone or in isolated properties, delivering information leaflets and preparing people for possible evacuation.

## 4. Policy context

managing emergencies,  
supporting 'vulnerable groups'



---

**Government policy, at the national and local level, recognises that our climate is changing and that services such as health and social care need to adapt.** Local areas have to manage flood risks and build community resilience. The energy regulator is requiring companies to improve their support for people in vulnerable circumstances. The insurance industry is responding to flood risks. This chapter highlights the various ways older people are identified in policy as a potentially ‘vulnerable’ group. It also touches on the key role of the voluntary sector.

### **Energy: vulnerable customers**

Reliable electricity is essential for older people in vulnerable circumstances, for example those who rely on electronic medical equipment such as a ventilator. Electricity suppliers and network operators are required to offer a Priority Services Register (PSR) to at-risk groups including older people and disabled people. People registered on a PSR receive free additional services, including priority reconnection, a priority phone number for updates and temporary facilities for cooking or heating.

Ofgem has reviewed PSR licence conditions, aiming to better target support for vulnerable customers, increase take-up of PSR services and improve data-sharing across energy companies. The final proposals, published in December 2015,<sup>21</sup> require companies to take a more pro-active approach to identifying customers who need help, guided by a wider range of circumstances – including dementia, mobility problems, bereavement and communication problems – than the categories of age, disability, chronic illness or impairment. Companies should also be pro-active in promoting the extra support on offer to those they have identified.

Energy suppliers and network operators both offer a PSR, potentially leading to confusing scenarios where customers are registered on multiple PSRs or have to repeatedly explain their circumstances, such as when they switch supplier. The Ofgem proposals require companies to record and share PSR data using a shared set of customer ‘needs codes’, with consent. There is

a particular focus on ensuring that suppliers share data when a customer switches to ensure they do not lose this support.

A more challenging but possible long-term aim is for customers to be registered on a single, shared PSR. Another is for data to be shared across utilities (water, phone), leading to more comprehensive, joined-up support for people in a crisis. The UK Regulators Network identifies flooding as a crisis that could affect multiple utilities.<sup>22</sup> The industry is working with the Information Commissioner’s Office to address data protection issues.

Ofcom has recently announced plans for a new three-digit telephone number (105) as the:

*‘Single number for consumers in England, Scotland and Wales to call the new national power cut and electricity network safety service.’<sup>23</sup>*

The number will be launched in April 2016, and will enable people to call their network operator to get information during a blackout, report an incident or raise an ‘associated welfare issue’ without having to find out who their network operator is and find a contact number. Around 800,000 calls were made about power loss during severe storms in winter 2013/14.<sup>24</sup>

**Reliable electricity is essential for older people in vulnerable circumstances.**



From **April 2016** there will be a new number – **105** – for people to call in a power cut.

### Emergency planning

The Civil Contingencies Act 2004 sets out roles and responsibilities for agencies involved in emergency preparedness and response at the local level. Category one ‘local responders’ are emergency services, local authorities and NHS bodies, with duties around:

- Assessing risks and producing an emergency plan.
- Informing and warning the public.
- Co-ordinating activity with other local responders.

Energy (and other utility) companies are Category two ‘co-operating bodies’, which are less involved in planning but nonetheless heavily involved in responding to an emergency. Their duties include co-operating and sharing information with other responders, through ‘local resilience forums.’ Government guidelines suggest that emergency plans should consider ‘vulnerable people’, including those with mobility problems, physical disabilities and mental health problems.<sup>25</sup>

Internationally, the Sendai Framework for Disaster Risk Reduction,<sup>26</sup> agreed in 2015, commits national governments to taking concrete steps to address older people’s needs as part of wider efforts to minimise the impact of emergencies such as floods.

Central government has provided a range of financial support, including the Bellwin Scheme,<sup>27</sup> which provides emergency financial assistance to local authorities in England following

extreme weather. In the wake of Storm Desmond, the Department for Communities and Local Government administered a Communities and Business Recovery Scheme, providing funding to affected local authorities to help with recovery costs.<sup>28</sup>

### The floods agenda

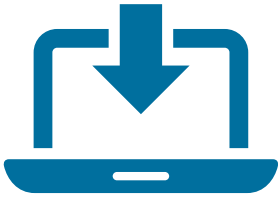
There has been a clear policy agenda around flooding since the 2007 floods, after which the Government set up the Pitt review. It set out recommendations to improve flood resilience, including:

- Essential service providers (e.g. energy, water) to be more active in emergency preparedness and response.
- Better information and flood warnings for individuals.
- Local authorities to play a key role in managing flood risks.

The review recognised older people as potentially in need of priority support, while acknowledging that this is not true for all older people. For example, some older people are better connected within their local community. Government research identifies people living in ‘mobile homes’ as being ‘particularly at risk in terms of reacting appropriately to flood warnings and suffering adverse effects of flood event.’<sup>29</sup>



The 2008 Pitt review recognised **older people** as potentially needing **priority support in a flood**.



## The Environment Agency is developing a **new and improved flood warning system** for 2016.

The Flood and Water Management Act 2010 introduced Lead Local Flood Authorities (LLFAs) – generally county councils and unitary authorities – with responsibilities to develop, implement and monitor a local flood risk management strategy. LLFAs are required to ‘[co-ordinate] views and activity with other local bodies and communities through public consultation and scrutiny.’ They should play a ‘lead role’ in ‘recovery after a flood event.’<sup>30</sup>

### **Informing communities of flood risks**

The Department for Environment, Food and Rural Affairs (DEFRA) – the lead government agency on flooding – reported in 2012 on progress implementing the Pitt recommendations. It noted the work of the Environment Agency (EA) informing people in vulnerable areas about flood risks, including prevention and mitigation advice, with older people identified as a vulnerable group.

The National Flood and Coastal Risk Management Strategy for England<sup>31</sup> notes the need for ‘appropriate flood forecasts and warnings... to enable individuals and communities to respond effectively.’ Indeed, warning people and building resilience is a key theme in the policy agenda. The Environment Agency is developing a new flood warning system to improve the current Floodline Warnings Direct system, which warns over 1.1 million properties through a range of channels, for 2016.

Increasing public awareness of risks and encouraging people to manage them is an important policy aim. The challenge is around the how vulnerable, frail and disconnected older people can receive this information and act, as both EA and DEFRA recognise.

### **Climate change adaptation**

The National Adaptation Programme (NAP) is the government’s long-term strategy to address the risks (and opportunities) of climate change. One of its key objectives is:

*‘To minimise the impacts of climate change on vulnerable groups in society by strengthening their resilience to better prepare for, respond to and recover from future climate risk.’<sup>32</sup>*

It recognises the threat posed to people by floods and storms – its formal risk indicators include:

- Vulnerable people at significant risk of flooding.
- The effects of floods/storms on mental health.

It explicitly identifies older people as a vulnerable group who could be disproportionately affected by extreme weather events. For example, older people are physiologically more vulnerable to cold (and heat). It highlights disrupted supply of energy/water as a key health risk.

### **Health and social care**

Climate change is a public health challenge. The NAP confirms that the health sector is making efforts to adapt. (There is a Heatwave Plan for England.<sup>33</sup>) It calls for health and care agencies to have a joined-up approach with a range of other local services. Its vision is of:

*‘A health service, a public health and social care system which are resilient and adapted to a changing climate.’*

The fact that local agencies now set health priorities – through Joint Strategic Needs Assessments and Health and Wellbeing Strategies – means there is an opportunity to consider the risks and health impacts of crises, and commission services accordingly.





## The move towards **greater provision of care in the home or community** could bring risks in a crisis.

Care Quality Commission guidance says that care providers – in residential or domiciliary care – ‘must be able to respond to and manage major incidents and emergency situations’, including floods.<sup>34</sup> In the context of recent scandals around poor quality care provision, it is vital to ensure that care providers have made adequate emergency plans.

The move towards greater provision of care in the home or community could bring risks in a crisis: medical or mobility equipment in people’s homes could cease to function, or domiciliary care workers may be unable to reach people to provide essential care.

Every local authority has a duty under the Care Act to set up a safeguarding adults board, whose membership should include adult social care, the NHS and police. Boards often include fire and rescue services, care homes and other care providers. This multi-agency partnership could be a valuable (and existing) mechanism for identifying and supporting older people in a crisis.



The National Adaptation Plan identifies older people as a **vulnerable group who could be disproportionately affected by extreme weather.**

### **Health and emergency planning, Kirklees council**

Kirklees council, West Yorkshire, recognises ‘emergency preparedness’ as a ‘wider factor affecting health and wellbeing’ in its Joint Strategic Needs Assessment.<sup>35</sup>

*‘Emergencies disproportionately affect those with existing health conditions and those with a low income, so taking action on these issues will reduce [their] impact.’*

The council’s Community Risk Register identifies flooding and heavy snow. As well as the immediate health impacts of flooding, such as drowning and accidents, longer-term impacts include mental health issues. Two in five (43 per cent) people who describe their health as ‘very bad’ would need help to leave their homes in a crisis. Those most at risk during snow storms are people with limited mobility and those who struggle to keep warm at home.

In an emergency, the main concern for NHS Kirklees is that people continue to access health services. Planned responses include reducing some non-priority services in order to increase capacity elsewhere (e.g. Accident and Emergency) and commissioning special short-term services (e.g. the ambulance Hazardous Area Response Team).

---

## The voluntary sector

The voluntary sector has a key role in emergency planning. Government guidance says:

*‘Where appropriate, organisations should consider at an early stage in planning whether voluntary organisations may have capabilities which could assist in responding to an emergency.’<sup>36</sup>*

It lists the sector’s potential roles and skills, including:

- Practical support (such as first aid, transportation, or provisions for responders).
- Psycho-social support (such as counselling and helplines).
- Equipment (radios, medical equipment).
- Information services (such as public training and communications).

Further, the Pitt review recognised the potential for voluntary organisations to help people recover from floods. And the National Adaptation Programme makes clear that support for vulnerable people should be driven locally, with an important role for voluntary organisations.

## Insurance

The Pitt review called on the insurance industry to improve its practice after the 2007 floods, in which there were over 130,000 home insurance claims.<sup>37</sup> The Association of British Insurers (ABI) broadly welcomed the recommendations, including the need to prioritise support for ‘the most vulnerable.’<sup>38</sup>

While there is no specific legal guidance on how insurers should treat vulnerable customers after a flood, they have to meet the Financial Conduct Authority’s (FCA) broad principle to treat customers fairly. The recent FCA paper on customer vulnerability encourages firms to protect customers in vulnerable circumstances, including dementia, disability and physical or mental illness.<sup>39</sup> Insurers’ frontline staff should be trained and able to spot signs of customer vulnerability, including not having sufficient mental capacity to understand their decisions.



## The Pitt review call on insurers to **improve their practice** after the 2007 floods.

The ABI has a guide on ‘responding to major floods’, advising customers on what they should expect from their insurer. It advises that, due to the high volume of claims after a flood, firms are:

*‘likely to seek information to determine if you need priority attention, such as if you are ill, disabled, elderly or have young children.’<sup>40</sup>*

The National Flood Forum’s ‘Charter for Flood Friendly Insurance’ calls on insurers to improve their practice, including by:

- Guaranteeing to reinsure and offer insurance to subsequent home owners.
- Publishing the basis of assessing risk and setting costs, i.e. premiums and excess.
- Publishing their Code of Practice with standards of service for property restoration.<sup>41</sup>

Affordability is an important issue. The NAP recognises that people’s ‘Ability to obtain flood insurance for residential properties’ as a risk. The Government’s ‘Flood Re’ scheme of affordable flood insurance, available from April 2016, is a response to this.<sup>42</sup>

## **5. Conclusion**

are we ready for the next crisis?



---

**This report gives an insight into older people's experiences and attitudes towards power loss, floods and storms.** Many older people are able to cope by themselves but others – including those who are lonely, isolated, ill, living with dementia or reliant on medical equipment – need extra support.



We want to see easier ways to register for **extra help, and better joined-up support.**

The report also shows the important role local Age UKs play to support people in a crisis. Age UKs are located throughout the country – including in rural areas – and are trusted by older people.

The Government and private sector increasingly recognise that some older people face a range of vulnerable circumstances, and are developing policies and practice to support them. All this is happening in the context of an ageing population – the number of people over 75 is projected to double in the next 30 years<sup>43</sup> – and increasingly frequent extreme weather. Winter 2015/16 has already brought devastating floods and power loss. How can we be better prepared for the next crisis?

It is essential that we keep strengthening support for older people. Developments in the energy sector to support people at risk are very welcome. We want to see this go further, with easier ways

to register for extra help, and better joined-up support between people's energy, water and telecoms providers. The more this can be made simple – with people not having to rustle around in a crisis for multiple contact details and somehow get in touch with multiple companies – the less likely we are to see older people slipping through the net and being cut off. And with the move to paperless billing, energy companies should ensure that customers have hard copies of emergency contact numbers and other vital information.

Care services – which are worryingly under-funded – need to be more resilient in a crisis, ensuring people continue to receive the help they rely on. As we encourage people to receive care in their home and stay independent – through the use of various medical and mobility equipment – we need to ensure their care is as sustainable as possible.

Civil society – voluntary organisations and volunteers – is indispensable, helping people in varied and nimble ways that statutory services cannot offer. There should be greater use of 'buddying' – pairing volunteers with older people who live alone or are at risk. Indeed, we need a new vision of local civic preparedness – a sustainable civil society that is seen by local authorities as an asset and used strategically to protect older people (and others) at risk. This is especially important as local authority budgets continue to fall, limiting what they can do directly.

The report shows the **important role local Age UKs play** to support people in a crisis.

# Appendix: Tips to prepare for floods, storms and power loss

- 1. Monitor flood risks in your area** through TV and (local) radio, and the Environment Agency's Floodline Warnings Direct service or call 0345 988 1188. This also offers a personalised flood warning service. From April 2016 you will be able to call 105, a free number, to find information during a power cut.
- 2. Write down or print emergency contact numbers**, including your fire and rescue service, local authority flood services, local Age UK, energy, water and phone suppliers and distributors, and insurer. Put them somewhere you will remember and can easily access, e.g. by your fridge, phone or door.
- 3. Check in on older neighbours and relatives who live alone**, are ill or with mobility problems.
- 4. Ill and disabled people should** register on their energy distributor's Priority Services Register. Then you will get extra support, including a priority phone number and text updates in a power cut, and practical help like emergency food and heating. Find out who your distributor is online or by calling your energy supplier. Also ask your council if they offer extra support for people with disabilities or health conditions during a flood.
- 5. Create an emergency pack** in an easily accessible and waterproof container, including extra essentials like food, drinking water and blankets.
- 6. Don't use outdoor heaters/barbeques indoors** due to unsafe fumes and fire hazards.
- 7. Fully charge your mobile phone** (if you have one) and keep it on you. Many landline phones don't work in an emergency, so have a non-electric landline phone to hand and know where to plug it in. Charge batteries and chargers for equipment like radios or hoists.
- 8. Keep a torch in an easy-to-remember place**, with spare batteries, and check it is working regularly. Have candles and matches to hand – BUT be sure to use candles safely, for example by using candle holders, keeping them away from animals and children, and putting them out before you go to bed.
- 9. Make sure you can easily find any essential medications** in the dark by placing them in a memorable place, ideally in a waterproof container.
- 10. Take photos of your property**, especially floors, walls and ceilings, before a flood, to help a future insurance claim. Put important documents, including insurer contact details, in a plastic folder and if there is a flood phone your insurance provider as quickly as possible.
- 11. Develop a personal flood plan** of emergency contacts and actions to protect yourself and your home. Use the Environment Agency's two-page flood plan.
- 12. Plan for your pet's safety.** Ring your council to see if local shelters allow pets; make sure your pet is wearing ID and contact details; prepare carriers, leashes, bowls, food and bedding in case of evacuation; if relevant, arrange for a trusted neighbour to take in your pet in your absence; leave a notice on external doors saying there is an animal inside and contact the RSPCA if you have to leave without them.

---

# Notes

- i 155 older people responded to an Age UK-commissioned, non-representative questionnaire in May 2015.
- ii We have kept most of the quotes anonymous, enabling participants to speak freely. We have also edited the quotes slightly for clarity.
- iii JRF and the National Flood Forum address flood insurance affordability issues.  
See: [www.jrf.org.uk/blog/somerset-floods-show-why-new-deal-flood-insurance-critical](http://www.jrf.org.uk/blog/somerset-floods-show-why-new-deal-flood-insurance-critical)

## References

- 1 'Power restored to 24,750 properties', Electricity North West news story, 29/12/15
- 2 The recent storms and floods in the UK, Met Office and Centre for Ecology and Hydrology, 2014
- 3 [www.theccc.org.uk/2015/06/30/urgent-action-needed-now-to-avoid-increasing-costs-and-impacts-of-climate-change-in-the-uk/](http://www.theccc.org.uk/2015/06/30/urgent-action-needed-now-to-avoid-increasing-costs-and-impacts-of-climate-change-in-the-uk/)
- 4 Ageing across the UK: Correction notice, regional trends 42, ONS, 2010
- 5 [www.climatejust.org.uk/map](http://www.climatejust.org.uk/map)
- 6 [www.ucl.ac.uk/igh/research/a-z/lancet-commission-climate-change](http://www.ucl.ac.uk/igh/research/a-z/lancet-commission-climate-change)
- 7 Off-gas consumers: Information on households without mains gas heating, Baker, W, Consumer Focus, 2011
- 8 'Factors increasing vulnerability to health effects before, during and after floods', Lowe, D, Ebi, KL, et al, in International Journal of Environmental Research and Public Health, 10(12): 7015-67, 2013. Available at: [www.ncbi.nlm.nih.gov/pmc/articles/PMC3881153/](http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3881153/)
- 9 The statistics from the 'Key facts' box are from the Nov 2015 edition of Age UK's Later life in the United Kingdom factsheet, available at: [www.ageuk.org.uk/Documents/EN-GB/Factsheets/Later\\_Life\\_UK\\_factsheet.pdf?dtrk=true](http://www.ageuk.org.uk/Documents/EN-GB/Factsheets/Later_Life_UK_factsheet.pdf?dtrk=true). The frailty statistic is from: Fit for frailty, British Geriatrics Society, 2014
- 10 Family geography and family demography in the UK: Cross-sectional perspective, Chan, T-W and Ermisch, J, 2014
- 11 TNS survey for Age UK, Dec 2014, reported in Later life in the United Kingdom
- 12 TNS survey for Age UK, Apr 2014, reported in Later life in the United Kingdom
- 13 Adults' media use and attitudes, Ofcom, May 2015
- 14 <http://consumers.ofcom.org.uk/phone/problems-and-complaints/landlines-and-power-cuts/>
- 15 Making automated telephone systems usable for older adults, Cortes, R, and Turner, M, British Psychological Society Annual Conference, Glasgow, 2011
- 16 Agenda for later life, Age UK, 2015
- 17 [www.poverty.org.uk/74/index.shtml](http://www.poverty.org.uk/74/index.shtml)
- 18 The national adaptation programme: Making the country resilient to a changing climate, DEFRA, July 2013
- 19 Exploring the social impacts of flood risk and flooding in Scotland, Scottish Executive, 2007
- 20 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-outcomes-and-recommendations-from-a-review-of-the-literature/>
- 21 Priority Services Register review: Final proposals, Ofgem, Dec 2015
- 22 Cross-sector resilience: Phase 1 report, UK Regulators Network, Apr 2015
- 23 <http://stakeholders.ofcom.org.uk/consultations/three-digit-number-power-cut/statement/>
- 24 [www.theguardian.com/money/2015/jun/12/power-cut-dial-105-wherever-you-are-in-the-uk](http://www.theguardian.com/money/2015/jun/12/power-cut-dial-105-wherever-you-are-in-the-uk)
- 25 [www.gov.uk/preparation-and-planning-for-emergencies-responsibilities-of-responder-agencies-and-others](http://www.gov.uk/preparation-and-planning-for-emergencies-responsibilities-of-responder-agencies-and-others)
- 26 [www.wcdrr.org/preparatory/post2015](http://www.wcdrr.org/preparatory/post2015)

- 
- 27 <http://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN00643>
  - 28 [www.gov.uk/government/news/winter-floods-2015-communities-and-business-recovery-scheme](http://www.gov.uk/government/news/winter-floods-2015-communities-and-business-recovery-scheme)
  - 29 Flood warning for vulnerable groups, DEFRA and Environment Agency, May 2005
  - 30 [www.local.gov.uk/local-flood-risk-management/-/journal\\_content/56/10180/3572186/ARTICLE](http://www.local.gov.uk/local-flood-risk-management/-/journal_content/56/10180/3572186/ARTICLE)
  - 31 [www.gov.uk/flood-risk-management-information-for-flood-risk-management-authorities-asset-owners-and-local-authorities](http://www.gov.uk/flood-risk-management-information-for-flood-risk-management-authorities-asset-owners-and-local-authorities)
  - 32 The national adaptation programme: Making the country resilient to a changing climate, DEFRA, July 2013
  - 33 Heatwave plan for England: Protecting health and reducing harm from severe heat and heatwaves, Public Health England and NHS England, May 2015
  - 34 [www.cqc.org.uk/content/regulation-12-safe-care-and-treatment#full-regulation](http://www.cqc.org.uk/content/regulation-12-safe-care-and-treatment#full-regulation)
  - 35 [www.kirklees.gov.uk/you-kmc/partners/other/jsna.aspx#anchor4](http://www.kirklees.gov.uk/you-kmc/partners/other/jsna.aspx#anchor4)
  - 36 [www.gov.uk/preparation-and-planning-for-emergencies-responsibilities-of-responder-agencies-and-others](http://www.gov.uk/preparation-and-planning-for-emergencies-responsibilities-of-responder-agencies-and-others)
  - 37 [http://webarchive.nationalarchives.gov.uk/20100807034701/http://archive.cabinetoffice.gov.uk/pittreview/\\_/media/assets/www.cabinetoffice.gov.uk/flooding\\_review/pitt\\_review\\_full%20pdf.pdf](http://webarchive.nationalarchives.gov.uk/20100807034701/http://archive.cabinetoffice.gov.uk/pittreview/_/media/assets/www.cabinetoffice.gov.uk/flooding_review/pitt_review_full%20pdf.pdf)
  - 38 ABI response to Pitt interim report: Overview, Association of British Insurers, Mar 2008
  - 39 Occasional paper no.8: Consumer vulnerability, Financial Conduct Authority, Feb 2015
  - 40 Responding to major floods, Association of British Insurers, Jan 2015
  - 41 Restoring trust: A charter for flood friendly insurance, National Flood Forum
  - 42 [www.floodre.co.uk/parliamentary-update](http://www.floodre.co.uk/parliamentary-update)
  - 43 National population projections, 2014-based statistical bulletin, ONS, Oct 2015

# About Age UK

Age UK is the country's largest charity dedicated to helping everyone make the most of later life.

We believe in a world where everyone can love later life and we work every day to achieve this. We help more than 5 million people every year, providing support, companionship and advice for older people who need it most. The Age UK network includes Age UK, Age Cymru, Age NI and Age Scotland and around 165 local Age UK partners in England.

## About this report

Recent winters have brought severe flooding, storms and power loss. This report gives an insight into older people's experiences and views of these crises. It also describes the various ways local Age UKs support people to cope, both immediately and in the recovery phase. It aims to help the Government, energy companies, care providers, insurers and others strengthen the protection and support for older people in a crisis.

### Author

Phil Mawhinney

### Editorial and design

[oysterdesign.co.uk](http://oysterdesign.co.uk)

**February 2016**

### Age UK

Tavis House  
1-6 Tavistock Square  
London WC1H 9NA

**0800 169 80 80**

### Funded by:

