



Rochdale Flood Poverty Report - Executive Summary

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A full list of contributors and interviewees can be found at Appendix 7

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Executive Summary & Key points

This report demonstrates the importance of understanding community dynamics, place-based socio-economic conditions, and cultural and ethnic diversity, both historically and in the present day, when engaging with the contemporary and future challenge of flood risk management. The research is based on the increasingly well-recognised principle that any work to address community and neighbourhood-based flood risk must also address other factors framed by individual, household and community vulnerability. This requires adopting holistic, integrated approaches involving coordination across sectors and actors.

The work focuses on two discrete areas within Rochdale (North West England) long defined by the River Roch and its tributaries, which run through the town and its surrounding settlements. The areas are subject to relatively high levels of exposure to flooding; a risk that is exacerbated by challenging socio-economic conditions and characteristics.

We deploy recent analysis of climate and flood justice to understand relationships between community cultural, demographic and socio-economic conditions and exposure and vulnerability to flooding, alongside the capacity to respond to flood risk. We use the term ‘flood poverty’ as a particular characteristic of flood risk. Similar to more recognised terms such as ‘fuel poverty’ the term conveys the challenge of affordable and achievable flood resilience for communities that face flooding not as a singular, occasional threat, but as part of a series of interlinked (multiple) deprivations.

This report brings together those first-hand, on the ground accounts of the motivations of diverse households and stakeholders in the borough, from areas of intense deprivation, about the challenges they face living with the threat of flooding, along with the wider academic work and publicly available data to illustrate flood poverty as a social problem worth further exploration, both within Rochdale and as part of wider policy approaches to flood resilience in the future at both local and national level.

The report demonstrates that active, ongoing communication with individuals, communities and a broad range of stakeholders is key to building flood resilience, but this can only achieve so much unless wider measures to mitigate deprivation are in place. In particular, not all individuals and not all communities have the same resources to take on additional burdens. The view that the local authority not only should provide, but inevitably will do, is deeply embedded in Rochdale, and is probably paralleled in other areas in the country. Telling people that they are responsible for their risk can be ineffective, or worse merely reduces trust in local institutions without changing any individual behaviour. Moreover, in areas of multiple deprivation, the demands on both local authority and household budgets may make investment in resilience against flooding events seem far less of a priority compared to more immediate concerns. There is a necessity, therefore, to ensure flood resilience work is integrated across wider local authority agendas.

Fundamentally, therefore, poverty (deprivation) and flood risk are intensely linked; poverty-alleviation work can be seen as flood resilience work, and vice versa. The report, therefore, takes an integrated approach, but focusses in particular on the issues of flood risk, resilience and flood poverty through housing, financial resilience, maintenance issues surrounding property flood resilience and flood literacy. The report also contains chapters on the Rochdale context and learning from other projects and research. Practical work involved workshops, interviews with stakeholders, questionnaires and surveys.

The project has been possible because of the long term, integrated approach to flood risk management in Rochdale, particularly working across sectors in Rochdale Borough Council. It has also benefited from having a National Flood Forum project officer working in the communities since 2013. Nevertheless, local authority resource constraints mean that integration can be challenging and

will require a continued innovative approach to ensure the most efficient and effective use of collaborative approaches, expertise and funding.

Overall, this report has shown that there are significant opportunities to increase resilience to the impact of flooding through taking an integrated, cross sectoral approach to policy and service delivery. In a disadvantaged community there cannot be an assumption that long term property maintenance will occur without long term support and intervention from third parties such as a local authority or a housing provider. There is a question about how we incentivise other sectors, such as the insurance industry, how we reach out to these more challenging markets. Residual risk is more than what remains after tackling physical aspects of flooding. Affordability, housing standards and maintenance, as well as literacy deficits reduce resilience and the Flood and Coastal Resilience and Innovation Programme (FCRIP) offers the opportunity to test how these can be addressed. The report makes a number of recommendations, most of which will be taken forward through the Resilient Roch project and the integration of sectoral delivery of programmes in Rochdale. Many recommendations are operational, where the work of different sectors, particularly housing, can contribute to residents and business resilience to flood risk. Others are more policy orientated. All are outlined later in this Executive summary, and in more detail in the relevant sections in the report. The overall approach is outlined below:

- **Financial resilience** is a key element of resilience. In particular, access to affordable, clearly defined insurance is a vital component of this. Work will be undertaken to increase penetration of what already exists through developing promotional material and working across pre-existing networks, but also through cultivating new opportunities to enhance insurance and broader financial resilience through more innovative initiatives, including savings schemes and debt and money management charities.
- **Property level flood resilience** has a vital role to play, particularly in managing residual flood risk. However, the standard approach of expecting households and property owners to maintain resilience measures is sub-optimal. Support for both raising awareness of property resilience measures and providing support and - ideally - intervention for longer term maintenance is required, and has been piloted in this research.
- In terms of **housing and property management**, opportunities to increase flood resilience through interventions at both operational levels (e.g. private landlords team) and in terms of policy (including wrapping considerations of flooding into housing policy and strengthening the obligations on landlords and the professional bodies). Some of these will have limited impact on the sector but are important from a flood risk point of view, such as working with Rochdale Borough Council's Private Sector Landlord Office to broach flood risk issues with tenants.
- The report has also identified both a need to and opportunities for enhancing **flood and climate literacy**. This will require nuanced approaches that are integrated across other activities, that are multi-sectoral and that both reflect the complex diversity of (micro) communities and using the existing ecosystem of civil society, faith-based and advocacy organisations.

Principles

A series of principles were developed as the project evolved, underpinning the research and recommendations for future work.

Principles

Recognising risk and disadvantage

Recognise the ways in which climate disadvantage (and flood poverty) is dependent upon and exacerbates broader aspects of socio-economic disadvantage. In particular, there is a need to identify how and why certain sectors of society are more vulnerable to climate change, and have differentiated capacities to respond to climate risk.

'Just' (fair) adaptation

Care must be taken to ensure adaptation initiatives recognise, account for and ultimately address climate disadvantage, both now and in the future as risk (climate change, flood risk and broader socio-economic risk) evolves. Use and promote already existing adaptation systems and initiatives, particularly where we can demonstrate these address social injustices and boost financial resilience.

Avoid unintended consequences

Avoid unintended adverse consequences ('maladaptation') and 'lock-in' to decisions that may prove to be counter-productive to ensuring future resilience.

Adaptation that links to broader social, economic, environmental and public policy agendas

Integrate and embed flood adaptation and financial resilience initiatives within broader public policy and organisational activities. Identify opportunities to place flood risk adaptation within wider climate change agendas (e.g. integration with climate mitigation initiatives and Net Zero policies).

Collaboration & networking

Work through and collaborate with existing networks and with organisations (particularly those already working on financial resilience) that already have a presence established in areas that are trusted and have credibility.

Working with communities

The large number of distinct communities of place and topic makes working with all communities through standard forms of engagement difficult. Alternative approaches are required that use existing networks that are sensitive to cultural requirements and the specific conversations needed.

Targeted engagement








The level and type of flood and financial literacy required varies with flood risk, deprivation, type of housing and whether PfR is involved. Stakeholder literacy requirements vary according to sector and the organisations' role.













Embed lessons learned






Embed the innovation, engagement and lessons learned through this project to become business as usual, especially through the Resilient Roch Project, as part of the Flood and Coastal Resilience and Innovation Programme and the Theory of Change project used in evaluation.




Findings









The project generated a number of findings, listed at the head of each chapter and which are collated here. These are linked to the key workstreams in the Resilient Roch project.





| Chapter 3 The relationship between Flooding, Housing and the Neighbourhood Investment Programme in Rochdale | 1 Physical Measures | 2 Financial Resilience | 3 Stakeholder and community engagement |
|--|---|---|---|
| 1. The impact of flooding in Rochdale is not distributed evenly. |  | | |
| 2. High flood risk areas in Rochdale often have high Indices of Multiple Deprivation (IMD) populations partly because housing is relatively cheap for both homeowners and tenants. Compared to other areas, housing is relatively cheap because of different combinations of the risk of flooding, poor build quality and a lack of maintenance. But there is also a multi-layered and multi-faceted evolution of the communities that contributes to this. This all leads to a self perpetuating cycle. |  | | |
| 3. Significant investment is required to tackle low build quality, energy efficiency, damp, mould and services in cellars that are at risk of inundation |  | |  |
| 4. Deprivation heightens people's vulnerability to the impacts of flooding and reduces their ability to develop resilience. |  |  |  |




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| 5. Homeowners, including landlords, often do not have the resources to invest in their properties. There are also those who have the money, but lack the inclination, knowledge or motivation to invest. There is a huge expectation amongst some people that the local authority should invest on their behalf. |  |  |  |
| 6. The current market conditions do not enable or encourage many private landlords to borrow to invest in their properties. Even if market conditions improve, it is unlikely that the incentives will exist for landlords to do more than the basic minimum to make their property habitable and rentable. |  |  |  |
| 7. There is a legislative/ regulatory gap that makes it difficult to encourage landlords to invest in their properties to reduce flood risk and reinstate their properties after a flood. |  | |  |
| 8. Local authorities have an important role in coordinating and integrating investment to achieve multiple and co-benefits, e.g. property standards and future proofing property resilience in climate and flood resilience. | | |  |
| 9. There are sometimes social justice issues where grants are targeted at the “able to pay”, e.g. energy efficiency measures that focus on larger properties due to the greater carbon reduction opportunities. | |  |  |
| 10. There is a lack of specific regulation and guidance on landlords' responsibilities for tenants when a property floods, for informing them about flood risk, and helping them understand measures installed to reduce those risks. | | |  |





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| 11. Letting agents and managing agents are important stakeholders for engaging with landlords and tenants. The quality of the service they provide is highly variable. Improvement will require knowledge, incentivisation and much better targeted legislation. | | |  |
| 12. Many SMEs in central Rochdale believe that the River Roch scheme will protect them and consequently are not concerned about property insurance. Overall, they lack adequate flood cover. | | |  |
| 13. There are opportunities to use the development of Flood Performance Certificates to help improve the physical resilience of properties, but there are also social justice issues that need to be addressed. |  |  |  |





| Chapter 4 Financial resilience | 1 Physical Measures | 2 Financial Resilience | 3 Stakeholder and community engagement |
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| 14. Flooding, like fire, can be a major shock to financial wellbeing of individuals, families, small businesses and communities. |  |  | |
| 15. In considering flood risk, property insurance is recognised as the single most important mechanism to support financial resilience. Insurance is commonly used as a proxy for overall financial resilience. | |  | |








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| 16. Insurance is a voluntary activity. Except in certain circumstances, such as a requirement as part of a mortgage policy, property owners and tenants do not have to take out property insurance. | |  | |
| 17. Many homeowners and tenants do not have property insurance. Of the 74 responses to the questionnaires, 50 (68%) affirmed they had some form of insurance. For renters, of the 12 respondents to the 2021/22 survey six (50%) had contents insurance while of the seven respondents to the 2022/23 survey two (29%) confirmed they had contents insurance. However, both the small sample size and the qualitative statements given by those affirming they had some form of cover indicate this figure may be lower. | |  | |
| 18. Many people cannot afford property insurance and/or have other priorities associated with deprivation. | |  | |
| 19. There appears to be a lack of understanding, particularly amongst younger people, about the need for insurance. | |  |  |
| 20. Some people have a lack of understanding of how to get insurance | |  |  |
| 21. Many do not have the resources to invest in their properties to make them more resilient. | |  | |

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| 22. There has been a very significant reduction in the number of insurance brokers with a physical presence, leading to a lack of access to insurance. |  |  |  |
| 23. Whilst 97% of owner-occupiers had at least one of buildings or contents insurance with 95% having both in the Blanc Review in Doncaster in Rochdale, of 40 homeowners who replied to our 2021/22 survey, 22 (55%) had either buildings or contents insurance (the questionnaire did not differentiate). In our 2022/23 survey of the 34 homeowners who replied to our survey 28 (82%) had either buildings insurance or buildings and contents insurance together. | |  | |





| Chapter 5 Property Flood Resilience (PfR) | 1 Physical Measures | 2 Financial Resilience | 3 Stakeholder and community engagement |
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| 1. The health check demonstrated that the use of a local contractor provided a different approach to PfR maintenance. This indicates an opportunity to upskill people and channel funds into the local economy. |  | | |
| 2. The majority of properties with PfR required maintenance that would not be available through traditional routes, i.e. through maintenance agreements. There are associated social justice issues. |  | | |
| 3. There is a need to improve working arrangements with landlords and Responsible Providers (RPs) in relation to PfR inspection and maintenance and | | |  |







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| future property refurbishment and improvement. | | | |
| 4. The health check identified a need to improve specific points in the British Standard for Flood Protection Products (BS851188). |  | |  |
| 5. The health check identified opportunities to improve national policy and some simple steps home or business owners can take to keep their PFR working well? |  | |  |

| Chapter 6 Increasing Flood Literacy | 1 Physical Measures | 2 Financial Resilience | 3 Stakeholder and community engagement |
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| 1. The research identified a need, and some broad opportunities, to improve flood literacy for homeowners, landlords and tenants, businesses, local construction trades and property management professionals, amongst others. | | |  |
| 2. Improving literacy extends beyond the understanding of flooding and flood risk. Linkages can be drawn to the river, issues around water supply and drainage, broader engagement with the environment and to climate change mitigation and adaptation more generally. |  | |  |
| 3. It would be helpful for every person and organisation with a role in the community to understand how climate change and the water cycle affects them, those at significant flood risk require a different understanding. These need to be shaped by the different places, communities and | | |  |

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| proximity to the River Roch and take account of a variety of ways of engaging. | | | |
| 4. Active participation by residents, businesses, risk management agencies and others with a role in the community are required in some places where flood risk is high. But this can relate to many dimensions, including PfR, financial resilience and community action. |  |  |  |
| 5. There is an opportunity to deliver joined up climate and flood literacy through the Rochdale Climate Change Action Plan. The plan has a programme of work designed to support carbon literacy ('Carbon literacy for all' - CC43) and a further objective to 'improve flood literacy so that residents and businesses understand their flood risks and how they can be more flood resilient' (CC2). | | |  |
| 6. Communities in the areas are complex, with many micro communities each of which would need a separate engagement approach to build relationships. | | |  |
| 7. There are many existing networks that engage with micro communities | | |  |
| 8. There are opportunities to use existing networks to engage with the many micro communities to promote and animate community action, including street champions, citizen science. There are also significant difficulties in setting up | | |  |








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| bespoke engagement with all of the communities. | | | |
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| Chapter 7 General findings on flooding and deprivation learning | 1 Physical Measures | 2 Financial Resilience | 3 Stakeholder and community engagement |
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| 1. Flood risk is a significant and increasing threat. Climate change and urbanisation have altered precipitation patterns and the behaviour of water catchments placing more people and places at flood risk. In urban areas some causes of flooding can be at the microscale and driven by surface water. |  | | |
| 2. The notion of <i>disadvantage</i> draws attention toward wider perspectives and the complex social factors compound inequalities and injustices. In particular, flood disadvantage recognises differences in exposure and vulnerability of people to flood risk and the divergent capacity of citizens to cope with, and to recover from, flooding. Flood Poverty recognises the economic barriers and challenges and is an element of disadvantage. It translates to location poverty and therefore issues of health and environment, for example. |  |  |  |





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| 3. Resilience refers to the ability of individuals, communities, businesses, and the environment to withstand, adapt to, and recover from the impacts of natural disasters, climate change, and other hazards. It encompasses the capacity to anticipate, prepare for, respond to, and recover from disruptions, while also taking measures to reduce vulnerabilities and to enhance long-term sustainability. |  |  |  |
| 4. Flood insurance and property flood resilience are vital elements of contemporary flood resilience. However, they are not without critique nor are they without practical challenges. |  |  |  |
















Recommendations














Listed below are the key recommendations, linked to the Resilient Roch project workstreams. More detailed recommendations are listed at the end of each chapter.



| Chapter 3 The relationship between Flooding, Housing and the Neighbourhood Investment Programme in Rochdale | 1 Physical Measures | 2 Financial Resilience | 3 Stakeholder and community engagement |
|--|---|---|---|
| 1. Support Rochdale Boroughwide Housing (RBH) to encourage residents to become more resilient. |  | | |
| 2. Support Rochdale Boroughwide Housing (RBH) and Responsible Providers (RPs) of supported housing to make their properties more resilient. |  |  |  |
| 3. Work with Rochdale Town Centre Business Improvement District Manager to provide support and advice to small and medium sized enterprises (SMEs) |  |  |  |









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| 4. Working through Rochdale Borough Council's Private Landlord Sector Team to improve resilience in the private rented sector. |  |  |  |
| 5. Explore opportunities to ensure that Flood Performance Certificates (FPCs) apply to all residential properties, should the concept be taken forward. |  |  |  |
| 6. A higher level of responsibility should be placed on utility companies to ensure that whatever they are putting into a property is not vulnerable to flooding. |  | | |









| Chapter 4 Financial resilience | 1 Physical Measures | 2 Financial Resilience | 3 Stakeholder and community engagement |
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| 1. Raise awareness of the importance of financial resilience and the value of property insurance by working in partnership with RPs and insurers to reach social housing tenants. E.g. through the distribution of literature and e-training | |  |  |
| 2. Promote existing schemes (and demonstrate why property insurance cover is important) through enhanced engagement with social housing tenants that have either never purchased insurance or have allowed their insurance cover to lapse. | |  |  |

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| 3. Provide a variety of routes for people to learn about and access insurance, particularly for those on low incomes, who have limited digital access, where English is not a first language, or people who feel more confident with face to face contact. | |  |  |
| 4. Promote financial resilience against the impacts of flooding through engagement with local, trusted organisations already in existence in the area (e.g. Citizens Advice Bureau, local religious organisations, housing associations, local food banks and other charities). | |  |  |
| 5. Explore opportunities to expand the current insurance scheme offered to RBH tenants to tenants in the private housing sector, and those eligible for social housing and on social housing waiting lists. | |  |  |
| 6. Consider whether different models of insurance are needed for residential property insurance for low income households | |  |  |
| 7. Raise awareness of the importance of financial resilience and value of property insurance by working in partnership with stakeholders. E.g. co-producing events | |  |  |
| 8. Work with the insurance industry to improve access to residential property insurance. |  |  |  |
| 9. Develop a multi-agency/ multi-sectoral approach to promote increased uptake of insurance and/ or savings. | |  |  |

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| 10 Promote schemes (and their importance both to flood resilience and to community resilience more generally) within the local authority and social housing providers. | |  |  |
| 11. Develop training on the Housing Act 2004 and financial resilience that is targeted at all housing professionals, including managing agents, letting agents, RSLs, all property holders. (n.b. to be offered at Executive, policy and operational tiers of the organisation, and potential contractors) | |  |  |
| 12. Assessing how accreditation for landlords could be improved to deliver significant benefits to tenants at flood risk (particularly through already existing landlord schemes). | |  |  |
| 13. Contribute to raising landlord and managing agent standards as a means of increasing tenant resilience to flooding. | | |  |
| 14. Assessment of possible regulatory changes. That would improve the resilience of tenants. | |  |  |
| 15. Explore opportunities to develop simple savings schemes to build financial resilience | |  |  |
| 16. Promote the value of flood insurance to small businesses | |  |  |

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| 17. Consider whether a formalised way of gathering information about small businesses would be beneficial to promoting financial resilience | | |  |
| 18. Developing partnerships with larger property owners to establish the opportunities for collaborative working to deliver financial resilience benefits for tenants. | | |  |

| Chapter 5 Property Flood Resilience (PfR) | 1 Physical Measures | 2 Financial Resilience | 3 Stakeholder and community engagement |
|--|---|---|---|
| 1. Identify the skills, capacity and practicality needed to set up a local resilient repair network. |  | |  |
| 2. Improve engagement with landlords, estate and letting agents and managing agents to ensure that PfR is regularly inspected and properly maintained. | |  |  |
| 3. Influence PfR guidance and BS standards | | |  |
| 4. Consider ways to implement UPVC health check specific recommendations |  | |  |
| 5. Explore building control and planning implications of installation and maintenance of PfR and related building assets. | | |  |

| Chapter 6 Increasing Flood Literacy | 1 Physical Measures | 2 Financial Resilience | 3 Stakeholder and community engagement |
|--|---|---|---|
| 1. Follow a series of good practice principles: I. Using pre-existing networks (rather than using a flood advisor). II. Commissioning services through pre-existing providers. III. Providing training, information and support first with and then through key stakeholders and networks. IV. Using community hubs. V. Deploying cross sectoral approaches. Understanding and working with diversity. | | |  |
| 2. Build on existing relationships with stakeholders and networks to engage on flood resilience issues. | | |  |
| 3. Work with Rochdale Boroughwide Housing to extend organisational and staff flood literacy and to support their work within flood risk communities. |  |  |  |
| 4. Work with key stakeholders (including professionals, elected representatives, officers and the community and voluntary sector) to support flood, climate and water literacy and understanding. | | |  |
| 5. Promote collective literacy in communities of place or interest, for example at a street scale where people understand risk and when neighbours change it isn't lost and also they understand when and how to help each other and the value of collective action. | | |  |
| 6. Work with communities at significant risk of flooding to support their flood, climate and water literacy and understanding. | | |  |

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| 7. Work with the wider community (including those at limited risk of flooding) to support their flood, climate and water literacy and understanding. | | | ✓ |
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| Chapter 10 Conclusions and Legacy | 1 Physical Measures | 2 Financial Resilience | 3 Stakeholder and community engagement |
|---|---------------------|------------------------|--|
| 1. Embed and disseminate the lessons learned from the Flood Poverty project in to Rochdale’s work | ✓ | ✓ | ✓ |

Figure 0.1 The River Roch 2015

