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**Living in Fear:
Health and Social Impacts of the Floods
in Carlisle 2005**

Research Report

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Final Report

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Health and Social Impacts of the Floods in Carlisle 2005.

Acknowledgements

The research team thank all the people who have given their time and taken part in this project in various capacities, especially all those people who were interviewed at a particularly difficult time. We also acknowledge the support of Paul Hendy and Communities Reunited staff, Lynne Hutchinson of Carlisle Council for Voluntary services, and St. Martins College, whose Carlisle campus adjoins the main flood area, for funding and supporting this project.

Research Team

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Executive Summary

Health and Social Impacts of the floods in Carlisle 2005. Final Report.

Background

In January 2005 there were severe gales and very heavy rainfall in Carlisle and Cumbria resulting in over 1600 homes and 400 business premises being flooded. A research project was conducted by the Centre for Health Research and Practice Development at St. Martins College, Carlisle, with the cooperation of Carlisle City Council, Communities Reunited, Carlisle Council for Voluntary Services (CCVS) and North Cumbria Primary Care Trust on the impact of the floods upon flooded households.

The research project

Purposes

1. To provide evidence of the most salient issues and the health and social effects of the floods upon those households in Carlisle which had been flooded.
2. To provide evidence for policies and guidance for local agencies in the event of future floods.
3. To provide a basis for further research work.

Objectives

1. To find out from people whose homes had been flooded:
 - a) their perceptions, attitudes and behaviours during and after the floods.
 - b) the most salient issues to them.
 - c) the health and social effects.
 - d) their perceptions of, and attitudes to, the authorities, agencies and services and support systems available before, during and after the floods.
2. To find out from people working in agencies, such as, the City Council and Voluntary Services, who had been involved in helping those people who had been flooded:
 - a) the impact of the floods on those flooded.
 - b) The issues and support required for those flooded.
 - c) The impact on the workers themselves.

Methods and Sample

Qualitative methodology was used with five focus groups and five individual tape recorded interviews for the household sample. The City Council's database of flooded properties was used to select the sample. There was one focus group and one tape recorded individual interview of agency workers obtained through CCVS. The interviews were analysed using the Framework approach.

Main findings

The findings have been presented in five phases followed by recommendations and a conclusion.

1. Pre impact phase, eg, awareness of flood risk.
2. Pre impact phase. Primary factors related directly to floodwaters, eg, damage to

- property.
3. The impact phase. Primary factors related to persons, eg, evacuation from property, health.
 4. Post impact phase. Secondary external factors, eg, insurance, contractors.
 5. Post impact phase, eg, coping and support mechanisms for primary and secondary factors.
 6. Conclusion and recommendations.
- 1. Pre impact phase (section 3 final report).**

Flood warnings and defences.

People had low expectations of a flood and were ill prepared

Some people did not receive official flood warnings, some people received warnings too late, even after their houses had been flooded.

People did not have flood defences to their entrances and the air vents of their houses.

People had not received sandbags, did not know that they had to request them nor who to contact to get them.

2. Impact phase (section 4).

Floodwater damage.

Most people were surprised by the speed, power and depth of the floodwaters, and the length of time it remained in some properties.

Most people did not have enough time to save their possessions.

Most people lost their possessions on the ground floor. The loss of personal possessions, which could not be replaced was more devastating than furniture which could.

The structure of many properties was damaged and had to be replaced, eg, joists, floorboards, doors and plaster. The damage was often worse than at first thought.

Power and communications.

Electricity power supplies, landline phone lines, and for a period, some mobile stations were damaged and completely down. People were not prepared for this situation and could not communicate with family and friends.

People did not receive enough information on the extent of the floods, what was happening and what steps to take.

Contamination

The flood water was contaminated and a health hazard. Some people were lived in contaminated and polluted properties.

Many properties were not decontaminated quickly enough. Some people disinfected their own properties.

Some people were confused by contamination and pollution hazards and misunderstood the consequences.

3. Impact phase (section 5).

Reactions during the floods.

People had not been in this situation before and many felt 'terrified and isolated.' People were unsure of what to do, were often indecisive or did inappropriate things.

Many people had to be rescued by the emergency services or neighbours and had to be taken to reception centres.

The main short term issues was trying to keep warm and dry, having enough food and drink, and getting hold of emergency equipment, such as, torches and battery radios. The main longer term issues were about where and how they were going to live.

Evacuation and staying in their own property.

There was a dilemma of staying in their home or leaving and finding somewhere else to live. There were security issues and not enough local appropriate accommodation available. Some people were not given adequate advice on the implications of staying or evacuating their properties.

Many people became homeless and displaced persons. Some people were living away from their property over a year. They stayed in all types of property, hostels, bed and breakfast establishments, hotels, caravans, and rented accommodation. There were many difficulties, such as, type of accommodation, location, and cost. Some families were split up.

Some people stayed with family members. This sometimes caused tensions.

There were difficulties for those who stayed in their own homes as they were living in unsuitable conditions, eg, without an operational kitchen and with contractors working in the property, and for longer than expected.

Many people returned to their homes before restoration was complete and building work was going on.

A number of people were not happy in their newly renovated property. Some felt that 'it was not home anymore', that their homes had been invaded and depersonalised, and they had lost control of restoration.

Work Issues

There were difficulties in working normally and dealing with flooded properties. People had to go to their properties to move possessions, to meet insurers or

contractors. Some people had to have time off work to do these things, and some had to take time off work through illness and stress related to the floods.

Some people felt that their employers were not sympathetic to the situation and that they were badly treated by their employer.

Small businesses appeared to suffer badly and this needs further investigation.

Impact phase (section 6).

Health

Some people suffered minor ailments, such as sickness and sore throats which they attributed to the flood conditions. Some people reported more serious ailments or multiple ailments, which were exacerbated by, or they attributed to the floods.

All respondents reported some degree of anxiety or stress, sometimes very severe, and attributed to the floods or to secondary factors, such as, dealing with insurance companies or contractors. Most people are now living in fear of future floods causing anxieties. Some felt they would not be able to cope with future flood situations. Many did not report it to their GP.

Some people reported panic attacks and flashbacks, others loss of motivation, feeling unsettled, obsessive behaviour, loss of sleep and depression.

Stress and anxieties were not only short term but also medium and long term.

Children

Children were also affected by the floods, some were frightened and anxious. Children's lives were disrupted, like their parents, and friends were scattered around Carlisle.

Some children reported to their parents that they had suffered taunts at school related to the flooding.

Parents were concerned about the safety of their children, not only at the time of the floods but during the building and restoration period.

Elderly people

There was concern expressed about the ability of elderly people (not specifically age related, see report) to cope with the floods and their aftermath, and also the reconstruction period, especially if they lived on their own. People felt that elderly people were exploited more easily by contractors and that some had lost their independence as a direct result of the floods.

Two elderly women died in the floods.

4. Post impact phase (section 7)

Insurance companies

People were in a new and distressing situation, not having made a major claim before. Many people did not know how to go about claiming, the procedures, their entitlements, or the roles of loss adjusters and surveyors.

Some people had complaints against their insurance companies and loss adjusters, for delays in dealing with their claims, the purchasing of new furniture and selection of building contractors.

The attitudes of loss adjusters were a cause for complaint.

Some people did not receive enough information about their claim or received conflicting information.

Contractors

There were criticisms of drying out/flood restoration companies, such as, delays attitude of their workforce and the way work was carried out.

Although there were some people who were happy with their building contractors, mainly local firms, many were dissatisfied. The main complaints were attitudes of the workforce and poor customer relations, the standard of workmanship, taking on too many jobs at the same time, exploiting the situation for their own profit, misuse of premises, and the disposal of waste down the drains.

Security

Security of property and possessions were serious issues. There were reports of looting, burglary and vandalism.

Agencies and services

There was a lack of confidence in Floodline and the Environment Agency in relation to flood warnings.

It was appreciated that the police and fire services were stretched to their limits as their headquarters had been flooded. The co-ordination of rescue services was commented on favourably.

Cars were towed away from streets without their owners being informed of their whereabouts.

Reception centres provided food and drink and shelter and were commented upon favourably.

The City Council was criticised for not cleaning the streets and drains well enough. When the drains were blocked with waste from workmen which caused minor flooding people said nothing was done to stop this happening again, and that large lorries were not prevented from going down the main road from the motorway (Warwick Road).

Communities Reunited and the churches were commented on favourably for providing drop in centres and advice.

BBC Radio Cumbria was commented upon favourably as a source of information during the floods.

Many people and organisations have received financial help from the Cumbria Community Foundation, but the allocation to some people has caused some feelings of resentment and injustice.

Workers for the Council and Voluntary Organisations involved in supporting those people whose properties had been flooded have themselves suffered from distress and exhaustion. The City Council offices including the benefit agency office had also been flooded.

5. Post Impact phase (section 8).

Coping and support

People have coped with the floods and the aftermath through a variety of internal means, 'adrenaline', keeping a perspective, through comparisons, maintaining a routine and normality as far as possible, inward resources and 'Cumbrian stiff upper lip'.

People used various external support mechanisms when required, such as the family, neighbours, medication and medical services counselling, and various agencies, for example, the Emergency Services, Communities Reunited, City Council Benefits Agency, MIND, the Churches, and the Flood Therapy Group. Family, friends, neighbours and agencies were crucial to many people coping with the situation.

Married and non - married partners were a strong form of support, but the floods put a strain on these relationships.

Looking forward

Emergency boxes were not made available before the floods and it would be useful to do so.

People want clear information about what their rights are in relation to insurance companies and contractors and what action they should take.

Vulnerable people were not identified before or during the floods and it would be helpful for the emergency services and agencies to be able to do so with the people's consent.

Communities Reunited was not set up early enough and this needs to be done immediately in future emergencies. This setting up of this organisation would be a good model for other disasters in other areas.

Voluntary organisations and the Carlisle benefits advice centre were short staffed and the assistance from outside the area of a rapid response team would have been beneficial. There is a case for examining staff issues in times of emergencies.

Other evidence

Evidence from articles in The Cumberland News, surveys from BBC Radio Cumbria and Communities Reunited support this research project.

Conclusion (section 9)

From a social point of view, there was a suspension of people's normality and routines, a major disruption to their lives and to the local neighbourhoods and communities. Private property became public for a while, and displacement had disrupted the bonds of familiarity, attachment and identity. These will have to be rebuilt. These are complex factors and there is a need to investigate this further.

From the health point of view, psychological and emotional stress appears to be more prevalent, more serious and longer lasting than physical illness. Some people reported symptoms of acute stress and post traumatic stress disorder. It appears that there were not enough support facilities and means to combat psychological stress and people may not have received the help they required.

Recommendations

Agencies and Services

1. The Environment Agency should continue with its efforts to improve Floodline and flood warning systems and the provision of information to people about flood defences.
2. The City Council, Cumbria County Council and the EA should continue cooperating to provide information packs for householders on how they can be best prepared for floods, how to protect their property and possessions, what to do in case of flooding, reception centres, insurance and rights and responsibilities. This could also include a list of contractors who were reputable. They should continue to encourage and support local meetings. They should also consider using local radio such as BBC Radio Cumbria, local press, such as The Cumberland News, and newsletters, such as those provided by Communities Reunited to publicise this information, and possibly the use of existing arrangements, such as, council tax bills.
3. More information needs to be provided on water contamination and pollution to combat the confusion and uncertainties that arose after these floods. This could be provided by environmental Health Officers in the City and County Councils, Health Protection Agency and North Cumbria Primary Care Trust.(see recommendation 19).
4. Local Councils in cooperation with Voluntary Organisations and commercial organisations should consider ways to provide or make available emergency waterproof boxes containing basic equipment in case of power cuts and floods before floods are imminent and, if possible, provide them free of charge to vulnerable groups.
5. Local councils and voluntary agencies should consider ways to identify vulnerable groups and for the EA and the Emergency and other services in disaster situations.

6. Voluntary organisations including the City Council's benefit advice centre should consider the idea of a rapid response teams who are ready trained, possibly from other areas, to assist when short staffed in emergency situation, such as the floods. Staff welfare needs to be carefully considered in these situations.
7. The City Council could consider ways to improve the cleaning of the streets and drains, especially in emergency situations. They could also consider providing stickers to vans requesting builders not to put waste down the drains, or cooperate with builders to provide a receptacle for waste.
8. When vehicles are towed away every effort could be made to inform owners how to locate their vehicles. Vehicles should be prevented from going down the main road from the motorway in times of floods to limit wash and possible breakdown.
9. An organisation on the same lines as Communities Reunited should be set up immediately at the same time as reception centres and the CCF. This should be become part of the Emergency Plan. Communities Reunited should be considered as a possible model in other areas.
10. The CCF should consider ways to publicise its criteria and decision making process on application forms to lessen the feelings of injustice.
11. Regional and local health authorities and services should consider ways to provide consultation at reception centres and health centres to deal with psychological and mental health issues.
12. Regional and local health authorities should consider ways of making local health services more aware of possible health effects of flood situations and assist with establishing appropriate assistance. They should also consider the recommendations of the report of the National Institute for Clinical Excellence (NICE) on post traumatic stress disorder (PTSD) (Guideline 26. 2005) including screening for vulnerable people in the flood situation.
13. Procedures for security in the event of floods should be considered by the Council and police.
14. When plans are being considered by Councils for developments on flood plains or land thought to be susceptible to floods in future, then consideration should be given to making builders responsible for elevating ground floor levels, and for incorporating flood defences to individual properties.(see recommendation 20)

Commercial Organisations

15. Major insurance companies should set up temporary bases immediately after the floods within the area, as one company did, to deal with claims and queries.
16. Insurance companies need to give clear precise information on how to claim, what claimants are entitled to, roles of personnel they will be in contact with, such as, loss adjusters and surveyors, replacement purchases, obtaining contractors, and complaint procedures.
17. Customer relations need to be taken more seriously by insurance companies, loss adjusters and contractors.
18. Insurance companies should consider ways to check on the building contractors more carefully before placing them on their list, and they should be removed if their work is sub standard. Building contractors in their turn should likewise check on those they sub contract. Insurance companies and building contractors associations should come up with a code of conduct to tackle the issues of poor standards with means for arbitration and redress in cases of dispute.
19. Drying out/restoration companies need to respond as quickly to decontaminate properties. Insurance companies/loss adjusters need to appoint these companies

- as quickly as possible. Provision needs to be made for property not insured, perhaps some rapid response team through the Council/Environmental Health.
20. Builders should provide flood defences to individual properties when building on flood plains, for example, to entrances, air vents and elevating the ground floor.(see recommendation 14).
 21. The manufacture and production of plastic covers to protect expensive furniture should be considered by commercial companies.

Property owners tenants and residents.

22. Property owners and tenants must take responsibility as far as they can, for flood defences to property, such as, protecting air vents and entrances, and placing valuable or important items and documents in upstairs rooms where possible.
23. Landlords and residents should consider writing to local councils and MPs requesting that the Government provides grants to help with flood defences for properties.
24. Residents should ensure they are registered with Floodline, and try to go to meetings provided by the EA and the Council.
25. Residents should ensure they obtain an emergency pack to include essential equipment in case of floods and power failure.
26. Property owners and tenants should consider whether they have adequate insurance cover to meet their needs, bearing in mind the cost and how they would cope in disasters such as floods if they were not insured. They need to read their policies carefully and query anything they do not understand.
27. Residents could consider going to meetings arranged by the Council and Environment Agency to give information, and joining or helping to form a local flood action group to serve as a pressure group to deal with local flood issues, and to provide a basis for contact with agencies. These could also provide a list of contractors who had proved satisfactory to householders in the past.

Research

28. A major study should be undertaken in Carlisle and Cumbria which repeats the 2003/4 North Cumbria Health Survey to compare health before and after the floods, and the short, medium and longer term effects of the floods.
29. A study to examine the impact on vulnerable groups, such as, frail elderly and disabled people, those living on their own, single parent households and children is needed.
30. A study to investigate the short and long term effects on small and medium sized businesses is needed.

Health and Social Impacts of the Carlisle Floods 2005

1. Introduction

1.1 Background to the floods

On Thursday 6th and Friday 7th January 2005 severe weather warnings for Cumbria were issued. There was very heavy rainfall and gusting gale force winds during the next three days. Flood Watch issued flood warnings for certain areas. On Friday and Saturday there were floods in Carlisle, the Eden Valley towns and villages, and Keswick and Cockermouth areas. In Carlisle flooding occurred from the three rivers, Eden, Patteril and Caldew. On Saturday 8th January the Civic Centre, Police and Fire Stations were flooded and the Headquarters of these services had to be relocated to Penrith (Gold Command) and Carlisle Castle (Silver Command). Gold and Silver Command here relates to Cumbria County Council's Emergency Plan. Electrical sub stations were also flooded whilst power lines and telephone landlines failed. Emergency generators were used for command services and mountain rescue radio operators were used in vehicles. Further details are available in the debrief report (Government Office for the North-West 2005). There were approximately 1600 house properties and a further three or four hundred business premises affected by the floods.

1.2 Research Literature

There is a growing concern that climatic changes are increasing the risk of flooding in many areas which had been regarded as low risk, and that floods on a large scale as seen in Cumbria will become more widespread. However, whilst investment in flood defences is being catered for (Penning-Rowse and Green 2000, Tapsell et al 2002), the impacts on the people affected by the floods are 'relatively ill considered' and there is need to understand the 'social' effects (Tapsell et al 2002). Such social effects include the impact of the loss and damage to possessions and property, disruption and deterioration in the quality of individual, family and community life, time off work and the financial consequences, and fears of future flooding and security (Tapsell et al 2002). Tapsell and Tunstall (2001) provide evidence that many building contractors were the source of further problems and anxieties in an already difficult and potentially traumatic situation. Some groups are particularly vulnerable and often lack the necessary support from agencies. Tapsell et al (2002) discuss the types of households most vulnerable to the impacts of the floods, based on social characteristics and financial deprivation indicators and proposed an index which can be applied to each area. They also

report issues with the way that agencies, such as, The Environment Agency, Councils, and insurance companies dealt with the situation and provided advice or support or the lack of it. People often felt that agencies were not fully meeting their responsibilities. Tapsell et al (2002) concluded that “the impacts of the flooding are more extensive and complex than have hitherto been appreciated”. As local factors affect the complex relationship between the flooding event along with its aftermath and the personal experiences of householders, there will be a variety of impacts depending on local and individual circumstances.

Knowledge about the health impacts of flooding are not complete and there are few studies in the UK (Reacher et al 2004, Tapsell et al 2002). Studies of the Bristol floods of 1968 (Bennet 1970), Calderdale and the North east in 2000 (Tapsell et al 2002), Lewes in 2000 (Reacher et al 2004), Banbury in 1998 (Ohl and Tapsell 2000) suggest that whilst there are physical injuries and ill health effects, such as respiratory problems, stomach upsets, skin irritations and infections there are also adverse effects on psychological health, sometimes leading to anxiety and depression. This has led researchers to state that

“the most striking result was the scale of psychological stress experienced by flooded adults.....and independent of reported physical illness” (Reacher et al 2004, p.6)

and “The long term effects of flooding on psychological health may perhaps be more important than illness or injury.” (Ohl & Tapsell 2000, p.1167).

These studies are supported by a Department of Environment Food and Rural Affairs (DEFRA) and Environment Agency (EA)(2004) joint project which covered 30 locations flooded since 1998 and which demonstrated short term physical effects and short and longer term psychological effects. This study was also useful in the development of measuring instruments and concluded that the General Health Questionnaire (GHQ-12)

“if applied retrospectively to the ‘worst’ time following the flood, provided a reasonable measure of short term psychological effects whilst the Post Traumatic and Stress Scale (PTSS) provided a reasonable measure of the long term effects.” (p.2.)

Another study for the EA in Yorkshire considered that the quality of inter agency response was critical to the effective social and psychological recovery of the flood affected community and the need to develop social networks to cope with wider solutions (EA 2005).

Ohl and Tapsell (2000) report on a longitudinal study which found that 15-20% of people affected by a natural disaster have symptoms of post-traumatic stress disorder (PTSD) (Beck & Franke 1996). It would appear that The National Institute for Clinical Excellence (NICE) supports this view in their recent guidelines on PTSD (NICE 2005) when it states that PTSD develops after a “stressful event of an exceptionally threatening or catastrophic nature”. It goes on to suggest that around 25-30% may go on to develop PTSD after such an event.

Furthermore, it proposes that “screening of all individuals should be considered by the authorities responsible for developing the local disaster plan”. This also suggests a duty of care and responsibility of health agencies post event. The health impacts of flooding may vary substantially according to the conditions, the timing of the floods, and local factors, such as, warnings and social and economic factors (Baxter et al 2001, Tapsell et 2002).

All of the above suggests that a study of the Cumbrian floods is justified to explore the issues most salient to the local population, to assess the impact on the population in the Cumbrian situation, to meet responsibilities of agencies and maintain good relations with the community, to compare with the impacts of floods in other areas, and to learn from this event and provide evidence for policies and guidance for agencies in the event of future floods or disasters.

2. The Research project

Purposes

This project was conducted by St Martins College Centre for Health Research and Practice Development (CHRPD) with the collaboration of Communities Reunited, Carlisle City Council, the Council for Voluntary Services (CCVS) and North Cumbria Primary Care Trust (PCT).

There were three main purposes of the project:

1. To provide evidence, some months after the floods, of the health and social impacts of the floods on those households in Carlisle that had been flooded.
2. To provide evidence of the issues most salient to the flooded population during and after the floods.
3. To act as a basis for a larger scale project in Carlisle and Cumbria to be funded by an outside agency.

Objectives

There were two groups of objectives:

1. To find out the views of people whose homes had been flooded:
 - a) their perceptions, attitudes and behaviour, during and after the floods and the health and social impacts of the floods;
 - b) their perceptions of and attitudes to the behaviour of authorities, agencies and services and support systems available before, during and after the floods;
2. To find out from the people working in agencies which had been involved in helping those people flooded, such as, the City Council and Voluntary Services:
 - a) the impact of the floods on those flooded
 - b) the issues and support required for those flooded
 - c) the impact on the workers themselves.

Methods and Sample

For Aim 1. It was decided that qualitative methods using in depth focus group and individual interviews were the most appropriate means to meet the objectives. The City Council's database of flooded households operated by Communities Reunited was used to obtain a sample for the focus groups. A random sample was selected by taking every tenth household on the list which met the criteria of, firstly, being flooded, and secondly, having telephone contact numbers available. If these criteria were not met then the adjacent eleventh and ninth on the list were used, and if neither of these met the criteria then the next tenth one was used.

A researcher then phoned the household to explain the purposes of the project and to ask if they would like to take part in the focus group or individual interviews. The project consisted of 5 focus groups of 4 to 7 people, totalling 27 people and there were 6 individual interviews. In total forty people were scheduled to attend focus group or individual interviews but some dropped out as they could not make the date or did not turn up. The key areas of questioning were based on Tapsell et al (2002) and were related to their attitudes and behaviour before, during and after the floods and their views on the impact of the floods. (see appendices).

For Aim 2. Qualitative methods were again used to meet aim 2. There was one focus group of four workers and one individual interview from the Council or Voluntary sector. The respondents were recruited through Carlisle Council for Voluntary services, who invited participation in a focus group. Although 8 people expressed an interest in attending, only 4 did so.

The key areas of questions were:

Their role in helping those flooded

What were the most important impacts of the floods on those flooded?

What were their problems?

What was the advice and support needed and given before, during, immediately after, and a few months after, the floods?

What were their views about what can be done for the people in the event of future floods?

What was the impact on the workers themselves?

All the interviews for both aims took place between 10 months and 13 months after the floods occurred and were tape recorded with the permission of the respondents. The interviews were semi structured and allowed the researcher to probe areas of concern for the group or individual and develop according to their responses. At least two members of the team were present at each focus group, one to lead the interview and ask the questions and the other to observe and take notes. Field notes and summaries were written following each interview. The protocol for the conduct of the interviews is in the appendices. The project met the ethics guidelines of St. Martins College ethics committee and was approved. In addition to the formal interviews there were many informal conversations with people affected by the floods. These helped to inform the direction of the project, the interviews and categorisation of data. Please see appendix 2 for conduct and guide for interviews.

Analyses

Analyses of the interviews were conducted using the Framework approach to give a systematic method, as used by Ritchie and Spencer (1993) and recommended by Pope, Ziebland and Mays (2000) for health research. This involved five stages:

- Familiarisation - listening to tapes, reading transcripts, immersion in the data.
- Identification - identifying key issues, concepts and themes.
- Indexing - indexing transcripts with codes in margin of transcripts
- Charting - charting each issue and themes

- Mapping and interpretation - pulling all issues and themes together, selecting typologies and associations, explanations, selection of quotes to illustrate points.

The stages of this approach and interpretations were discussed with the four members of the research team. Quality control was maintained throughout the project and both before and after data collection and at the analyses stages by discussion with the research team.

Presentation of findings

For the purposes of this project the floods have been divided into three phases, pre-impact, impact and post-impact. The influencing factors on the health and social aspects upon people have been divided into primary and secondary factors. Primary factors relate directly to the floods themselves while secondary factors relate to external influences from insurance companies and building contractors for example.

The findings have been presented in five sections plus the conclusions and recommendations:

- 1) The pre-impact phase. This deals with such issues as awareness of the flood risk and flood warnings (section 3).
- 2) The impact phase, primary factors. This section deals with primary factors which are related directly to the floods themselves, and issues related to flood waters and the damage it caused (section 4).
- 3) The impact phase, primary factors. This section deals with issues related to persons and this section deals with such issues as displacement /evacuation (section 5), health and vulnerable groups (section 6).
- 4) Post impact phase, secondary external factors, such as, insurance, contractors, security and agencies (section 7).

5) Post impact phase. This section deals with people coping with both the primary and secondary factors, such as their support and coping mechanisms during and after the floods (section 8).

6) Conclusions and recommendations (section 9).

The findings will be presented through the use of people's stories and quotes as told in the interviews. Where quotes are used they are followed by a reference number, eg, T4.2(8), which refers to tape number, page number and respondent number. Although the numbers in this project are low compared to the total number of people flooded, their situation and stories are not too dissimilar from many others that have been told to and reported in the media (e.g. the Cumberland News, 22.4.05, 8.7.05, 23.9.05, 21.10.05, 6.1.06 (16 page supplement), Radio Cumbria (website, bbc.co.uk/Cumbria, live shows, for example, anniversary of the floods 7.1.06), and which have been told to agency workers (T's 4 & 11). Similar stories have been told to a member of the research team informally and in flood action group meetings in Cumbria, and also appear in Robertson (2005). The findings are supplemented and supported by further evidence through summaries of articles in The Cumberland News, and data from a BBC Radio Cumbria Survey and Communities Reunited questionnaire.

3. Pre-flood Impact Situation

3.1 Awareness of flood risk

Most of the people interviewed were aware of the risks of flooding to their homes especially in the Warwick Road area. Some people had been made aware through literature received from the Environment Agency, others through an awareness meeting at the football club, or through builders withdrawing their plans to build homes in the area because of the flood risk, and through their insurance companies. However, others claimed that they had not received the literature and were not aware of any meetings. Some people were also aware because they were able to remember the previous major floods in 1968 or knew people who remembered them, or remembered minor floods. However, their expectations of a flood were very low and they appeared to be ill prepared for a flood. The reasons for these low expectations and lack of preparedness appear to be related to the length of time since the last major flood (1968) and the low level of problems it caused. Thus risk awareness was low or absent.

“there had been water down Warwick Road before several times but not actually to cause any problems.” (T.2.2(4))

“Milbourne Street flooded several years ago, but not in our house, through a train derailment breaking a bank.” (T.5.1(3)).

“flooded in 1968 but it didn’t get as far as this year.” (T.5.1(a))

“My husband said it won’t flood, my mother used to live here for many years and were never flooded, last time only came to the doorstep.” (T6.1)

Some people believed the defences of the River Petteril had been strengthened so it would not flood.

“He (neighbour) said, ‘but no, they built defences since the last flood in 1968 or whenever it was in 1968, it never came into your house so it’s not likely to do it again (T5.2 (8)).

“I said to the man from the Council ‘do you realise you are building on a flood plain,’

and he said, 'the Petteril will never flood.' I said, 'how do you know?' he says, 'because it won't, it's been designed not to flood.' (T5.2(8)).

Summary. Main Points

- People had low expectations of a flood and were ill prepared.
- Some people were aware of the flooding risk through various sources, some were not.

3.2 Flood Warnings

Some people received the official Environment Agency flood warning call but many people claimed they did not. Some of these people may not have registered, and others may have had the call but had not answered it because it was in the middle of the night. Some said the call came too late to do anything as the water was already lapping at the door or even in the property. Here are examples of late warnings.

"We had a phone call about five o'clock when we were already over our ankles in our house with water so that was useless, and even then, it wasn't the real alert, it was just, you know, there may be a possibility of flood and you thought 'that's interesting' as we were wading around with the water over our ankles. (T2.3(4)).

"We were upstairs by half past ten (house already flooded) and we got our warning at twelve o'clock to say we were on a severe flood alert." (T6.4).

Some people acknowledged that it was fortunate that they were wakened by phone calls or by people knocking on their doors, either, family, friends, neighbours or people passing. Although many were not happy with the official warnings, they acknowledged that the Environment Agency did not realise how severe it was going to be, underestimated the speed of rising water, and did not expect the River Petteril to flood as quickly as it did. Many

people were grateful to Radio Cumbria for keeping them informed of the situation, at least until they lost electricity.

Summary. Main Points

- Some people did not receive official flood warnings.
- Some people received warnings too late and even after their homes had flooded.

3.3 Flood defences to houses

None of the people we spoke to had any flood defences to their house entrances or air vents. One person had a water pump in his cellar but this was not useful as the water was all along Warwick Road (T3.5(2)). Some people said they had been told to put sandbags at their houses by emergency services or Floodline, but some did not know where they could get them at that time, and for others it was too late. None of the people we spoke to had received sandbags from the Council or other agency. One lady managed to get some from one of the D.I.Y. stores via a friend, but said that the store had been quick off the mark and put up the prices very high and so was not getting much for her money (T6.3). Sandbags were also needed to block the air vents as well as the entrances and some people did not have enough of them.

Summary Main Points

- People did not have flood defences to the entrances and the air vents of their house. People had not received sandbags, did not know that they had to request them nor whom to contact to obtain them.

4.Impact of the Floods. Primary factors. Issues related to water and water damage

4.1 Speed, depth of water and length of time in homes

People had different experiences of the speed, depth and length of time the water was in their property according to their location, as the floods covered a wide area of Carlisle. If they lived at the edge of the flood area

“it was sort of gradual filled up our house” (T1.6(3))

But for many it was

“like a jet coming in” (T1.5 (8)) or

“water rushing down the road like the Niagra Falls” (T1.17(4)).

One person was told later that the Environment Agency’s statistics on the flow power rate

“ceased working at 1600 tons of water per second” (1.5(5)).

Some people said the height of the water reached their knees, or waist or chest as the case might be, others reported it in feet, and up to five feet was common. The water remained in their houses for periods between several hours and two days. One person claimed their neighbour

“had stood in his window for five hours waiting for it to go down,” (T1.7(4)),

whilst another stated they were

“in the water for eight or nine hours” (T1.7(5)),

and another

“into the evening until Saturday night or Sunday morning” (T1.7(4)).

However, as one person put it,

“Once you’ve got water in the house, it doesn’t matter, it’s very messy” (T.1.6(5)).

One person summarised the bewilderment of many to the severity of the floods.

“... you are thinking ‘well, where has all this water come from, how has the water got to where it has gone and still to this day that’s really, really hard to understand.

You just can't fathom how this water has got all this way that it has done." (T6.3).

A number of people made futile and desperate attempts to stop the water coming in through the doors with towels, duvets, pillows, clothing or anything they could get hold of, but the water came underneath the floor.

"and within minutes of that phone call (neighbour) it was coming through the front door and then it was just coming in through the front door and then it was just coming in everywhere. So I ran upstairs and got a bath towel and threw it down by my front door thinking I'd stop the water, it washed away." (T5.3(6))

Most people tried to save what they could by taking things upstairs, but in the end, as one person said,

"there's nothing you can do, the water comes in, the water's coming in, you just, it's a case of you're just resigned to the fact that it's happening." (T1.14(8)).

They then tended to go upstairs and wait for the waters to subside. Some people sat on the stairs,

"watching the water pouring in It was the most amazing experience, I'll never forget it, but also seeing the carpets floating or they're coming up floating." (T1.7(8)).

Another person vividly recalled their experience of being upstairs after two hours as the water was still pouring in,

" It was quite bizarre, as well as being upstairs and listening to things falling out of cupboards and falling over, it was like the Titanic when all the plates were crashing, it was just like that you could hear every now and again another crash and another crash." (T1.17(4)).

Summary Main points

- Most people were surprised by the speed, power and depth of the flood waters, and length of time it was in their properties.
- Most people did not have enough time to save their possessions.

4.2 Damage to property, contents and possessions

Essentially people lost everything that remained downstairs during the floods. They had been told by drying out companies and loss adjustors that they could not save anything which remained downstairs as there was a risk of contamination from polluted water (see 4.3.).

“Furniture, television, washing machine, tumble dryer, fridge freezer, all the carpets everything, kitchen units. “ (T1.9(6)).

One family had completed a renovation only two days before the flood. They also had new furniture and re-carpeted and had waited years to do this.

“Well, we’d just renovated our house. We’d finished just two days before the flood. We’d rewired the house, we’d put central heating in, put a new kitchen in, a new aga.” (T1.9(4)).

However, for many people personal possessions were more of a loss.

“We had a lot of books, a lot of personal things that you can’t replace. I mean, even our wedding certificate we found it in an envelope, but there was no writing on it.” We had lost 155 books some of which are first editions and irreplaceable. (T.1.17(4)).

Another person said the most devastating thing was the loss of her sewing and patchwork because they represented

“hours and hours and hours of sewing and cutting out and all that sort of thing.” (T5.13(9))

Other people reported losing personal inherited effects and photographs, and these were also reported to Communities Reunited as the most devastating and the most important

losses for many people (T.11). The other major loss which had a huge impact on some people was the loss of their cars, which caused transport problems until they were replaced, especially for those who had members of the family with special needs (T.2.8(9)).

However, there was more than damage to contents and possessions, there was also substantial damage to the fabric of the property which caused many problems for some people. Some of the damaged properties turned out to be bigger restoration jobs than at first thought.

“You could move everything upstairs but you still lose your floor, half your walls, your fires, your kitchen, and that’s what was really the bigger problem than losing our suite.” (T2.11(2)).

“The whole downstairs was absolutely gutted, we had new joists, new floorboards, plaster right up the walls, just everything.” (T1.8(3)).

“.....but a lot of properties on Warwick Road and around here are very old and I think that’s caused problems in itself because I know our housethey had to rewire the upstairs as well but when they started taking all the bits off to rewire they had to replaster ‘cause it was the old horsehair plaster. the whole house had been redecorated, replastered, everything but it hadn’t been like that if it wasn’t an old property, that wouldn’t have happened.” (T3.18(7)).

Summary Main Points

- Most people lost all their possessions on the ground floor.
- The loss of personal possessions which could not be replaced was more devastating than furniture which could be.

- The structure of many properties was damaged and had to be replaced, for example, joists, floorboards, doors and plaster, and the damage was often worse than at first thought.

4.3 Water health and safety Issues

There was obvious concern about the health and safety issues concerning pollution and contaminated water. This is why people were often told by restoration companies and loss adjusters to throw everything away from downstairs and to vacate their property. However, before they were told, people were unsure whether their drinking water was safe (T3.p.11), what exactly in their house was contaminated, what they should save or what they should do. This discussion from one focus group highlights the dilemma, and possible misunderstanding of the consequences of contamination (T.5.11).

“I thought I can wash all my dishes and oh they’re not so bad, they’re pretty gummy now and then I was told that I wasn’t to keep anything even though it had been through the dishwasher. But I kept my vases.”

“ Yes, but that was a bit late. There’s things that I’m sure now we shouldn’t have discarded that we did because we were told to”

“ I’m sure on reflection certain things could have been saved”.

“ But there was no health epidemic was there”?

“ But it all went in the skip, the whole lot.”

“ Everything.”

“ There was no outbreak of salmonella or anything.”

“ And we lived in the house, didn’t we? And we were never ill and yet everything had to go.”.

“ There were a lot of people on Milbourne Street ill”.

“ Oh was there?”

“ Oh I do apologise”.

“ I think the waste, down our way there’s the sewage works”

“ Oh I didn’t realise.”

Some of the drying out firms took the contamination issue very seriously and dressed appropriately, but the vivid description of one focus group member caused some amusement in the group.

” it was like something out of a sci-fi movie. You’d been in your house and they all arrived with white suits on a friend said, ‘Oh come and have a look at the gas fire before I try it’ and he said, ‘I can’t come in your house till I get one of those suits,’ he said. (T.5.25(3)).

Other people disinfected their own houses before the drying out companies arrived.

“.....Well we’ve been there and we’d washed floors and got disinfectant and I mean we did all that before Even the loss adjustor and everybody else had come.....” (T.5.25.(3)).

This also shows people had treated the matter seriously and had tried to do something about it well before any official or formal action from an authority. In fact many drying out companies who were responsible for this type of action did not arrive early enough to carry out the decontamination work and left many properties for weeks before they took action.

Some people did complain of physical health ailments which may have been caused by pollution or contamination (see health section 6.1).

Summary. Main Points

- The flood water was contaminated and a health hazard.
- Many of the properties were not decontaminated early enough.
- Some people were living upstairs in properties which were contaminated.

- Some people were confused by the precise nature of contamination hazards and misunderstood the consequences.

4.4 Damage to power, communication and services

The damage was so severe that all power and communication services were completely shut down. For varying amounts of time and depending on their location, people found they were cut off completely with no electricity, no landline communication and no mobile telephone connection. The emergency and local services were affected like everybody else. The Police HQ, Fire Station HQ, Town Council Civic Centre were all flooded, and the emergency HQ had to be relocated to Penrith. This inevitably affected emergency and recovery operations leaving people feeling isolated even in houses where neighbours were in close proximity. People were certainly not prepared for this extremity of disruption. Some interviewees did not have candles for lighting, batteries for the radio, emergency heating, and no means of communication when mobile phones were not working. They could not communicate with family or friends and were not aware of what was going on or the extent of the floods. Respondents often relied on people in the street or rescuers, if and when they arrived, for information on what was going on. For a short while, at least, many were trapped in their houses. One of the people in a focus group claimed they were

“without electricity and water for a week.” (T.5.23(9)).

People were left feeling helpless, as one person explains (T2,18.4)
“It’s very difficult when you don’t have a phone and you don’t have any electricity and you don’t have anything, you don’t have your files, you don’t have phone numbers, you know, it’s kind of, you think ‘well all you’ve got to do is this, this and this, but you can’t do this and this because) everything’s gone.”

Summary. Main Points

- Power and communication services were damaged and completely out of use.

- People could not communicate with family and friends or the emergency services.
- People were not prepared for this situation.
- People did not have enough information on what was happening, extent or the floods.

5 Impact of the floods. Primary factors. Issues related to persons

5.1 Individual reactions and coping during the flood

Many people described their experience in strong emotional terms, such as,

*“horrificing”, “terrified”, “panic”, “traumatic”, “absolutely petrified”, “scared”,
“never been so frightened in all my life”,*

which have left scars that *“will never be forgotten.”*

These reactions were also accompanied by feelings of resignation,

*“not being able to do anything”, “not knowing what to do”, indecision”,
“frustration” and “isolation.”*

One woman with a one year old baby with some special needs explains how petrified she was as nobody came for five hours and the water was up to the fourth stair.

“No you couldn’t go, you couldn’t and I was just petrified, I just kept thinking ‘Oh my God, we’re going to have to sit on beds,’ because the water just keeps coming and coming and they kept saying there was a high tide about three o’clock and you know how high the water was at two o’clock, and you were thinking, ‘God, if a high tide comes, how much higher is the water going to go by four o’clock, three, four o’clock.” (T6.5)

She was rescued by canoe shortly afterwards.

Another person explained how the emotional reaction was suspended or delayed whilst they were trying to save something.

“You do not emotionally react at the time, the emotional reaction is later, you’re too busy at the time trying to think ‘what can I do next to try to save something’ and then

suddenly it dawns on you that you've, you've had it, you can't do anything against a force of nature like that. You just accept it and that is when your emotional reaction comes in. At least that's my experience." (T.1.18(8)).

Another respondent explained how adrenalin kept them going but the situation became worse afterwards.

"....it's worse now that it was then. The adrenalin kept you going. You had to do what you had to do and get done and you didn't have time to think, you just did it." (T.1.18(4)).

The idea of adrenalin keeping them going was commented on in other focus groups, and indicates how people coped with the situation, although other people commented on not having been in that situation before it made them frustrated and indecisive.(T2.11).

"...not been in the situation before, therefore we didn't know what to do"
"We didn't know what was going on."
"...what was going on ...frustration at not knowing what to do, who to phone, how to go about this. We are told different things."

People experienced dilemmas over whether to stay or move out and whether or not to wait for rescue. In the meantime the water was getting deeper and many people had become trapped in the upstairs of their houses. This is illustrated by a family showing their anxiety and confusion.

"We just thought, 'what are we going to do? And, do we move, should we set off and get out now' but at the same time you don't want to leave your property and I was starting to get worried about my mum." (T.10.2)).

Then they lost their electrical power and they just sat in their bedroom, watching the water rising through the window.

"It was by then it was getting really bitter cold. We'd had no sleep, no food. We were thinking what have we got?... Then there was a gentleman arrived with a canoe and he just said, 'look things are happening, we know you are here, it's entirely up to yourself, we'll try and get boats round to you.' Another thing we thought of, 'right, if we are going to have to move, if we are going to have to go, how far can we swim?' because I thought, 'well if we are going to have to get out of a bedroom window and go as far as next door, can we walk with the guttering?' Things like this are going through your head, thinking 'how are we going to get out?' And I didn't know where my family were, where my mother was, where my grandson was. This was in my head all the time." (T.10.3)

Some people did inappropriate things mainly to keep themselves busy, for example,

"... took some tins out of cupboards and for some bizarre reason and put them in the sink and tried washing all my tins and then just left it and walked out." (T6.6).

Summary. Main Points

- People had not been in this situation before and found it traumatic and many felt terrified and isolated.
- People were not sure what to do, were often indecisive or did inappropriate things.

5.2 Staying at home issues

There are two categories of people here, those staying for the short-term before they were evacuated or re-accommodated, and those who decided to stay for the duration of the restoration of their house.

Short-term issues

Most people were unaware of the severity of the flood at the beginning and did not expect it to last for long. Therefore they tended to save what they could and then sit it out upstairs. Some remembered to take up some basic provisions and a kettle to make tea, or, as in one instance, a bottle of wine and crisps. Many were without, or could not find, basic emergency equipment, such as, torches, candles, matches, and, when the electricity went off, could not make hot drinks and keep warm. The main short-term issues were at the basic subsistence level of trying to keep dry, warm and getting food and drink. One person explained how they received hot food via a line dropped from the top window.

“... so we put down a line and he tied it (mobile phone) and we were able to pull it up.the soup came up the same way.” (T1.21)

Longer term issues

Many people were in a dilemma over whether to leave their property or not. The main long term issue was where and how they would live whilst the restoration of their property took place. They were often reluctant to leave for various reasons, such as, they had pets which were difficult to re-accommodate elsewhere, for security reasons, they did not want to go elsewhere and accommodation was difficult to find, and they would have to return to see loss adjustors and builders. Most people were told they would have to move out for health and safety reasons, for example, pollution and contamination from the water, noise from builders and safety reasons with builders stripping out everything and re-building. It was not until they were told they had to go for these reasons that some people decided to leave. However, some people did stay in spite of the advice and warnings.

The short-term subsistence issues were still important in the long term for those who stayed in their homes. When electricity was restored then people managed with kettles and microwave ovens for hot food and drinks. Others turned a spare bedroom into a kitchen

(T1.10(8)), T2.9(1)). However, some of these ‘make do’ measures proved to be not as short-term as families expected, for example ten months later,

“we’re still living upstairs with a microwave and a portable two ring grill, you know, that’s how we’re living now because downstairs is not yet finished, so you know Christmas is coming and, at the time, we thought this will take six months (others agree) we’re coming up to a year.” (T3.3(5)).

Simple household chores often became difficult, for example, washing pots,

“... but the washing up side of it was just a nightmare because you had to keep boiling kettles and filling the sink and it just became frustrating.” (T5.7(6)).

One family who stayed at home showed the lengths people go to overcome the situation.

“We were all right until they ripped out the floorboards up, and all we had was a passageway from the stairs to the door, we had a plank we could walk along but everything else was stripped out completely so we couldn’t get to the kitchen. We had to walk right round the house and come in by the back door so, in the finish, we built a plank didn’t we across the back room?. We taught the dog to walk this plank because we had a four foot drop underneath the house and it just like a there were a couple of joists here and there..... and then we moved the washing machine to the shed. So you’ve just got to adapt yourselves.” (T2.9(1)).

One family found that having a caravan provided by the insurance company next to their house was a satisfactory arrangement, because this meant that they were at their own property and did not have to live in unsatisfactory conditions inside it, and were on hand to deal with the builders. (T10).

Summary. Main Points

- Short-term issues were trying to keep warm, dry, and have enough food and drink and getting hold of emergency equipment such as torches, and battery radios.
- There was dilemma of staying in the property, or leaving it and finding somewhere appropriate to live.
- There were difficulties of coping at home both in the short and long-term as many had to stay in unsuitable conditions, for example, without operational kitchens, for longer than expected.
- There were difficulties with builders working in the property whilst it was still occupied but householders were able to see what was being done and it improved security of the property.

5.2 Evacuation and displacement from property

Evacuation is not a straightforward business in the flood situation. It takes place in what for many is a “traumatic” situation and they are being forced to leave through necessity. They are genuinely displaced persons, “outcasts in their own property”(T.11) and as one woman told her employer, “I am homeless” (T.6.7). For some, they were having to make decisions, whilst they were in a state of shock, about where to go, what to do, what to take with them, as this woman explained after being rescued.

”So we were left, absolutely soaking wet, freezing cold, in shock, two children and a dog standing in the freezing cold. They came back and they got Michael and they got my daughter ... we were absolutely frozen, we were just in total shock.... I'd put mine and kid's (stuff) in another bag and he'd forgotten to pick it up We had nothing for the kids, nothing for me, no food for the baby, no bottle, no dummy.
(T.6.6)

After arriving at her mother's house and phoning her sister for baby things as she had a baby of similar age, the respondent said,

“...its a daze after that really. I can remember sitting listening to the radio, just in absolute shock, just like it was all surreal and I think I was like that for days and days.”

The family stayed at the mother's house for nine months. Other people stayed with various relatives, mothers, sons, daughters, sisters and brothers. However, things were not always easy living with members of the family because of the limited space and because the arrangement, which they thought would last just a short time, turned, unexpectedly, into months. Communities Reunited staff reported that there were many instances of people living with their families which had created tensions.

However difficult living with relations may have been people who had family to go to may be regarded as fortunate. Because of the severity of the floods and the large number of displaced persons, accommodation was at a premium. People stayed in bed and breakfast accommodation, hotels, caravans, rented accommodation, sheltered housing and anything they could find. There were those people who moved several times, living out of suitcases for some of the time, and some never really found suitable and satisfactory accommodation. Here is an example of an account of one single woman who was displaced for a year and moved five times in that period, staying at her boyfriend's, bed and breakfast and in an unfurnished flat. She had difficulty in finding accommodation. The Council had offered her homeless shelter for one night.

They are saying 'I'll take you for one night.' I had visions of having to carry my belongings around every bloody different night because no one, nobody will take you. I was becoming homeless, there was nowhere else to go.”

She ended up in the bed and breakfast.

“... but I think the upshot of that as well was being out of the house for one year and moving from pillar to post and I have been in some places, living out of bags for a year. Even the bed and breakfast people, £27.50 the cheapest you could get because the people that were coming in to do the work in Carlisle they were upping all

the money (cost of B & B). At one point it was cheaper for me to take a flat in Edward Street, a private landlord. Beautiful it was, supposedly furnished, but unfurnished, the man was very nice, he gave me a mattress and a chair. That was fine, it was just me, there were no kids or anything, but the whole area was horrendous. There was gangs of kids making my life a bloody misery. They made me ill. They were shouting at the window, throwing things at the window, harassing me in the street. I had to get the Police at one point because, in the car, they were walking and deliberately slowing the car down and then one lot would run from side to side calling me a slag and a whore through my window. I lasted two and a half months and I got to the point where I had to go to the corner shop in the car. My boyfriend came round and got lots of verbal abuse. But I had people below me, young ones having parties. I was getting no sleep and the arguing and the shouting and screaming, I just, I complained the landlord and nothing was done. and from then until I moved into the house, I was in bed and breakfast. (T.9.7)

This woman had also stayed at her boyfriend's accommodation twice, but their relationship had suffered (P7), particularly as she suffered from anxiety (P7) and depression (P11). In the second bed and breakfast she felt exploited (P19).

“Bloody tight arsed git, sorry, but he even turned the sodding radiator off. I was bloody freezing. Twenty-seven pounds fifty pence a night and not even taking breakfast because I'm up at five o'clock in the morning, even on a later shift I'm up at seven o'clock in the morning, I never had time to have cooked breakfast.”

He wouldn't let her use the kitchen in the evening and *“I lived off takeaways or cold things.”* She ate a lot of cold tuna and rice (P13). She bought a fan heater to keep warm and dry her towels, and said, *“he'll rue the day that he turned my radiator off.”* (P7)

On top of the displacement issues, she was also having disputes with the insurance company and builders and delays over the restoration of her property. Her story and quotes in length are shown here because it illustrates the plight of many people. This woman's case highlights

not only the impact of primary factors of the flood and evacuation from her property, that of displacement, the difficulties of finding accommodation and not belonging anywhere for a year, but also of secondary factors which exacerbate the consequences of the impact of the primary factors. The secondary factors are exploitation by bed and breakfast owners, landlords and builders, dealing with loss adjusters and insurance companies, the threatening behaviour of young people and actions of neighbours. The main consequences have been upon her physical and mental health and their effect on her relationship with her boyfriend.

There were many cases which illustrated other problems for evacuees, for example, a woman living with her son, in one room in a hotel for a year (T.8.4), and another family of two adults and two young children living in one room in a hotel, and an additional significant issue for this family was that there was no room for the fifteen year old son who had to go to relatives, so causing the family to be split up. (T.3.9). Another case illustrates the difficulties of trying to carry on with their normal lives of going to work and taking children to school from temporary accommodation several miles from Carlisle.

“We were offered a house at Caldbeck and I was like ‘oh right, you know, he’s got to go to work, I’m on night shifts, I’ve got to get the kids to school, who’s going to do all that from Caldbeck?’... I mean you know it’s just impossible, you couldn’t do that at all.”

This family managed to get accommodation in Carlisle through the Church.

Another issue for people who were evacuated was having to return to their property for a variety of reasons, packing things in storage, meeting with loss adjusters, surveyors, builders, checking on progress or lack of it in many cases, or for security reasons. One woman who stayed with relatives for a short time was returning every day until eleven or twelve o’clock at night for security reasons (T3.8(5)).

Summary. Main Points

- Many people became homeless and displaced persons.

- Some people stayed with family members and this often caused tensions.
- Some people were out of their property for up to a year. They stayed in all types of property; hotels, bed and breakfast houses, hostels, caravans, rented accommodation.
- Some families were split up.
- Some accommodation was inappropriate.
- There was a shortage of enough local accommodation available for the number of people evacuated.

5.4 Returning to the property

One might think that returning to a fully restored and refurbished property would be a time of enjoyment and pleasure. However, for most of the people we interviewed this was not the case, nor was the task of choosing and buying furniture. For many, any pleasure came from relief at returning home rather than in the finished or unfinished product as the case may be. Many people did return before the restoration was fully completed. It was “*still a building site*” (T2.26(3)) as one person described his property, so people often lived in very difficult conditions so muted reactions might be expected in these cases. There were other cases of people having to deal with unfinished jobs and poor workmanship by builders and craftsmen, and disputes with insurance societies and loss adjusters and even litigation a year after the floods. (T.11).

However, even when the building work had been completed, it had left some people unsettled and in a dilemma over buying furniture.

“I’m scared to buy furniture. We haven’t bought all our furniture yet. We’re going to wait and see what happens, wait until next spring.” (T2.11(1)).

“... Do you go and replace everything that you’ve lost or do you just have the bare basics what you need in your house? That’s what we’ve just said ‘We’re not buying

everything that we had. Well is it worth it? To happen again and to think I've got to go through all that again." (T.3.12(6)).

However, respondents were not really happy even when fully restored and refurbished. Although some people did take pleasure and were excited at choosing new furniture and fixtures and fittings, but it was common for people to say they did not care and could not be bothered about these things. This could have been due to their mental state caused by the floods. However, buying through force of unfortunate circumstances does not appear to be the same as buying new furniture by choice. Many people felt they were having furniture and possessions chosen by insurance companies/loss adjusters through limitations imposed through choice of outlets (for example, being given Argos vouchers (T8)), or limitations on the amounts of money (not new for old), or being forced to replace through the circumstances when they were content with what they had before (T5) (see section 7.1). Furthermore, when the property was all fully furnished, many people said,

"It is not the same."(T.1.23(4)),

"It doesn't seem like home." (T2.19(2)).

This feeling of not being home any more was a common topic reflected in all the focus groups.

"I find it very difficult when I go back into the house because I looked so much forward to getting back home but it wasn't my home, it had changed, that's right it was like moving into somewhere new." (T.6.14).

"Inside everything is perfectly decorated and it sounds a peculiar thing to say but I miss the cracks in the walls you know 'cause they were part of the house. And it is not easy moving back in because you are always conscious of the fact that it may happen again." (AT.1.24(4)).

The reasons for these feelings lie, not just in being temporarily unsettled, but also they appear to reside in their attachment to a place (their home) and in the locus control (internal versus external). Homes become houses, merely buildings, through an invasion of personal space through first the floods, and then secondly, builders and other workers, insurance society, and the inevitable loss of personal touches (T11). The personalisation, privacy and sanctity of the home had been broken, and there had been a loss of control to floodwaters, rescuers, insurance companies, builders, loss adjusters. Furthermore, as the last quote indicates, people felt it could all happen again.

Summary. Main Points.

- Some people returned to their houses before restoration was complete.
- Some respondents were not happy or settled in newly renovated property. It did not feel like home any more, and their homes had been ‘invaded’ and depersonalised.
- Some people were not sure whether to replace all their furniture.

5.5 Work Issues

Most respondents found there were difficulties in continuing work as normal and dealing with the flood situation, and also had to take some time off work. Some employers were sympathetic and allowed one or two weeks with pay. Other employers said that people would have to lose pay or take their holidays, which was seen as unfair. Some employers were perceived as being very unsympathetic and lacking understanding of the situation their employees were in. This is illustrated by a health worker in the private sector, who wanted to take a week off and did not mind taking it without pay.

“Work was horrible with me to be honest; I was the only person in the building that was flooded and got no support whatsoever from anybody at work, not management wise anyway, I’ve got a few close friends, they were very good.” (T6.7)

However on receiving an unsympathetic response, she said, before putting the phone down,

“I’ve had four feet of water in my house and I am now homeless.” (T9).

Later she found it impossible to cope with her normal working patterns and having children to look after as well as coping with the demands of recovering from the floods.

“That time I was working fourteen hour shifts at work..... I did two seven hour shifts in the week and fourteen hour shifts at a weekend and it eventually just got too much for me and I ended up cutting some of my fourteen hour shifts down to seven hours within four weeks after flooding because it got too much to cope with.” (T6.9)

The attitude of her employer was in stark contrast to that of her husband’s employer. Whilst hers had been unsympathetic, she claimed that her husband’s employers had been “excellent.” They had been flooded themselves and yet still,

“Came round (to their house) with hot soup and sandwiches and see if there was anything we needed and they did that all week.” (T6.8)

However, even after the initial first week of recovery, there was a need, over several months, for many people to take time off work to meet loss adjusters, surveyors, builders and other workers.

“I mean, if they wanted us at the house, they phoned (builders) and we went, but even then, my husband had to take time off work and pick me up and then come in so it was difficult.....” (T.1.13(3)).

People reported they had been off work through sickness and stress related illness, and this was also supported by voluntary workers. (T4., T.11).

“..... and I am off sick at the moment now because I can’t cope with any more, I can’t keep all these balls juggling in the air I can’t be there all the time (at the house) because I’m supposed to be at work and it’s the timescale, goes on for so long, ten months” (T.3.14(2)).

People who own their own businesses had an extremely difficult time. There was a family whose home was flooded but also had to cope with their newsagents' shop in separate premises also being flooded. There was the case of a family whose business was based at home and had to be evacuated to a relative's home and found the conditions incredibly difficult.

"... and it was incredibly difficult because we were running a business from a bedroom in a two bedroom bungalow and of course, I had lost my computer. I'd lost all my office things, machinery and equipment and so it was very difficult and anyone ringing us up, I mean we lived on mobiles for ages it was, in hindsight we probably should taken, you know, a house somewhere else or got a caravan."
(T1.13(4)).

It would appear that small businesses and their owners are a vulnerable group that need further investigation into their particular problems in relation to the floods.

Summary. Main Points

- There were difficulties in working normally and dealing with flooded properties.
- Some employers were not sympathetic to the situation and some people felt badly treated by their employers.
- People had to take time off work to go the properties to meet contractors or other workers.
- Some people had to take time off work through illness and stress related to the floods.
- Small businesses appeared to suffer badly and this needs investigating further.

6. Impact of the floods on persons

6.1 Physical Health

Many people reported that they, their families, or people they knew suffered from a number of minor ailments such as coughs, sore throats, stomach upsets, sickness and generally feeling unwell, which they attributed to the floods. A woman spoke about her family after she had been ill herself.

“You felt as if it was just one thing after another. My brother took ill and then my son, my eldest son

“I took bad sickness and I couldn’t eat anything.....”(T.8.13. (4))

“I did a couple of days later but other people on the street had gone down with it.”(3)

“You couldn’t stomach nothing” (T5.P8)

Some people reported more serious illnesses and multiple ailments.

“I got pleurisy straight after the flood and some friends kindly looked after me which can’t have been easy because they have three sons and I was coughing like a billy can, you know, and then I managed to get back into the house and then I got pleurisy again so I was out of the frame.”(T1,P21(4)).

“I ended up in hospital with my daughter. She ended up with campylobacter, she came out with chicken pox and she wasn’t at all well then a week later, a few days later she ended up with campylobacter. We were still not sure where it came from, was it to do with the flood ‘cause she fell in the water, she was only two at the time, a mouthful of water.. ” (T3P8(?)).

“My life was just one big stress. In fact it made me so ill that by April ... like the flu and some days it was hard just to even move about because you would ache all the time and this went on for months and months and I kept getting temperatures and I went to the doctor’s in the end because I thought well something must be wrong with me feeling like this all the time and he said, I’d had, I must have had a viral infection I was signed off work for four weeks, they gave me anti inflammatory pain killers..... I had numerous blood tests to see if it was something more specific or anything related to the floodwater. I ended up with tonsillitis and was really poorly with that. Just as I was meant to be returning to work so that didn’t please work, off again. I just wanted to sleep all the time. I’ve lost a stone and half in weight.”
(T6.11)

The last quote indicates the link between physical ailments and mental stress.

There were also cases reported of people suffering from serious ailments which had not been caused by the floods or post flood conditions but were believed to have been exacerbated by the floods or post flood conditions.

“... and then of course my husband having the heart attack and then the operation she (special needs daughter) couldn’t handle all that either.”

... and the same with my husband’s heart attack ,she (daughter) was saying, ‘well was that caused by it? (flood). I didn’t know whether it was caused by it, but I am absolutely sure that it didn’t help.’ (T2.P.7.P.26 (4)).

“but she’s (mother-in-law) got dementia now, absolutely terrible. She was starting with it wasn’t she, she’s living with his sister now, but it’s made it worse, she’s got worse and worse she doesn’t know where she is now.” (T2.P.11(1)).

“Well we moved in with (brother-in-law) he’d been complaining about throat infections and that. He was a chap that wouldn’t go to the doctor’s and so we kept

chasing him to the doctor's sadly moved into the house in August and at the weekend and we buried him on the Monday.” (T5.13(4)).

This relative was found to have cancer. There was also a case of an injury caused through loose floorboards, which caused a very badly injured leg and a blood clot and hospitalisation. (T5.13(3)).

Participants in the focus groups commented on the two old ladies who died during the flood.

“Two old ladies died, that’s how I think, keeps my mind, they died and what they must have been through, one fell down the stairs, one apparently was hiding under the stairs. What on earth they were going through God only knows, that keeps me sane, keeps me in perspective.” (T3.25(2)).

Summary. Main Points

- Some people suffered minor ailments such as sickness and sore throats which they attributed to flood conditions.
- Some people reported more serious ailments or multiple ailments, which were exacerbated by the floods.
- Two elderly people died in the floods.

6.2 Mental Health

Stress and Anxiety

Every person we spoke to reported various degrees of worry and anxiety about factors related to the floods which resulted in stress. These factors included the primary ones of the floods themselves, for example, the dangers of the floodwaters to people, damage to property and possessions, displacement and living conditions issues, but also secondary ones, such as dealing with insurance companies, loss adjusters, builders and agencies. It

might be expected that people would suffer anxieties and stress after a traumatic event like a major flood. However, two major features became apparent from the evidence of this research. Firstly, the anxieties and stress were not merely short term, they were medium and long term and did not easily go away for most people. Secondly, the secondary factors exacerbated and prolonged these anxieties and stress, and though they could have been reduced or even avoided in some cases. It must be remembered too that people were trying to carry on with their normal lives and routines at the same time, such as caring for their families, going to work, helping with elderly relatives and seeing friends. This also includes unexpected events which can happen at any time. This woman speaks for many people.

“... Most of us work so it is very busy and I am off sick at the moment now because I can't cope with any more. I can't keep all these balls juggling in the air I can't be there (house) all the time because I'm supposed to be at work and you've got to pick all these things and it's just too much and it's the timescale gone on for so long, ten months, that you've lived like, without, - you're living in your own house but it's not your house, you are like squatters and there's nolife is stressful at the best of times but your home is your security blanket, your safety net and that's gone and you've nothing left to catch you, nothing to help you cope with the stress of life and work. We've lost two people, close friends have died this year and so that's been added during this year so that's been really difficult for uswe're at the end of our tether. It's the little problems; it's the straw that breaks the camel's back.”

(T3.14(2)).

“..... from the beginning of September up till now it's been an emotional nightmare and it is getting more and more stressful the last few weeks because actually my husband and I have been, and he travels a lot so when he's away I have to be down at the house....” (T3.13.(2)).

Council and voluntary workers were very concerned about stress factors and people failing to cope. One stated that the stress factor was overwhelming, left people incapable of making proper decisions, and “*stressed to the eyeballs*” as he put it (T11.3). Another stated that some people had failed to make appropriate claims for money and were now in debt and that as a result

“... their mental health has deteriorated and things seem to be getting worse instead of better and so someone who came to and probably, I’m thinking of a specific person here, was vary capable, met them at the reception centre and at this present point in time they can hardly leave their home. So that’s very worrying that people are being reduced to that situation but I suspect that there are a lot of people behind closed doors who are not coping very well at all and we are not reaching those people.” (T4.10(2))

Panic Attacks and Flashbacks

Respondents reported that they suffered a number of symptoms such as panic attacks, disturbed sleep, dreaming of floods, and flashbacks amongst others. One woman who was being treated by her doctor for clinical depression stated

“...panic attacks, walking up the street, really quite severe. I was in such a state of anxiety like I couldn’t breathe all the time “ (T9.7)

“... she (doctor) had given me antidepressants, strong ones and also sleeping tablets, well those relaxing things would help me sleep, because I was getting no sleep, I was going nights just not sleeping well at all in the house.....” (T.9.12)

People reported flashbacks, for example imagining flood water in their house in all sorts of situations. These quotes from the interviews illustrates this.

“We’ve moved back in now and coming down for work on a morning you can still see the water in your house, oh yes easily, and I think, even though your house is new you

can picture it, can't you. I can still see things floating, that's in your mind and you can still see the water and its" (T.2.(4)).

"I stand at my kitchen sink frequently washing up and the water level, the mark is on the shed although my husband has treated it again this summer, it's come through the mark and I frequently look at that and think 'that's where the water was, that's awful' and then I look across at the other side and think it's right over the fence and you can just see it, you can see it so clearly in your , I don't want to but you just do it, it just happens." (T6P.24).

Lack of Motivation

Another group of symptoms which reflect behavioural change are lack of interest and motivation in all sorts of ways, obsessive behaviour and unable to settle. These quotes illustrate these aspects.

"I've lost interest in my house I don't care, it's not my house any more, it sounds a bit bad but I can't even be bothered to clean it to be honest and I was very house proud before, very house proud But I've no interest at all. I don't care what it looks like. My husband says, 'do you want this type of fire, do you want that type of fireplace?' I really don't care; I couldn't care less..... I worked for everything that I had in my house and I worked hard, if I had to work overtime you get satisfaction from doing it." (T.3P12(2))

Other respondents spoke of their loss of motivation to continue with personal interests and hobbies, just at a time when it would probably have been beneficial to carry on doing them.

"I knew that was the thing that really finished me (loss of personal possessions – craftwork), and I think now, because I can't get my motivation back to do things, to do my sewing or my craftwork or anything like that, because I've got to the stage now when I think 'why bother?' I don't know whether it will come back to me or not but I

think 'why bother?' you know, for something to be destroyed just like that and things were destroyed." (T5. P.16(8))

Unsettled, Obsessive Behaviour

This quote illustrates the behaviour of those who felt unable to settle.

"... Because you can't settle. I mean, we wander about at home, we don't sit on the sofa at night like for ages like we used to, we seem to wander about, we're not settled, no it's just not the same." (T.3P.24(4))

Some of the interviewees who could not settle showed signs of obsessive behaviour, which was in sharp contrast to those who lacked interest and motivation. They felt they needed to be doing things all the time, actions which reflected repetitive and obsessive behaviour.

"I find, I should really go and maybe polish the bathroom taps or something, you know even though they were only done yesterday, because with everything being new, it has to be new, it has to be kept new, because people are going to come in and think 'Oh my God, she's got a bit of dirt on so and so' and I'll do anything other than sit down... and I can't take that first step I've got this, like an obsession of keeping it clean. I was a fairly tidy person but I wasn't obsessive but I keep thinking 'I'll have to Hoover again'." (T5. P.16).

"I keep tidying cupboards out ... they don't need tidying but I just ... my husband says 'what are you tidying that cupboard out again for? What are you looking for?' I'm not looking for anything. I just tidy them. I take everything out and put it back in an orderly fashion and I might not remove anything but I still have to take it all out and put it back and I didn't used to be a frequent tidier of drawers ... I just have a need to just do it." (T.5P.17(8))

Living in Fear

One of the most frequent stressors which persisted over the restoration period and beyond is the fear of flood reoccurrence at the sight of heavy rain. People were particularly anxious in October 2005 when, as one respondent said, there were ten inches of rain when the average rainfall is about thirty six inches (T1.23(5)). They were also worried when the drains were blocked in the Warwick Road area by builders' rubbish, and people from the area helped to clear them (T2). It appears that many people are now living in constant fear during periods of rain and feel the need to constantly check for flooding by looking out of windows, going to the river to check levels, or always looking at weather forecasts. This is illustrated by one woman and again reveals obsessive behaviour.

“A bit sick when it rains. I've become obsessed about weather. I check the weather every day on every channel that I can check it on, Interactive, Ceefax, Teletext, I go on all of them to make sure that they are all the same.kept asking questions (at the Flood Forum Meetings) but I have to get things straight in my mind and I asked a lot of questions and was able to box things off in my head so I could understand better what happened that day. I know how much rain we need to flood but I check the river all the time, every day when I walk past it, I check it and I know every marker on it, every brick on it. There's a column- it's got seven sandstone blocks on the top of the arch.” (T.6.10)

“There was one day, I think the end of October, beginning of November (2005), we'd had really, really heavy rain and we weren't on 'flood warning', we were only on the 'flood watch' but I'd seen how that river was and I was nearly physically sick when I saw it. It scared me so much and I thought I can't have these feelings every time it rains because it is no good, because you are like that for days not just for those hours that it's raining, but it knocks you off pot for days and then it affects your family because you are too busy pacing about looking at rivers and out of the window that

no tea gets made and you make your kids anxious. I would feel sick, I would get butterflies, I would feel cold and shaky” (T6.12)

It appears that fear of future flooding is not going to go away easily and this is again illustrated in the case of a woman who was surprised at her panic reaction when the drains were blocked in October in the Warwick Road area.

“.... I took some time off in October when we had those flash floods and the drains That I think, I was more affected by that because I thought it was all going to happen again. If you hear the rain, you see heavy rain, you start to panic. And that’s something that has surprised me. I can’t, I can’t believe how I feel about that but we all say the same. If it starts to really, really rain, you can get in a bit of a panic you’re thinking ‘Oh my God, it’s going to rain again, it’s not going to stop. I’ll be flooded again’, especially when we were living in the caravan. I think of ... the noise was twice as bad obviously onto the roof, and the night it did flood I just sat and watched it, just sat and watched the rain all night.” (T10.7)

Summary. Main Points

- All respondents reported some degree of anxiety or stress, some very severe. Many did not report it to their GP and do not become a medical statistic.
- Some reported panic attacks and flashbacks, others loss of motivation, feeling unsettled and obsessive behaviour.
- Most people were living in fear of future floods.
- Secondary factors, such as dealing with insurance claims and building contractors also contributed to stress.
- Stress and anxieties were not only short term but medium to long term.

6.3 Children

Those people in the focus groups with young children in the family (including grandparents) commented on the impact of the floods on the youngsters. Some of these comments have been included in other sections, for example, the case of the child who contracted chickenpox in the Health Section. However, it is worth pointing out, that although children have their parents or other adults to look after them in the flood situation and its aftermath, the impact can be just as devastating on them, and this is often overlooked. Young children were therefore reported as being frightened in the floods and petrified when it rained again, in a similar way to adults.

“... but it isn't just older people, my daughter, they were flooded out in the street round the corner, as I said before, she has two young children, and the youngest is eight years old and he is absolutely petrified when it's raining now, and he says that when he wakes up in the morning he says 'Oh, it's raining and I can hear the wind' and he's really frightened. So I mean, that's an eight year old.” (T1.).23(35)

Similar sentiments were also echoed by respondents in tape 3 (P.8,19,4,6). Other parents commented on their children being affected by their own reaction (T6&10).

“I think she definitely has been affected because now she sees the panic in me and starts panicking ... in January you didn't know what was going to happen, you know exactly what's going to happen now.” (T6.10).

“... he was crying, he said 'daddy's out trying to unblock the drains and the water's rising again' and he was really distressed and was off school next day.” (T3.10(5)).

Another parent reported on her daughter who did not like water and had to be rescued from her home by going through a window head first and that she “never slept for weeks” (T3.39(6)).

Another child's concern appears to be reflected in her drawings at nursery school.

"..... it's pictures and there's always water and rain. It's always water and rain. The big puddle and rain." (T3.24)

The parents did talk about the teachers and the schools and how the teachers had arranged for children to talk about their experiences and offered counselling. This is commented on further in section 8.

Like their parents, children's lives were totally disrupted, their friends scattered all over Carlisle and their social life destroyed, as one parent explained.

"...we were back after three months so when my little boy came home none of his friends that they played round in the streets round our way were all scattered over Carlisle and the surrounding area so it's their social life really has been destroyed." (T3.P19(5))

Parents often tried to alleviate the problem in various ways (see section 8). However, one parent reported that her children, whilst at school, had been subjected to taunts by children who had not been flooded.

"My older daughter, she's at secondary school and not long after it she was, a lot the kids were taunting her 'cause she was the only one in her class and they were saying she was 'a gypsy case', she didn't have a home to live in and that was, I mean she oozes confidence and she, but it did upset her 'cause she said, 'well it's not my fault', but you know what kids are like, horrible. Even at primary school, I don't know of any if your kids were the same but my little boy came and said that they were calling him 'floodies'. You know they were affected, and even though there was a huge percentage of them there, at the

school, but that's what they were saying, but I think it's stopped now."
(T3.P.19(3)).

A concern voiced by one mother was over safety because of all the vans and workmen who were in the area.

"... And over the summer, 'I'm just going out to play with...' (said boy), they couldn't do it and the other thing I'm really worried about now I still, he's ten and he doesn't like it, 'I'm a big boy now, I can walk to school,' and there's no way I'm letting him walk to school because it's still, I describe it as 'transit van city' and there's workmen there from all over and I just won't let him go out on the street on his own, to school, I pick him up from school" (T3.P19(5)).

Summary. Main Points

- Children were also affected by the floods, some were frightened and anxious.
- Children's lives were disrupted, like their parents, and friends scattered around Carlisle.
- Children reported that they had suffered taunts at school.
- Parents were concerned for the safety of their children, not only at the time of the floods, but during the building reconstruction period.

6.3 The Elderly

The term 'elderly' is not being used to denote a specific age group, but as a group of people who are termed 'elderly' by others. This reflects people who are regarded as being old and not as capable of doing things as well or as quickly as younger people. In all the interviews respondents felt concern for the elderly in terms of their safety, ability to cope with the floods and afterwards with the insurance companies, loss adjusters and builders, especially

if they did not have their immediate family nearby. Some elderly and frail people were rescued by the emergency services.

“We saw a very, very big truck with really big wheels, huge wheels, and there was a lady in a flat opposite us, a ground floor flat, a very elderly lady, and she’s not well and it was about half past four, five o’clock they went and got her out.” (T3.4(2))

”.... (police said) ‘do you know old people living on their own?’ and we said, ‘well there’s so and so’....we’ll go back there and they actually knocked in the door of one of our neighbours who they found on the landing in just a fur coat and she was about eighty years old.” (T1P.21(7)).

“One of the houses that we are quite involved with was flooded, a nursing home, and the residents couldn’t get out of their home for 48-60 hours so they were actually stuck upstairs not sure what to do and then they were eventually moved to Penrith.” (T4P.4(1)).

Another respondent reported that her eighty seven year old mother lost her granny flat and personal possessions such as her electric reclining chair and it had taken *“its toll on her.”* (T3P.22) This old woman did have her daughter and family in the same building. However, a voluntary worker explained that many who were trying to be independent would not be returning to their own flats.

“There’s a number of elderly people who were just about managing before and who have gone to stay with families quite often and now the family members say they are not going to be able to manage on their own any longer and which is very sad in a way. They had enough independence to be able to cope with a bit of support usually from families and friends and from neighbours and so on but either they are not able to go back to their flats on whatever they were on if they are, they are not going to be

able to do anything much for themselves because they've got out of the habit."

(T4.P.4(41))

Another respondent agreed with this and said, *"they've lost all their confidence."*(T4.14(2)).

Another concern was that some elderly people could not cope with builders, insurance companies and so forth, and furthermore they were open to exploitation by these people

"because they weren't in a position to stand up for themselves." (TP.6).

An example of this was given in another focus group where it was reported that the builders replaced original features with cheap alternatives, thereby making money for themselves.

"One other thing which is upsetting is there's a lady lives up the road from us, she's on her own, her husband died last year. All the old features, old doors, everything old ... and these men have come in, wherever they are from, they've taken them all out and put the cheapest £25 doors from Wickes in their places and it just breaks your heart to think that poor old lady is on her own, she's in her seventies, she can't see what they are doing and how much they've made out of her ... there's nothing we can do, we can't go over and stick your oar in and say, 'she entitled to have the same type of doors put back on as what were taken off.'" (T3.P.18(2)).

The deaths of two elderly women have already been reported (see Section 6.1). Other respondents thought perhaps the floods had hastened the deaths of others.

(3) *"There's quite a lot of elderly people on our street died as well since and I'm not saying that it was anything to do with the floods. They might possibly have died anyway, but it just seems as though all that they've been put through and things and it's only been like a couple of months afterwards that they've passed away. It's"*

(9) *"Well our next door neighbour, the gentleman died and he was in, he was okay and I think the floods just, because they're not home yet, well his wife isn't and I think it exacerbated it."* (T5.P.18).

Summary. Main Points

- There was concern expressed about elderly people and their ability to cope with the floods and its aftermath in the reconstruction period, especially if they lived on their own.
- It was suggested that elderly people might be exploited unnecessarily.
- There was a concern that elderly people might lose their independence.

6.5 Further evidence

BBC Radio Cumbria

BBC Radio Cumbria has devoted some live shows to the floods and included many news items related to the floods, especially at the time and on the first anniversary. These include interviews with householders and mirror many of the stories told in this project and in The Cumberland news Their website has given out information and provided people the opportunity to report their stories.

BBC Radio Cumbria also carried out a small survey, which was led by Mark McAlindon, in the Warwick Road area six months after the floods and received 64 responses. The results were posted on their website. The focus here will be on health matters.

The main findings were:

56% stated that they, their partners, children or relatives had problems and continued to suffer as a result.

Reported symptoms included anxiety, mild depression, migraines, feeling disorientated.

Some reported that they or their relatives were on anti depression medication.

Some said that the stress had exacerbated illnesses such as heart complaints.

Some reported comments were;

“Both my children have been severely affected and they are awaiting a counsellor.”

“Living in a small mobile home, no bath, no washing machine, no privacy, has taken its toll on our relationship.”

“It’s the first time we’ve been on medication in 46 years.”

“Yes, suffer from stress, my family has broken up and it is very difficult to see my children. I find it hard to sleep and miss my neighbours.”

“The whole family has suffered healthwise. My five year old started to wet herself, it stopped but has started again. My husband has conjunctivitis, high blood pressure, and the children have ear infections.”

Others reported that they were being treated for depression, receiving relationship counselling, taking time off work, using the flood therapy group for solace, becoming withdrawn and taken early retirement.

Communities Reunited Health Survey

This survey was carried out approximately ten months after the floods and the questionnaire was sent out with a newsletter to 1400 properties, not all of which may have been occupied. 213 responses were received. Although this is a low response rate (15%), nevertheless 200 responses provide additional supporting information. Some of the main results are given here with permission.

63% (134) responded that they had difficulties in coping with the floods whilst 71 (31%) had not. Of those who had difficulties and said they received help, 47% (35) said it was ongoing, whilst 24% (18) received it for up to a month, and 28% (21) up to 9 months. Of those who received help, 52 went to their GP’s, 12 to counselling, 13 to the Flood Therapy group, and 21 to other support groups.

The respondents were asked what they would have preferred in the way of support. The replies included, more support from the doctor (the GP had no time for my

problem, GP not bothered), counselling in Carlisle (supplied by employer), access for disabled (Flood Therapy group meeting place), organisations like Communities Reunited, more understanding for their situation, and help to obtain sandbags.

The respondents were asked what new physical or emotional symptoms they have experienced since the floods and asked to tick from a list of 20 responses. People could, of course have had multiple symptoms. The most common symptoms were; sleeplessness 50% (107), feeling low 49% (107), tiredness 46% (98), irritability 43% (92), overloaded 39% (83), anxiety 37% (79), can't relax 30% (64), no energy 29% (62), loss of confidence 23% (50), easily upset 23% (50).

They were asked to compare their stress levels now with this time last year (that is before the floods). 65% (140) reported they were higher, 30% (64) the same, and 1% (5) lower. They were asked if they had a reason for not seeking help and there were over 50 responses. If these were categorised the large majority of responses could come under the term 'independence'.

Some of these relate to being resigned to the situation, such as,

"You just have to get on with life" and "hope with time it will go away".

Others relate to normality, for example,

"Only help needed is normality, no more issues related to the floods."

"Once life is back to normal and the house is finally finished, I think my stress levels will drop."

Other responses in the 'independence' category relate to others peoples' opinions of them if they had asked for help. Amongst these were,

"I don't like to be seen as useless."

"If I seek help, I will have to admit there's a problem. I cope by hiding it."

"My husband thinks it's weak to be depressed or ask for help, so it easier to keep the peace."

"I don't want people to think I can't cope."

Some other responses suggest people would prefer to cope with the situation themselves rather than seek help, such as,

“ I prefer to deal with it as best I can. I still have to deal with it at the end of the day.”

“ I think you must try to pick yourself up as we have no one to turn to.”

Some responses indicated that they did not want to bother other people for various reasons, for example,

“ I didn’t want to bother anyone, thought others would be worse off.”

“ Doctors don’t do anything anyway, just tell you to take it easy. Very difficult.”

“ Giving up hope, Did not seek help from doctor, too busy.”

“ Can’t be bothered, too many people with the same or bigger problem.”

There were a group of replies, which could be categorised as ‘support’, for example,

“ getting support from friends and family.”

“ Life has to go on. In some ways all the problems we have had to face have made us stronger as a family.”

“ Just trying to battle through and camaraderie from other ‘floodies’.”

The respondents were asked, if they were feeling stressed in what areas of their life did it have a negative effect. The replies identified home 45% (95), personal relationships 29% (62), work 25% (53), financial 22% (46), family relationships 20% (42). They were then asked what they were doing to manage these. The replies were; those related to support, friends 47% (87), family 29%(60), church 11% (23); those related to drugs, alcohol 18% (38), medication 18% (37), smoking 15% (31), drugs 5% (11); those related to personal alternatives, exercise 16% (34), complementary therapies 10% (20), relaxation 12% (26), shopping 12% (25), other 10% (20).

The respondents were asked what situations or difficulties caused them stress. The most common responses relate to external agencies and commercial organisations; builders 39% (83), loss adjusters 38% (81), insurance companies 33% (69), utility companies 30% (65), local council 14% (29). Others relate to their housing situation, delay in returning home 33% (20), temporary accommodation 23% (48); and personal

situations, loss of personal effects 37% (78), finances 24% (51), family and relationships 20% (42) and pets 6% (14).

The survey asked, if respondents had returned to their homes whether it reduced their stress levels, and of those who answered, 45% (59) said that it had not. The following question asked for the reasons for this. The replies can be split into five groups, builders, insurance home and living conditions, fear of future floods and personal. The majority of the replies were related to the builders and fear of future floods was very prominent. The following are some examples:

Builders

“Still waiting for builders to come and finish off and also tying up loose ends.”

“ Poor workmanship throughout home, kitchen sink went rusty, replaced but same is happening, cracks appearing in walls and ceilings.”

“Still fighting to get gas/electric certificates for work done on house.”

“Faults with the house. Can’t get in touch with people re faults.”

Home living conditions

“ Too much work to try and sort home out.”

“Find things very difficult to do being invalids.”

“ Living in cold, damp conditions. Being left to live like tramps or squatters and then having to watch incompetent and callous builders wreck a once beautiful home.”

“ I can’t settle, lost so much, can’t get enthusiastic about anything, it’s a house, not a home. Hopefully I will feel better about it sometime in the future.”

Insurance

“Lots of issues still unresolved and the insurance claim is not settled. My loss adjuster is not returning my calls.”

“Did not move out. The cause of the stress is the length of time insurance companies are taking to finalise.”

“All stress, not home, bits of jobs, cracked walls, floorboards moving, lack of go ahead for repairs by insurance company. All pressure, have to argue for everything.”

Fear of floods

“Every time it rains, three kids and I get very anxious in case it happens again. Every time it rains I feel physically ill. Could we cope with it again? Doubtful.”

“ Get paranoid when it rains constantly.”

“I am scared and I want to sell up as soon as I can.”

“ Panic when it rains. Watching the river levels when I never used to.”

Personal

“ Marriage breakdown, partly due to the flood.”

“ Unfinished jobs, family problems, financial problem.”

It can readily be seen that many of the issues raised in this project are substantiated through the further stories and evidence in The Cumberland News (see section 7.5), BBC Radio Cumbria programmes and survey and the Communities Reunited survey.

7. Post Impact Secondary External Factors

7.1 Insurance Companies and Loss Adjusters

Most people who had been flooded found themselves in a situation they had not encountered before, that of making a major claim to an insurance company and having to deal with loss adjusters. This was completely new territory and as one woman said, she did not know how to go about it, who to phone and what to do, and had not been able to lay her hands on their documents easily after the floods. Many had not read the details of the policies and did not know what they could claim for. It must be remembered that many people were in a state of shock or panic (see section 5.1) and therefore found it difficult to make appropriate decisions. It was therefore important for insurance companies and loss adjusters to assist claimants in making claims and easing the situation as much as possible. However, many people were dissatisfied with their companies and felt that they aggravated an already difficult situation. The main complaints against companies were delays in dealing with claims, attitudes of loss adjusters, not providing full information on what they could claim, unequal treatment by different companies, the way furniture had to be bought and the selection of building contractors. Although there was a general feeling of insurance companies letting people down badly (T2.p12), not everyone felt this way. One company, it was pointed out, had a cabin in Tesco's car park from the Monday after the floods.

Delays

"Well to start off the insurance company of the buildings didn't come out until day nine and the contents insurance, they said, 'leave everything, don't touch it but by day four we were walking around in sodden stinking carpet so we got to day four and I said, 'We've got to do something here so we literally cut carpets up and hoiked them all up and out and all that kind of thing' we just did everything ourselves, we got no help from the insurance whatsoever, and when they did come they said, 'right,

you've got to get out.' I said, 'well where are we going to go?' As you say all the houses had gone, we had a dog, 'put the dog in a kennel,' no way." (T2, P8(1)).

Delays like this meant delays in getting rid of contaminated furniture and possessions with possible ill effects on people, and delays in finding appropriate accommodation. People also become frustrated at delays in getting through on the phone because lines were blocked, and then having to leave messages and being told that the company would get back to them within forty-eight hours but they did not receive a call. Loss adjuster delays were also causes of frustration. An example of this was provided by one interviewee. The loss adjuster had completed thirty pages about the losses and took photographs on the Wednesday, and when the husband rang up on the following Friday with a query, the firm replied 'what claim?' (T2P12). Another example came from a respondent in another focus group.

"The loss adjuster came to our home, I signed the document, the agreement as to what he'd said and he gave me a copy and six weeks down the line he'd never submitted our claim. He'd failed to submit it because I started to chase because nobody ever contacted us and I went through our insurers and told him the name of the loss adjuster and the name of the company and when they got on to them they had no record of a claim for our house whatsoever. Fortunately, I had a signed copy and I was able to fax that through to the loss adjusters' head office and within forty eight hours our cheque was there but that loss adjuster caused me an awful lot of heartache because I kept phoning him and saying, 'can you tell me what's happening?' and he said, 'Oh, we're inundated with people, you'll get dealt with.' He hadn't even submitted the claim" (T5.14(5)).

It is noteworthy that action could be taken very quickly when someone of high status intervenes. One woman reported on what happened after she met Prince Charles when he visited Carlisle.

“..... he (Prince Charles) shaking our hand and he’s saying, ‘how’s it all going?’ and I’m saying, ‘Oh well, problems with the insurance company and R.....(husband) told him (name of insurance company) and he turned to his equerry and he said, ‘put that on the list.’ And we just sort of said, ‘Oh yeah’..... Well, do you know, an hour and a half later we had a phone call and all of a sudden we had(name of drying out company), we had everybody arriving and we said, ‘Oh it’s just a coincidence but our surveyor said, ‘No, the equerry got in the car and a phone call was made’. “ (T2.12(4)).

Attitudes of loss adjusters

The attitudes of some loss adjusters were also a cause for complaint as the respondent above continued.

“.... He was so pleasant when he was at the house, but on the phone I found him not as pleasant. He was irritated that we kept ringing. He kept saying, ‘you’re not the only one flooded’.” (T5.14(5)). “.... And he spoke really fast and he used to leave messages on the answer phone ‘bla, bla, bla,’ couldn’t understand a word he’d said, and I’d ring back and he really was quite short with us and ‘can’t have this and can’t have that and you’ll lose your slot, and if you don’t have that today you’re not having that, and we won’t pay for your accommodation,’ and we actually rang up and said that he was blackmailing us and he was a bully but we didn’t get anywhere.” (T2.23(3)).

Information and guidelines

Many respondents felt that there was insufficient information from the companies and that they did not appear to have adequate guidelines, and that different information from different companies led to confusion. This they felt led to injustices which, in turn, caused resentment. It should be noted that, firstly, insurance companies do issue policies which detail what people are eligible to claim and the procedures for doing so, and secondly,

people were hearing about other companies through a third party, usually neighbours or family members. However, respondents did claim that insurance companies or loss adjusters did not give them complete information, either, at the time when they took out policies, or, very recently, when they made their claim. This first quote illustrates the former, although the respondent does admit it was partly her fault for not making sure she understood the policy and not checking it carefully. The second quote illustrates the second issue and implies injustice.

“I think our problem was as well as we’d paid into the contents insurance for twenty eight years and never made a claim at all. I knew it wasn’t an expensive insurance and when I phoned up to put the claim in, she said, ‘do you realise you’re indemnity?’ and I said, ‘What does indemnity mean?’ She said, ‘Oh, you’re not new for old,’ and I was like ‘Oh my God!’ We didn’t know what indemnity meant, hadn’t a clue, do you know what indemnity means?... It was my own fault for not checking them when the policy came in every year. It covers you and you pay by direct debit and you shove it in a drawer.” (T2.P2/22(4)).

“There were no proper guidelines. With any insurance company it seemed to be, ‘if you didn’t ask, you didn’t get’, you know. You’d find out from someone, ‘Oh, we’re getting a living allowance.’ What the heck’s that? My insurance company never offered anything at all did they?.... It seems that the insurance company do not have proper guidelines. If they can stop from giving you anything, they will. If you don’t ask, you don’t get.” (T2.P.12(1)).

Buying New Furniture, Equipment and Possessions

Another source of feelings of unequal treatment and injustice was the source of new products. There was a suggestion that there were people trying to profit from the situation.

(6)...”when the assessors came and said, ‘you’ve got to get your electrical items from this’, I can’t think what it’s called now, we had to get them direct from this company, an internet company, and I was like, ‘I don’t want them from there,’ and the prices they were equivalent to what we had lost or what your insurance company says, ‘You have to get them from there’. So I phoned my insurance company up and I said, “Why do I have to get my electrical items from this company, this warehouse, whatever, why can’t I buy them local?,” and he said, ‘You can,’ and I said, ‘but my assessor says I can’t,’ and it all boils down to they got a great big discount for buying all this. It was a great big, huge discount they were getting. If you got a tumble dryer for £250 up the town, they were getting it for £170 so there was a big saving.”

(1) “Yes, I think a lot of people were trying to make money out of the situation.”

(T3.15/16)

Another case suggests a problem over ‘like for like’ and complaints to the loss adjuster did not appear to succeed in alleviating feelings of injustice.

“There were extremes between the insurance companies, yeah, and then we had a neighbour who says, ‘Oh, I’ve told them’..... so we tried that and a couple of times our loss adjuster said I said, ‘you’ve said we’ve to get our clothes and trainers at Debenhams because we were on a voucher, we had to go to Curry’s and get all our electricals, which I didn’t mind because we’d have got them there anyway. We’d to get our clothes at Debenhams, we’d to go to Argos to get our crockery and things. We’d no, we had to do that, that’s what they said anyway, but I found out later that you didn’t have to, but at the time, because he wasn’t a very nice man our loss adjuster, and I rang up and I said, ‘We’ve lost three pairs of trainers and one of them were brand new, I mean trainers are about eighty pounds. I said, ‘We’ve lost three pairs of trainers.’. ‘You’ll have to get them at Debenhams.’ I said, ‘Debenhams don’t sell trainers.’ ‘Yes they do,’ and he was arguing with me on the phone saying that and things like that and a couple of times we complained about the builders ‘cause neighbours said, ‘I’ve just told them and they’re

*not this and they're not that.' Two snotty letters back telling us for complaining.
(T2.2(3)).*

As well as insisting on certain suppliers which respondents, rightly or wrongly, believed was financially advantageous to their insurance or loss adjuster company, loss adjusters also appointed specific builders in many instances when people had the right to appoint their own. This will be dealt with under 'builders' (see Section 7.2). Whilst it may be argued that this practice relieves the claimant of worrying about finding suppliers and contractors at a time of stress, in many cases it added to that stress as the procedures and loss adjusters were not sympathetic and are, in themselves, a source of anxiety. It appears that since insurance companies have appointed independent loss adjustment companies it has led to conflicting information about how and where people could purchase replacement products and obtain contractual services.

Summary. Main Points

- People faced a new situation, not having made a major claim before.
- Many did not know how to go about claiming, the procedures or their entitlements and had lost their documents.
- Some people had complaints against their insurance companies, for example, delays in dealing with claims, the purchasing of new furniture and selection of building contractors.
- The attitudes of loss adjusters were also a cause for complaint.
- Some people did not have enough information, or received conflicting information.

7.2 Drying out /flood restoration companies

Specialist drying out and flood restoration companies were appointed by loss adjusters/insurance companies to dry out the properties, remove contaminated contents, decontaminate the property, provide dryers and offer other specialised services. They needed to get in the properties as soon as possible after the floodwater had subsided in order to remove contaminated contents and disinfect where the property was habitable. However, there were delays, no doubt due to the scale of the floods, the large number of claims and the appointment of loss adjusters as well as the number of properties the drying out companies had to deal with. This meant that many people removed contaminated carpets and contents themselves and stayed in properties which had not been decontaminated. There were also other criticisms of these companies, the attitudes of their workforce/representatives, how they took over the properties and just threw everything away without consultation, not always looking after the property as they should have done and delays in putting in dryers and dehumidifiers.

“... somebody would turn up and say, ‘We’re here to dry your house out, when are you moving out and where are your keys?’ You know, their attitude wasn’t good...”
(T1.30(3))

“What bugged us was that the payment that the insurers had to make to the people that were drying the houses out. They were supposed to be looking after the premises. We’d emptied our premises and made our own lists because he said, ‘Here’s some paper, do it, we’re so busy,’ and I was going down at lunchtime to empty the buckets of water from the dehumidifiers, yeah, we did that as well. About five thousand pounds or something they were being charged for looking after the houses....” (T.5.14/15(3))

.....a company called ----- (drying out company) came and they were responsible for taking all the flooded goods away and listing them and that was very

upsetting. They were in my house before I had even got there because I had left a key with a neighbour so I didn't miss gas men and phone men, and they were in my house chucking my stuff out before I had even got in the front door, busying themselves before I could turn round, they were chucking something else out and I was trying to say, 'No, no, wait a minute, wait a minute, just leave my stuff alone,' and she said, 'Well I have to get this done, where did you buy this, how much do you think it was worth, how much was in your freezer, will this cover it, will that cover it, how much were the goods in your cleaning cupboard did you have ?' The questions ... and then they just picked up my stuff and they just chucked it in the garden. And I just sat out on my car bonnet because my brother-in-law had driven my car down and it had got flooded and I just cried and cried and cried, and after that it was just a nightmare."

(T6.T7)

There are three particular issues highlighted here which are common to issues with the builders; firstly, the attitudes of the workforce and lack of sensitivity to the situation and plight of the occupants; secondly, the injustice of the company being paid so much yet not doing the work properly, and thirdly, the invasion of their property and the way their possessions were treated.

Summary. Main Points

- There were criticisms of drying out/flood restoration companies, for example, delays, attitudes of their workforce, how the work was carried out and the way their possessions were treated.

7.3 Builders and Contractors

Issues about builders and contractors were frequently discussed and were of the utmost concern. They were often medium to long term issues which provided ongoing sagas of poor attitudes and workmanship, and causes of anxiety. Whilst there were people who

were happy with their builders, mainly local firms whom they knew, the majority of respondents were dissatisfied. One person spoke “highly” of the contractors who provided some privacy which other builders did not provide.

“... because they were absolutely brilliant. They had a thing on the outside where they had a key and then they had to press a button to get a key so they could do that without us being there, and then they put a door on the bottom of the stairs but we had a lock, it was locked, and we had a key to it so they couldn't get upstairs.”

(T1.P.13(3))

Critical comments far outweighed the positive. The main complaints were:-

Contractors' attitudes and customer relations, their treatment of properties, the standard of workmanship, taking on too many jobs at the same time, the manner in which they made money out of the situation, and the disposal of waste down the drains..

Contractor attitudes and customer relations

The complaints included the treatment of the respondents as customers and, in particular, women respondents, failing to discuss customer requirements and taking decisions without consultation, and having to fight for what they felt they were entitled to. These quotes illustrate the gender issue, the playing off one partner against the other, and the lack of discussion with the customer, and arguing with the customer and brought about out frustration and stress.

“..... I mean I've had the builders actually play me and him off against each other. If I haven't been down they have asked him something and he'll come home and say, 'they asked us,' but I said, , 'No, they want to see you,' and I go, 'right, okay, then, and they've done it.' And I was like 'you weren't', 'Yeah your husband said we had to do that for you.' (builder). I mean he didn't. and that was, that's really got me, the way the builders have played, they've done, and it really annoyed me that they could stand there going, 'Oh yeah he said we had to do it.' Like he didn't but I

thought he wouldn't because he would say, 'ask her first, don't just do it, make sure', but it's just it's I argue with the builders how they wanted my dado rail, they argued with me, they stood for an hour and argued and I just staid, 'get out of my house, just get out,' and I phoned the foreman, I said, 'you had better get down because he's not arguing with me any more, I don't want him and I won't allow that joiner in the house.' He was not allowed back in. Arguing over the height of a dado rail, it's , 'oh but it would look better at this height.' I went, 'no, that's where I want it, that height,' 'no, it looks better here,' so they actually put it on where the joiner wanted it, so I went, 'you'll have to take it all off,' and I made them take it off but because the plaster came off as well so not I've got patches where they've glued it, they'd only glued it, they hadn't even nailed it, so where they glued it and pulled it off, the plaster had come off so there's patches all round the house where they've put the dado. I said, 'well I didn't want it there,.' But arguing over silly little things that's my big thing, fighting with the builders over what you actually want. You know they are supposed to discuss it all and they say they have discussed it but they don't do what you've asked them to do, they do what they think they should do.'(T3.1415)

"... it was like, 'you stupid woman,' you know the builders like tell her whatever, she'll believe it' so I'd say,, 'you don't do it like that,' and they'd go, 'and how would you know?' and once I said, 'just because I'm a woman I'm not stupid.'" (T3.P16(6)).

The standard of workmanship

Poor quality of workmanship was one of the most talked about topics in discussions about builders and contractors. Builders were often appointed by loss adjusters, or insurance companies. These were often large companies who sub-contracted the work out to smaller builders. There were not enough building firms in the Carlisle and Cumbria area to cope with the amount of work in Carlisle and other parts of Cumbria and contractors from all areas of

the country were used. This also caused dissatisfaction with respondents. There did not appear to be vetting or checking procedures for builders and their standards of workmanship.

“Well I can only describe it as cowboys and the things they wanted to do in our house was indescribable and in the end we got some information about what our rights were. We phoned the insurance company and told them to get them (builders) out of our house, we didn’t want them there any longer, and I understand it, although we were able to appoint our own builder and our own surveyor which we did and after that it was plain sailing.” (T1.11(8)).

“... because everything that could possibly go wrong with the kitchen, the cabinets, the electrical stuff, I mean, even today something else went wrong in the kitchen, they are still working on trying to get it done, and we’ve just, my husband is just fed up, he’s back and forth e mailing the insurance guy, and in the end the insurance man sent somebody, a local, to check out the house because he was beginning to doubt that we were telling the truth and when the man left last Friday he met with the two of us at the house, and he said, ‘I wouldn’t live in this house, I wouldn’t even move in today so that’s gone to the insurance, and now the insurance have even the builders and the builders are now freaking out and yesterday there were about three or four contractors which they are not allowed to have all piling in so they’re desperate to get the job done but of course there is financial implications as well.” (T3.13(3)).

“We spent a lifetime loving restoring our home only for it to be trashed and ruined completely.” (T11.3)

Communities Reunited have received a large number of complaints from those flooded about the quality of workmanship of many builders and contractors and their subsequent

disinterest. (T11.3) Communities Reunited are helping and advising people and four cases are currently going to litigation.

Taking on too many jobs

Another major complaint was that the builders/contractors took on too many jobs at the same time, leaving jobs unfinished whilst they went to work elsewhere, again leading to frustration.

“The builders that the insurance gave the tender to the houses they’d far too many to do at once. The ones that did mine they were working seven others as well and you’re left for weeks with not a thing done while they are away somewhere else and it’s so frustrating.”(T1p 30.(10))

“Most builders have taken on too much work basically, haven’t they? A lot of people are just doing the odd half day here then going to somewhere else and then coming back next week, trying to keep a lot of balls in the air at once, keep everybody happy, as a result nobody’s happy.” (T4.p.9(4)).

Profiting from the situation

There appeared to be a general feeling that builders were trying to make extra money from the situation, for example, doing unnecessary work, failing to do work charged for, taking short cuts resulting in poor workmanship, not replacing like with like, such as, original features, quoting unduly high sums because the insurance company would pay, and just generally exploiting people at every opportunity. A conversation in any one of the focus groups illustrates a general feeling that many people have of the way builders have operated in the restoration period.

(4) “... and I mean the stories of the builders is another thing. We should all write books because (murmurs of agreement)”

(1) *“I would like to know how much profit has been made out of it, because the profit that the builders must have made must be absolutely amazing. We’ve discovered what greed is, haven’t we?”*

(4) *“Yeah definitely.”*

(1) *“We asked for a breakdown and they wouldn’t give us one for our building work.”*

(3) *“We got a figure for our building work and they wouldn’t break it down.”*

(1) *“No.”*

(3) *“The greed aspect has been absolutely amazing I think*

(1) *“Everything, the money that people have made out of what’s happened, I think, is just gobsmacking The builders, I think myself, have made a heck of a lot of money out of it.”*

(3) *“The work they’ve done and what they’ve charged insurance companies for is...”*

(1) *“You know the bills were coming in to send on to the insurance and it was, ‘Oh God (sharp intake of breath), look at this sort of thing.’”*

(2) *“It cost six thousand pounds to knock the plaster off.”*

“They knocked the plaster off. It took an afternoon and a morning and it took one skip and the bill came in, pulled joists up, the floorboards up, threw them in a skip, knocked the plaster off with big drills and walked out of the house, an afternoon and a morning and it took three men an afternoon, two men a morning and the bill was over five thousand pounds, and you know, you just think, ‘Oh God!’” (T2.P.15).

Respondents also believed that some builders took out expensive items, such as fireplaces in order to sell them, as illustrated in another focus group. (T1P.11)

(8) *“.... but up to that point they were a bunch of cowboys, they even wanted to rip out a marble fireplace that was entirely sealed, there was no water behind it and I can only conclude that they had a client.”*

(7) *“... but this is what can go on, they take things from people’s houses to sell..”*

(8) *“Fortunately, we were in the house, we just stopped them because they wanted to take the doors down, they wanted to take the surrounds off as well ... it just wasn’t necessary.”*

In another case a woman believed she was tricked and was then threatened with court action by the builder and this, for her, was the most devastating aspect of the floods.

“... Then I got a builder who was to do up my house, it was just the way it worked out, he put his name into tender to do the floors. I really wanted wooden floors and the upshot was that he ended up doing the whole house, and I didn’t quite understand the ins and outs. To cut a long story short, the whole thing could have been quite positive except that when I moved back in, this builder was out to get all he can in the way of money, and he’s been having a go at me and threatening to take me to court and he’s a contract through work, and I just can’t believe that someone who knows me through work and knowing that I’ve been through all this flood palaver can be that way out for money to the extent where I, he’s badgering me and sending me, threatening me with court and all this kind of thing and so when I’ve moved back in, that’s the end of the Harry Potter magicians (referring to something said before) gone wrong, this is real life. You are facing debts, well I’m not facing debts but financial problems. He’s sending me big bills that I can’t find the money for, but Flood Reunited, Communities Reunited have been wonderful help over that.”
(T5.11(8)).

“The most devastating thing for me was realising that this builder was out to get all he could and tricked me in a way and that it was somebody I knew.” (T8.12(8)).

Disposal of waste down the drains

The disposal of waste down the drains by builders turned out to be a serious problem because it completely blocked them and caused a further small scale flooding. There were comments in the focus groups that the builders should have made alternative arrangements about their waste and rubble and not put it down the drains. The Council were also criticised for not cleaning the drains well enough. (See Section 7.5.2.).

Treatment of properties

There appeared to be a general agreement that many of the builders did not respect people's property and facilities and sometimes misused them, for example, coming and going as they pleased, sleeping in houses without permission, using toilets as if they were public conveniences, and causing general damage. A conversation in a focus group illustrates this lack of respect. (T2.15/16)

(4) "... our toilet was used by the whole street until I really put a stop to that...."
(3) "Ours was disgusting and it was upstairs, so I actually had to fight for the bathroom carpet, that wasn't flooded, 'it wasn't flooded so you're not getting one' and it was beige and the builders, the mess that they left the bathroom in upstairs." I took a video of it and took a photo of it, and I showed them and they wouldn't believe it, the surveyor wouldn't believe it. And the toilet brush, well it just so awful so I kept it in a plastic bag in the garage and when he came next I said, 'would you like to look at this? Now this is the brush, now use your imagination as to how the toilet was left and I mean that...."

(3) "...no, no, no builders from other properties."

(4) "I was actually in the front room one day when the electrician's van stopped across the road from us, he got out of the van, walked over, opened our front door, walked in and started walking up the stairs. I said, 'excuse me' and then he made out he was looking for a spanner or something. I mean, he hadn't been in our house for

ten days, why would he suddenly need a spanner? And so they were actually coming in and using the toilet and we'd given permission who was actually working in the house but they needn't have done that because there were portaloos all over the place, they would just not go..."

(1) "It's like the emergency services set up a caravan for tea and coffees and all that, the builders were just milking it, they were having their dinners there, their breakfasts."

"They weren't respecting anybody's properties at all (agreement)..... whether you lived in it or whether you'd all your stuff upstairs, whether your house was empty, it wasn't respected."

What is evident here is that there was clearly an invasion of private property and that homes had become public places to these builders and contractors.

Summary. Main Points

- Although there were some people who were happy with their builders, who were mostly local firms, but many were dissatisfied.
- The main complaints were attitudes and poor customer relations, standard of workmanship, taking on too many jobs at the same time, exploiting the situation for their own gain, the mistreatment of their properties, and the disposal of waste down the drains

7.4 Security

Security of property and possessions were very much a concern amongst the respondents. Many homes had been evacuated but there were still possessions upstairs. Many household items had been thrown out into gardens and skips. After the floods there were so many people about from drying out companies and builders etc, who were legitimately removing or throwing items out, and, as we have seen, houses had become 'public places' and therefore it

became difficult to maintain security of property and possessions. It would appear that some people took advantage of the situation and it was reported that there were incidents of looting. As two respondents said,

“it’s like adding an insult to injury” and “it’s like someone kicking you when you’re down.”

“... we had to go home because there had been five houses burgled on my street. They had literally kicked the front doors in. I mean PVC doors, they had kicked them in because they knew that there was nobody there.” (T3.P.7(F)).

“.....our neighbours have got a photograph of somebody coming and loading their van with our stuff.” (T2P6(3)).

“They even had a wagon with them with the things to pick it all up and I said, ‘Have you got permission from someone?’, and he said, ‘no, I don’t need permission.’ I said, ‘well you’re not getting it, go away’, so he came back and stole it.” (T2P6(1)).

It would seem that even possessions had become ‘public property’.

Summary. Main Points

- Security of property and possessions were a serious issue.
- There were incidents of looting.

7.5 Further Evidence

Further evidence in support of some of the findings is provided by other sources, such as, The Cumberland News, BBC Radio Cumbria, BBC TV regional news, Border TV news and Communities Reunited survey. Some examples of these are given below.

The Cumberland News

The Cumberland News has included a number of articles on the floods over the last eighteen months. This is just a selection.

Headline: Flood blacklist scandal (22 April 2005).

This article by reporter Phil Coleman comments on the difficulties of getting insurance for properties which had been flooded, and the reporter spoke to householders and insurance companies. One householder stated,

“ I tried other companies but as soon as they heard my postcode they all said no. Nobody will want to move to these houses. This is an Impact Housing property, and I asked if I could get insurance through them and they said no. It’s unfair.”

Another householder who wanted to sell her house, on being told by the reporter of the difficulty of obtaining insurance for this area, said,

“I’m very concerned about this because we could end up stuck here. ...So where do our lives go now? It’s not just us; there must be hundreds of people in the same situation.”

Whilst there were some comments made, in the article, by the Association (ABI) and a local building society and some insurance societies to allay some fears about this situation, this remained a cause for anxiety for many householders.

Headline: Every time it rains now, E.... asks: ‘Are we going to get flooded again?’ (8 July 2005).

This article by Roger Lytollis appeared six months after the floods and reports on a family of two adults and three young children who are still living in rented accommodation and not expected to return until the end of September 2005. On the day of the floods they went upstairs with a camping stove and some food and they *“felt completely cut off. It was surreal”*. Since that time it was reported that the husband had lost his job and his wife had been ill and suffering from depression. It was reported that they were “ kept going by adrenaline” but then,

“frustration and exhaustion crept in at the seemingly endless task of attempting to restore their homes and lives.”

The mother indicates that the thing she was upset at losing

“was a bag in a kitchen cupboard which contained E...’s work from nursery including drawings and her first hand print”.

These are personal irreplaceable items. E.... is four years old and is the E... in the title.

Headline: Floods: We won't be home for Christmas. (23 Sept. 2005)

Report by Kelly Eve and Anna Richardson.

This reported on a survey by Communities Reunited on the housing restoration situation and revealed that 687 out of 1148 replies did not know when the work on their houses would be completed, whilst 74 were expected to return between October and December 2005. It reported in detail on one family whose home had not been restored.

Headline: Back where we belong. (21 October 2005).

This report was by Anna Burdett who talked to three families who had just returned home. One man and his wife had to live in a one bedroom flat the size of their living room said,

“It is like your life has been on hold because you have no permanent place to be.”

This sort of comment had been made in our project, as had another comment on a more positive note.

“We talked to our neighbours a lot more than we used to. The floods seem to have brought the community together.”

Another family, who had been in rented accommodation and seen the birth of their youngest son there, said,

“The past year has been stressful and dramatic and unsettling for the kids, but we feel lucky. Seeing our home rejuvenated like this does take the sting out of the floods. But I will have to wait until we get through the winter until I can totally relax again.”

”Headline: Revealed; ‘Cowboy’ builders biggest cause of flood stress. (6 Jan. 2006).

This article by Fiona Macleod and Gemma Fraser drew upon replies from Communities Reunited survey, and also interviewed a spokesperson from that organisation. It reports on the poor workmanship of many builders and that has created anxiety and health problems. It also comments on the difficulties of obtaining insurance and gives particular examples and of selling property. This also included the difficulties for small businesses.

This edition of the paper also included a sixteen page supplement on the first anniversary of the floods which contained other stories about householders and businesses.

Headline: 120 City flood victims still not back in homes. (26 May 2006)

This edition contains an article by Fiona Macleod which reported that 120 householders were not back in their properties after 500 days due to ongoing restoration work. It reported that one woman, whose house was looted by thieves and vandals days after the floods, said,

“I don’t know when I’ll be going back now. I’ll be scared about eventually going back. Everything will be new and there’s nothing of mine to put back in it, like things you build up over the years. I think I’ll always feel a bit bitter that it was not handled well at the time.”

Border TV News on the same day reported that another woman was not able to return to her home yet. These show the longer term impact of the floods.

7.6 Services and Agencies

7.6.1 Flood Defence and Emergency Services

Environment Agency

As indicated in Section 3 there was some criticism by the respondents of the Environment Agency over flood defences and flood warnings, in particular, information on the defences of the River Petteril and the timing of flood warnings. One respondent said that they spoke to the Environment Agency and felt *“they had not been honest with us”*. (T3.5(1))

There was an acknowledgement by some correspondents that the Environment Agency had been surprised by the severity of the floods. There was also concern by one respondent that

whatever the E.A do in Carlisle “*will probably make things worse for us (in Warwick Bridge).*” (T1P2(),

Another respondent stated, “*You have no confidence in the Floodline*” (T2.20) and others agreed that they needed assurance about flood defences and warnings, which they did not have at the moment’ (T3.25).

Fire and Public Services

At the time of the floods some respondents said that they did not know what was going on, were not aware of the extent of the floods and did not see the emergency services in their street for some time. It was not until later that they discovered the extent of the flooding or through Radio Cumbria and became aware that the police and fire service had lost their headquarters through the floods. Many respondents appeared to agree with the following comment.

“I don’t think there is any criticism of them. They responded as best they could in the circumstances.” (T3.6(5)).

Respondents did report on the coordination of rescue services with helicopters and rescue boats being used and coastguard, fire and police services in operation. (T1.18(6/7)). Other respondents reported people being rescued by lifeboats and police (T5.6), and being rescued by canoe. (T6.8).

There was some criticism of the police or council for having cars towed away to clear the streets without informing people where they were being taken (T2.17)), and for failing to stop cars and lorries coming down Warwick Road from the M6, as cars had broken down and lorries created tidal waves. This happened again when the drains were flooded months later.

7.6.2 Other services

Council Services

Respondents were clearly grateful to the Council for establishing reception centres and for the shelter and food and drink, as they had no means of cooking. As the Council’s office was

flooded, their Benefits Advisory Services (BAS) was located in a reception centre and offered advice and support. One of their staff commented on the importance of the reception centres.

“They needed the basics, something to eat, something to drink, and somewhere to go I think as well, I mean that was certainly something that we picked up that, the having somewhere, the reception centre, having somewhere to go was very important because it took them away from really what was happening in their own homes and just someone to listen to them.” (T4.3(2)).

In the first week the BAS were able to help about one hundred and fifty people (T4P2) to claim benefits and grants, filling in forms and with general advice. The staff reported that, months later, they tended to find the circumstances of people they are dealing with were “more extreme” (T4.2).

There was some criticism of the Council over the drains. Although it was the builders who had blocked the drains, there was criticism that the Council did not regularly clean the drains. Whilst the Council remedied this after complaints from residents (T3.25(1)), there was a complaint from one person who stated they had not been cleaned in the past.

“Since I’ve been back in over the last two weeks there has been somebody there nearly every other day, sweeping the leaves and I’m like, ‘Where were you in January? Where were you all over December last year?’ But they’ve never cleaned the drains out on my street. It had to be another flood to get action”. (T3.28)

Communities Reunited and Churches

Communities Reunited developed from the Churches Flood Reaction Team Centres in consultation with Cumbria County Council and Carlisle City Council. It was initially funded by donations from Cumberland Building Society, the two Councils and Cumbria Community Foundation but has been more recently funded by the City Council (T11.1.). Its main tasks have been the following; tracking down people whose properties had been flooded and identifying where they were living then setting up a database of their current situation,

keeping this up to date, offering a drop in centre with advice and support, holding specialist workshops and advice days, such as, insurance and work with other support agencies, and sending out a regular newsletter (T11.1). Communities Reunited, and its forerunner, the Churches Centres, received a lot from praise for their work and many people used their resources.

(8) *“Communities Reunited have been a wonderful help over that and people from my Church”*

(3) *“Communities Reunited were excellent, came down the street each day with food and coffee...”*

(8) *“Salvation Army were wonderful.”*

(6) *“Oh they were wonderful.” (T5.11)*

(8) *“We’ve had a lot of support from the Church.”*

(7) *“The ‘Churches Together’ in Carlisle had a van, a unit down Warwick Road.” (T1.29)*

“The Communities Reunited we’ve gone there a couple of times, we asked for help when our insurance was renewed. They excluded flood insurance so for a time we haven’t had flood insurance and three or four weeks ago we were really stressed because, at that point, we had no flood insurance. Communities Reunited gave us advice on that the City Council gave us some really helpful advice ...followed through on some of the things he’s suggested. So they have been really helpful and I’ve got a solution to the problem.” (T3.21(5)).

This was a case of effective inter agency working and having one organisation as the starting point (the drop in centre) for assistance. Recent figures for the case load of Communities Reunited are given in the appendix 1.

Cumbria Community Foundation

Cumbria Community Foundation (CCF) set up a Cumbria Recovery Fund the day after the floods, similar to the ‘disaster’ fund established after the Foot and Mouth crisis in 2001.

(T4.1). The CCF received donations from a number of sources including the City Council. This fund provided financial support for individuals and groups who applied for it. The CCF got application forms to the reception centres by the Monday and Tuesday after the floods. They have helped a lot of individuals and groups although the number of applications received from voluntary organisations was disappointing. (T4.2.)

Only two of our respondents had received a grant, and one of these was a case of someone who had difficulties and considerable travel costs for travelling after evacuation due to family circumstances (a child with special needs).

“I got a, money from the grant, I did apply for it and they refused me and then I reapplied because I said, ‘well, although I was insured for my house and my contents, my car was only third party and I had spent a fortune on taxi fares and everything.’ So I got some money back from that and we put towards it and got another car so that made, so that was easier.” (T6.15)

However, the allocation of grants did cause some resentment and feelings of injustice as illustrated in one focus group.

(4) “...the flood collection, you know the donations which were given, I don’t know about you but none of us saw any of that, the people who were actually included we had a form to fill in. ‘Are you insured? Yes/No’, if you were insured, ‘yes’ - in the bin..”

(2) “Every single person should have had ...”

(1) “We received something, didn’t we? We applied for it.”

(4) We applied, I applied on behalf of

(Int) “That’s your eldest daughter?”

(4) “The middle one with special needs and nothing and we applied on behalf of ourselves, nothing, not a penny. Now, then, you hear that the ‘Ski People’ have had nine thousand pounds or something and you think, ‘Why?’ and then I read in the

paper.... The Ski Snow Boarding nine thousand pounds out of the funds and you think, 'why?' and I mean, if they weren't insured as a business that's their problem, why do they get the money? And I read in the paper one night that they were having a reception for the people who'd given to the flood fund. Businesses who'd given so this reception was on somewhere or other, it was in the paper, and you just thought, 'Why? And everybody was saying, 'If only we'd all even had fifty pounds, go out and buy yourself a meal, doesn't matter whether you were insured, whatever, whether you were a business or a family or a single living in a rented flat, if it was shared out equally that everybody even had a fifty or a hundred pounds to go and buy yourself a night out or something, cheer yourself up so a lot of people who had given to that said that they wouldn't have done so if they had realised. So we had to furnish an unfurnished house, we lost beds, we lost everything, upstairs as well, not everything upstairs, but we lost anything soft that had absorbed the pollution, we had to get rid of it. And they're not giving you money, yet nobody's assessed all your stuff, and in any case who wants to buy new furniture for when you come back to your house. You don't do that, so we assumed that the flood fund would help us with, at least to get a bed, but no, nothing, because we'd ticked that we were insured. Now we heard of a family, and I shan't say anything about who they are who were insured but ticked 'no' and got help."

(Int) "So are you clear on what you suspect that the criteria was 'uninsured'?"

(4) "Because they, shall I say, boasted about it. They went on holiday with the money because they said, 'Well, why didn't you do that? Why didn't you put 'no – you're not insured? 'Because' I said, 'we couldn't live like that? We couldn't live with the result of that because you're honest, because you do things correctly, we were definitely penalised.'" (T2P.20/21)

This lengthy quote reveals not only the resentment and injustice but also possible misrepresentation and fraudulent claims by others. It also suggests there is a need for greater clarity of criteria and decision making about who receives funding.

The CCF gave out 68 grants to 51 different groups totalling £377K and 933 grants to 697 different individuals and families totalling £378K.

Note

It should be noted that we were not able to talk to representatives from all the agencies and organisations involved in floods and its aftermath and have therefore not been able to put their point of view. There were many agencies and organisations that carried out essential and excellent work and were not mentioned in this report because they were not discussed in the interviews. Furthermore, the agencies and organisations which received some criticisms from the respondents, also carried out essential and excellent work for which they were not always given credit in our discussions. This may be because, when things go wrong they are foremost in people's minds, and when they go right and according to plan, they are somewhat taken for granted. We are also aware that, since the floods, some agencies have taken steps to improve their services, procedures and policies. Please see appendix 1 for replies to draft executive summary from the Environment Agency, The City Council Environment Services and The North Cumbria Primary Care Trust.

Summary. Main Points

- There was a lack of confidence in Floodline and flood warnings.
- Police and Fire Service were stretched to their limits and their HQ's flooded.
- The coordination of rescue services was commented on favourably.
- Cars were towed away from streets and owners not informed to where they were taken.

- Reception centres commented on favourably and the provision of food, drinks, shelter and advice.
- The City Council were criticised for not cleaning the streets and drains well enough.
- Communities Reunited and the Churches were commented on favourably for providing drop in centre and advice.
- Individuals and organisations have received financial help from the CCF, but the allocation to some people has caused some feelings of injustice.
- Radio Cumbria was used as a source of information during the floods.

7.7 Impact on workers in agencies and voluntary organisations

The voluntary workers focus group consisted of representatives from four organisations; Communities Reunited, Mind, the Council's Benefits Advisory Service and Cumbria Community Foundation. Two of these organisations had had their own offices flooded and were in temporary accommodation, and several of the staff of these organisations had been flooded thereby causing staff shortages and putting extra pressure on staff who were working normally. There was agreement that the job became more demanding than usual and so staff themselves were exhausted and stressed.

(2) *"... but it did leave us exhausted.... I'm only just beginning to feel as if I'm getting my physical health back, strangely enough, I mean, it was probably my mental health, but physically I'm starting to feel stronger again now, so for quite a long time I've felt exhausted."* (T4.14)

(2) *"I think the hardest part was the fact that day in day out for quite a long time you were listening to very distressing But it is quite traumatic and quite (pause) well draining really because you want to give of your best, you don't want to let these people down but there are points in time when you are just physically and mentally exhausted...."* (T4.14)

(4) "... you end up working seventy to eighty hours a week for a while and at any rate and you can do that for a bit but not for so long and you need some sort of support network as well..." (T4.14)

"...distressing, shared heartache Inevitably tired, physically demanding, emotionally draining." (T11.6)

This last worker commented on the dedication and commitment of the team and the long hours that people had been prepared to put in. Whilst the work of voluntary workers and staff from agencies and services is often commented on, the impact of the floods upon these people themselves is not. There appears to be need for further investigation of the impact of disasters on public sector and voluntary workers.

Summary. Main Points

- Workers for the council and voluntary organisations suffered from distress and exhaustion.

8. Coping mechanisms and support structures.

8.1 Coping mechanisms

It has been shown in the previous sections of this report that the period of the primary impact of the floods had been extended by secondary factors, such as, insurance companies and building contractors. It has also been shown that the social and health impacts on people by the primary factors have been compounded and prolonged by the secondary factors. This has been a period of time when normality and routine had been suspended and many respondents felt that they had lost a year out of their lives and that the floods took over their lives.

“I think, I feel we have lost a year of our lives. Everything we do has been about the floods..... It just took over our lives, which it shouldn't have done. All of last year was focused on the floods.” (T10..8).

During the flood impact and subsequent restorative period people had to cope with a variety of potentially and actual damaging situations. This section deals with some of the coping mechanisms which people employed to get them through this period.

Comparisons – keeping a perspective

Respondents commented that in the initial phases adrenalin kept them going (section 5.1). It was often the urgency of the tasks and the danger of the situation which induced this response. They described how they were often on auto pilot at this stage. In more reflective moments some respondents put things in perspective by comparison with even more serious disasters or by considering what might have been in a worst case scenario.

(4) *“Well everything is relative, isn't it?., because I mean we're following on from the tsunami you know, we were just saying, 'well we're alive.'”*

(F) *“Yeah, that's what we're saying as well.”*

(7) *“That's the most important thing.”*

(4) “But I think it reduces to feeling mortal when you realise something like that happens... as this gentleman says, two ladies lost their lives and a farmer as well at least we’re alive and we can battle on you know, ‘if it doesn’t kill you, it makes you stronger,’ so they say.” (T1.25)

“... but, in the respect of, ‘is this the worst thing in the world that’s happening to us?’, no it isn’t because the tsunami was the most dreadful thing in the world that has happened.” (T3.11(5)).

Another respondent explained how they coped with living in the flooded property by using comparisons with how they used to live many years ago when living conditions were difficult.

“Well the children say, ‘you can’t live like this mother.’ I just said ‘I was brought up in a house with no bathroom and an outside toilet’. You see because we the younger ones would have suffered more but because we’re a bit older and we know how to rough it.” (T2.10(1)).

There was also a comparison with divorce and bereavement and a suggestion that it takes “three years to get over” with the implication that it is a long term coping strategy which is required. (T5.P23(1))

Routine and Normality

As we have seen in previous sections people’s normal lives were suspended and their routines were destroyed. As explained in the quote below some people tried to do ‘normal things’ during the restoration period. Bringing a sense of normality, and trying to maintain routines, like taking the children to school even if the journeys were different, gave a ‘boost’ to some people.

“I noticed when spring came along a few people started doing gardens even though they were living a few miles away. They came back and did their gardens and they met neighbours and so on and that was, that gave a real boost to some people. They

felt something was normal, just as nearly all the children continued going to the same schools and they were travelling long distances sometimes, but for the kids that kept one bit of family life fairly normal. I think for parents as well, it did actually because taking the kids to school is a normal activity, even when other things have changed, so anything that was able to carry on was a helpful sign, wasn't it?"(T.4.6).

Cumbrian 'stiff upper lip' – inward resources

It appears that many people just pushed the situation to the back of their minds because if they thought about it *"it would make yourself ill"* (T2.14), and they just get on with the situation.

As a worker in a voluntary organisation put it *"they soldier on, do not go for help"* and offer a *"Cumbrian stiff upper lip"* (T11.4.). He goes on to say that they cope ultimately, through *"inward resources"*, but that sometimes external resources are require, often through the support of family and friends, and sometimes through external agencies (T11.5). Examples of the external agencies have already been given, such as rescue by emergency services, food drink at reception centres and information and advice through the Council Services and Community Reunited and finance through Cumbria Community Foundation (see section 7).

Family Support

The most frequently mentioned source of support was the family, perhaps not surprisingly. It was common for people who had been flooded to stay with family members for at least a short time and instances have been mentioned earlier in this report. However, it was reported that living with family members, especially in these unplanned circumstances, *"created tensions"* (T11), as one respondent who stayed with her sister explained.

"I know I was very, very edgy. At the time I thought I was very well but I think that I hadn't been, and my sister and I who are very, very close, we are very good friends, we go on holiday together, we go out together at least three times a week and we are very close, but we came very close to falling out in the fortnight that I was there. She

lost patience with me and I lost patience with her and I think that it was all my fault, looking back on it that wasn't in the wrong. It was me." (T8.6)

There were a number of respondents whose immediate family members had also been flooded and were in a similar position. One respondent was upset at not being able to give the support that they had hoped, but they did what they could in difficult and far from ideal circumstances.

"Our daughter had just had a baby in the February and we couldn't give her the support we wanted to, could we? You know all we were doing was living in this bedroom with two deck chairs and of course when she went back to work we had a baby in a bedroom with two deckchairs and we couldn't give her the support we'd really planned."(T2.14(1)).

Another respondent stated that the eldest daughter had "*carried quite a lot*"(of the burden) because she took J..... (special needs child) for those two weeks "*and they did pull together very well and helped us a lot.*" (T2.14(4)).

There were also people who would not "*bother*" their families because they were in a similar position and had enough problems of their own. This is illustrated by an example of an elderly woman who lived alone. The interview was the first time that she had spoken about what happened to her during the flood, which included rescue by boat, and how she coped with the restoration of her damaged flat.

".... But I wouldn't admit or talk to any of my family about the way I was really feeling because they already had enough of their own. I couldn't bother them...."
(T8.10)

She went on to explain that her family was worried about her very young grandchildren who were unwell at the time of the floods. She, herself, went on to develop a serious illness but

“didn’t do anything about it because I think my family have enough to worry about without worrying about my health.” (T8.16)

Neighbours’ support

There were many instances given of neighbours helping at the times of the flood and then supporting each other afterwards.

(8) “One thing that I think is important is the help that people gave to each other. I can think of an instance a neighbour had a wet suit which he put on and came round to the front of our house and signalled that he had a spare mobile phone so we put down a line and he tied it on and we were able to pull it up and therefore that gave us full communication with the outside world, which was amazing and such a comfort.”

(7) “Also they had, like a camper’s stove, the soup came up the same way, it was like, which was really great.” (T1 21)

“We had quite a good atmosphere on the street on Sunday morning, didn’t we? It was quite sort of, everybody came out of their house and everybody was doing things for everybody else and everybody was telling of their experiences.” (T5.26(8)).

A representative of Communities Reunited talked of “community bonding” after the initial break up of communities after the floods, and the shared experiences were reported on as illustrated in two focus groups.. (T11.P4).

(3) “I think in some ways there’s been a lot of positive because we’ve got to know neighbours that you’d only just said ‘Hello’ to, but on a much deeper level and that’s been a good thing.

(2) “It’s brought the neighbours together.”

(4) “It definitely has and you have that understanding.” (T2.20)

(3) *“We actually had a street party and somebody had taken a video and the video was on a loop and it was just going round all the time, and saying, ‘Oh, there’s so and so’, so it was quite interesting to watch that and then people had taken photos and things and they were on display and you were talking to other people you maybe didn’t see because we are out working all the time all through the day and sometimes at night or else other people are working at nights and things, it was good.”*

(4) *“It’s good to speak to people who have been through the same experiences.”*

(T5.26/27).

There was a strong consensus in all the focus groups that those who had not experienced the floods themselves could not understand the situation and the feelings of those who had.

Other coping mechanisms and support

The Communities Reunited health questionnaire (Section 6) revealed that some people used medication, counselling and other means of support, for example, there were organisations, such as, the Flood Therapy Group, funded by the CCF and the Flood Art Group for young people. None of our respondents had been to either of these but they had heard about them. Some had gone to their GP and been offered medication but not all of them wanted anti depressant tablets. One respondent did receive medication after being referred to the doctors by work managers.

“I went straight to the doctors. She gave me some anti depressants, strong ones. She’d given me, earlier on, a low dose, well this was like a really high dose and also sleeping tablets, well these relaxing things that would help me sleep, because I was getting no sleep. I was going nights, just not sleeping well at all in the house.” (T9.

12)

This person found the GP helpful and with an offer for her to come in and talk with the GP, but the respondent *“didn’t like to”* because the GP might *“think I am a hypochondriac or something.”* (T9.21).

There was a discussion in one of the focus groups about counselling sessions in the schools for children.

“Yeah M..... said he’d been today (for counselling) with Mrs, one of the supply teachers takes them out, and they are still doing it if they need it. I don’t know what, he never says what they have been talking about, but he had gone today. Especially the other week when it was bad they had it again, but it’s always there for them if they want to talk to someone about it.

I think the school’s handled it pretty well really. I’ve been quite impressed with how they’ve handled things.” (T3.10)

Summary. Main Points

- People have coped with the floods and aftermath through a variety of internal means, adrenalin flow, keeping a perspective through comparisons, maintaining routine and normality as much as possible, inward resources and “Cumbrian stiff upper lip”.
- People used external support mechanisms, the family, neighbours, agencies such as Communities Reunited, counselling, and medication.

8.2 Married and partner relationships

Whilst there were positive comments from respondents about the value of having a married or other partner for support, such as, “*you are propping each other up*” (T1.28), there were also references to the strain the whole flood situation placed upon relationships, as indicated here by one respondent.

“I think my marriage suffered, it has not been very good for the last ten months really ... Yeah, you’re just at loggerheads constantly about everything and there’s that as well.” (T3.14(2))

As this report has already indicated many people experienced a constant battle with contractors and insurers and as other respondents claimed there was a constant need to make

decisions (7). The following quote illustrates this and also how the particular strengths of one partner can make the situation easier for the other.

“My husband, I’m not very good on the phone, he did all the phoning and stuff like that but any decisions to make about things we did all that together, but I think if you’re not strong because in your relationship I couldn’t have coped if we hadn’t a strong relationship. I think it could push you absolutely to the limits.” (T3.12(7)).

None of the respondents in the focus groups reported marriage breakdowns, though one woman said that depression resulting from the floods had the *“biggest knock on effect on my relationship”* (with her boyfriend) and she had gone to live with him for a short while but then later found a place on her own (T9.11). However, some respondents reported they knew of marriage breakdowns and this is supported by communities reunited and CCF workers (T4,T11.).

There were some discussions of gender roles, different approaches by men and women and who bore most of the burden. There were suggestions that women were more emotionally involved, and men more detached and took a more practical approach. However these are complex issues and they are worthy of further investigation.

Summary. Main Points

- Married and other partners are a form of support.
- The floods put a strain on these relationships.

8.3 Looking forward

Emergency boxes

Although people do not necessarily want to think about future floods, they do need to be prepared. One respondent reported that she is now better prepared with a ‘flood box’ upstairs.

“But I have done all sorts since we moved back home. I’ve got wellies, I’ve got torches, I’ve got batteries. I’ve got a flood box upstairs with all sorts of things in it.”
(T6.10).

“Yes, I’ve sandbags in the yard.” (T6.11)

The Council has issued emergency boxes after the flood containing such items as torches and candles. These would help in other types of emergencies too when power is cut off. It is not clear whether everyone in the flooded area has been issued with one. People did not know where to get sandbags from, which agency provided them or who to contact. Warnings came too late for people to obtain them, so Councils need to make them available before there is any flood risk so people can store them in advance.

The idea of waterproof cards to tell people what to do and waterproof boxes to put documentation in and prescription details was discussed in another group. It was noted that some people did not know their medical prescription details (T4.12(27)).

Information and Rights

The Environment Agency do issue plastic waterproof bags and have warning information on waterproof sheets. However it is not clear whether people had received these before these floods, or whether they kept them in a suitable place. When these are received people have a responsibility to utilise them and put them in a safe place.

What people in this research appeared to want was clear information about the flood situation, contaminated water, information on what to do and what their rights are.

“I know what would have been most help to me, to have somebody who just came to my house and told me the complete truth and what my rights were.

.... Rights in relation to my insurance what I was entitled to;” (T1. 29(7)).

Apparently this person and others remain confused about the rules and procedures of insurance companies, loss adjusters, drying out companies, and furthermore, about what they

were actually entitled to receive and what should happen. People often received an interpretation by a contractor or even loss adjuster. The information should be made more transparent with a summary sheet of main points rather than entirely in policy books and in the small print in company policies. Tapsell and Tunstall (2002) commented upon the information needs of those people living in flood risk areas and suggested that agencies and local authorities should take a more active lead in providing this information. This need is reinforced by this research in Carlisle.

Vulnerable people

Voluntary workers identified the need to locate vulnerable people (elderly, disabled) immediately and to notify appropriate services rather than simply hope that emergency services located them or neighbours looked after them (T4.P5). It was suggested that Communities Reunited had been set up two or three months too late and it had taken time to establish the database of flooded households (T.4 & 11). A case could be made for establishing a database of vulnerable households which would be held by the City and County Councils for such disasters as floods and this could be used by the emergency services. Vulnerable groups could also be notified to the E.A. flood warning system. Consent by individuals and data protection need to be considered.

Agencies

Voluntary and Council agency workers discussed ways in which they could produce a better service if the floods occurred again (T4). Among the issues discussed were locating vulnerable people and those families who need help, recruiting more staff at short notice when they are themselves short-staffed, for example, by bringing in people from outside the area as is the case of an emergency response team, providing a staff booklet with information about what they should do and who to contact in different situations and better liaison with other agencies. There appears to be a need to discuss these issues in order to improve the

efficiency and support network. The need to set up Communities Reunited or similar agency immediately floods took place was also identified (T's 4 & 11).

Summary. Main Points

- The use of emergency boxes in preparation for possible future floods.
- There is a need for people to be given clear information on action to be taken and what their rights are in relation to insurance and contractors.
- There is a need to discuss the identification of vulnerable people during the floods, particularly the emergency services.
- There is a need to set up Communities Reunited or similar agency much earlier.
- There is a case for examining staffing and staffing issues in agencies and voluntary organisations in times of emergencies.

9. Conclusions and Recommendations

9.1 Conclusions

The main purpose of the project was to provide evidence of the social and health impacts of the floods of January 2005 upon those households flooded. This was achieved through group and individual interviews to find out the perceptions and behaviour during and after the floods. All the findings are not discussed in this conclusion as they have been summarised at the end of each section, and some findings are indicated through the recommendations which follow. Some of the key issues and explanations related to health and social impacts of the floods are briefly discussed here.

Awareness and preparation for floods.

The lack of awareness of the risk of floods and the lack of preparation by householders and some agencies is a crucial issue which must be addressed by all. The floods of 2005 could be described as a wake up call. People are unlikely to be as complacent in future, and the present experience of 'living in fear' of future flooding is some evidence of this. This should provide the momentum to drive some action and has done in some instances. Firstly by householders, for instance, by improving defences to properties, being prepared for emergencies, obtaining adequate insurance, taking part in local discussion groups, and secondly by agencies, such as, the Environment Agency improving its warning system, and the City Council improving some of its relevant services.

Staying in property or evacuating and returning

Staying or leaving home was a key issue. This was not only an issue at the time of the actual flood but continued after the floods had subsided. People were uncertain at the time of the floods as they did not know how long the water will be in their property or the level it will reach, and in Carlisle, the breakdown of power and communications meant people were short

of information. People did not always know whether to take advantage of rescue from the emergency services. Clearly in some cases it was forced upon them. After the immediate flood event there were still the same dilemmas, although saving their lives, safety issues and rescuing possessions had declined, these were replaced with issues of security, shortage of accommodation, finding and meeting longer term accommodation needs, needing to go to the property for meetings about restoration including disputes with various parties, the collapse of normality and routine, and strained relationships. Although many people did find appropriate accommodation or lived with members of their family, others found themselves living in their own property with health and safety issues being ignored or dismissed, and without what can be regarded as basic adequate habitable conditions, such as the lack of a kitchen. Others found their families split up, cramped or inappropriate situations, sometimes far away from work, or school and family and resulting in difficult journeys to work or to schools or to visit family.

Most people thought that these types of situation would only last a short while, but many people found themselves displaced for up to a year. Some people had not even returned to their property after a full year. For a significant number of people in Carlisle the social fabric of their lives was suddenly and traumatically affected, and their routines and structure local communities and neighbourhoods had been destroyed. However, in some cases there may have been a strengthening of local neighbourhoods and communities on people's return to their homes through the shared experiences of a traumatic event.

Perhaps what is surprising is that some people were not happy when they returned to fully restored property. They often claimed that it did not feel like home to them any more. This may be partly because they had been unsettled, but it also appears to be a function of their loss of control over the restoration of their homes, the enforcement of purchasing possessions and the limitations imposed by external companies, the invasion of their property and privacy firstly, by the floods and, secondly, by external companies and the subsequent loss of

personalisation. It has been suggested that individuals relate to their environment through the psychological processes of attachment, familiarity and identity (Fullilove 1996). What appears to have happened for many people in Carlisle is that the displacement and disruption has broken the bonds of these processes, at least on a temporary basis. It would be interesting to see if these broken bonds are repaired in the near future with a return to normal and familiar lifestyles and if so how long it takes.

Health

There were a number of people who suffered from minor physical ailments and some more serious ones, and others reported that the floods had exacerbated those ailments, however it appears that mental health issues were not only more widespread but also more serious. This supports the research work of Ohl and Tapsell (2000), Reacher (2004) and Tapsell and Tunstall (2001). Some respondents reported symptoms of acute stress and post traumatic stress disorder (PTSD) (see NICE 2005), and suffering depression of varying degrees. However, it should be noted that many people suffering varying degrees of stress do not always become medical statistics. Furthermore, mental health was not merely a short term issue but also a medium to long term for some people. This is because it related not only to the primary factors of the actual flood situation in January 2005, but also to the secondary factors that prolonged the anxieties during the restoration period, namely, issues with contractors and insurance companies. In addition, many people are experiencing fears of future flooding when there is heavy rainfall. It would appear that not enough has been done in the insurance and building industries to tackle the issues raised in this report, which have exacerbated the health and social impacts of the floods. It would also appear that not enough cognisance is taken of the psychological stress to individuals in these circumstances, for example, the unsympathetic manner in which some people were treated by their employers, by loss adjusters, insurance company staff, contractors, GPs and other agency staff.. It would appear also there were insufficient facilities available to deal with psychological issues and stress, for example, within drop-in centres, or self-help therapy sessions together with a lack

of information on psychological stress. Many people may not have received the help they needed to deal with stress and particularly the vulnerable groups such as those living alone and elderly and frail people. It is important to note how crucial support from family, neighbours and friends were in helping people to cope with the mental stress. It therefore seems important to encourage the establishment local network groups, or re-establish them in some cases, through community support schemes and rebuilding of local communities. Inter agency working and response to this situation would be helpful in carrying out these ideas out. Local flood action groups may also be of help to assist with the anxieties and fears of future flooding and help alleviate them.

Further Research

One of the purposes of this project was to provide a basis for further research as well as to contribute to existing research findings. This study shows that there are medium to longer term effects on health and welfare issues which need further examination on a larger scale. This could be done using GHQ-12 and PTSS which has been validated by a recent study (DEFRA/EA 2004(see section 1.2). As indicated in the literature review this study concluded that GHQ-12 a reasonable measure of short term psychological effects whilst PTSS provided a reasonable measure of long term effects. It also showed that the degree of health impact was associated with a range of some demographic factors such as previous health status, flood characteristics and post flood events. This study has not yet been replicated. Carlisle and Cumbria would be an ideal area to carry out a replica study because of the scale of the floods and lengthy period of restoration, and also, because North Cumbria PCT carried out a health survey in 2003/4 through a questionnaire which included GHQ-12. Therefore a unique opportunity exists to compare health of residents before and after the floods, and between flooded and non flooded households if the survey was repeated. PTSS could also be included for long term effects.

This study of Carlisle has indicated some social effects related to displacement and the psychology of place, such as, the disruption and restoration of individual lives, families and local communities, coping mechanisms and support structures, and inter agency response and responsibilities. It raised a wide range of social and health issues which need to be developed and investigated further through more in depth research using appropriate methodologies and approaches.

A number of issues were raised in this study related to particularly to the impact of the floods on vulnerable groups, such as elderly and disabled people, children, and small businesses, but could not be explored in this work and are worthy of further studies.

9.2 Recommendations

1. The Environment Agency should continue with its efforts to improve Floodline and flood warning systems and the provision of information to people about flood defences.
2. The City Council, Cumbria County Council and the EA should continue cooperating to provide information packs for householders on how they can be best prepared for floods, how to protect their property and possessions, what to do in case of flooding, reception centres, insurance and rights and responsibilities.
 - . This could also include a list of contractors who were reputable. They should continue to encourage and support local meetings. They should also consider using local radio such as BBC Radio Cumbria, local press, such as The Cumberland News, and newsletters, such as those provided by Communities Reunited to publicise this information, and possibly the use of existing arrangements, such as, council tax bills.
3. More information needs to be provided on water contamination and pollution to combat the confusion and uncertainties that arose after these floods. This could be provided by environmental Health Officers in the City and County Councils, Health Protection Agency and North Cumbria Primary Care Trust.(see recommendation 19).
4. Local Councils in cooperation with Voluntary Organisations and commercial organisations should consider ways to provide or make available emergency waterproof boxes containing basic equipment in case of power cuts and floods before floods are imminent and, if possible, provide them free of charge to vulnerable groups.
5. Local councils and voluntary agencies should consider ways to identify vulnerable groups and for the EA and the Emergency and other services in disaster situations.
6. Voluntary organisations including the City Council's benefit advice centre should consider the idea of a rapid response teams who are ready trained, possibly from other areas, to assist when short staffed in emergency situation, such as the floods. Staff welfare needs to be carefully considered in these situations.

7. The City Council could consider ways to improve the cleaning of the streets and drains, especially in emergency situations. They could also consider providing stickers to vans requesting builders not to put waste down the drains, or cooperate with builders to provide a receptacle for waste.
8. When vehicles are towed away every effort could be made to inform owners how to locate their vehicles. Vehicles should be prevented from going down the main road from the motorway in times of floods to limit wash and possible breakdown.
9. An organisation on the same lines as Communities Reunited should be set up immediately at the same time as reception centres and the CCF. This should be become part of the Emergency Plan. Communities Reunited should be considered as a possible model in other areas.
10. The CCF should consider ways to publicise its criteria and decision making process on application forms to lessen the feelings of injustice.
11. Regional and local health authorities and services should consider ways to provide consultation at reception centres and health centres to deal with psychological and mental health issues.
12. Regional and local health authorities should consider ways of making local health services more aware of possible health effects of flood situations and assist with establishing appropriate assistance. They should also consider the recommendations of the report of the National Institute for Clinical Excellence (NICE) on post traumatic stress disorder (PTSD) (Guideline 26. 2005) including screening for vulnerable people in the flood situation.
13. Procedures for security in the event of floods should be considered by the Council and police.
14. When plans are being considered by Councils for developments on flood plains or land thought to be susceptible to floods in future, then consideration should be given to making builders responsible for elevating ground floor levels, and for incorporating flood defences to individual properties.(see recommendation 20)

Commercial Organisations

15. Major insurance companies should set up temporary bases immediately after the floods within the area, as one company did, to deal with claims and queries.
16. Insurance companies need to give clear precise information on how to claim, what claimants are entitled to, roles of personnel they will be in contact with, such as, loss adjusters and surveyors, replacement purchases, obtaining contractors, and complaint procedures.
17. Customer relations need to be taken more seriously by insurance companies, loss adjusters and contractors.
18. Insurance companies should consider ways to check on the building contractors more carefully before placing them on their list, and they should be removed if their work is sub standard. Building contractors in their turn should likewise check on those they sub contract. Insurance companies and building contractors associations should come up with a code of conduct to tackle the issues of poor standards with means for arbitration and redress in cases of dispute.
19. Drying out/restoration companies need to respond as quickly to decontaminate properties. Insurance companies/loss adjusters need to appoint these companies as quickly as possible. Provision needs to be made for property not insured, perhaps some rapid response team through the Council/Environmental Health.

20. Builders should provide flood defences to individual properties when building on flood plains, for example, to entrances, air vents and elevating the ground floor.(see recommendation 14).
21. The manufacture and production of plastic covers to protect expensive furniture should be considered by commercial companies.

Property owners and tenants and residents.

22. Property owners and tenants must take responsibility as far as they can, for flood defences to property, such as, protecting air vents and entrances ,and placing valuable or important items and documents in upstairs rooms where possible.
23. Landlords and residents should consider writing to local councils and MPs requesting that the Government provides grants to help with flood defences for properties.
24. Residents should ensure they are registered with Floodline, and try to go to meetings provided by the EA and the Council.
25. Residents should ensure they obtain an emergency pack to include essential equipment in case of floods and power failure.
26. Property owners and tenants should consider whether they have adequate insurance cover to meet their needs, bearing in mind the cost and how they would cope in disasters such as floods if they were not insured. They need to read their policies carefully and query anything they do not understand.
27. Residents could consider going to meetings arranged by the Council and Environment Agency to give information, and joining or helping to form a local flood action group to serve as a pressure group to deal with local flood issues, and to provide a basis for contact with agencies. These could also provide a list of contractors who had proved satisfactory to householders in the past.

Research

28. A major study should be undertaken in Carlisle and Cumbria which repeats the 2003/4 North Cumbria Health Survey to compare health before and after the floods, and the short, medium and longer term effects of the floods.
29. A study to examine the impact on vulnerable groups, such as, frail elderly and disabled people, those living on their own, single parent households and children is needed.
30. A study to investigate the short and long term effects on small and medium sized businesses is needed.

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Appendices

Appendix 1. Replies to draft executive summary.

The draft executive summary was sent to local organisations and asked for a response in order for them to make comments if they wished to do so. Comment was received from the Environment Agency, Environment Services department of Carlisle City Council Community Services and North Cumbria Primary Care Trust.

Reply from the Environment agency.

Flood Warning Service

In 1996 the Environment Agency took over the issuing of Flood Warning from the Police. We introduced the Direct Warning service to those properties in designated flood warning areas, which are particularly at high risk of flooding. An annual mailing is sent to these properties asking them to register to receive the warning by sending in up to five-telephone number. The system was called the Automatic Voice Messaging (AVM) service.

Since February 2006 a new system has been introduced called Floodline Warnings Direct (FWD). It has taken over from the AVM but still phones the properties in Flood Warning Areas, and can also send faxes, e-mail, SMS texts, and ALPHA pager messages.

A large National Awareness Campaign was run around the launch of the new system. Every property that was transferred from the AVM to FWD received a phone call from Floodline to check if their telephone numbers were correct. Letters were sent to all properties in the flood warning areas, either confirming their numbers after Floodline contacted them, or asking them to register.

Flood warnings can also be found on Teletext, Ceefax, and the the Environment Agency's web site. They are also broadcast on Radio and TV, and can be obtained by calling Floodline on 0845 988 1188. Floodline is a 24 hour phone number. You can either hear a recorded message regarding the Flood Warning in force for an area, road and travel information, or speak to an operator who can give you advice on flooding or transfer you to your local office.

Reviews of the Environment Agency since the January 2005 Floods

Two reports have been written, reviewing the Environment Agency's performance during the 2005 floods. One internal and one external.

An internal review was carried out by EA Head Office staff and is called 'Dealing with flooding – a review of the floods in Northern England and North Wales January 2005' copy enclosed. The external report was written by Government Office North West and incorporated a review of all agencies involved in the floods. Available from the link below.

<http://www.ukresilience.info/publications/carlislereport.pdf>

In relation to the recommendations from the report

1. Meetings have been held and letters sent to all Neighbourhood Forum, Parish Councils and other community groups in and around Carlisle, on a regular basis, to inform them of the work that is happening. Ten Public Displays have been set up for any member of the public to come and view the plans for the new defence schemes in and around Carlisle, with one being held before the January 2005 floods, and the rest after. Newsletters and letters have been sent to those residents directly affected by the schemes and will continue until the schemes are complete. Press releases have been issued on a regular basis to keep the wider public informed of the schemes and their progress.

As mentioned below, an annual mailing is issued to all properties that can receive a direct Flood Warning. With the introduction of FWD, Floodline have contacted every property that was transferred from the AVM to FWD checking their contact numbers. Letters have been sent to every property that is able to receive a Flood Warning. A trial 'opt out scheme' has been run in Cumbria where the EA buys-in telephone numbers and puts them on FWD, then sends a letter to the property saying if they do not want to receive a warning they need to 'opt out'.

The EA has carried out research in Hull into the use of siren systems. It has been found that due to double glazing and weather conditions, the number of sirens needed to ensure that each property received the warning would be unrealistic. With the added problem of sirens being used for industrial emergency, educating the public to what the siren meant would cause confusion.

2. As mentioned above, the EA has a number of publications available to the public. We have a Local Flood Warning Information Sheet, which included all contact numbers potentially needed during a flood. We are also working with Local Authorities and community groups to come up with a leaflet for each Flood Warning Area.

Meetings have been held in all Flood Warning Areas to publicise preparing for floods and seven Flood Action Groups have been set up around the county.

We have run several TV and Radio campaigns over the last couple of years and this will continue this year with the winning poem. Regular press releases are issued regarding schemes, recruitment to the flood warning system, and weather conditions. We have also had supplements in the Cumberland News and sister papers. These include a Flooding Supplement and a 'One Year On' supplement.

5. Due to data protection we are not able to identify individual vulnerable people but we do have Awareness Campaigns aimed at vulnerable groups – especially older people.

The Environment Agency has had an extensive Public Awareness programme for many years, below are the type of activities that have been carried out before, during, and after the January 2005 floods.

Before January 2005

National Campaigns

- Mail shots to 'At Risk' properties and MP's
- TV campaign
- Radio campaign
- Newspaper adverts
- Story line in 'The Archers' radio show

Leaflets available through Floodline

- Floodline Folder
- My Flood Action Plan
- Preparing for Floods
- Using Flood Protection Products
- Damage Limitation
- After A Flood
- Caravans and flood risk
- Preparing for Coastal Flooding
- Beyond Flood Defence
- Flooding: be prepared – a guide for older people
- Flooding in Gardens
- Living on the Edge

Area Activities

- AVM Mail shot to all properties in Flood Warning Areas asking them to update their phone numbers on the **FREE** Flood Warning System
- Poster competition with all Schools visiting the Education Facility and being visited by EA Teacher. Winning posters then put up in flood risk areas on bus shelters and on busses. Copies sent to all Libraries and Local Authorities in Cumbria for them to display.
- Kendal Flood Surgery after February 2004 Floods
- Floodlink magazine sent out in AVM mailing
- Shows and Fairs - Carlisle Great Fair and Westmorland Show
- Talks to WI's and Parish Councils
- Setting up of new Flood Warning Areas – meeting with Parish/Town Councils, local residents, mailshots to 'At Risk' properties
- Press releases when high tides and bad weather are imminent
- Newspaper articles with interviews with Flood Risk Management Staff
- Floodline Advert in tide Tables
- Meeting with Professional Partners at the Annual Emergency Planning and Response Meeting and the Local Resilience Forum Flooding Sub Group.
- Display of Carlisle Eden and Petteril Scheme

Research

- Post Event Survey
- National Flood Awareness Campaign Survey
- 'At Risk' Survey
- FWD Survey

January 2005 Floods

Area Activities

- Live updates on Radio Cumbria and other radio stations.
- Interviews with all media, TV, Paper and Radio
- Attending Multi Agency Public Meeting
- Press Releases

Drop in Centres

- Tuesday 18 January, 13:00 to 21:00 Carlisle Flood Warning Area, Greystone Community Centre
- Wednesday, 19 January, 13:00 to 21:00, Denton Holme Flood Warning Area, Denton Holme Community Centre
- Thursday 20 January, 13:00 to 21:00 Carlisle Flood Warning Area, Greystone Community Centre
- Friday 21 January, 13:00 to 19:00, Keswick Flood Warning Area, Keswick Tourist Information Centre
- Tuesday 25 January, 13:00 to 19:00, Appleby Flood Warning Area, Appleby Town Hall
- Wednesday 26 January, 13:00 to 19:00, Cockermouth Flood Warning Area, Trout Hotel.
- Thursday 27 January, 18:00 to 21:00, Eamont Bridge Flood Warning Area, Eamont Bridge Village Hall
- Friday 28 January, 14:30 to 19:00, Kendal Flood Warning Area, Kendal Town Hall
- Tuesday 01 February, 18:30 to 21:00, Carlisle and Denton Holme Flood Warning Area, Ukrainian Club

Since the January 2005 Floods

National Campaigns

- Mail shots to all properties in Flood Warning Areas to launch the new Floodline Warning Direct (FWD) system
- Letters to MP's
- Radio campaign
- Newspaper adverts

Leaflets available through Floodline

All still available from Floodline

Area Activities

- TV campaign
- Radio advert
- Newspaper Flooding Supplement
- Newspaper One Year On supplement
- Newspaper and radio advert launching FWD
- Case study – Stagecoach, Press releases
- Cumbria Floods Website
- Poem competition with all Schools visiting the Education Facility and being visited by EA Teacher. Winning poem to be used in a Radio Advertising campaign
- Press releases when high tides and bad weather are imminent
- Meeting with Local MP's
- Meeting with County and City Councillor
- Meeting with Eden Association of Local Councils
- Newsletters to Kendal and Carlisle

- Floodline Advert in tide Tables
- Meeting with Professional Partners at the Annual Emergency Planning and Response Meeting and the Local Resilience Forum Flooding Sub Group.
- Mailing to businesses in flood risk areas
- Development of Flood Plan for communities
- Media Open Day
- Diversity Group meeting

Meeting in Flood Warning Areas

- Appleby Town Council
- Neighbourhood Forums – Castle, Denton Holme and Longsowerby, St Aidens, Botcherby, Harraby, Longtown and Bewcastle, Wetheral and Stanwix Rural wards.
- Milbourne Street Community Group
- County and City Councillor
- Willowholme Small and Medium Group
- Cockermouth Community Group
- Eamont Bridge Community Group
- Stanwix Parish Council
- Stanwix & Rural (Low Crosby, Linstock & Rickerby) Civil Emergency Group
- Warwick Bridge Civil Emergency Group
- Wetheral Parish Council
- Egremont Town Council Meeting
- Kendal Community Group
- Burneside Parish Council
- Keswick Town Council
- Keswick Flood Action Group

Shows

- Holker Hall Flower Festival
- Cumberland Show
- Cockermouth Show
- Penrith Show
- Westmorland Show
- Keswick Show

Displays regarding Flood Defence works

- Carlisle Strategy Display – several different displays at different locations

Research

- Post Event Survey
- National Flood Awareness Campaign Survey
- 'At Risk' Survey
- FWD Survey

Reply from Carlisle City Council Environmental Services

Page 2 section 1 Sandbags.

Resources from Carlisle City Council were deployed throughout the night of the flood and the days that followed making sandbags available where they would have been in use.

Many parts of the District were inaccessible at the early stages and in any event sandbags would have been inappropriate.

The City Council used the media, Radio Cumbria, to advise residents of sandbag availability. We issued in excess of 8000 sandbags in two days which was a major feat.

Page 5 section 4 Vehicles

Many vehicles were blocking access and all possible steps were taken to locate owners. However due to the fact that no telephony or electricity was available it was not possible to make the necessary checks in some cases.

The City council in liaison with the emergency services had no option in many cases but to move the vehicles to enable access.

Page 5 section 4 Streets and drains

Carlisle City Council resources were deployed virtually round the clock on clean up works throughout the flood affected areas. With the help of a substantial grant from the ODPM we were able to provide additional resources throughout the year. This included additional street cleaning and drain replacement.

We were aware that some builders were 'washing out' into gullies and drains however this was difficult to police. In any event the responsibility for taking action against these builders rests with the County Council not the City council.

Page 7 Recommendation 2. Information packs etc.

Advice on flood prevention is available on the Environment Agency web-site at all times. As a direct result of the flood event a working group has been set up consisting of senior technical officers from Carlisle City council, Cumbria County council, Environment Agency and United Utilities. That group has met regularly and continues to meet to discuss and implement practical measures for flood prevention and alleviation in specific problem areas. The joint agency approach is proving very effective.

Page 8 Recommendation 7. Streets and drains

See previous comments. The City council and other agencies reacted swiftly and deployed major resources to ensure the streets were cleansed and drains were clear.

Page 8 Recommendation 8. Vehicles

See previous comments. Without telephony and electricity communications are difficult. All actions were taken in the public interest.

Reply for North Cumbria Primary Care Trust

In relation to the draft executive summary I would like to make the following comments with regard to the recommendations made.

P.7 point 3

Clear concise information was provided to agencies and all the flooded households via leaflet drops, during and continued for several weeks following the flood. The same messages were conveyed throughout the flood and afterward using the local media and in later months newsletters. The messages on water pollution and health risks were well distributed to individuals, recovery centres, agencies involved etc.

During the floods the regional, local public health and health protection unit reviewed all the evidence from other flood disasters to inform their decision making at local level. Consideration of the NICE Guideline 26 (2005) is now evident in emergency plans and screening of vulnerable people is an important consideration. Monitoring of vulnerable people was implemented by all health professionals and would be in place in case of a disaster. All health professionals were requested to report any changes in patients' psychological health requiring further support. Monitoring of physical symptoms and increased trends was continued for 10 months following the disaster.

Psychological support was identified for patients requiring support for Post Traumatic Stress Disorder through the psychological services. The uptake was very limited despite awareness raising of this service through primary care and partner agencies.

Communities Reunited Case Loads

Insurance

Insurance home contents 156 ,

Insurance buildings 131,

Insurance delayed payments 168

Loss adjusters 192

Health issues, including stress 123

Debt problems 231

Environmental health 39

Environment Agency 129

Builders completion 72

Builders defects 360

Media 218

Other 171

Appendix 2. Interviews.

Protocol for conduct of interviews

Information sheet and consent form.

Impact of the floods January 2005.

St. Martins College with the cooperation of Carlisle City Council, North Cumbria Primary Care Trusts and The Carlisle Council for Voluntary Services is conducting an enquiry into the impact of the floods on people whose houses have been flooded. You have been asked to take part in this project to give your views on how the floods have affected your lives, the most important issues for you, and on how helpful or otherwise different agencies have been. We would also like to know what support you would have liked to have received and what you would like to receive now and in the future. The interviews will be taped to ensure that your views are recorded accurately. All researchers have signed a declaration that information received will not be divulged to anyone outside of the research. In addition, in any reports people will not be personally identified and all comments used will be anonymous. The report will provide evidence for future guidance and policies by various agencies. You are free to leave the meeting or terminate the interview at any time and you may request any comments you have made not to be used. Please tell us now if you have any concerns about confidentiality or use of material. If you wish to know any more about the project please contact Bob Carroll at St Martins College, Carlisle, tel. 01228 616360. Please sign below to show you have read this and agreed to take part.

Impact of the floods

I have read the information sheet and agree to take part.

Signed -----

Full name -----

Date -----

Conduct of interviews and focus groups.

The researcher must

- ◆ Give/read out information sheets and get written/verbal permission
- ◆ Thank participants for taking part
- ◆ Be courteous and friendly
- ◆ Ensure the interview is with the appropriate persons
- ◆ Have read and understood the questions
- ◆ Speak clearly so that the question is understood
- ◆ Ensure that the respondents have understood the question
- ◆ Ask appropriate probe questions
- ◆ Ask if they have any concerns about confidentiality and the use of replies
- ◆ Alleviate any concerns about confidentiality and use of material
- ◆ If anyone gets upset give them time to recover and ask if they wish to continue
- ◆ Allow anyone to withdraw or terminate the interview at any time
- ◆ Have someone will be on hand other than the interviewer at the focus groups to help any upset persons.
- ◆ Sign a declaration form that any information collected will not be divulged to anyone not involved in the research.

Researchers declaration form.

Researchers and those who have access to the information and data in the research declaration form.

I declare that any personal information and data acquired during the research will be discussed between researchers for the purposes of the research and will not divulged to anyone else.

Signed

Full name

Date

PILOT PROJECT
Impact of floods in Cumbria 2005

TOPIC GUIDE

Preamble

St. Martin's College is conducting a study into the impact of floods on people whose homes were flooded in January 2005. We are working in partnership with Carlisle City Council, North Cumbria Primary Care Trust and The Carlisle Council for Voluntary Services.

You have been asked to take part in this research to give your views on how the floods have affected your lives, the most important issues for you, and on how helpful or otherwise different agencies have been. We would also like to know what support you would have liked to receive and what you would like to receive now and in the future.

A report will be compiled from this research that will provide evidence for future guidance and policies by various agencies.

Our focus today will be on your experiences during and after the January flooding.

Will move you on through the discussion so that we cover all areas.

SEATING PLAN & NOTES

SECTION ONE: Flood risk awareness.

Q – Had any of you been flooded before January 2005?

Q – How aware were you all of a risk of flooding to your home?

how did they become aware? Through agencies / organisations / other people?
what was their understanding of the nature of the risk (small / serious)
how did they respond?

SECTION TWO: Immediately before the floods.

Q – Were any of you given warnings of flood on the 8th/9th January?

if yes, by whom and when.

what did they do in response to any warning?

SECTION THREE: During the floods.

Q – What support did you get during the floods?

from who, when.

spec ask about council, health, voluntary.
who did they deal with most.

Q – What support would you have liked during the floods?

from who, when.

spec ask about council, health, voluntary.

Q – For those of you who left your homes, at what point did you need to leave?

Q – What were your feelings about this?

other family members, esp children.

how did you manage?

Q – For those of you who remained in your homes, what were your feelings about this?

other family members, esp children.
how did you manage?

SECTION FOUR: After the floods.

Q – Have the floods left you or your families with any problems?

financial, health, work, school, home, relationships.

Q – What was the single, most devastating aspect of the flooding on you and your families?

Q – In your households, who do you feel carried, or still carries, the responsibility of sorting out the after effects of the flood?

Q – Who in your households do you think was the most affected by the flooding?

if children in the household, specific affects on them.

if vulnerable adults in household, specific affects on them.

Q – How do you feel the floods have made a difference to your life?

permanent / temporary
positive changes / outcomes

Q – What support have you had since the floods?

from who, when.
spec ask about council, health, voluntary.

Q – What support would you have liked since the floods?

from who, when.

spec ask about council, health, voluntary.

should one agency hold most responsibility during time of flood?

NOTES

SECTION FIVE: Future risks.

Q – What are your feelings about the risk of flooding now?

Q – Do you have any concerns about longer-terms effects of flooding?

SECTION SIX: Concluding comments.

Review purpose of the group:

To discuss the impact of the January 2005 floods and how you were, and still are, effected by these.

To know about the support and help you received and what you would have liked.

Q – have we missed anything in our discussions today?

Information leaflets for people who might be interested.

**THANK YOU FOR TAKING PART IN THIS GROUP.
Your contributions are extremely valuable and it has been very important to
hear about what happened to you and your families.**

EXPENSES

PILOT PROJECT

Impact of floods in Cumbria 2005

TOPIC GUIDE

Preamble

St. Martin's College is conducting a study into the impact of floods on people whose homes were flooded in January 2005. We are working in partnership with Carlisle City Council, North Cumbria Primary Care Trust and The Carlisle Council for Voluntary Services.

You have been asked to take part in this research to give your views on how the floods have affected the lives of those flooded, the most important issues for them, and on how helpful or otherwise different agencies have been. We would also like to know what support you believe people would have liked to receive and what you think they need now and in the future.

A report will be compiled from this research that will provide evidence for future guidance and policies by various agencies.

SEATING PLAN & NOTES

SECTION ONE: The role of voluntary services.

Q – What role did you have in helping those people who were flooded?

Advice, support, practical assistance, reassurance/counselling.

Q – How much notice did you have that you would be providing this service?

SECTION TWO: During & immediately after the floods.

Q – What specific support did people need at the time of the flooding?

During and immediately afterwards - up to 2 weeks following.

What services did they refer on to? Statutory, voluntary.

Q - In your view should support have been available that wasn't at the time?

SECTION THREE: After the floods – 10 months on.

Q – What have been the most important impacts of the floods on those flooded?

health, finance, work, school, family, housing,
relationships?

Q – Do you have a sense of who in the flooded households were most affected by the flooding?

if children in the household, specific affects on them.
if vulnerable adults in household, specific affects on them.

Q – How do you think the floods have made a difference to the lives of those flooded?

permanent / temporary
positive changes / outcomes

Q – What support has your organisation provided since the floods?

Temporary / permanent accommodation

Q – What support do you think those people flooded would have liked since the floods?

from who, when.
spec ask about council, health, voluntary.

Q – Have you provided all the advice and support you would have liked?

Q – Turning to you as volunteer workers, what has been the impact on yourselves of supporting the people and their families who were flooded?

Were any volunteers flooded themselves?

NOTES

SECTION FOUR: Future risks.

Q – In your opinion, what can be done for people in Carlisle in the event of future floods?

SECTION SIX: Concluding comments.

Review purpose of the group:

To discuss the impact of the January 2005 floods and how people were, and still are, effected by these.

To know about the support and help they received and what you believe would have been helpful.

Q – have we missed anything in our discussions today?

THANK YOU FOR TAKING PART IN THIS GROUP.

Your contributions are extremely valuable and it has been very important to hear your views.

Interview with representative from Communities Reunited

Communities Reunited

Tell me about the setting up of Communities Reunited. When? Its purpose? Funding?
How did you become appointed?

Tell me about your role and roles of anyone else in Communities Reunited?

What specific tasks have you had to carry out? How much time does this role take up?

Tell me about the drop in centres? Creaghen Centre? Others?

Impact on those flooded

What have been the most important impacts of the floods on those flooded? Health, finance, family, community?

Will you tell me about some of the experiences of those people flooded?

Tell me about those with young children? Vulnerable adults, old, infirm, living on own?

Tell me about some of those in temporary accommodation

Would it be fair to call the floods a traumatic event for many people? What has helped people get through this traumatic event? Community, family, other organisations?

What support are you/communities reunited providing a year on?

What support do you think the people would have liked at the time? Did they get it?

What do they need in the event of future floods? What can other organisations do, eg Cumbria C.C. emergency planning? City Council?

Impact on self

What has been the impact on you of supporting all these people? Health, family ?

What help did you and do you need?

