

Locally appropriate response and recovery

– submission by Lancaster University for Defra consultation on the National Flood Emergency Framework

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Further project details:

www.lec.lancs.ac.uk/cswm/hfp

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1. Introduction and summary

Our ongoing research in Hull is providing evidence about the prolonged impact of the flood recovery process, and the severe distress and disruption to communities and individuals that it entails. One core theme emerging in the results is that effective emergency responses to flooding, which are capable of dealing with the multiple and varied needs of local communities, will be beneficial in reducing the intangible negative effects of longer term recovery. This submission is a response to Defra's consultation on the National Flood Emergency Framework. Drawing on some of our research findings, we comment on the themes and questions highlighted in the consultation and suggest issues for consideration in the policy debate.

By way of summary we recommend:

- When developing formal guidance for issuing official flood warnings it is important to be aware of how these flood warnings interact with other, more local forms of knowledge that form part of the picture for the local communities.
- Official flood warnings must:
 - Cover all types of flooding (not just fluvial and coastal)
 - Be consistent across the various different agencies involved
 - Be reported clearly and consistently across the various local and national news media that residents will consult for information
- Flood warnings must be communicated effectively at the very local level of the street or neighbourhood.
- Roles and responsibilities must be clear within – as well as between – organisations:
 - Clearly defined roles and responsibilities are important in preventing – as well as responding to – flood emergencies.
 - Discussions about these roles and responsibilities should be extended beyond the domain of central and local government to include those companies, agencies and individuals who have a role to play in managing flood and drainage related risks at the regional and local level.
 - Discussions about roles and responsibilities should also be extended to include – and support – the broad range of capacities of the community and voluntary sector which can play a vital part in meeting the very immediate needs of householders on the ground.
 - It is essential to ensure that the public are kept aware of which organisations are responsible for which aspects of recovery, so that it is clear who should be contacted in relation to specific problems and issues.
- In the event of a future flood, Primary Care Trusts should use the media and other appropriate communication channels to ensure that all residents are made aware of what they should do to protect their health. It would also be helpful for health authorities to work with flood restoration companies to ensure that these companies are clear about the different courses of action available to them. Companies should be able to discuss this health information with residents so that a joint decision can be taken on what would be the most appropriate strategies to employ.

- Residents should be able to stay with their own GP even if they have temporarily moved out of the GP catchment area
- Many of the so-called 'mental health' impacts of the flooding are a consequence of householders being treated badly by the various companies and agencies involved in flood recovery. While for some mental health support might be helpful, a rethink of the ways in which the recovery process is managed to ensure that repairs are handled in sympathetic, helpful ways that minimise distress and make the process as quick and efficient as possible will have a greater impact.
- Efforts to improve the flood recovery process must be guided by the needs and the timescales of affected communities, rather than the 'official' recovery templates of local and national government organisations. Integrating the recovery effort more closely with the local community and voluntary sector is the best way of ensuring that appropriate resources reach those most in need of help.
- We need to recognise that the agents of flood recovery include a wider range of people and organisations though they might not see themselves in this role. Government bodies need to explore how to officially recognise, support, educate and if necessary, regulate, these wider private and voluntary sector deliveries of care and recovery.

2. Background to our research

The aim of our research, *Flood, vulnerability and urban resilience: a real-time study of local recovery following the floods of June 2007 in Hull*, is to undertake a real-time longitudinal study using an action research model to document and understand the everyday experiences of individuals following the floods of June 2007 in interaction with networks of other actors and organisations, strategies of institutional support and investment in the built environment and critical infrastructure. Focusing on Hull, the project design adopts a tried and tested action research methodology previously used to investigate recovery following the 2001 Foot and Mouth Disease disaster (Bailey et al. 2004, Convery et al. 2005, Mort et al. 2005, Convery et al. 2007). The research therefore involves a longitudinal qualitative diary-based method developed to capture peoples' everyday experiences as they move through the drawn out process of recovery.

A growing body of work has sought to better understand the social, economic and health impacts of flooding and the relationship between social and physical parameters of community resilience and preparedness (Twigger-Ross 2006, Thrush et al. 2005, Tapsell et al. 2005, Kirschenbaum 2002, Gordon 2004). However, there is a dearth of empirically-based understanding about the processes people go through in recovering from flood disasters in the UK and the role of institutional support and investment in the built environment within that.

The emphasis of this research is therefore on the "what, how and when" of people's everyday adaptation during the flood recovery process, captured over time. The project started in October 2007 and will continue until September 2009.

2.1 Details of participants taking part in the study

The core method used in this study is the diary keeping of 43 residents in Hull. Participants have been keeping diaries with the period of October 2007 to April 2009 (some have kept diaries throughout this period, some have stopped early and some started later). The diaries are not structured, leaving it up to the diarist to decide what they feel is important to record. Participants are also being brought together at quarterly intervals during the course of the project to discuss collectively issues affecting the recovery process as they emerge during the research project.

We have also conducted interviews with the diarists and an additional 8 interviews with frontline workers¹ (10 of the residents are also front line workers).

Participants have been recruited from all areas of the city with a particular focus on West Hull, as this was the area most severely affected by the flooding. The following statistics provide a profile of our participants by age, tenure type and additional considerations.

Tenure

Of the 43 residents interviewed: 31 owner occupiers, 7 council tenants, 2 private rented, 3 housing association.

Age

Age profile of the 43 interviewees:

20s	30s	40s	50s	60s	70s	80s	90s
3	11	9	7	7	3	2	1

Disability

Number of interviewees with a disability in the family: 11

Gender

32 women, 11 men.

Young families

14 participants have children under 10.

Insurance

7 participants were uninsured.

3. Response to consultation

This section is structured in response to the questions outlined in the consultation document. The emphasis of our study is on understanding flood response and recovery from the perspective of those involved in the process. We therefore use extracts from interviews, diaries and group discussions with householders involved

¹ Defined as those who may not have been flooded themselves but who have been working with flood victims as part of their employment. The 18 frontline workers we have interviewed comprise 2 teachers, 3 caretakers/community centre managers, 3 community wardens, 8 council/voluntary sector employees, 1 journalist and 1 district nurse.

in our study to illustrate the points made. All names are pseudonyms to protect the anonymity of the participants.

3.1 Proposal 1: The Met Office and Environment Agency should develop new, formal arrangements to provide specific flood risk advice to local emergency responders and professional partners in the lead up to a potential flooding incident.

Q3 How might the Environment Agency improve the effectiveness of public information on flood warnings leading up to an incident?

We agree that there is a need to improve the public effectiveness of flood warnings as, from a householder perspective, the current system is perceived to be complex and inconsistent. Our research shows that residents make sense of flood risk in a number of ways:

a) Using local knowledge and visual surveillance of the local environment. When developing formal guidance for issuing official flood warnings it is important to be aware of how these flood warnings may interact with other, more local forms of knowledge and checking that will inevitably form part of the picture for the communities in question.

Almost without exception the residents taking part in our study were surprised and shocked by the extent of the flooding: even those who had lived in the area for 40 years or more had seen no previous indication that their neighbourhoods could be vulnerable to this kind of incident. Although residents were aware of the low-lying nature of the city, they had confidence in their river and tidal flood defences and it had never occurred to them that their drainage system might be susceptible to pluvial flooding events of the kind that caused the June 2007 disaster. However, this situation changed drastically in the wake of the 2007 floods: having experienced the devastation that this incident caused, diarists were only too aware of the presence of water in the urban environment and many described how they had got into a pattern of checking drains, ditches and particular low-lying areas for the presence of standing water, especially during periods of heavy rain. Through interviews and diaries it becomes clear that they have acquired a specific knowledge of their local areas with the result that they know where to look first if they are worried about a possible flood:

“Every time it rains I get up and I go and look out my daughter’s bedroom because the first part to flood is that corner of that road there. So I always look over there, obviously now it’s all clear but we do, we worry about the future because you are thinking, ‘well, what if it happens again?’” (Barbara, interview)

Amy: Most people when they get up in the morning and they’ll go to the bathroom, they’ll get washed, they’ll brush their teeth. We don’t, we look out the window to see what the weather is. People leave their house, they’ll go for a paper or they’ll go to the shops, we don’t, we go to the drains to see what the water level is. And that’s something for everybody, in their own way, for whatever flooding in

their areas, I am sure must be very much the same. The first thing you do, the first thing on your mind is, is it raining this morning, what's the weather like, how are the drains? You check gullies as you walk.

Leanne: We do, I walk my dogs past the open one [drain] every day on purpose, so that I can listen and see the water flowing and know what's going on. And if it isn't I want to know why and then I'm ringing Yorkshire Water to ask why, but I shouldn't have to do that. We've got a contingency plan, a few of us, next doors, two houses opposite and one round the corner and we've got keys and we've got all the mobile phone numbers to ring them when they are at work. And I'm usually the one that's on watch, so if it's raining heavily they are ringing me and I'll say, "No there's not a problem yet but I'm watching it carefully". (Group discussion)

These examples are important because they illustrate the fact that residents are not simply passive recipients who listen to official flood warnings and then act accordingly. Instead, it is vital to realise that many people – especially those who have previous experience of flooding – are actively involved in the process of making their own judgements about flood risk. They use a range of information sources to make these judgements and these include not only official announcements about flood risk but also very specific and small-scale factors gleaned from local knowledge of their neighbourhoods.

a) Official sources – for example, the Environment Agency and the Met Office are an important provider of flood warning information for residents. We recommend that official flood warnings must a) Cover all types of flooding (not just fluvial and coastal) b) Be consistent across the various different agencies involved c) Be reported clearly and consistently across the various local and national news media that residents will consult for information. It is also important to find ways of ensuring that flood warnings are communicated effectively at the very local level of the street or neighbourhood.

However, residents' find the current system complex and inconsistent: for example, one diarist had signed up to the Environment Agency's Floodline service since the floods of June 2007. However, he was under the impression that this service covers the threat of pluvial flooding which is not, in fact, the case. On another occasion, his diary entry reveals the kinds of concerns and questions that surface when there is disagreement between the different sources of information on offer:

2nd June 2008

20.40hrs just start to check local news on digital teletext, for news on the sale of Hull City season passes for their first season in the Premiership, I have an application form in already, and the first news item is 'Floods Expected'...in North Lincolnshire and East Yorkshire...our area and expected overnight!, with rainfall of 30 to 60 mm, our first flood only consisted of 25mm, not again!! It even mentions that both the

aforementioned districts have placed staff on standby to aide and assist!!!

I then check the EA (Environment Agency's) web site No flood warnings for the area have been issued.....what's happening and what is the right news, should we be prepared? I then check the BBC's weather web site and enter on our already preposted post code for the five day forecast, rain is forecast but no weather warnings!!

I check a rerun of the weather forecast on digital TV and the only mention is heavy rain, no detail of substantial rainfall.

I begin to think that if the EA don't have warnings on their web site and they haven't rung my mobile with a warning then I shouldn't worry, but that's hard not to do.

I endure a restless nights sleep, but the rainfall expected overnight doesn't happen, I look out of the window and check the road outside, scan left to right - its still passable, no standing water! (Bruce, diary)

As this diary extract shows, conflicting messages from different sources do nothing to alleviate residents' concerns and leave them feeling undecided about what – if any – action they should take.

Some communities have found the use of local flood wardens to be a very effective means of warning householders when the threat of flooding arises² - such personal, face-to-face methods can be especially effective for elderly or housebound residents for whom mobile phone or internet-based warning systems may not be appropriate.

3.2 Proposal 2: Flood emergency planning and response – what you can expect of the government and its agencies in the event of a flooding emergency

Q4 Do you agree that the division of responsibilities outlined in the Annex is the right one to ensure that planning for and responding to flood emergencies is effective and comprehensive?

Q5 Are there things missing, or bigger gaps which need to be filled?

Q6 If so, who should fill those gaps and how?

Roles and responsibilities must be clear within – as well as between – organisations:

- Clearly defined roles and responsibilities are important in preventing – as well as responding to – flood emergencies.
- Discussions about these roles and responsibilities should be extended beyond the domain of central and local government to include those companies, agencies and individuals who have a role to play in managing flood and drainage related risks at the regional and local level.

² See <http://www.lewes-flood-action.org.uk/protect/wardens.html> for an example of an effective flood warden scheme.

- Discussions about roles and responsibilities should also be extended to include – and support – the broad range of capacities of the community and voluntary sector which can play a vital part in meeting the very immediate needs of householders on the ground.
- It is essential to ensure that the public are kept aware of which organisations are responsible for which aspects of recovery, so that it is clear who should be contacted in relation to specific problems and issues.

We agree that clearly defined roles and responsibilities are crucial for effective emergency management. However, we add three additional factors to this request for clarity: firstly, it is important that roles are clear within – as well as between – organisations. Diarists taking part in our study report being extremely frustrated by being passed from person to person within the same organisation where it appears that no one knows who they need to speak to in order to resolve their enquiry. For example, Cecil, a pensioner who suffers from mobility problems, approached the council to register himself as having been flooded. He tried at one council office and, after spending a long time in a queue, was told that he would have to go to a different office on the other side of town. Having made the long and painful walk over there he then stood in another queue, only to be told that the first office had got it wrong – they should have been dealing with his claim after all and, consequently, he would have to go back there and start again. Such stories are, sadly, not uncommon among our diarists. They illustrate the importance of ensuring that roles are clear within, as well as between, organisations.

Secondly, it is important to realise that clearly defined roles and responsibilities have a role to play in preventing, as well as responding to flooding. Indeed, independent research conducted into the causes and consequences of the flooding in Hull suggested that the city's drainage system was particularly vulnerable to flooding as a result of the complex and fragmented system of management and ownership that is the legacy of the privatisation of the water industry (Coulthard *et al.*, 2007a; Coulthard *et al.*, 2007b). In the case of Hull, the Environment Agency, Yorkshire Water, Hull City Council and private landowners are all responsible for the maintenance of different parts of the drainage system and the Independent Review Body's findings show that poor coordination and a lack of clearly defined roles for these agencies, combined with the insufficient regulatory powers of the water industry regulator Ofwat to set mandatory standards for the flood defence capabilities of urban drainage systems, can result in a situation that discourages investment and which makes any form of integrated drainage system management virtually impossible (Coulthard *et al.*, 2007b).

At group discussions, residents expressed confusion and frustration at the lack of clarity in a drainage management system which they felt enabled companies to evade their responsibilities to householders:

Anna See you can't really get anyone pinpointed down to say that who is responsible can you? No one will say.

Nigel I don't think they ever would.

Anna You know, one says it's one body and another says it's another body and nobody ever says it was their problem.

Elizabeth But that's dangerous isn't it; nobody is going to admit to be responsible are they?

Nigel Whether it's Yorkshire Water or Hull City Council.

Maggie But they've got to decide between them who is responsible for what. (Group discussion)

Diarists were thus concerned that the current management system offered no clarity in terms of the roles and responsibilities of the organisations involved. They were afraid that this degree of confusion would prevent the various agencies from making the kinds of coordinated management decisions and infrastructural improvements that they felt were necessary to protect them from flooding in future. Therefore, in relation to this consultation, we highlight the place that clearly defined roles and responsibilities can have in preventing – as well as responding to – flood emergencies. Discussions about these roles and responsibilities should therefore be extended beyond the domain of central and local government to include those companies, agencies and individuals who have a role to play in flood and drainage management at the regional and local level.

However, it is important to point out that the public must also be made aware of the roles and responsibilities of the various agencies in relation to both drainage infrastructure management and flood response. It is no use for organisations to be clear about what they are doing if residents do not know who to approach for help, and this is where the media can have a vital role to play. For example, Lois, a journalist who covered the floods for the local newspaper, described how residents started ringing up the paper because they could not get any sandbags for their homes. It later became apparent that the council's policy was to keep a store of sandbags for deployment to protect important strategic resources (rather than to supply them to the public on demand). However, residents were not aware of this and, as a result, they did not know what to expect or where to turn for advice. Consequently, it is essential to ensure that the public are kept aware of which organisations are responsible for which aspects of recovery, so that it is clear who should be contacted in relation to specific problems and issues.

Thirdly, and finally, it is important to recognise the "huge yet largely unseen role" played by the community and voluntary sector during the emergency response to the floods (Coulthard *et al.*, 2007b p.61). The IRB's report recommends that organisations from the sector be integrated into the city's area emergency planning process and our research supports these arguments – interviews with council workers, community wardens and local people highlight the essential role that the voluntary sector played in providing fast, flexible, and efficient responses that were tailored to local needs. In many cases, these organisations were able to respond more quickly than

larger, more “official” local or national government departments which took longer to mobilise resources, as the following case study shows:

Priory Baptist Church, West Hull

Priory Baptist Church was located in the centre of an area that was badly flooded. The church building was, itself, affected by the incident and, as members were cleaning up in the days following the flood, they realised the difficulties that residents were confronted with and began to think about how they could help with this. They started by opening the church building as a space where residents could escape from the devastation of their homes and meet each other for tea and coffee and, within days, donations of furniture, clothing and money began to arrive from other churches and members of the public that could then be passed on to flooded families in the area. Residents were having trouble getting cleaning products for their homes as everywhere in Hull had sold out of these items, so church members went up to Beverley to buy a big stock of materials which they then brought back and distributed to residents. The church also organised free day trips out for flooded families and created a play area for children who had nowhere to play at the church building. Many families coming to the church for help were struggling to get information about the repair of their homes and so church members also made phone calls and enquiries on behalf of those who were having difficulties.

The work of Priory Baptist Church is a typical example of the vital support role that the community and voluntary sector can have during the disaster response phase. Although the church had only 17 members it was able to respond almost immediately to local needs (the tea and coffee drop-in service began running the week after the floods) and, perhaps more importantly, it was able to provide a flexible service that was capable of responding to the varied nature of people’s problems – from the lack of cleaning products through to families having nowhere for children to play. This flexibility is also evident in the fact that the church has continued its flood support work to this day. The decision to keep providing this service was taken when it became clear that residents who were starting to suffer the delayed impacts of secondary flooding³ had nowhere else to turn because all other ‘official’ sources of flood support – for example, the council’s Flood Advice Service – had been closed down. Therefore it is not sufficient to have clearly defined roles and responsibilities for flood response at the level of national and local government: instead, discussions about roles and responsibilities should be extended down to the very local level in order to include – and support – the capacities of the community and voluntary sector which can play a vital part in meeting the very immediate needs of householders on the ground.

3.3 Proposal 3: Health and social care in the event of a flooding emergency

³ Secondary flooding has been a major problem for residents in Hull. It occurs when water enters unnoticed into the void beneath the floorboards and causes structural damage which only becomes apparent months after the original flood event.

Q7 Do you agree that the new and planned arrangements referred to above will provide what emergency responders, and those whose health and/or social care may be affected by flooding, actually need?

We recommend that, in the event of a future flood, Primary Care Trusts use the media and other appropriate communication channels to ensure that all residents are made aware of what they should do to protect their health. It would also be helpful for health authorities to work with flood restoration companies to ensure that these companies are clear about the different courses of action available to them. Companies should be able to discuss this health information with residents so that a joint decision can be taken on what would be the most appropriate strategies to employ.

We also recommend that residents should be able to stay with their own GP even if they have temporarily moved out of the GP catchment area.

We argue that what is needed in the majority of cases is not drugs and counselling but a rethink of the ways in which the recovery process is managed to ensure that residents' repairs are handled in sympathetic, helpful ways that minimise their distress and make the process as quick and efficient as possible.

Our research identifies a number of important issues that could help to improve the health and wellbeing of residents in the event of a future flood. Firstly, residents' experiences highlight a considerable lack of advice and a high degree of inconsistency in relation to contamination issues after the floods.

For example, Leanne described how she was shocked and distressed to see all her belongings being thrown out as a contamination hazard with no apparent explanation or discussion:

"A big white van came and six or seven guys jumped out and donned these white suits, which had hoods and masks and everything... And they are telling us that everything is contaminated and we shouldn't really be in there. And then they start throwing all your worldly goods out on the drive... Then this huge wagon comes and they put everything in the back and they crush all your possessions. And I was trying to save stuff and take it back in and they kept saying, 'No, no, contaminated, you can't have that'. And bringing it back out." (Interview)

Leanne was told that anything the water touched – including her kitchen units, would have to be destroyed and replaced. By contrast, Helen, a council tenant, described how she was told to wash her cupboards and put her food back in:

Helen: But I did what they told me to do though, what they tell us to do. "Wash your cupboards out" he says, "and put your food back in". I said, "You are joking, that filled up with water".

Isobel: That's what they told my daughter.

Helen: He said, "Wash your cupboards out and put your food back in". I said, "You are joking". (Group discussion)

Equally, Melanie, who had been heavily pregnant at the time of the floods, was frightened to be told several months later that her property was contaminated and that she should not have been living there.

"Everybody just completely forgot us until about the middle of August and a company called All Care came and ripped all our flooring up and just left us with chipboard floors down and then it was October when Chemdry came back and said, "Well actually the contamination in the air and the bacteria in your walls you shouldn't have been living in the property, you should have moved out, especially with you being heavily pregnant". So I began to panic and I've been under close supervision from my doctors ever since. Every week I've got to go for checks, I had to be signed off work early because the baby wasn't growing as much as it should have been and they didn't know whether it was stress through the house or whether it was anything to do with the bacteria in the house." (Interview)

Group discussions also revealed confusion about the safest procedures to follow when living in the house during the repairs, with some residents saying they had been told to put the heating on to try and get rid of the dampness, while others had heard that this simply circulated the mould and fungal spores into the air. Such different approaches and advice about how to stay safe – both during the flood itself and during the subsequent recovery process – were confusing and distressing for residents and may have resulted in people's health being put in danger or treasured possessions being destroyed needlessly.

We recommend that, in the event of a future flood, Primary Care Trusts use the media and other appropriate communication channels to ensure that all residents are made aware of what they should do to protect their health. It would also be helpful for health authorities to work with flood restoration companies to ensure that these companies are clear about the different courses of action available to them. Companies should be able to discuss this health information with residents so that a joint decision can be taken on what would be the most appropriate strategies to employ. Such an approach would ensure that residents are able to stay safe while playing an active part in making an informed decision about what happens to their home and possessions during the flood recovery phase. In making this decision they would be able to consider the health implications of their actions as well as the distress caused by the loss of their belongings and any other factors that may be important to them.

Secondly, as indicated in the consultation document, those who moved to a temporary address in a different area during the flood recovery phase often found that they had to register with a new doctor's surgery because they were

now outside the catchment area of their existing practice, as Charlotte described:

"I have a feeling of despair in the flat - it is in reality a lovely flat and in any other circumstances I would have enjoyed living in the old town – close to the town centre, museums, pubs and it is so picturesque, but I want my house!! The builders have still not started and I doubt they will before Christmas now. It makes me feel sick when I think of it – and sometimes I feel really alone, even though I know I have loads of friends and family to turn to. I tried to make an appointment at my doctors to discuss what could be done to lift me out of these moods – but unfortunately because I have had to move due to the floods I am no longer in their catchment area and they could not see me! So I have to go through the rigmarole of finding another doctor." (Diary)

Charlotte's experience illustrates why residents should be able to stay with their own GP if they wish to do so. Firstly, from a practical perspective, finding a new doctor constitutes an additional disruption and inconvenience at a time when residents are already experiencing many difficulties. Secondly, as Charlotte's case indicates, many people experience serious mental and physical stress during flood recovery – this may mean that they require extra support from their doctor and it is much easier for residents if they can visit their regular family GP for this, particularly if they are worried about discussing sensitive mental health issues.

Thirdly, and finally, much attention has been given to the importance of addressing the mental health effects of the floods (Chilvers, 2008). As Charlotte's example illustrates, the stresses of flood recovery are such that many people can find it hard to cope, both mentally and emotionally and, for some residents, the use of counselling or antidepressant drugs can play a valuable role at this time. However, a closer look at the stories of the diarists shows that many so-called 'mental health' issues stem not from any form of 'psychological weakness' in the individuals concerned, but from their circumstances and the ways in which they are treated. Clearly losing your home and belongings is a terrible event that would be upsetting to anyone and a distressed reaction is only natural in this situation. Diarists' experiences, however, show that most of them were able to deal constructively with their initial reactions of shock and loss in ways that enabled them to make a start on the process of recovering their homes. It was therefore what happened next – the struggles with uncooperative insurers, obstructive loss adjusters and untrustworthy builders – that caused real problems for residents' emotional and mental wellbeing. In this sense we need to understand the processes of 're-traumatising' to describe the effects and health risks of being treated badly by those who are supposed to be working on recovery (i.e. insurers, builders, officials etc).

For example, by May 2008, Laura and her husband had already experienced a string of problems with long delays, poor workmanship and a catalogue of errors which culminated in their builders having to be sacked from the job. The appointment of new builders in April 2008 gave Laura fresh hope that

things were moving in the right direction as, up to this point, very little progress had been made with her house. However, they soon ran into fresh – and unexpected – problems when the insurance company inexplicably failed to pay the rent on the temporary accommodation that they were living in while their home was repaired. Over the following month, the issue of the unpaid rent, which initially appeared relatively easy to resolve, turned into a major drama which was incredibly stressful for Laura. The following sequence of events is repeated here as it is recorded in her diary:

Friday May 30th: While in the office receive a call from [name], the agent looking after rented house. Still no rent being paid – she forwards email she received from the other agency Countrywide who should have paid rent which says “Mr and Mrs [x] only have six month tenancy so they are liable for £850 per month rent”! 2 months owed! I call Countrywide to explain that we are still in rented house and builders still repairing our house but they insist they cannot pay rent without loss adjusters say so. I call loss adjusters but he’s on holiday and so I call his office, no one there can help as his manger is on hols as well! Countrywide also don’t even have right loss adjuster as they mention [name] who was loss adjuster number 1 – we’re now on loss adjuster number 3! I’m concerned as they also admit Robinsons have asked about us as they are storing our furniture! What a bunch of idiots – they do not have any correct details of our situation! They advise we contact Nationwide! I explain its now Friday afternoon and half term so most managers are on hols!... I got really stressed by all these phone calls and got nowhere!”

Monday 2nd June 2008

*Flexi day off work so had a day planned to call Loss Adjuster, Countrywide and Adaire Properties to try to sort out un-paid rent. Got really stressed by these people at Crawford’s Loss Adjustors who don’t seem to be any help at all. [Name] our Loss Adjustor doesn’t answer my calls and his manager isn’t available to help. Countrywide who are employed to handle our rented property and storage don’t have a clue and even still think [name] is our Loss Adjustor USELESS PEOPLE! [name] was our first, [name] is our third one! I still express concerns about this lack of knowledge and also why they did not chase up outstanding rent during the beginning of May! Also why did they not act on the fact Robinsons who are storing our furniture had not also being informed. I also told Countrywide they would be liable for all my furniture and belongings - they said they would not be put out into the street and should be OK. Not optimistic about this as I heard from a friend her hairdresser called for her furniture from storage and they delivered wrong sofa and they were wet through! Awaited return calls all day and 4pm I called Loss Adjuster AGAIN he answered and said he would do three things for me: *send cheque to us for outstanding claim *sort outstanding rent to Countrywide *ask chartered surveyor [name] to look at wall as our neighbour is saying it’s damaged from flood. Around 5pm Countrywide called to say they had emailed Loss Adjustor again I said I had just received a call from him. Countrywide asked for [name’s] number to call him! AGAIN. IDIOTS don’t have his contact details so why are they*

getting paid to handle my rented property and storage? USELESS! This day off work has been so stressful, the total feeling of being powerless - this day nearly sent me down the route of going to see my doctor again with need of help! These people have no empathy, they all should look at their work practice and how they ever get a job done I never know - I don't know how they sleep at night!"

Monday 9th June 2008

Usual day at work. I call [name] agent for this rented house to ask if the rent has been paid. [Name] says no and the owner of the property is really concerned now and is asking why we can't pay the rent. [Name] says she's contacting her solicitor regarding outstanding rent. [Name] insists she doesn't blame us it's the Loss Adjustor and Countrywide. I get really upset and when [husband] comes home at 5pm I reel off my complaint. I really lose it so he tries to contact [name] Loss Adjustor. [name] answers the call and [husband] explains situation and also that [name] from Adaire Properties is contacting her solicitor. [Loss adjuster] not at all concerned and says it's all Bravado. He says he will try to make our case priority after his appointments in the morning. I'm not swayed by his comments he's being no help regarding sorting out or signing cheques for our case at all!

By this time, Laura is feeling stressed at work and is struggling to concentrate – she cannot get her mind off the problems with the rent and repeatedly tries to chase up her loss adjuster who tells her he has sorted the problem. This turns out not to be true and Laura is left feeling caught in the middle and unable to do anything to resolve the situation. By now at the end of their tether, Laura and her husband decide to complain to their insurers about their loss adjuster's failure to authorise the rent. They write a six-page letter of complaint to the company and are given a particular number to call as Laura reports:

Monday 23rd June 2008

Day off today after working on previous Saturday. I call insurance department and speak to them regarding my concerns I get really upset and have trouble explaining without crying as he says he will call [name] Loss Adjustor for his side of the story! This comment really upsets me as why should I lie? I insist for his address to post my six page letter and all the copies of emails when [name] has said he will pay rent and storage and never has. I feel absolutely exhausted after this call and feel quite shaken.

These diary extracts illustrate how the mishandling of a relatively simple matter such as authorising a rent payment can have a huge impact on the stress levels of flooded residents. Far from being 'mentally ill', Laura is a rational, intelligent person who has taken every possible step to resolve her problems and yet she is left feeling incredibly upset, frustrated and depressed after becoming caught in the middle of a series of mistakes by all the different agencies involved. The mistake with the rent comes on top of a period where she has already experienced problems with 'cowboy builders' and poor

handling of her insurance claim – given these circumstances it is hardly surprising that she becomes so upset that she even contemplates going to her doctor for some help. Yet counselling or anti-depressants will not solve the source of her frustration – she simply wants to know that her rent has been paid and that she can have some trust in the companies who are meant to be helping her.

Consequently, while people's emotional and physical wellbeing has suffered as a result of the floods, it is important to realise that this suffering is linked to the difficult situations in which people find themselves during the recovery process, rather than being the result of some mental 'weakness' in the householders themselves. It is normal and completely understandable for those affected by flooding to be stressed and upset. However, our study shows that most people cope well with these feelings and are able to make strides towards recovering their homes – the problems come when they are subjected to prolonged and unnecessary suffering as a result of the excessively bureaucratic procedures they have to go through, the mistakes that are made by the companies they deal with and the attitudes of those who deal with them. Taken together, these factors can result in people feeling trapped, afraid, depressed and frustrated as they begin to feel completely out of control of their situations and unable to do anything to help themselves. Anyone's mental health would suffer under such circumstances! We argue that what is needed in the majority of cases is not drugs and counselling but a rethink of the ways in which the recovery process is managed to ensure that residents' repairs are handled in sympathetic, helpful ways that minimise their distress and make the process as quick and efficient as possible.

3.4 Proposal 5: Arrangements for mutual aid in the event of predicted and/or actual flooding.

Q14 What role should LRFs and RRFs play in developing and calling upon mutual aid arrangements in the event of a flooding emergency in their area?

We need to recognise that the agents of flood recovery include a wider range of people and organisations though they might not see themselves in this role. Government bodies need to explore how to officially recognise, support, educate and if necessary, regulate ,these wider private and voluntary sector deliveries of care and recovery.

We argue that efforts to improve the flood recovery process must be guided by the needs and the timescales of affected communities, rather than the 'official' recovery templates of local and national government organisations. Integrating the recovery effort more closely with the local community and voluntary sector is the best way of ensuring that appropriate resources reach those most in need of help.

As discussed under our response to Q4, 5 & 6, our research indicates that the community and voluntary sector can play a vital role in responding to the needs of residents at the very local level. It is therefore worth re-emphasising the point that it is vital for this sector to be integrated into emergency plans

and debates about roles and responsibilities and that it should be made clear to the public as to who they can approach for help.

This kind of integrated approach can help to ensure that public sector responses from local and national government agencies support (rather than contradict or duplicate) the recovery work carried out by community groups and thus avoid the kinds of problems that can occur where there is a mismatch between official recovery templates and procedures and the needs of local communities. For example, the Independent Review Body's report highlighted a difficult tension whereby volunteers wanting to help out with children, young people and vulnerable adults were unable to be used because they did not have a Criminal Records Bureau check in place:

"There was certainly some public perception of an unnecessarily bureaucratic approach to this, against a genuine, spontaneous wish to help out in extremes by individuals. There is a difficult balance to be struck in this area, where there is a very real need to ensure that those in contact with children, young people and vulnerable adults are subject to appropriate scrutiny"
(Coulthard et al., 2007b p.20).

Clearly this balance is something that needs to be addressed at the local level on a case by case basis and it is important that the broader political and institutional context surrounding flood response and recovery can support this negotiation.

Another example concerns the use of the Red Cross money which was allocated to support flooded residents in Hull. In this extract from a group discussion, Karen and Charlotte, who were flooded themselves as well as working to support flooded residents as part of their jobs, discuss their feelings of anger and frustration at bureaucratic demands that the flood assistance money be spent by the first anniversary of the floods:

Karen: The problem that we've got now with the Red Cross as you've probably heard from [name], I am furious, I am absolutely livid... They've sent all this money to the City, £720,000. The Council and Hull CVS applied for £500,000 and rang them up and said, "We don't want to give you £500,000, we want to give you £720,000", like they were giving them a tenner. So we were all like, "woo ooh, we are going to be able to do some really positive things in this city and really help people. Great". And when the money came and we'd been applying for money, I've been sort of setting up community groups, and getting people working together and doing different things and being really good. A few weeks ago, it was like, "Deadline for the money". I said, "Pardon?" "Deadline, all the money needs to be spent by the end of June because the donor is frightened of the anniversary". I said, "Excuse me, we've just got people moving out of their houses now and people moving back, the psychological effects, and where people have been like that for a long time, where is that support going to be, it's not just going

to disappear on the 25th June, that is not going to happen". But what the Red Cross are fearful of is the....

Charlotte: The anniversary and what they are saying is their position is to come into a disaster area, basically bucket out the water, dry it all out, spruce it all up, put plasters on, go. The money has been around here too long they are saying. But yet they are sending £230,000 again. So it's like hang on a minute, still to be spent by the end of June. And it's like, bring it on if you let us spend it and spend it wisely and be wise to spend it but you need the time to spend it wisely.

Karen: And as well if you throw money at people, OK if I came to you and your family and said, "Right do you want to fill out a Red Cross bid, do you want to do a street party". They are like, "F off, I've got a house to fix, I'll do it in August, I don't want to do that". They don't understand that people's priorities is not actually filling in a Red Cross application form. But that's my job to do that and I said to them, "I'm not going to hammer this down people's throats, actually why should I because if you banged on my door with that I would say get stuffed at this moment in time".

Louise: You haven't got a door at this moment in time. (Laughs)

Will: Well what about this sense of community though, that comes out, because that's them trying to help you build, well or support that?

Karen: I think that's them coming in and putting a plaster on it, to be honest.

Louise: But don't you think that that's what any big organisation is like? It comes in all guns blazing and hope to sort it out and then they clear off. But we are going to be left with, it's like anything else you know, it's slow burning is this, isn't it? You know, we are never going to sort of just solve it just like that.

Karen: Well we are not, it's even like things now, I mean I am in bad mood each day. I am, I'm in a really bad mood. And it's like, I went outside in my garden tonight before I came out for a cigarette, and my garden is full of weeds and it's like, last year, it wasn't like that before, but I haven't got time to do that, I've got the rest of my house to do. It's so frustrating and I feel so insulted by these organisations that just think all them people in Hull.

Trevor: It's just a gesture isn't it, it's like we are seen to do something all there.

Karen: I know it can't go on and on and on and on but why put a time restriction when it's such a huge amount of money? Fair enough if we were just going to split it between every person or every household that was flooded and we were just going to send cheques out.

Charlotte: I've suggested that.

Karen: But that's not what we are allowed to do though is it?

Louise: It's not a big enough gesture is it, that is going to dilute it and that's not what they want.

Karen: *But then there's going to be people who is going to miss out on it.* (Group discussion)

This extract illustrates the problems that can arise where political pressures for an area to be seen as returned to 'normal' contradict with the nature of the recovery process as experienced by residents on the ground. As Charlotte and Karen explain, by stating that the money must be spent by the 25th June 2008 deadline, official funders' recovery templates contradict with the recovery timescales of residents by refusing to acknowledge that flood recovery is, in reality, a "slow-burning" process that has no clear beginning or end (Sims *et al.*, 2008). They are also ignoring the needs of those residents experiencing secondary flooding issues – many of whom were only starting to move out of their homes a year later.

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