After the Rain – learning the lessons from flood recovery in Hull

Final Project Report

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Executive Summary

The report shows that it is often not so much the floods themselves, but what comes afterwards, that people find so difficult to deal with. The research on which this report is based aimed to undertake a realtime longitudinal study to document and understand the everyday experiences of individuals following the floods of June 2007 in interaction with networks of actors and organisations, strategies of institutional support and investment in the built environment and infrastructure. It had the following objectives:

- To identify and document key dimensions of the longer term experience of flood impact and flood recovery, including health, economic and social aspects.
- To examine how resilience and vulnerability were manifest in the interaction between everyday strategies of adaptation during the flood recovery process, and modes of institutional support and the management of infrastructure and the built environment.
- To explore to what extent the recovery process entailed the development of new forms of resilience and to identify the implications for developing local level resilience for flood recovery in the future.
- To develop an archive that will be accessible for future research into other aspects of flood recovery. The flooding which affected the city of Kingston-upon-Hull took place in June 2007. Over 110mm of rain fell during the biggest event, overwhelming the city's drainage system and resulting in widespread pluvial flooding. The floods affected over 8,600 households and one person was killed. Our research used in-depth, qualitative methods where 44 people kept weekly diaries and participated in interviews and group discussions over an 18-month period. We also carried out extensive stakeholder engagement through a project steering group, stakeholder presentations, workshops and consultation responses.

The Recovery Gap

- Key to the findings is the identification of a 'recovery gap'.
- This emerges during the longer process of recovery at the point where the legally-defined contingency arrangements provided to the community by its local authority diminish and where the less well-defined services provided by the private sector (e.g. insurance, builders *etc.*) start.
- The nature of the gap means that residents receive little effective support during this time. As a result, they must step in to coordinate the actions of the different private and public sector organizations involved. Such project management is challenging, time-consuming and stressful.

What does the flood recovery process look like?

- Determining what a flood is, what caused it and who was affected by it is not as straightforward as might be expected. The patchwork nature of the water distribution, combined with the role of 'expert' judgements in ascertaining latent water damage can pose particular problems for those experiencing damage within their homes.
- Flood recovery is a long and difficult process with no clear beginning or end point. Far from showing a steady process of improvement, it is punctuated by a distinct series of 'highs' and 'lows' which are closely tied with other issues that are going on in a person's life.
- People's experiences of recovery are also linked to the ways in which they are treated by the different companies and organizations involved in the recovery process. Many people had to cope with the double trauma that occurs when the first disaster (the flood) is compounded by a secondary disaster in the form of poor treatment from the various companies and agencies that are supposed to be helping with the recovery.
- Recovery does not end when people move back into their homes and neither do things go back to 'normal' as there are aspects of everyday life which have fundamentally changed both for better and for worse.

What does the process of flood recovery involve?

- The recovery process involves new and often psychologically challenging kinds of physical, mental and emotional work for residents, many of whom step in to 'project manage' the repairs.
- In addition to the new work of flood recovery, everyday tasks such as washing, cooking and commuting can also become more difficult as a result of living in temporary accommodation.

• Front line workers, who helped and supported flooded residents through their job roles, played an important part in the recovery process. Workers can also be vulnerable to the impacts of flood recovery – especially if they were also dealing with their own repairs at home.

What does 'recovery' mean'?

- Flood recovery is about rebuilding a sense of home and community as residents adapt to a new and altered set of circumstances.
- People's sense of the future also changes in different ways. For some, this means fatalistic attitudes towards rain, climate change and government bodies emerging. However, others are engaging in debates about public participation in how the built environment is managed, and are developing their own 'resilience' strategies for future floods.

Suggestions for Action

Our study identified some specific ways to address the recovery gap. These are highlighted in Table 2 on p.121 of the main report and we recommend that all readers refer to this in addition to reading this summary. However, we also identified a series of broader framing issues to do with the ways in flood recovery is conceptualised and managed:

1. Developing more flexible notions of 'recovery' in formal frameworks

Our study shows that recovery is more complex than existing frameworks for recovery delivery allow. As a result, it is important to ensure that the support that is given to communities reflects their longer-term needs, priorities and timescales, rather than the shorter-term goals of the emergency planning community. **2. Developing an 'Ethic of Care'**

Our research shows that there is a very clear link between how flood recovery is managed and how residents feel about – and are able to make progress with – their recovery. We propose that key deliverers of recovery work should adopt an 'ethic of care' to the householder. This will involve encouraging different companies and organizations (e.g. loss adjustors, 'disaster restoration companies', drying companies, builders etc.) to recognize the role that they play in delivering the recovery process, with associated responsibilities towards householders. Developing appropriate support for frontline workers should also be included in this 'ethic of care'.

3. Building in spare capacity and capability

This study supports the conclusions of other research on disaster management by showing the need for spare capacity and capability within institutions so that they are able to respond to the uncertainties that unfold during and after a disaster. Both capacity and capability may emerge from more informal working practices rather than those documented in protocols and job descriptions. Promoting greater flexibility in terms of both institutional roles and individual job descriptions could therefore be very beneficial. Capability and capacity also emerge through facilitating and funding a broader, community-based resilience approach, where there is cooperation between formal organisations and community groups.

4. Enabling 'collectives' and new forms of learning and engagement with policy

Our project methodology shows the importance of creating spaces where people can share their experiences in a way that enables them to learn from and support each other, and where key stakeholders can attend these events to learn from householders in a facilitated context. The process we have developed provides a potentially powerful tool for public participation in policy making.

5. Understanding and addressing vulnerability

While vulnerability may, in part, be related to pre-existing social characteristics (our study highlights particular issues associated with older people, council tenants and private renters), it is the *interaction* of these factors with the specific circumstances operating in a person's life which determines how and when they may become vulnerable. Vulnerability is therefore a dynamic process that is related to the ways in which the recovery process is managed. Thus while specific indicators such as age and disability may provide a starting point, our research suggests that it is necessary to give workers greater freedom when defining vulnerability so that they can use their knowledge to prioritise those who need help most.

6. Building resilience

Table 2 identifies key actions that could be taken to improve flood recovery. However, to build resilience for the future will require looking more fundamentally at the characteristics of contemporary social life and the vulnerabilities that society generates, at how these are manifest within our built environment and reproduced through our institutional frameworks set up to respond to floods and other disasters. We need to learn from the ways in which forms of resilience and vulnerability were created, revealed and disrupted during the flood and the recovery process. We hope this report has assisted this learning.

Chapter 1 The importance of flood recovery

"So you see the flood doesn't happen in a few weeks, or a few days where it floods your house and this happens, it's all the knock-on effects of everything and it just goes on and on and on and every day there's something."

> Leanne, resident, Interview, 29th November 2007

"It affects everything... You know, you're not in your own place anymore. I don't know... It affects, it depresses me to go back to that house, even to pick up mail and stuff like that. I don't like it. It smells, it's cold... It's just, it is really upsetting me. It's depressing. It's horrible."

> Charlotte, resident and frontline worker Interview, 14th November 2007

1.1 Introduction

The floods of summer 2007 were the most serious inland floods to affect England and Wales since 1947. Around 48,000 households and nearly 7,300 businesses were flooded and, tragically, 13 people lost their lives (The Cabinet Office 2008). This report is focused on the flooding in the city of Kingston-upon-Hull, where one person was killed and over 8,600 households and 91 of the city's 99 schools were affected (Coulthard *et al.* 2007b). The biggest event in Hull occurred on June 25th when over 110mm of rain fell, overwhelming the city's drainage system and resulting in widespread pluvial flooding. However, a smaller number of houses were affected 10 days earlier on June 15th, during more localized incidents within the city.

For those affected by these events, the floods themselves were only the start. This report is about what happened next when the flood waters receded. In the pages that follow, we show that the experience of flood recovery continues long after the rain and flood waters have gone. It extends long after the emergency services have returned to their day to day duties. It is an experience marked in part by coming to terms with the impact of the flood event itself. However, it is through the process that follows, in the struggle of rebuilding the social and physical fabric of homes and communities, that the impact of flood is most felt. The process of recovery is one that carries with it the challenge of adjusting to displacement (caravans, living upstairs, rented accommodation, living with family), managing the process of physical recovery (loss adjustors, insurance companies, builders, retailers), trying to maintain 'normality' in everyday life (work, school, child care, illness, deaths, births, celebrations) and trying to rebuild social life (adjust to a new home, new community relations, build trust in the future). It is one that disrupts, reveals and produces forms of both vulnerability and resilience, forms that appear only on the margins of policy frameworks for support.

It is this recovery gap which occurs between the prolonged struggle to recover from flood and the lack of support during that process (cf. p.9) – that is the focus of this report. Based on the diaries, interviews and group discussions of residents living in Hull we offer an in-depth account of the experience of flood recovery following the June floods of 2007 and assess the implications for future policy and practice. What is the experience of putting life back together? What does it involve? What does it mean for people? How are different strategies employed by key agencies – such as water companies, government departments, regulators, local authorities, the insurance industry – in providing forms of social support as well as interventions in the built environment impacting on the recovery process? Most importantly, what can we learn for living with flood, for making space for water? How can we better understand the possibilities for building resilience to future floods (and other hazard events)? This project and the report that follows from it is about the everyday experience of flood recovery, told through the accounts of flooded householders as well as those involved in the flood recovery process.

1.2 Context, aims and objectives

Understanding the flood recovery gap is crucial to existing flood management. Given that with climate change (Hulme et al. 2002; Cabinet Office/HM Treasury 2006) floods are expected to become increasingly unpredictable and multi-sourced and to occur in areas that have less recent experience of large scale floods, the need to better understand how resilience can be built is all the more acute. Indeed, if we are to 'make space for water' and 'learn to live with flood' then it is crucial that policy better understands the process of recovery from flood (Defra 2005, The Cabinet Office 2008). A growing body of work has sought to understand the social, economic and health impacts of flooding and the relationship between social and physical parameters of community resilience and preparedness (Twigger-Ross 2006, Thrush et al. 2005b, Tapsell et al. 2005, Kirschenbaum 2002, Gordon 2004). However, there is a dearth of empirically-based understanding about the processes people go through in recovering from flood disasters in the UK and the role of institutional support and investment in the built environment within that. Often those 'post-flood' studies that have been undertaken (e.g. Tapsell et al. 2001, Werrity et al. 2007) have been limited to retrospective work or repeat visits which only capture one point in time, and which struggle to capture the extended, systemic and interactive nature of social, economic and health impacts, as well as the interaction between different individual, community, institutional and engineering responses.

The aim of our project *Flood, vulnerability and urban resilience* was to undertake a real-time longitudinal study using an action research model to document and understand the everyday experiences of individuals following the floods of June 2007 in interaction with networks of other actors and organisations, strategies of institutional support and investment in the built environment and critical infrastructure. Focusing on the 'forgotten city'¹ of Hull, the project design adopted a tried and tested methodology

¹ Hull was described by as a 'forgotten city' by Councillor Carl Minns after the city was perceived to have received less attention and support than other flooded areas across the UK (BBC News 2007).

previously used to investigate recovery following the 2001 Foot and Mouth Disease disaster (Mort *et al.* 2004, Mort *et al.* 2005). Our project adopted a longitudinal, qualitative, diary-based method developed to capture people's everyday experiences as they move through the drawn out process of recovery. The objectives were:

- To identify and document key dimensions of the longer term experience of flood impact and flood recovery, including health, economic and social aspects.
- To examine how resilience and vulnerability are manifest in the interaction between everyday strategies of adaptation during the flood recovery process, and modes of institutional support and the management of infrastructure and the built environment.
- To explore to what extent the recovery process entails the development of new forms of resilience, and identify the implications for developing local level resilience for flood recovery in the future.
- To develop an archive that will provide an ongoing public resource and enable researchers to bring different perspectives to the analysis of peoples' experiences of the flood recovery process.

1.3 The approach of this report

The strength of the project upon which this report is based lies in the richness and depth of material that has been generated. Following the lives of 44 people for 18 months through their diaries, interviews and group discussion has resulted in an unique collection of thoughts, experiences and documents. We cannot claim to capture the full intensity of that material in this report – that is why the archive is a key objective, to enable future analysis. However, as described more fully in our methodology (see Chapter 2), we have identified key issues through the systematic analysis carried out by the research team, engagement with the diarists through group discussions throughout the project, discussions and presentations with steering group members² and other interested stakeholders, and finally, engagement between diarists, the steering group and other stakeholders through a project workshop.

The report is set out in the following way to capture the full extent of the flood recovery journey:

- Chapter 2 sets the conceptual and methodological background to the study (*Researching Flood Vulnerability and Resilience*).
- Chapters 3, 4 and 5 then chart the process and experience of flood recovery. Chapter 3 *The Impacts of Flood Recovery Journeys* starts from the problem of defining flood, identifies the emotional and health impacts of flood and flood recovery, charts the 'ups and downs' of the recovery process and raises the question of what recovery means. The chapter also highlights the importance of understanding the different basis for forms of vulnerability that emerge from flood. Chapter 3 therefore sets the scene in terms of describing the flood and some of its key impacts but leaves us with the question of what is involved in the recovery process?

² See p.24 for a list of organizations involved in the steering group.

- Chapter 4 addresses this by outlining *The work of flood recovery*, including: the experience of 'project managing', challenges involved in continuing with everyday life, the experience of living with multiple roles and identities, and the particular issues faced by various 'front line workers'.
- Chapter 5 looks more specifically at what it is that gets 'recovered' by drawing attention to the fundamental issues of '*Re-building social life*' in relation to a sense of home, community relationships and the future.
- Finally, in Chapter 6 we look at the lessons to be learnt, focusing on the challenges of addressing the recovery gap and its relationship to current policy frameworks for flood management.

Chapter 2 Researching flood recovery

"Obviously we see people at public meetings fairly immediately after a flood but the longer-term effects are something we don't understand or perhaps realise as much as we should do."

> Steering group member, Interview, October 2009

"It was so helpful and you felt as though you were actually doing something so hopefully changing things for the next time. Maybe somebody would actually listen to what we were trying to tell them."

> Jan, resident Group discussion, 24th April 2008

In this chapter we set out our approach to researching flood recovery. The project emerged during a time of increased policy and research interest in understanding resilience. We briefly situate our study within the context of the literature on the concepts of resilience and vulnerability, arguing that 'recovery' is a key, if neglected, part of the resilience-vulnerability distinction. In order to understand how resilience and vulnerability may arise and develop in the aftermath of a disaster such as flooding, it is necessary to look in detail at what happens in people's lives as they go through the recovery process. Finally, we also describe the context of the flooding in Hull.

2.1 The policy context: learning to live with flood

The events in Hull and other parts of the country in the summer of 2007, as well as subsequent inundations, clearly demonstrate a need to acknowledge and live with the uncontrollable nature of some flood hazards; something that has become a principle in contemporary policy frameworks for flood management. Looking back, however, Johnson *et al.* (2005) identify two earlier phases of flood management within England and Wales, which effectively set the scene for this current approach. The first phase ran from the time of war and post-war austerity in the 1940s to the 1980s, when activity concentrated on land drainage in support of agricultural productivity. From the 1980s to the 1990s, a reorientation occurred, which refocused attention from agricultural productivity toward assuring the nation's economic security. This shift was designed to enable economic growth and social-welfare improvements to be driven by the urban and commercial development of the nation's floodplain; with hard-engineered measures being used to prevent inundations. During the 1990s, however, a further reorientation led to the current approach, which is characterised as one of 'flood risk management'. The significance of a shift to flood risk management is that it recognizes that not all floods can be prevented. As a result, it involves the principle of 'learning to live with flood' and, consequently, the need to better

understand the ways in which different social and physical interventions can contribute to improving flood resilience (Defra 2005, Environment Agency 2005, National Audit Office 2001).

The floods of 2007 prompted a wealth of review documents, with each identifying lessons to be learned from the events. These took the form of proposed improvements to institutional responses, as well as suggested ways to facilitate resilience building across sectors and scales (e.g. responder, community, household). For example, within the 'Pitt Review' (The Cabinet Office, 2008), are calls for better preparedness and planning from central and local government as well as for higher levels of protection for critical infrastructure and an improvement in the quality of flood warnings issued. Similarly, the consultation on the National Flood Emergency Framework (Defra, 2008b) - in itself a response to Pitt focuses on the importance of achieving clarity in terms of the roles and responsibilities of government and its agencies in relation to flood response. The Pitt Review also called for more guidance on what individual households can do to be more prepared for flooding and advocated the preparation of personal 'flood kits', whereby householders prepare an emergency bag containing survival essentials such as a torch, a blanket and spare food in addition to insurance documentation. Similarly, Defra's consultation on property-level flood resistance and resilience measures (Defra, 2008a) dealt with the question of what can be done to incentivise a greater number of individual households to install measures such as flood gates, air-brick covers and basement and cellar tanking in their homes. Such pronouncements clearly correlate with Making Space for Water's³ comments about individual responsibility: "The public will be more aware of flood and coastal erosion risks and empowered to take suitable action themselves where appropriate." (Defra, 2005: p.14).

These reviews introduced specific recommendations into a domain occupied by other types of formal guidance, which had been available and used to inform civil protection arrangements for some time prior to 2007 (HM Government, 2005; HM Government, 2006; Home Office, 2000). This guidance, which forms part of civil protection doctrine in the UK, was either written prior to when the Civil Contingencies Act (CCA) (2004) came into law, or subsequently as a means of bringing the various provisions of the Act into effect. From the perspective of this report, however, it is necessary to point out that the statutory provisions of the Act and, therefore, the compulsory aspects of the guidance detailed in these documents concentrates primarily on codifying the roles of designated Category 1 and Category 2 responder agencies (e.g. the Blue-Light services; utility companies). For example, guidance is given as to how a Local Resilience Forum (LRF) consisting of all relevant local responders⁴ should be assembled and how, once formed, the LRF should go about compiling a register of all known hazards in their area (HM Government, 2005).

³ Making Space for Water is the cross government programme taking forward the developing strategy for flood and coastal erosion risk management in England. www.defra.gov.uk/environment/flooding/policy/strategy/index.htm

⁴ The principal mechanism for multi-agency cooperation under the CCA is the Local Resilience Forum (LRF), which is based on each police area. The forum is a process by which the organisations on which the duty falls (i.e. Category 1 and 2 responders), co-operate with each other. The LRF does not have a separate legal personality and it does not have powers to direct its members (HM Government, 2005).

Admittedly, within the guidance documents the fundamental importance of engaging communities and third-sector organisations in hazard management and recovery processes is increasingly acknowledged. However, whilst this issue has gradually gained this greater recognition⁵, the principal focus of these documents was, prior to 2007, and to some extent remains, on encouraging local authorities - as the 'lead agency' once the emergency enters its recovery phase - to manage the recovery process in quite deterministic ways. For example, recovery guidance has concentrated on describing the need for local authorities to ameliorate the potential for post-event budgetary strain by encouraging them to search proactively for potential post-disaster aid and mutual aid funding streams, which can be called upon to help their finances at times of need (Home Office, 2000; Cabinet Office, 2008; CLG, 2009). The latest version of Emergency Response and Recovery guidance (HM Government, 2009) reiterates this suggestion. However, this latest guidance also concentrates more explicitly on outlining the postemergency role of the local authority, as being to facilitate the delivery of what the 'affected community', rather than what the LA alone, would define as recovery. This is an important progression, however, this guidance is also quite prescriptive about the need to audit and quantify any recovery process, through the use of relatively easily quantifiable indicators - e.g. the return of services and commerce to "normal" levels of functioning (ibid. p.6). Whilst, undoubtedly, these indicators are important, it could be suggested that by exemplifying service provision and commerce specifically, the guidance is actually illustrating a quite simplistic notion of what constitutes a recovery 'success' for its audience. The macro-analyses of (e.g.) local service demand and supply might indeed provide an indication of a return to pre-event levels. However, this project has revealed that such macro-analyses can actually miss important aspects of the recovery process that, if improved, could greatly enhance the way that the process of recovery is experienced, especially by those struggling to achieve it (e.g. more effective communication between policy holders and insurance agents).

Regarding the longer term, it is recognised that local authorities should integrate organisations other than those designated as CCA responders into their contingency arrangements (e.g. the insurance industry). However, these other organisations are not bound by the Act and, therefore, their operating protocols and business arrangements are subject only to other articles of law (e.g. the Competition Act 1998) or to professional standards (e.g. those set by the Association of British Insurers (ABI)). Taking these facts into consideration, it is clear – both from a reading of policy and from the conclusions of our study in Hull – that when it comes to the protracted process of returning *households* to a satisfactory state of functioning, a gap emerges between where the legally-defined contingency arrangements provided to the affected community by its local authority diminish, and where the less well-defined services provided by the private sector (e.g. insurance, building industry) start. In effect, once people have been appropriately warned and subsequently evacuated or rescued (if necessary) from immediate danger and after the situation has been handed from the response agencies to the Local Authority (as Lead Recovery Agency),

⁵ The 2009 update of 'Emergency Response and Recovery' now contains almost 30 pages dedicated to the management of the recovery process, whereas the chapter in the 2005 version 1 was 5 pages in length.

the formal responsibilities to householders become more obscure, with less delineation of who should support people or what help they should get over the following months and years. It is this protracted recovery process – and the challenges that residents experience during this time – that is the focus of this project.

2.2 Approaching flood vulnerability, resilience and recovery

2.2.1 Vulnerability

Understanding vulnerability to flood and its impacts is central to developing the possibilities of learning to live with flood. This concept of vulnerability has been a growing concern within the literature on the social dimensions of flooding (e.g. Fielding and Burningham 2005; Tapsell et al. 2002; Walker et al. 2006). That literature makes an important start in understanding how a range of demographic and socialeconomic factors are associated with higher levels of vulnerability to the impacts of flooding including income, age, ethnicity, pre-existing poor health and family structure (Walker et al. 2006, Thrush et al. 2005 a/b). Where these different kinds of vulnerability intersect, for example within deprived communities, there can be particularly intense problems connected with low flood awareness, lack of mobility and physical capacity, lack of resources to protect, insure or repair property and weak social networks. This can be exacerbated when coupled with a lack of investment or maintenance of the infrastructure and built environment. However, it is important to recognise that these factors do not necessarily determine vulnerability to experiencing a flood hazard itself6. Rather, they are factors that may influence vulnerability to the *impacts* of flood hazards. In other words, flood vulnerability may in part be a consequence of pre-existing social vulnerability. Our goal in this research was to look at the way in which the flood event, and subsequent recovery process can both reveal and create new forms of vulnerability that might not be anticipated.

2.2.2 Resilience

However, while the flood might reveal and create these different forms of vulnerability, so too, floods can reveal, create and indeed disrupt, forms of resilience. To some extent 'resilience' can be considered as the flip-side to vulnerability – for example, we might say a 'resilient community' is less vulnerable. However, this relationship is not *straightforward*. A community could well be considered as resilient – for example having strong support networks that enable it to deal with a crisis – but nonetheless could find itself more vulnerable than other communities to the event of a crisis such as flood, because for example, of failings in infrastructure management that lead to a large scale event impacting severely on that community.

What though is resilience and what is its relevance to this research? Different conceptions of resilience have emerged across a wide range of disciplines, for example, psychology (Luthar 2000), organisational

⁶ Factors that might affect vulnerability to experiencing a flood could include geographical location (for example, living in a floodplain) or living in single storey housing.

science (Marcus and Nichols 1999), Information Technology (IT) studies (Riollia and Savickib 2003), biomedicine (Biros and Adams 2002), small state islands (Pelling and Uitto 2001) and cities (Pelling 2003). Across these literatures meanings of resilience have multiplied with different implications for what the analysis of building resilience might mean. For example, resilience is variously manifest as persistence, resistance, stability, stasis, continuity, innovation, adaptation, transformation, immunity and recovery. At its most basic conceptualisation, resilience can be defined as "the ability of a system to absorb disturbance and still retain its basic function and structure" (Walker and Salt 2006). The basic argument is the more resilient a system is then the stronger its resistance to an event and/or the quicker it can recover from the event, and of course, with minimum 'damage' and/or loss of life.

Resilience, then, can take very different forms. Typically, the socio-ecological literature portrays a move from equilibrium based models of resilience – in which there is one optimum state – towards those informed by models of complex adaptive systems:

"Resilience is an emergent property of ecosystems and is related to self-organized behaviour of those ecosystems over time. In this sense, self-organisation is the interaction between structure and process that leads to systems development, regardless of initial conditions. Self-organization also implies that for certain scale ranges, structure and process are not easily separable and interact in an organized way to generate emergent patterns" (Gundersen 2000 p.430).

This approach develops an understanding of adaptability, building on the work of Holling (1973), and develops a sensitivity to the different temporalities and scales through which socio-ecological dynamics are constituted and evolving (Gundersen and Holling 2002).

For our purposes – to understand the lessons for resilience and flood – we can learn from this literature to think about resilience in four ways (although, as explained in the text below, it is important to be clear that these are not mutually exclusive):

- resilience as <u>resistance</u>, that is, the ability of a system (a person, household, community, city) to hold fast, to stay strong. A resilient sea defence structure, for example, is one that is able to resist the power of the sea. However, in the event that resistance fails or indeed is not present, then resilience becomes more a focus on recovery.
- resilience as the ability to <u>bounce-back</u> from an event; the more resilient the quicker the return to 'normal' will be. For example, a 'resilient' home, once flooded, can be 'dried' out more quickly.
- recovery can involve learning in this case resilience refers to <u>adaptation</u>, to the ability to adapt to the changed environment; the better the adaptation, the more resilience to the future. For example, a city that learns from a flood event may put in place new procedures that enable speedier recovery in the future.

• Finally, the process of recovery may involve a more fundamental shift, a <u>transformation</u>. In this form of resilience a more extreme form of adaptation may occur – moving house (or even an entire community relocation), the establishment of a new organization for flood responsibility, a change in social relations.

So to learn the lessons for resilience we need to understand that resilience can come in different forms. In the first two forms detailed above, the emphasis is on continuity, in the latter two, the emphasis is on change.

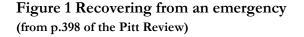
While the socio-ecological approach offers an important framing for understanding the dynamics of resilience there are, however, some limitations that we need to keep in mind (building on Medd and Marvin 2005). First, we need to think about how types of resilience might be supportive rather than exclusive. A householder may be better prepared to 'bounce-back' because of the adaptability of the social networks around them. Second, therefore, the resilience of one entity – the individual, the household, the home – is a characteristic that emerges partly in relation to wider social, infrastructural and institutional networks. For example, the resilience of a community is partly enabled precisely by the resilience of the infrastructure networks (drains, communications, transport) as well as of key services required. Third, and crucially, what resilience is – and as a strategy what is appropriate – shifts over time. During an event resilience might be manifest as resistance and the ability to withstand the shock while during recovery it is manifest in terms of a community's ability to regenerate.

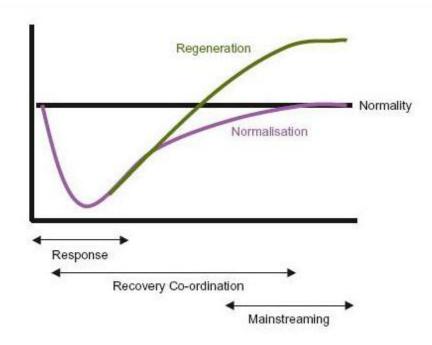
By way of summary, therefore, our approach here is to understand resilience in terms of relationships and processes, rather than as a static characteristic of an individual, household, public service or community. In other words, 'resilience' is not so much a response to the flood hazard itself, but is an emergent characteristic of the way in which the flood response and the subsequent recovery process are managed. Fundamental to this characteristic is how we understand recovery. Understanding what is meant by 'recovery' is key to understanding resilience, because the principal concern of the recovery process could be said to be the extent to which life resumes after a significant event; and how that is achieved through resistance, bounce-back, adaptation and transformation. However, as we discuss using the example of the charity funding on p.61, residents' understandings of recovery may be very different from those of the organizations charged with managing the recovery process and this can be problematic when the forms of support offered by the various agencies do not meet people's needs at that particular time.

2.2.3 Recovery

Applying a relatively simplistic interpretation to the concept of recovery, Pitt (The Cabinet Office 2008) uses a model to illustrate how three phases of activity (Response; Recovery Coordination and Mainstreaming: Figure 1) can be understood to interact after any emergency event. In this model, the

system's pre-event condition is defined as 'normality', with this condition visualised as a straight line, with two curves being used to indicate two alternative response/recovery trajectories. In the first instance, one curve is used to illustrate that the 'state' of the affected system sharply falls beneath the stasis of 'normality' during the emergency-response phase. However, the curve then turns and rises rapidly as 'work' is invested in mitigating hazard effects and in the implementation of 'recovery coordination'. As the system continues to 'recover' and as mainstreaming commences, however, potential trajectories are conceptualised as diverging into one of the two paths, i.e. Normalisation (purple) or Regeneration (green). Using this model, in conjunction with the discussion on resilience above, it is possible to associate the purple trajectory with system continuity and the green with system change.





Whilst this model can provide a crude interpretation of potential paths to recovery, both the wider disaster literature and our study in Hull show that people's 'real world' recovery experiences do not follow the kind of smooth, upward curve described by Figure 1. Firstly, in the disasters literature, work by Erikson (1976; 1994), for example, shows how important it is to understand the kinds of pre-existing vulnerabilities that are omitted from Figure 1. Erikson argues that in some communities – such as Buffalo Creek, West Virginia, where dam failure in 1972 caused flooding that killed over 100 people and made 4,000 more homeless – the disaster itself is already present in the kind of poverty and hardship that community members live with on a daily basis. The subsequent hazardous event that brings that particular community into the headlines is therefore only compounding the much less visible disaster that pre-existed it.

Other key works show that recovery is a much more disjointed process (Mileti 1999; Wisner *et al.* 2004). In fact, over time, it has been increasingly acknowledged in this literature that rather than being indicative of a smooth process, 'recovery' has the potential to be protracted along extensive periods of time and to be experienced in vastly different ways by the inevitably diverse mix of individuals, communities, groups and organisations that are affected. Even in the UK Civil Protection context, for example, the government acknowledges recovery to be something that:

"...usually takes years rather than months to complete as it seeks to address the enduring human, physical, environmental, and economic consequences of emergencies."(HM Government, 2007: p.3)

Wisner *et al.* (2004), speaking of disaster recovery in its widest context, go further. They suggest that the very concept of 'recovery' should be understood to be a relative and contingent term:

"The terminology associated with disaster recovery is biased towards optimism. The key words – 'recovery', 're-establish', reconstruction', 'restoration' and 'rehabilitation' – are all prefixed with 're', indicating a return to the pre-existing situation. A more realistic view challenges the assumption that such recovery will actually be achieved. Instead, the more pessimistic argument suggests there will be uncertainty, unforeseen events and even the reproduction of vulnerability. A rather depressing implication ... is that in some cases the most vulnerable households and individuals do not recover." (Wisner *et al.* 2004 p.357)

We approach the concept of recovery – and through the associations made above, resilience – with a sensitivity to this latter position, because accounts contributed by diarists in Hull support this. As we will see, beginning with the water itself, we explain that hidden flood damage and the complex ways in which water enters a property can make it hard to determine where the crisis actually starts. Accounts by residents of the recovery process show that, far from being a smooth curve, recovery is actually a long and difficult process that involves many peaks and troughs (see section 3.4.1). These highs and lows are affected by how residents are treated by the different agencies that they come into contact with, as well as by the 'everyday crises' of routine life. Finally, we will see that recovery is not completed when a person moves back home, and neither do things go back to 'normal'. Instead, diarists' accounts of the anniversary of the floods show how people are trying to adjust to a new normality⁷ as a result of changed feelings about their home and the threat of future floods.

2.3 Project Methodology

In order to understand how resilience and vulnerability arise and develop in the aftermath of a disaster such as flooding our concern was to find a way to understand in detail what happens in people's lives as

⁷ The phrase 'new normality' was used by a respondent severely affected by the 2001 Foot and Mouth Disease disaster in Cumbria (Mort *et al.* 2005)

they go through the recovery process. Such an approach would contrast with those studies based around 'one off' data collection methods and unable to capture the protracted and dynamic nature of flood recovery or offer any detailed insights into how vulnerability and resilience were being created in the process (for example Tapsell *et al.* 2001, Werrity *et al.* 2007). The project design was focused on using weekly diaries, combined with interviews, group discussions, and stakeholder engagement activities. It was adapted from a longitudinal diary based study into recovery from the Foot and Mouth Disease (FMD) disaster which severely affected Cumbria in 2001 (Mort *et al.* 2004) which raised questions about how trauma was understood and the re-traumatising effects of 'top down' recovery protocols in relation to the importance of local experiential knowledge and expertise. There were felt to be important parallels with the Hull flood.

2.3.1 Case study: Hull

The city of Kingston-upon-Hull has a population of 243,589 and is located in the North-East of England where the River Hull meets the Humber estuary. Hull's geographical position and low-lying elevation (90 per cent of its area lies below high-tide level) makes it particularly vulnerable to flooding from both rivers and the sea, and flood defences – including the Hull Tidal Surge Barrier – exist to counter these threats.

However, the floods that devastated the city in 2007 came not from rivers or the sea but from an excess of rainfall. Environment Agency statistics show that June 2007 was the wettest month recorded in Yorkshire since 1882, while a rain gauge at the University of Hull revealed that over 70mm and 110mm of rain fell on June 15th and 25th, respectively (Coulthard *et al.* 2007a). Due to its low-lying elevation, Hull's drainage system relies on a series of pumps to empty its sewers and, during the floods of June 2007, this drainage system was overwhelmed by the volume of rainfall entering it, with the result that over 8,600 households were flooded and 91 of the city's 99 schools were affected (Coulthard *et al.* 2007b). Figure 2 gives an indication of the scale of the flooding across Hull.

In order to examine the causes and consequences of the floods, an Independent Review Body (IRB) was brought together to investigate the circumstances leading up to the disaster. They concluded that the floods happened as a result of the extreme amount of rain falling on the city, which exceeded the drainage infrastructure's capacity to cope: Hull's drainage system is designed to cope with a 1 in 30 year storm event, while the size of the storm experienced was so great that similar events are only expected to occur every 150 years (Coulthard *et al.* 2007a).

However, delve a little deeper and it becomes clear that the floods were more than just a matter of rainfall. For example, the IRB questioned whether recent 'improvements' made to the drainage system had actually compromised the system's ability to cope with extreme storm events and found what they described as a number of "serious issues with the design, maintenance and operation of Yorkshire

Water's pumped drainage system in Hull" (Coulthard *et al.* 2007b p.4). In addition to highlighting the culpability of particular institutions, the IRB also pointed to the problems of coordination involved in a privatised drainage system where no single agency is responsible for the system as a whole (Coulthard *et al.* 2007b).

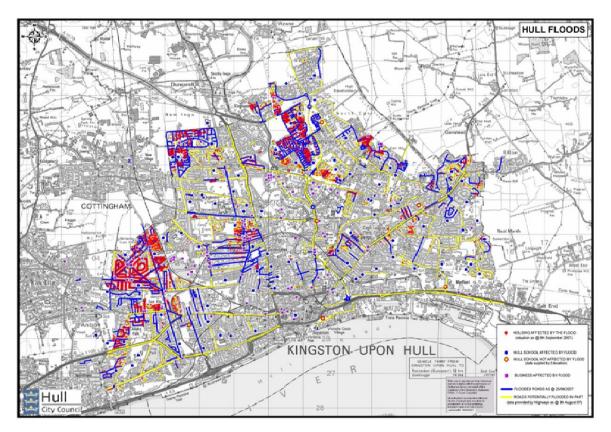


Figure 2 Map showing flooded roads and properties (Coulthard *et al.*, 2007b, p.9)

In addition to Hull's physical vulnerability to flooding, the city also has a number of longstanding social and economic problems which might impact on the flood recovery of the city and mean some residents are particularly susceptible to the impacts of flooding. The following data is from the Office of National Statistics:

- 46% of the population of Hull lives within the 10% most deprived areas of England and the local authority area is ranked 9th in the country using combined indices of deprivation (Yorkshire Forward, 2006).
- □ 6.2% of the population aged 16-65 were unemployed in 2001 (Average for England: 3.4%).
- □ Approximately 40% of the working population have no formal educational qualifications (Average for England: 29%).
- State benefits are claimed by approximately 21% of the local population (Average for England: 14%).

□ Approximately 28% of the 104,288 residential properties are rented from the local authority (Average for England: 13.2%).

Such statistics are often used in an attempt to map where we might expect vulnerability to the impacts of flooding to be greatest. In particular, they are important because, as well as affecting specific individuals, such large-scale urban floods will inevitably have an impact upon the city as a whole. These impacts can be especially important in a place like Hull which already experiences a considerable level of social and economic disadvantage. However, as we shall discuss in this report, understanding vulnerability and flood recovery is not as straightforward as mapping socio-economic characteristics. Instead, we need to acknowledge that the recovery process can produce its own kinds of vulnerability that relate to the specific circumstances going on in a person's life and the ways in which they are dealt with by the various organizations involved in flood recovery (See Section 6.3.5, *Understanding and addressing vulnerability*).

2.3.2 Selecting a panel of diarists

It was important to identify a panel of respondents which could reflect a broad range of flood and flood recovery experience. One difficulty was that to identify pre-defined groups as particularly at risk, (i.e. the most vulnerable), would be to assume that key variables determine such vulnerability. Yet our task was to also look for where vulnerability, and resilience, might emerge in unexpected places. Another difficulty was that since people had been displaced from their homes, finding them was also going to be tricky.

What unfolded was a two step process of sampling. First, following consultation with Hull City Council, Hull Neighbourhood Resource Centre and Wardens⁸, and coupled with insights from the flood vulnerability literature (Walker *et al.* 2006) we identified a list of key characteristics that the panel should include: age (particularly elderly people), gender, type of disruption/ displacement experienced (e.g. living upstairs, with relatives, in a caravan etc.), tenure type, disabilities, uninsured, single parents, and families with young children. We then drew up a 'flood profile' as a guide when recruiting to ensure that people from these groups were included in our study. We also sought to include some 'front line workers' i.e. those whose involvement in the floods came through their job roles. Note, we intended to examine ethnicity as a factor, however, Hull has a relatively small population of minority ethnic groups and very few were affected by the floods. Second, we used two techniques for recruiting the panel. To achieve our flood profile we asked key workers to recommend people who they thought might want to be involved. Finally we used 'snowballing', that is asking people we recruited for further contacts who had particular kinds of experiences.

⁸ Hull has a Community Warden scheme which is funded by the city council and administered by a third sector organisation www.wardens.goodwintrust.org. Community Wardens deal with a range of neighbourhood issues from environmental problems to anti-social behaviour.

In total, 44 people were recruited for the diary component of the study, which lasted for 18 months. Of these, 42 were flooded residents and two were frontline workers⁹ who were not flooded at home. However, 10 of the 42 residents were also frontline workers. For ease of reference we have provided short biographies of each participant quoted in this report in Appendix 1. The following statistics give a breakdown of the 42 residents by age, tenure type and additional considerations.

Age						
20 - 29	30 - 39	40 - 49	50 - 59	60 - 69	70 - 79	80 - 89
4	9	10	7	5	5	2

Tenure

Owner occupied	Council rented	Private rented	Housing Association
33	5	3	1

Type of displacement from property¹⁰

Rental property	Caravan	Lived in flood-	Lived with friends or
		damaged property	relatives
20	7	12	3

Additional considerations:

Disability or serious	Uninsured	Single parents	Families with children
illness in the family			under five
9	7	2	12

Following the floods, Hull City Council undertook a detailed survey of the flooded population of the city (see Section 3.1 *What is flood and where does it come from?* and Table 1 on p.31). The profile of the diarists is broadly similar in nature to the statistics from this city-wide survey in that homeowners are the largest group of those affected, followed by council tenants. However, as this was an in-depth, qualitative study, the aim was not to produce statistically representative data sets but to gain access to people's varied flood recovery experiences with a particular interest in those whose circumstances might make them particularly susceptible to the impacts of flood recovery – hence the inclusion of those with disabilities, single parents, the uninsured and families with children under five.

Recruitment for the diary study took place between October 2007 and February 2008 with the vast majority of the diarists being recruited before Christmas 2007. This was a deliberate decision as we wanted to ensure that as many people as possible were able to get started on their diaries before too much time had passed since the floods.

Participants were also offered payments in recognition of their flooding expertise and to cover any expenses and inconvenience encountered in writing diaries and attending group discussions.

⁹ Frontline workers were those who helped and supported flooded residents through their job roles.

¹⁰ Where people had more than one kind of displacement, i.e. hotel followed by rented house, their main form of accommodation has been listed.

In addition to the 10 frontline workers involved in the diary component of the study, we also conducted interviews with a further eight frontline workers, giving us 18 in total for that category. One of these eight additional worker interviewees was also flooded at home. The employment roles of the 18 frontline workers are summarised as follows:

Job role	Number of interviewees
Teachers	2
Caretakers/community centre managers	3
Community wardens	3
Public and voluntary sector employees	8
Journalists	1
District nurses	1

2.3.3 Diaries

The methods for data collection centred firstly around the use of weekly diaries over an 18 month period. The chief advantage of using diaries for research is that they provide a regular, personal and contemporaneous record of people's experiences (Alaszewski 2006, Meth 2003). By giving participants the freedom to choose what to write about using their own 'natural language' (Coxon 1996) the researcher can gain "privileged access to the diarists' perceptions and world" (Alaszewski 1996, p.42. See also Elliot 1997, Verbrugge 1980, Zimmerman and Wieder 1977). Crucially for the purposes of this study, diaries also offer a real-time record of events and experiences which make it possible to study change over time (Hayes, 2000). This meant that we were able to track the flood recovery process as it was experienced by the participants on a week by week basis.

Building on the design used by the FMD study (Convery *et al.* 2008), the weekly diary booklet began with a few 'warm up' exercises where we asked participants to rate their quality of life, relationships with family and friends, and health using a simple scale ranging from 'very poor' to 'very good'. There was also a section where they could enter details of what they had done on particular days during the week. The main purpose of these sections was to get the participants used to writing in readiness for the main, unstructured part of the diary where they were encouraged to write whatever they liked about their lives that week. A copy of the diary format is included in Appendix 3.

In practice, most people chose to handwrite their diaries in the A5 booklets provided. For the purpose of archiving and analysis, these were then transcribed into electronic format. Some participants preferred to complete their diaries on their own computer¹¹.

¹¹ We were aware that using diaries might cause problems for those with low levels of literacy or visual impairment and, for this reason, we were also willing to offer dictaphones for people to speak into and record their thoughts. In practice, no one took this option.

Figure 3 Example of a participant's diary

	n ometimes found it useful to write down what th day to help them complete their diary. For	I stink we have seen the last of the buildes etc. Insurance rang to see if completed (fuildy morning.) Staid every where chase lien
Tuesday	Went into town, bumped into Chris, talked about	to be done mall fol
Monday	Charles in Snowy + daring.	electrico d' Pantino
Tuesday	want into Dublin allally before	The sign of them and au
Wednesday	Wheeled Kilkenny - Weather still dry a war lell under town.	Was were sta
Thursday	Left for Long Boam Mai Dein Jacque fong, amuel hone 630	Was very strange coming the wise from our lociday.
Friday	a dry day Did 120 warding	First time we have been away
Saturday	Went Shopping with my rayder Han set aflernos.	well its better wrtace. Se
Sunday	a lively sunny day betteret	was theig like walking into
Diary This is where use as many p for this week. Q -	w rent where is in thay. we'd like you to write your weekly diary. Please ages as necessary to complete your diary entry torely quict holed ag in Just is hat whe "Thiskand" I fell relaxed after the yells	a strange house. Torset walking into a yes things where. Jobo the better ever white the capboo etc being different from its ones us had before. I three chat in time it used show on us. Mind you after years with the plan

days away

Throughout the project, we encouraged the diarists to reflect upon the process of writing a diary. Some of their thoughts on this issue are reproduced in the box below.

Box 1 Writing the diaries

For many participants, the diaries provided an important space in which they could vent and process what they were going through. As Leanne described:

"It was something like a lifeline that we had to cling on to because somebody was listening to us. You could actually put things down on a daily basis – one day it would make us feel a lot better and one day make us cry and get rid of all the feelings that had been pent up in the past 24 hours so I always thought it was a good thing and I still think so."

> Leanne, resident Group discussion, October 1st, 2009

Tessa agreed that the diaries had some therapeutic value in helping her through the recovery process:

"You could write your thoughts down. You know, your husband's going through it or your partner or whatever, and I used to go to bed at night and I'd write down exactly what had happened every day. I know some people did theirs weekly, I did mine every night and then I would give it to Bob and he would put it on the computer or type it out for me."

> Tessa, resident Group discussion, October 1st, 2009

Emma also saw the diaries as helping her overcome her sense of isolation and keeping track of how she

was thinking and acting about things:

Box continued overleaf

"Writing my emotions down was a relief, really because there were no phones, until I got a mobile phone I was out of touch with everybody. I had to rely on my daughter to ring the insurance and sort it all out, so it was a way of communicating with myself I think!"

Emma, resident Group discussion, October 1st, 2009

However, Caroline wanted to take part in the study because she wanted to ensure that those affected by floods in future did not suffer the same problems as people in Hull. But she found doing the diaries to be more demanding than she anticipated because so little time was left after coping with the floods. She also found that writing the diaries intensified the emotions that she was experiencing:

"I spend most of my time doing those, catching up, I've not been able to achieve doing it every week. But every time I get those things out I end up in tears... at the moment, I am still finding it very emotional"

Caroline, resident Group discussion, April 24th, 2008

Like some of the other diarists taking part in the project, she also worried in case she was not writing the 'right' things:

"Just got home in time for Beccy to collect diaries. As usual just lately I wasn't up to date with them. Don't even know if I'm doing what they need."

Caroline, resident Diary, March 17th, 2008

We reassured Caroline and those like her that, firstly, there was no 'right' or 'wrong' way to write – what mattered was what seemed important to them. Secondly, we made it clear that diary writing should not exacerbate problems and that people should stop if they felt doing the diaries was making things harder. Five participants discontinued writing for these reasons, although three of these continued coming to the group discussion sessions.

2.3.4 Interviews

Interviews are a valuable tool for social science research because they allow the researcher to develop a deeper understanding of what particular experiences mean to individuals by allowing the interviewee to describe things that are important to them in their own words (Mason, 2002; Ford & Merriman, 1990). We undertook two sets of interviews. First, initial interviews with the diarists enabled us to catch up with events through their eyes (clearly we were not researching during the flood event itself). The interviews were semi-structured to ensure that participants were able to raise issues that were important to them. Second, additional interviews with eight frontline workers who were not part of the main panel of diarists took place in early summer 2009. The purpose of these interviews was to provide us with more

information about what it was like to cope with the flooding as it was encountered in their working roles. All interviews conducted for the project were taped, transcribed and anonymised, with the respondents' permission. Interview themes for both residents and workers are contained in Appendix 2.

2.3.5 Group discussions

The original project design prescribed two group discussions with the diarists - one at the start and one towards the end. However, following our first group session in April 2008, diarists requested to meet quarterly. While the initial aim of the discussions was to encourage group reflection on the challenges they were facing and suggestions for the future, the adjustment to more frequent group discussions reflected, firstly, the 'therapeutic' role the groups came to offer and, secondly, the expertise that emerged as the diarists grew more confident in sharing their experiences and opinions about flood recovery and drainage management issues (see section 5.3.4). This emerging expertise meant that the groups evolved to take on a more participatory, consultative role through interaction with steering group members (see section 2.3.7). Within the literature, the use of standing panels in different forms as a consultative mechanism is well known (e.g. Coote and Lenaghan 1997) and, by combining this approach with the diary study and continued stakeholder engagement, we tried to address the problem that such deliberative processes often have little 'follow through' and opportunity for learning (Dowswell et al. 1997; Harrison and Mort 1998; Kashefi and Mort 2000; Kashefi 2006). Again, we followed a semi-structured format when running the sessions in that we would introduce key issues that we would like to ask about. The issues comprising the more structured parts of the sessions came from an initial analysis of diary material which allowed us to ground the discussion in the issues people had been raising throughout their diaries. However, for the most part, we would simply let the conversation flow and allow the diarists to bring up the issues that they felt were most relevant for them. As with the interviews, the group discussions were recorded and transcribed for inclusion in the archive.

Box 2 Taking part in group discussions

The group discussions played an important role in the lives of many diarists. Jan stopped doing the diaries early in the project because she felt that she did not have the time to complete them at the same time as upholding all her other responsibilities. However, she continued to find the group meetings helpful – both on a personal level and in terms of what she hoped they could do for others in the future:

"I just stopped [doing the diaries] because I didn't have time to carry on, but I've still been coming to the meetings and everything because it was so helpful and you felt as though you were actually doing something so hopefully changing things for the next time. Maybe somebody would actually listen to what we were trying to tell them."

> Jan, resident Group discussion, October 1st, 2009

> > Box continued overleaf

Tessa had similar feelings about the support that she gained from coming to the group:

"It was a lifeline. I've said it from the beginning, you came and you were speaking directly to people who were in the same boat, we were all for each other."

Tessa, resident Group discussion, October 1st, 2009

For Amy, it was the group sessions that provided the catalyst for the supportive relationships that the diarists developed with each other throughout the project.

"What I really think everything started from was that first group meeting and meeting people who'd been through similar situations and it was the ability to talk to people whether you were up or down, and to be able to help people if they were down and support them when they were up and because we were all in probably very different situations but very similar situations and emotionally we knew how people felt at different times. We just had one main pull together and we all just hit it off from then."

> Amy, resident Group discussion, October 1st, 2009

Such comments reflect the therapeutic role of the groups and the ways in which participants used them to exchange support and information with other people.

2.3.6 Analysis

The analysis followed the principles of grounded theory (e.g. Glaser 1992, Strauss and Corbin 1994) which involves a process of constant comparison by breaking down, examining, comparing, conceptualizing and categorizing data in order to develop core analytical themes that were recurrent and robust. In practice, this was achieved through the use of 'data clinics' a process where the entire research team would read a sample of diary/interview/group discussion and then meet to compare and discuss emerging themes. This process was repeated through data clinics looking at interview transcripts, diary transcripts and group discussion transcripts. The result was five core themes: flood recovery as a journey (chapter 3); the emotional and health impacts of flood (chapter 3); the work of flood recovery (chapter 4); reassembling social life, and perspectives on the future (chapter 5). The themes were also discussed with the project steering group and the diarists.

A key problem we faced early on in the analysis was the question of how best to represent the data, given the large volume of material involved. With well over 1,000 documents to study (including interviews, group discussions and diaries), this study could not aim to analyse everything – although all material was read. Ultimately, the best solution we found was to use a flexible approach, depending on the subject in question. For example, when looking at 'key events' (a sub-theme under "emotional" responses to flood) such as Christmas, birthdays or the first anniversary of the floods, we coded each mention of these events, so that we could look across the data and compare everyone's responses. However, other issues such as the effect of the floods on family life or managing and negotiating expertise were best illustrated by different approaches, such as including selective 'vignettes' from diarists who recorded contrasting experiences, or a more in-depth analysis of the recovery trajectories of individuals. Another useful technique was the timeline (see Figures 4-6) – a graphical representation of a diarist's recovery story. Timelines could be compiled for those who had chosen to fill in the 'warm up' sections at the start of the diary, where they rated their quality of life, health and relationships for the week on a simple scale. These participants' responses could then be put on a graph together with some of the comments they wrote beside their responses to illustrate what lay behind their answers. In this way, it was possible to get a visual representation of how the recovery process was progressing. Using these strategies we believe we have found a way to illustrate commonly experienced effects as clearly as possible, while also doing justice to the particular context of individual experiences.

2.3.7 Stakeholder participation and dissemination

From a very early stage in the project, we felt that it was important to involve policy makers and stakeholders with an interest in flood and flood recovery so that we could exchange information in ways that would both benefit our project and influence policy and practice to help those flooded in the future. There were three key mechanisms for this engagement process throughout the project: a steering group, stakeholder presentations and consultation responses, and a project workshop.

Steering group

A key element of the research involved the use of a project steering committee – a group of committed stakeholders with an involvement in flooding issues at the local and national level who came together at various stages throughout the project in order to provide feedback and suggest opportunities for dissemination of the findings. The organisations involved in the steering group are listed in the box below. A diarist was also represented on the group. The steering group performed various roles during the project. In the first instance, steering group members were able to comment on the research design and methodology while the project was being set up – in particular, the expertise of the local organisations helped us to make contacts in Hull and identify potentially vulnerable groups who might otherwise have been missed. Regular steering group meetings throughout the course of the project were also helpful in providing input and suggestions on reports and future work plans. Secondly, the steering group provided an important means of breaking down the gap in expertise between the 'flood experts' and the 'diarists'. From the start of the project, we worked on the premise that it was the diarists who were the experts in flood recovery, simply because they knew what it was like to live through a flood in ways that the researchers, policy makers and stakeholders did not. As described in the boxes overleaf, the existence of the steering group helped this process of sharing and acknowledging expertise to take place.

Project Steering Group	
Association of British Insurers	Humber Primary Care Trust
Cabinet Office	JBA Consulting
Diarist	Middlesex University
Environment Agency	National Flood Forum
Hull City Council	North Bank Forum
Hull Community and Voluntary Services	University of Cumbria
Hull Residents and Tenants Association	Yorkshire & Humber Neighbourhood Resource Centre

In addition to researching the impacts of flood recovery, we were also eager to learn more about how the steering group members viewed the research methods that we had employed. As explained in section 2.3.8 we commissioned an independent researcher (Kashefi) to evaluate the project methodology through interviews and group discussions with steering group members and diarists. The box below includes some of the comments that steering group members made about taking part in the project.

Box 3 On forms of engagement in the project

Firstly, there was praise for the way in which the diarists themselves were supported and handled:

"I think all things considered, with the trauma the diarists were going through, I think it was handled very, very sensitively and done very, very professionally. And I know from a couple of colleagues I've spoken to, they said it was like having an extended family and that said it all for me. You realise that somebody out there does care"

Steering group member Interview, October 2009

For others with more strategic roles, the project provided an important source of connection to the kinds of issues and debates affecting people in real-world situations that enabled them to develop better policies and practices for the future:

"The thing for me is to hear the real people on the ground, who were involved in the emergency, what happened, how did it affect them, what sort of things could have been better? I think at national level ... there are lots of bits of government that actually don't consult that much with people on the ground and what you end up with is a policy that's good for an ivory tower in Whitehall but is actually useless for real people trying to deliver it on the ground. So I think the value of projects like this is that it enables the people writing the policy to talk to the people on the ground, to hear how it really was for them, rather than how they think it might have been"

Steering group member Interview, October 2009

"It was great to meet some of the other members of the steering group – it was a great networking opportunity – that was really useful. I found it quite different to the rest of the work I do so it was quite interesting from a personal point of view to have a slightly different look at things"

> Steering group member Interview, October 2009

Another key feature of the project for some stakeholders was that it revealed possibilities of a new and more practical role for academia within policy and stakeholder communities and, potentially at least, a new method that could be used to help the recovery and learning process after disasters:

Box continued overleaf

"I think the key learning that came out for me was the whole role of academia; I wasn't quite sure what it was. Normally academia, in my biased opinion, comes in quite late and tells us what we already know a couple of years later. This sort of action research approach seems to me, what I witnessed was quite a unique role of academia facilitating a discussion without an agenda... It should be a model that's written up and perhaps used after any incident ..."

Workshop attendee Interview, October 2009

Yet another steering group member reflected on the way in which the feedback processes between the steering group, diarists and research team were able to shape the project process in a way that was beneficial to all involved:

"...because they had the steering group and they had some really good people round the table, and because they listened to the feedback from that group, there were lots of tweaks and changes made in the way the project was handled. And issues they pushed for or information they tried to extract from the diarists is a direct result of the steer they got from the steering group. So whilst there might have been a few things at the beginning that weren't ideal, actually those were improved throughout the project, so I think at the end what we came out with was something really useful. I think if they'd stuck with the original intention it might not have been quite so useful. It showed the value of the steering group I think."

> Steering group member Interview, October 2009

Stakeholder presentations and consultation responses

A key feature of the project was the role that it played in helping to influence the changing policy agenda after the 2007 floods. The case for policy engagement was particularly strong because it was clear from an early stage in the project that our emerging findings could help answer many of the questions that government departments and key agencies were asking in the wake of the 2007 events. As expressed in Box 3 (above), the much longer timescales needed for academic research can sometimes be problematic for policy makers and practitioners who need to move more quickly. However, this study tried to address this problem by presenting and discussing its emerging findings with policy and practitioner communities throughout the entire research period. There were two key mechanisms that we used to do this.

Firstly, the network of contacts accessed through the steering group provided us with plentiful opportunities through which to promote the project's findings, for example at stakeholder events and workshops. Such events not only maximized opportunities to present the emerging results, it also gave us valuable feedback to inform further analysis. For a full list of stakeholder engagement activities, see Appendix 5.

Secondly, we made a direct contribution to the policy process by providing evidence to the government's Pitt Review and three Defra consultations – on property-level resistance and resilience measures, the

National Flood Emergency Framework and the Draft Flood and Water Management Bill. Summaries of our responses to these documents are provided in Appendix 6-9.

'After the Rain' Project Workshop

On the second anniversary of the floods, June 25, 2009, we held a project workshop that brought the diarists together with steering group members and local, regional and national policy makers, the insurance industry and representatives of other organizations with an interest in flood recovery. This interactive workshop involved a series of activities that engaged participants in the experiences, challenges and implications of the flood recovery journey.

The day started with two 'live' group discussions, where the diarists sat round a table and discussed their experiences, with the audience listening in as part of a wider circle behind. We then progressed to more interactive activities and finished with a stakeholder group discussion, to explore the issues from practitioner perspectives. Box 4 gives some examples of people's reactions to the workshop and the ways in which it was run. These quotations are also taken from Kashefi's independent evaluation of the methodology (see section 2.3.8).

Box 4 Reflections on the Workshop

To help create an environment where diarists and stakeholders could mix on an equal footing, we asked everyone to come in casual clothes. According to several people, this had a big impact on the kinds of interactions that were able to take place on the day:

"I think going in casual clothes subconsciously makes you more approachable from their point of view and I didn't feel like I was there on display either. You could sort of blend in and go and chat to somebody. It was a more natural conversation than going up as a sort of authority figure, which was really good".

> Steering group member Interview, October 2009

The workshop also provided stakeholders with an ideal opportunity to experience the project process – and its results – first-hand, in a succinct and powerful way:

"You got a better idea of how much it had affected the whole community and not just the individual people but also that some people find it more difficult to deal with it than others, and taking that human aspect into account is probably something we don't do enough of."

Steering group member Interview, October 2009

Box continued overleaf

"I think my emotions ranged from, fascinated to this is a bit voyeuristic, because they were opening up. Because on the one hand I was thinking tell us a bit more then, but then I was feeling guilty about hearing the pain. I think it was quite therapeutic for them and when good therapy happens it sort of rubs off on everyone and everyone feels a bit better. I think their honesty made the practitioners more at ease. If you'd put the responders on first they would've got defensive I think. To have an inner circle where people are having a chat and then there's people around listening is very, very effective I think."

Workshop attendee Interview, October 2009

Crucially, some of those who attended the workshop felt that they were able to take away real-world examples to help them improve what they did as part of their day jobs:

"I do use some of the quotes and stories I heard in my teaching. There've been a few examples of being able to contextualise theoretical policy discussions with real life examples in the training. And I think that's why I went, to try and get some real live upto-date examples of real people who have gone through something. You know, how do you make these things real to people? The only way to do that is to quote real people" Workshop attendee

Interview, October 2009

There was therefore something very powerful about hearing about the experience of flooding in the most direct form possible – i.e. the stories as told by those people who actually experienced it.

2.3.8 Evaluation of project methodology

At the end of the project, we conducted a number of exercises in order to evaluate the success of this methodology. Specifically, we held two small group discussions with diarists at the final group meeting in October 2009 where they talked to an independent researcher (Kashefi) about their experiences of being on the project. This researcher also carried out a postal survey with a larger number of diarists in order to capture the views of those not present at the group meeting. Finally, the researcher also interviewed some members of the steering group and workshop attendees in order to reflect on the project's engagement with stakeholders and the value of the research. Comments from these group discussions and interviews have been used as evidence throughout the preceding sections to illustrate the points made. The evaluation process confirmed what we had suspected from an early stage of the research - which was that the project process had value above and beyond its role as a research method. Firstly, there was the therapeutic role of the project which was achieved through the way in which the group sessions created a collective space within which residents could meet and share experiences - thereby providing each other with support and advice. Secondly, as expressed by the steering group member on p.25, the project also provided a mechanism for learning in the aftermath of the disaster and engaging with policy. By creating a forum through which the diarists and steering group could interact in a constructive way over a sustained period of time, the project was able to promote respect and learning between steering group members and diarists in ways that can be more difficult to achieve with one-off consultation events.

2.4 Chapter summary

This study sought to understand the protracted experience of flood recovery from the perspective of the householders and workers who had to live through it. Using ideas of vulnerability and resilience, we adapted an in-depth, qualitative methodology based around the use of diaries, interviews, and group discussions in order to follow people's experiences through the recovery over 18-months. The project also brought together a steering group encompassing stakeholders and policy makers with an interest in flood recovery and this steering group, in tandem with the diarists themselves, helped shape the analysis. Our emphasis has been on participatory methods and interactive working between participants, researchers and stakeholders. The feedback that we have received from both diarists and stakeholders has been very positive and suggests that this project process could be used beyond a flooding context in order to promote learning and recovery in the aftermath of other kinds of disaster.

Chapter 3 The impacts of flood recovery journeys

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

> Leanne, resident Interview, 29th November 2007

"It was just trying to come to terms with your home... In the morning I was sat in the hall with everything done and paper on my walls and cosy and comfy. And then by the tea-time my home had just gone and I just couldn't believe it, that your home can just go like that in just a matter of an hour... it's just so distressing, so upsetting to think everything you've worked for has just gone straight out your back door."

> Helen, resident Interview, January 2008

In this chapter we address the problem of how to understand the impact of flood and the complexities of the flood recovery journey. First, we look at diarists' accounts of the flood itself, drawing predominantly on the initial interviews and first group discussion – because how flood is understood and the meanings attributed to flood, inevitably shape people's responses to it. Second, we describe the emotional and health impacts identified by the diarists, and suggest the problem lies not in the impact of flood itself, but rather in the management of flood recovery. Third, we look at specific vulnerabilities revealed during flood recovery; fourth, we look more closely at the flood recovery journey through the metaphor of 'snakes and ladders'. Finally we illustrate the problem that flood recovery has no end.

3.1 What is flood and where does it come from?

Defining and identifying what constitutes a flood seems, at first glance, to be an easy task. In the weeks following the Hull event, the city council sent its staff out to every household in order to identify which properties had been affected and which residents needed the most assistance (Coulthard *et al.* 2007a). The information collected during these visits was used to build a database through which the floods could be recorded and mapped (see map of flooded properties and roads on p.16). As shown in Table 1, as of 13th November 2007, four months after the flood, the Flood Support System (FLOSS) database identified 8,439 properties in the city as having been flooded, with the characteristics of these households being recorded in various ways. Consequently, not only is flood apparently easy to identify, it follows that it should be easy to identify those who are most vulnerable to the flood. Table 1, for example, distinguishes

between tenure of housing and the classification used by the council to identify categories of vulnerability – Gold households comprised residents over 60 years of age, people with disabilities and single parents with at least one child under five; silver all uninsured properties that are not already in the Gold category, and Bronze all other flooded households.

Table 1: Households flooded in Hull: type of household by tenure and vulnerability category

Totals	Cases	Council	Housing	Own	Private	Not
			Association	Home	Rented	Known
Gold	3741	1161	425	1842	303	10
Silver	852	378	18	228	224	4
Bronze	3756	188	27	3252	272	17
Total	8349	1727	470	5322	799	31

Source: HCC FLOSS database figures as of 13 November 2007

Such statistics suggest that it was easy to define the extent of the flood, with clear boundaries between houses that were touched by floodwaters and those that were unaffected. However, residents' stories suggest a more complex experience of what 'flood' is.

3.1.1 Accounts of how the city flooded

First, determining the cause of the flood – and the role that the urban drainage system played in contributing to its extent and severity – was a matter of contention:

James	Five years ago the council had decided that they were going to save money and they reduced the drain cleaning from five teams to one team. Now when you look at cities like Rotherham, places like that, they have 20 teams. Well it doesn't take a brain surgeon to see that we have one team.
Bruce	But the other thing is as well, I've done a lot of research into our flooding as well, and I've reviewed those independent studies that have been issued
	You look at it and Hull is disadvantaged though because 90% of Hull is
	below sea level, which is why we are so reliant on pumps.
James	And efficient drainage.
Bruce	Yes. Which is why Yorkshire Water are bringing back into play east and
	west pumping stations that were decommissioned because we were reliant
	on the Humber Care pumping station when this all happened.
James	Well, where I live and in many areas round here, there are ten-foots
5	[alleyways], the refuse lorries have been down the ten-foot, broken the
	concrete and the council have come and tarmaced them and tarmaced over
	the drains. And you know, somebody needs to be feeding these negative
	elements back to a source that will listen you know, the council needs to
	listen. I've been to just about every one of their forums since it happened
	and they are not listening.
	. 0
	Group discussion, May 1st 2009

Though the Independent Review Body's report concluded that the drains were not blocked – there was simply too much rainfall for the system to cope with – when looking at local instances of flooding the

diarists were less certain of this as the discussion above illustrates. Sometimes diarists gave specific details of blocked gutters and drains which they said had worsened the problem in their local area. They also talked about new housing or other developments that had disrupted normal patterns of flow and drainage:

"The thing is I mean, the sewerage system is so ancient isn't it? If you are going round the back of Asda, in that area, to my knowledge there's at least five new building – there's David Wilson Homes, there's Persimmon, there's Wimpy's – I don't know how many, all with these new beautiful properties all being built. They were flooded while they were still being built, there's still caravans outside these properties. I mean we complained when they started to build Kingswood, there was a petition up not to build it because you know the properties, there's nowhere for them to go, the drainage system is so old. They are building another, about six companies, are still building in the same vicinity."

Elizabeth, resident Group discussion, April 24th 2008

Leanne Near us, the new houses that are being built, the drains, we have a wood and through the other side of the wood they are building a primary school at the moment and all the ditches and dykes that were there, because there was just...

Elizabeth Because they've filled them all in haven't they?

Leanne Yes, but they have put drainage pipes in. They've put massive big ones that you can nearly walk, you've got to bend down, but you can walk through. They've put them in but then they've covered it over so the dykes and ditches aren't there, so it has to go down and drain through these pipes. But when they are building of course, they put these big things full of straw in the end to stop all the rubble and the mess and the muck all going down into the drains and this was happening at the flood. And they hadn't pulled them all out so there was no free flow, on top of which it was the amount of rain. We did have a month's rain in twenty-four hours or more was it, three and a half Olympic swimming pools in twenty-four hours. So it was a tremendous amount of rain but the river held its banks but the drains didn't cope – whatever they say the drains did not cope with half as much water. We may have flooded a little; it may have flooded the streets, and maybe up some of your drives and maybe in the garages where it was a bit low. But we may not have flooded in our homes had the drains been better able to cope.

Group discussion, July 17th, 2008

Such discussions show that, although residents knew the level of rainfall was abnormal, they did not experience the floods as acts of 'God' or 'nature'. Instead, while they recognised the unusual amount of rainfall, they saw the disaster as produced by the city's drainage infrastructure i.e. its capacities and constraints and the ways in which it was managed and maintained.

3.1.2 Accounts of how homes became flooded

Second, diarists' accounts from their interviews at the start of the project also reveal some diversity in terms of how the flooding appeared. For some, the flood was unstoppable and they felt powerless to

prevent it entering their properties through doors, walls and even up through the floors. As Andy explained:

"I'd been having text messages from my wife saying 'we've got a big puddle at the bottom of the garden, it's getting bigger, the water is now up to the curb, we are going to get flooded'. ... I got home and sure enough the garden was sort of gradually filling up with water and it was bizarre, it was almost like slow motion as we were saying, 'it'll be fine'... We just kept checking on things to the point where we were thinking, 'hang on, it's not slowing down, it's still raining, the water is still rising, it's now lapping onto our drive, what should we do?"

Andy, resident Interview, 6th December 2007

Others went to great lengths to try and stop or disperse the floodwaters. For example, Tom and his friend tried to make the drainage infrastructure do its job:

"I went round to my mate's and the next morning I got up about seven o'clock and I went back round the street ... Alex went and got these poles and stuff and so we pulled it [the drain cover] up and we rammed it and it sort of worked but sort of didn't. So we got two other drains working and we were all up to our... legs in water and then there was a drain in the middle of the road and we didn't know exactly what it was but it was covered. So we pulled the cover up and this drain was empty."

Tom, resident and worker Interview, 1st November 2007

However, while Tom's actions benefitted his neighbours, some diarists explained that other people's attempts to help themselves or redistribute the flood water made things worse for their properties:

"Out here the main problem really was the neighbours on this side of the road were shovelling the water as quickly as they could out of their property. So that was adding to the water in the road and the water here. And their property was flooded and you couldn't go up to them and tell them not to."

> Jack resident Interview 28th November 2007

Also, as the water accumulated, vehicles driving through the flood water created mini 'tidal waves' which pushed low-lying water the few extra centimetres over others' front door steps:

"We were like sitting ducks in the middle... all the busses kept going past and lorries kept going past and they didn't realise that, as they were going past, it was making it like a tidal wave. So it was swishing, and I thought, 'I don't believe this'. Like – with the council – you would have thought between them and the police they would have the sense... [To close the road]. We've got three main buses that run on that back road. One of them runs every 10 minutes, the other runs every quarter of an hour, so you imagine that every 10 or 15 minutes, what water was getting squished into your house. It was unbelievable. It has been horrendous, really."

Amanda, resident Interview, 19th December 2007

"And it was made worse by idiots driving their cars because they wouldn't realize – maybe no experience – that because they were driving their cars quickly the water was

showering either side of the road so any water that was in the middle of the road was quite happily being pushed into our gardens. So it was coming up to the airbricks."

Jack, resident Interview 28th November 2008

The preceding accounts show that flood isn't as clear cut as the maps might suggest. Water enters people's homes in a variety of ways and for a variety of reasons. Consequently, pinpointing exactly where the water went – and determining the cause or who is to blame – is very complex, and this can have consequences for the recovery journey.

3.1.3 Accounts of homes indirectly flooded

In some cases the experience of flood was not so direct. For Lynne, whose home was untouched by floodwater, events took a particularly distressing turn as flood damage to her sewer caused her toilet to block on a regular basis:

"The first time the flood happened it was the toilet – we couldn't flush the toilet – and I thought, was it blocked? So I kept going out and bringing a stick, poking it, thinking that it was blocked but it wasn't. So suddenly it occurred to me maybe it was because of the flood... For a whole week the toilet couldn't go down, it was horrible... I thought why would this happen? I didn't think it was the flood because my house wasn't flooded, it was just the toilet... So I called the insurance and they sent somebody out as an emergency. So they came and did all the poking and whatever, then it drained. But in the morning, my God, it's like everything ... came up and was nearly – it was horrible, it was horrible. And because we didn't know what was happening we kept flushing the toilet and every time we flushed the toilet it came up."

Lynne, resident Interview, March 5th 2008

For Caroline, Rachel and others, the problem was one of hidden damage – a phenomenon which became known in Hull as 'secondary flooding'. Due to the low-lying nature of Hull, tiny changes in local topography were sufficient to make the difference between who was flooded and who was not. As the IRB's report noted, this resulted in a pattern of flooding that was very piecemeal. On certain streets, some households would be unaffected while others were inundated as a result of barely perceptible changes in elevation. However, as the months went by, this pattern of affected and unaffected households began to change as properties which had at first appeared to be untouched by the water began to show signs of damage.

Closer investigations revealed flood water had entered into the space beneath the floors and condensed onto the underside of joists and floorboards, resulting in damage to the home and in many cases prompting the same level of disruption for householders in terms of 'strip-out' and 'reinstatement' as those who had seen the water enter their living space. As Rachel described: "What happened – the downstairs toilet, the door started to stick and it never stuck before and I got my brother in law to come and he shaved a little bit off the bottom because we thought maybe it had just dropped. But it did it again, it was sticking again and then my next-door neighbour's fireplace fell off the wall - the whole fireplace. ... I think in my mind I was saying 'well I didn't get any water in so I must be fine, I must be absolutely fine, I didn't get any water in so everything must be OK'. But of course when they came and they tested the walls, the walls were damp. It's amazing that, it's exactly the same amount of devastation, as we would have had if we had had a foot of water in the house"

> Rachel, resident Interview, 5th December 2007

Rachel's story shows how important 'expert' judgements are in identifying and locating these hidden forms of damage. Indeed, in some cases the cause and significance of the damage was contested, with different assessors providing conflicting judgements (see Box 5).

Box 5 Who counts as a 'flood victim'? The role of expert judgements in determining damage

Caroline	The lady next door to me, I'm doing my best to help her. She's convinced
	that she's got problems, bearing in mind it's a semi-detached; we've been so
	badly damaged. Hers is a council rented property and three times she's had
	people from the council down. The first one said there's nothing wrong;
	the second one said, "You've got a definite problem". And the third one
	that came was the first one that came and said, "Oh they do that
	sometimes". She's got problems now that her kitchen floor has started to
	come up, quite nasty problems in her bathroom and her living room is a
	dividing wall next to us. And she rang me in tears last Thursday because she
	said, "I can't believe it, that man has been down here again and he won't do
	anything". Oh they are going to straighten her kitchen floor and that's it.
	And she was in tears you know, she put herself through Uni, doing a social
	work degree and she is a single mum and two kids still at home. And they
	are not doing anything and I said, "You must feel like a voice in the
	wilderness".
Beccy	Yes, and especially I mean even if it's your property and they don't listen to
)	you, that's terrible.
Caroline	I mean one thing that was flagged up was if we have thousands of pounds
	spent on our house and she's damp. You know, is it going to come
	through? I spoke to the loss adjuster on Monday and mentioned that and
	she said, "If we repair your house and you know, a year or so down the line
	you've got damp again, if it's negligence we will be looking to have the
	council for negligence". So I met in town that day, last Thursday when she
	rang, and I took her for a coffee and I said, "There's things we can do and
	bearing in mind whatever you choose to do we'll back you up. So you need
	to start writing some letters." I said, "Your local Councillor, your MP, your
	complaints procedure with the council, go and get all that, get a copy of
	your tenant's charter, all that." She's done all that, and we spoke on
	Box continued overleaf

	Monday and she's putting everything together and she said, "Will you just
	have a look and then I'll send it off". And when she does that, depending
	on her response, at that point if it's a negative you know, then we will write
	to see if that will do anything.
Beccy	It's terrible that someone has to do all that though just to get what you are
	entitled to.
Caroline	The arrogance of this guy's attitude.
Beccy	Especially as the second person said there was something wrong. So why
	did they choose to ignore the second person?
Caroline	Well it's happening all down the road since we left. People are now
	discovering, I said, "You're attached to us, ours is being gutted now our
	house, your house is fastened onto - ours cannot be an island in a lake of
	nasty water". It doesn't hold water does it, the argument?
	Caroline, resident
	Interview. December 6th 2007

These expert judgements are therefore hotly contested. For example, a damage management consultant who we interviewed explained that, in the eyes of the damage management industry, there is no such thing as 'secondary flooding' – instead, these problems of rising damp are thought to occur because, unbeknown to the householders, the property's damp proof course has broken down, allowing any water that enters the void beneath the floorboards to rise through the structure of the house and cause damp problems (had the damp proof course been working, they argue, the fact that water was under the property would not have caused a problem). He explained that, under the terms of insurance, a flood is not classed as such unless it comes above the threshold of the home. As a result 'secondary flooding' is not covered by insurance because it is classed as a damp problem and it is the property owner's responsibility to ensure that the damp proof course is properly maintained. The problem with such a scenario, he explained, is that nobody tells householders about this responsibility for maintenance, or the problems that can occur if this maintenance is not carried out. He also critiqued the expertise of many of the surveyors called in to remedy problems because they had missed these damp proof issues and, consequently, recommended an unsuitable schedule of repairs for the building:

"One of the problems is that during the times of the floods... you get all these so called experts saying this... but you don't actually get the real people who can actually explain, this is what you're going to get, this is what's likely to happen. You just get people who are exploiting the fact, just jumping on the bandwagon... I'm trying to teach people to go out and identify these issues at the time of the incident... Because their guys are inexperienced and untrained they are going out and they are missing these issues. So of course I'm having to go out after and where you've got loss adjusters or insurance companies and surveyors and builders and drying contractors who have been back time and time again [because they can't get the house to dry out], who are the so-called experts and specialists – it's quite embarrassing to stand there in front of all of them and say, 'actually you are all at fault because none of you spotted these problems'".

Interview, September 25, 2009

Martin also questioned the standard practice of 'stripping out' homes from floor to ceiling¹². He explained that houses needed to be assessed on a case by case basis by experienced surveyors and that many properties did not need such drastic actions taking. However, because many of those sent in did not have this expertise, they recommended unnecessarily major renovations that caused additional disruption to residents and excessive costs for insurance companies.

"Given the amount of water that actually got inside these properties, they didn't need to be stripped out, depending on the type of water that was in there, how long it was in there for and the depth, to go in there and see properties completely stripped out, no floors, no joists, no plaster, no floors, no ceilings, was completely overkill. It's cost the insurance companies probably double if not triple the amount of money, it's caused policyholders to be out of their properties for way over two years. I go back to Hull even now and I'm still seeing people living in caravans. It didn't need to happen and it's so infuriating that when something like this happens."

> Martin, damage management consultant Interview, September 25, 2009

The issue of whether such 'stripping out' practices were appropriate and necessary in Hull is clearly a major issue that goes beyond the scope of this research. However, according to Martin and informal conversations that the research team have had with other surveyors, the practice of 'stripping out' is controversial and a source of much dispute within the damage management industry. As demonstrated in subsequent sections of this report (most notably 5.1) one of the most traumatic elements of being flooded involves the loss and disruption entailed in losing your home. If Martin's assessment is correct and much of this upset could have been avoided then this is clearly a vital topic for future research and debate (see section 6.4).

3.1.4 Accounts of 'flood denial'

While Caroline's neighbour had the problem of convincing the relevant agencies that her house had been flooded, for others, by contrast, the objective was to conceal the flood damage. Investigating this process of 'flood denial' is difficult because, by definition, those involved will try to hide their status from researchers. However, interviews with 'front line-workers' who supported vulnerable households, and group discussions with diarists, suggest how some older householders in particular were actively resisting being categorised as flooded:

"A lot of old people – they're trying to ignore the fact that they've had water in because they don't want the upheaval of having their floors up"

> Charlotte, resident and worker Interview 14th November 2007

"I know one chap down my mum's street who refused to have any work done, he said leave it, it will dry out naturally"

Sally, resident Group discussion July 17, 2008

¹² Stripping out refers to a practice whereby damaged plaster, floors, fixtures and fittings are removed to help a property dry out.

"I did the flood visits... for the council, and a few of the old folk off Willerby Road, as soon as they opened the door you could smell it. And I said, "I think you've got a slight problem". And he said, "No, no I'm alright love, I'm alright". And he wouldn't do nothing about it and we was advising him that he needs to take it further. We went further down and another couple said, "Oh yes, we've been hit but it's only the wallpaper peeling off from the skirting board". And we said, "No you've been hit bad, you must call your insurance company". "No, no, he likes doing DIY, he'll sort it out". A lot of people didn't want the hassle and they thought, again the old folk thought they could cope with it."

> Laura, resident Group discussion July 17, 2008

In these accounts, the reference is always to 'old folk', 'old people' or 'the elderly' and on and off the record a number of explanations are given as to the motives involved. While part of the issue is the 'upheaval' and 'hassle', they also suggest anxieties amongst such residents of being moved out of a safe and familiar space, away from their local networks of support, and with the prospect, for those on the margins of maintaining their independence, that they may never come back.

Other motives for 'flood denial' included concerns of people in rented housing that once they moved out, their tenancy rights would be lost and rents might be pushed up by landlords seeking to capitalise on the refurbishment that had taken place. For others, anxieties concerned the prospect of insurance companies raising premiums as a result of a flood claim, and the stress involved in dealing with loss adjusters, drying companies and builders, if being flooded is revealed and acted upon.

3.1.5 Summary: the significance of defining flood

The stories presented in this section show that what can seem like a straightforward issue – determining what a flood is, what caused it and who was affected by it – is a complex and contested process. The contested explanations about what caused the flooding in the first place inevitably impact on what actions people believe should be taken – and by whom – in order to protect their homes in future. Our study found that people did not experience the floods as 'acts of God' or 'nature' – instead, they saw the disaster as resulting from poor maintenance and management of the city's drainage infrastructure. The question of who is flooded – and hence the point at which the recovery process starts – is also fuzzy and ambiguous because the water entered people's homes in a variety of ways and properties that at first appeared untouched by the disaster came to experience subsequent problems. Acknowledging such complexity is vital for our understanding of flood recovery because it shows that identifying where the recovery process starts is not as obvious as it may appear. The identification of 'flood' has a big impact on what comes next, in terms of the longer recovery process on which a resident embarks and the forms of support that might be enlisted. Not only are competing expert judgements involved, but these are also contested through lay common-sense observation ('ours cannot be an island in a lake of nasty water' – see Caroline's story in Box 5) and the subsequent challenges to the decisions that have been made.

3.2 Emotional and health impacts: the 'trauma' of 'victims'?

"Personally for me I'm still in that whole crisis, I can't calm down, I'm unable to calm down. I even talk about my breathing, and I never suffer from anxiety, you know in terms of my job I've dealt with a whole range of different kind of scenarios and instances of dealing with quite challenging conflicting issues, disputes, and now I look at things totally different and I deal with things different. I'm quite an irrational person now, I can be quite, I've changed and I've changed for the worse but I've also changed for the better in some ways. Emotionally and psychologically I'm terrible, I'm shocking."

> Karen, resident and worker Interview, September 24, 2008

"You can't think of anyone that's really recovered from it. Because people might be back in their homes, they may have got their houses sorted but have they completely recovered? We were talking outside when we first arrived about if it rains... if it's a Monday¹³ it can really put you off, the fact it's raining. I still sit and watch the rain out the window if I'm at work and it's a Monday. I don't think there's anyone that's going to get over that for quite a while... It's the psychological and the emotional side that's going to take many, many years to recover from I think. I don't think sometimes people realise just how hard that is... I would say that all... of us have probably gone through the same emotional feelings, the same stress of having to get through what happened on the day and actually try and get back to your normal life. Our life isn't normal from what it was."

Amy, resident Group discussion, July 17, 2008

As Karen and Amy's accounts show, being flooded can be distressing and affect people on a number of levels. In this section, we identify diarists' accounts of the emotional and health impacts of the flooding, examine what the 'stressors' of such impacts are, and discuss some of the consequences. We show how the loss of the home and the memories associated with it can be combined with increasing pressure on family life and relationships. In particular, we highlight the additional stress that is placed on people when the various organizations involved in their recovery are seen to fail in their responsibilities to the resident.

3.2.1 Accounts of health impacts

Diarists reported that the stress of coping with the floods led to a whole range of physical and mental problems, from skin irritations and chest infections through to headaches and suicidal feelings – see Box 6 (overleaf).

¹³ Amy flooded on a Monday

Box 6 Health effects as described by diarists

The following list of physical and mental complaints has been taken from participants' diaries and interviews. It is reproduced here using their own words:

Respiratory problems: chest infections, pleurisy, asthma, croup (children), bronchitis, pneumonia Infections: Tonsillitis, swollen glands, flu, infected feet, Weil's disease, childhood infections, infection after surgery, thrush in mouth

Stress: depression, can't relax, stressed, tiredness that won't go away, stomach ulcer, high blood pressure, feeling unwell, no energy, "under the weather", bad nerves, toothache, insomnia, run down, not eating properly, lost weight, put on weight, mentally exhausted, very emotional, very forgetful, childhood insomnia and anxiety, "it's aged me", hair loss, panic attacks, headaches, feeling low

Digestive problems: diarrhoea, stomach bugs

Skin reactions/allergies: allergic reactions, rashes, physical urticaria, dry skin, eczema

Other: exacerbation of existing problems e.g. bad back, eye ulcers, sudden and unexpected death – heart attack, exacerbation of angina, miscarriage, worsened arthritis

Many diarists reported constant feelings of exhaustion and a tiredness that they couldn't shake off. Indeed, living healthily, they say, became harder than ever as, with limited facilities in temporary accommodation, cooking proper meals was difficult. For example, diarists talked about relying on takeaways and, sometimes, drinking or smoking more than they would normally in order to cope with the stress.

In the weeks and months following the flood, many participants talked about feeling depressed – in some cases this resulted in visits to the doctor where they were given anti-depressants. For others, it was simply a case of losing interest in, or being unable to enjoy events and experiences that they would normally have found to be pleasurable. For example, Melanie, who gave birth to her second child while living in a rented house, said her feeling of despair was particularly acute. She wrote in her diary:

"Feeling very weepy at the moment, just want to cry all the time.

Spoke to my midwife and have agreed to write down when I get upset as they are worried about post natal depression.

Right now I just feel like I have failed both my sons and should be able to provide a home for them instead of just a house....

Baby [name] is doing well but I still feel upset and want to cry all the time.

Whenever I look at my new baby I cry just because he is so lovely and also because he

deserves to be in his home with all his toys and his nursery which is all ready for him." Melanie, resident

Diary, December 10, 2007

In recent years a strong literature has emerged around the links between flooding and human health impacts (Bennet 1970, Reacher *et al.* 2004, Tunstall *et al.* 2006, Tapsell *et al.* 2009) and, while it is obviously

difficult to map the precise nature of the connections between the flood and the physical and emotional problems that followed, what is important is that diarists described these problems as significant. Furthermore, even if we cannot show direct causation, we should note that such illness has to be managed within the context of managing flood recovery, itself a stressful process. We can presume therefore that the disruptive experience of coping with illness is exacerbated by the flood recovery process, whether or not there is direct causation.

3.2.2 Disruption to home

Five aspects of disruption to home were identified from the data analysis. For some this was about the loss of their personal possessions – particularly sentimental items that could not be replaced. The first hurdle to be overcome was the 'strip-out' – a process that takes place at the beginning of the recovery period and which happens literally as described – anything touched by the water, including furniture, carpets, possessions, photographs, plaster – is ripped out and thrown into a skip. Particularly for older people who had been in their house for decades, the experience of watching their home and belongings disappear into a skip was deeply traumatic. For Betty and Chris, a couple in their 70s, who rented a bungalow through a housing association, it was not just the loss of belongings but the loss of a home itself that was distressing:

"It was breaking our hearts, the biggest thing is when you see all your work going in a skip, it absolutely, you can't describe it... I bet we've lived in eight places, flats and bungalow and a caravan and things, this is second time round, we've been together twenty-six years. This was it, this was the dream, the bungalow and it's gone, it's gone. And it broke our hearts... Betty can't bear to go back and look at the bungalow and see somebody else in it"

Chris, resident Interview, 19th December 2007

Living in a bungalow meant that there was no upstairs space in which to save things, so they lost everything apart from their television and its stand. The experience of being flooded was so upsetting for them that they made the decision to leave their bungalow – which had been their dream home – and apply for a transfer to an upstairs flat where they could feel safe from future floods. Although this move had given them peace of mind, they were finding it very hard to get over the loss of the bungalow, into which they had invested so much effort and hope for the future.

Len and Lucy also made a similar point in describing the brutal nature of the stripping out process:

Lucy: The house seemed worse after they came in and gutted it. It didn't seem to be so bad when it was flooded, I know it had to be done.Len: That was the heartbreaking part of it. When they walked down the drive with crowbars in their hands I thought, 'they aren't going to be nice about this'...

Len and Lucy, residents Interview, 29th November 2007 It is not just the loss of economic value but the loss of memories and sentimental value associated with their belongings and property that people mourn. The home for diarists is not just a material collection of static objects – instead, it is more like a living creation that has grown with its owners over the years by their work on it and their experiences of living there (Sims *et al.* 2009). This dynamic, evolving and personal sense of home cannot, therefore, be recreated simply by purchasing new things and replacing the material value of what is lost. Understanding the impact that the 'strip out' has on residents is particularly important to appreciate in a context where more and more surveyors are questioning the need for such drastic remedial action (see Martin's story on p.36).

Second, some diarists described feeling 'trapped' and isolated. For Isobel, who chose to live upstairs with her husband while the repairs to the property were carried out, this confinement seemed very real as she tried to continue daily life in a corner of one bedroom with all her belongings stored in boxes around her. Lucy also described feeling "closed in" in the caravan, which she described in her diary as "the coffin".

Third, for many participants, flooding was a lonely experience that made them feel isolated from the 'non-flooded' world around them:

"My relationship with my fellow work colleges is good, but I don't think that they could even grasp the extent of the heartache, numbness, anger, potentially even depression over the flooding events."

> Bruce, resident Diary, March 3rd 2008

Fourth, sometimes those who appeared to cope 'better' with the stresses of the repairs said that they experienced a delayed reaction whereby they felt depressed and listless after moving back in. This was often underpinned by a feeling of insecurity and a loss of confidence in the safety of their homes – particularly during heavy rain, as Amy described:

"If it's raining you could drive down the street at one o'clock in the morning and you would be sure to spot a resident going out to check the drain because they haven't been able to sleep... When I go home, the first thing I do if it's been raining or is raining, is stop and check the level of the drain. The last thing before I leave is check the level of the drain just to make sure that I'm aware of its current state... There is a lot of anxiety if the weather is going to be bad. As we move more into winter and we are going to get more bad weather the anxiety, I think, will rise and it's affecting people. I think the main one is sleep patterns because a lot of us have said we are not sleeping through it and a lot of us are waking up and we've dreamt it's been raining through the night because that's on our mind all the time."

Amy, resident Interview November 1st, 2007

Finally, people often became upset at how their pets were affected by the floods. During the event itself, many people lost goldfish from their ponds as well as small animals such as rabbits whose cages were kept on the floor. Larger animals also had a major bearing on what kind of temporary accommodation

residents chose to live in during the recovery process. Many rented houses would not accept cats or dogs and therefore many animal-owners had to opt for caravans, to the detriment of both animals and owners. For example, Lucy's dog became very stressed in the caravan and started biting herself, while Jan's dog was upset by all the workmen coming and going and started to become aggressive to visitors.

3.2.3 The pressure of family life

Discussions of the mental and emotional aspects of flood recovery cannot be separated from what happens to family life during this period as changes of living conditions, combined with the stresses of coping with the repairs, presented a profound challenge to household members. Unfortunately, these are problems that have been documented often enough to suggest that they too should be regarded as, and therefore planned for as being, an inevitable consequence of disaster (Fordham and Ketteridge 1995; Peacock, Morrow *et al.* 1997; Enarson and Morrow 1998; Clemens, Hietala *et al.* 1999).

The first problem in Hull was that of geographical distance – many households had to take up rented accommodation miles from their flooded home and this meant they were unable to visit or give and receive support from their – now distant – friends and relatives on a regular basis. For example, Jane was a full-time carer for her two year-old granddaughter. She was on a very limited income and did not own a car and, consequently, when she was moved into rented accommodation in East Hull while her house in West Hull was repaired, she felt very isolated because it became hard for her to visit family and friends – all of whom lived just around the corner from her flooded house. Being away from her family also meant that she had no babysitting cover and, as a result, she was extremely restricted in terms of what she could do in the daytime and evenings. (For a further example of the disruption to people's care practices, see Caroline's story in Box 17, Section 4.3.)

Another common problem was relationship difficulties as couples coped differently with the strains of flood recovery – Charlotte, who broke up with her long-term boyfriend after the floods, found herself feeling very angry towards him because "I can focus things on him... I said that to him once, you know. I said it's because I can't focus on anybody with the floods to be upset with, and I can't focus on the person who broke into my car because I don't know who it was. And he's – you know, out of all the bad things that have happened, he's the one person I can be cross with." Others felt themselves getting frustrated because of what they perceived to be an unequal division of labour within the household. For example, Natalie's husband worked away in the week and so she had to deal with much of the day to day flood repair matters on her own. Consequently, all the frustrations she had experienced during the week came straight out onto him. Karen also got very little support from her husband, as she described:

"It really took us to have a gigantic argument because he didn't come to the house, he came four times in six months, my husband... He couldn't face it so I faced it all on my

own. As with this time again¹⁴, I have to do it all on my own, he doesn't do it because he can't cope with the stress."

Karen, resident and worker Interview, January 2008

The more positive side of the story is that many couples felt that, having survived all the rows, their relationship was stronger as a result. This was certainly the case for Emily, a widower in her 80s who had married again fairly recently.

"[Husband] and I have had a lot of time to think and talk about our situation. We have always thought that we already had a very strong relationship, but bearing in mind the trauma this could very well have been put to the test. Well it certainly has and we have emerged stronger, we feel. I tend to sleep badly (4 a.m. is my time for worrying about things) and this makes me irritable but [husband] knows how to deal with this. He just doesn't make an issue of it. We talk a lot about how lucky we are to have each other. A lot of people of our age that we know in the village are widows and it must be so hard to have to deal with everything on one's own."

> Emily, resident Diary, February 3rd 2008

When discussing the effects of the flooding on family life and relationships, our research shows that it is vital to acknowledge the breadth of the impacts of the floods. This point was illustrated by the experiences of Sophie, the only diarist whose home was disrupted despite being untouched by flood water.

Box 7 It wasn't just those who were flooded: Sophie's story

Sophie got in contact with us after hearing of our study because she wanted to highlight what, for want of a better word, might be described as the 'collateral damage' that affected her household when her elderly mother-in-law, who was flooded, came to live with the family. Although the floods were a major tragedy for Sophie's mother-in-law, who was distraught at the loss of her home and her personal possessions, she was also very hard to live with. At the time of the floods she was suffering from a number of long-term health issues, which necessitated her having round the clock care, and she could also be demanding and argumentative as she was used to living on her own and doing things her own way. Consequently, her stay affected every aspect of Sophie's family's life:

"It's been absolutely horrendous, it's been awful. The whole family has fallen apart so many times since then. She's not an easy person to live with. On one side we totally understand because she'd lost so much – she's also not a well person – but the toll it's taken on my family, my husband especially, myself and my children, it's just been horrendous. That's one of the reasons why I wanted to do this [the diary study]... I

Box continued overleaf

¹⁴ Karen was flooded twice and her home had to undergo a second set of repairs.

know people at work who have been flooded out and they are living with their parents – the amount of stress it puts on the family because the people who are flooded are so unhappy and they can't get over the fact that they are so unhappy. And it just carries on and it infests every single thing and the rest of the family."

Sophie, resident Interview February 6th, 2008

Sophie's mother-in-law was eventually able to go back to her home. However, although it is now more than two years since the floods took place, both women are still struggling to reclaim some sense of meaning and normality to their homes and family lives. This is because, having lived in a different house for an extended period, Sophie's mother-in-law has lost all her independent living skills and she feels deeply unsettled in a house that doesn't feel like home anymore, as Sophie described:

"Every single thing in her life has changed.... maybe somebody who was in their thirties or their forties, it's a case of 'yes it's been horrendous but we've got new things now, well let's just start a new life'. But when you are older – she got new things and she has no idea – she was only comfortable in her own home because she was comfortable with turning the TV on, the microwave, the oven – she knew in her head. She could control her memory loss because everything was where it had always been, it's not a new thing. Whereas now she cannot turn the TV on and we'll have her ringing up saying, 'I don't know which remote to press... I can't remember which drawers, where do I put these?'... The only thing that hasn't changed is her bedroom, so you'll often find her living in her bedroom because she feels comfortable and safe in there. Her house has gone from being quite old fashioned but how she really loved it, to now being a plastered wall, cream plaster, modern TV, modern cabinets, because you couldn't replace what she had, and she hates it."

Sophie, resident Interview February 6th, 2008

As a result of this situation, Sophie and her husband visit regularly to help her with meals and other tasks and the family are now trying to develop a 'care rota' so that they share this work. Therefore, although Sophie has regained her own space, her family life is not the same. She wrote in her diary: "We are all finding it hard to adjust. The worry when we have left her is as hard as when she was with us."

Another prominent concern for diarists was the effect of the floods upon children, with most people reporting that children found it exciting to begin with, only to experience problems later on as their lives changed in ways that they would not have wanted or anticipated. For this reason, we have launched a separate research project designed to look at the effects of flood recovery on children and young people¹⁵ and our findings are not discussed in any detail here. However, it is important to realise that other members of the family were affected through the nature of their relationships with the children. For

¹⁵ Children, Flood and Urban Resilience: Understanding children and young people's experience and agency in the flood recovery process www.lec.lancs.ac.uk/cswm/hcfp

example, several parents reported feeling guilty in their diaries after believing that they had let their children down and failed in their responsibilities as parents. As described previously (p.40), Melanie became upset after the birth of her son as she felt that she was not able to provide a proper home for him in the rented house, while Rachel also felt bad when her daughter was sent home ill from school because she had been so busy trying to juggle the demands of her job alongside the repairs to the rented house that she had not listened to her daughter's complaints. "I feel guilty because she has been telling me all week but I haven't really taken any notice", she wrote in her diary. "Can I really be too busy for the children, they are my life?"

Grandparents who, without exception, drew tremendous comfort and support from their grandchildren's visits, also missed their company – either because their rented houses were further away or because their flooded houses were in such a state that having people to stay was impossible.

3.2.4 Pressures of the flood recovery process

The accounts of the diarists show that most of them were able to deal constructively with their initial reactions of shock and loss in ways that enabled them to make a start on the process of recovering their homes. It was what happened next – the struggles with insurers, loss adjusters and builders – that caused real problems for their emotional and mental wellbeing.

By looking at the experience of Laura, whose case study is described below, we can see how things could have been very different had the recovery process been handled differently.

Box 8 When companies behave badly: Laura's story

By May 2008, Laura and her husband had already experienced a string of problems with long delays, poor workmanship and a catalogue of errors which culminated in their builders having to be sacked from the job. The appointment of new builders in April 2008 gave Laura fresh hope that things were moving in the right direction as, up to this point, very little progress had been made with her house. However, they soon ran into fresh – and unexpected – problems when the insurance company inexplicably failed to pay the rent on the temporary accommodation that they were living in while their home was repaired. Over the following month, the issue of the unpaid rent, which appeared easy to resolve, turned into a major drama which was incredibly stressful for Laura. The following sequence of events is represented here as it is recorded in her diary:

Friday May 30th

While in the office receive a call from the agent looking after rented house. Still no rent being paid... I call [letting agent] to explain that we are still in rented house and builders still repairing our house but they insist they cannot pay rent without loss adjuster's say so. I call loss adjusters but he's on holiday and so I call his office, no one there can help

Box continued overleaf

as his manger is on hols as well! [Letting agents] also don't even have right loss adjuster as they mention [name] who was loss adjuster number 1! What a bunch of idiots – they do not have any correct details of our situation! I got really stressed by all these phone calls and got nowhere!

Monday 2nd June 2008

Flexi day off work so had a day planned to call Loss Adjuster, [letting agents] and [property management company] to try to sort out un-paid rent. Got really stressed by these people at [company name] Loss Adjustors who don't seem to be any help at all. [Name] our loss adjustor doesn't answer my calls and his manager isn't available to help. [Letting agents] who are employed to handle our rented property and storage don't have a clue and even still think [previous loss adjuster] is our loss adjustor. USELESS PEOPLE!!... Awaited return calls all day... around 5pm [Letting agents] called to ask for [loss adjuster's] number to call him! AGAIN. IDIOTS don't have his contact details so why are they getting paid to handle my rented property and storage? USELESS! This day off work has been so stressful, the total feeling of being powerless – this day nearly sent me down the route of going to see my doctor again with need of help! These people have no empathy, they all should look at their work practice and how they ever get a job done I never know – I don't know how they sleep at night!

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

Monday 23rd June 2008

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

These diary extracts illustrate how the mishandling of a relatively simple matter such as authorising a rent payment can have a huge impact on the stress levels of flooded residents. Far from being 'mentally ill', Laura is a rational, intelligent person who has taken every possible step to resolve her problems and yet she is left feeling upset, frustrated and depressed after becoming caught in the middle of a series of mistakes by the different agencies involved. The error with the rent comes on top of a period where she has already experienced problems with 'cowboy' builders and poor handling of her insurance claim – given these circumstances it is hardly surprising that she becomes so upset that she contemplates going to her doctor for some help. Yet counselling or anti-depressants will not resolve the source of her frustration: i.e. that she simply wants to know her rent has been paid and that she can have some trust in the companies who are meant to be helping her.

We have chosen Laura's case to illustrate these points as it is typical of the kinds of problems reported by residents. Our intention is not to make specific claims about loss adjusters or the insurance industry;

indeed some diarists reported good experiences with the insurance industry and with builders. For example, Emily found her insurers offering a caring and personable service, while Leanne was pleased with the quick and professional way in which her contents insurance firm dealt with her claim:

"Without exception, the people who have come to help us, Rainbow, the insurance company, lots of other elements have all been extremely nice. Often quite humorous with it and that was just fine as far as we were concerned. We've found that that helped and still does help."

Emily, resident, Interview January 2007

"The contents people have been wonderful, they ring us to see how we are and they've said, "Do you need any money putting in the bank, are you OK for cash, is there anything you need?" And they've been absolutely brilliant; when we've asked for something we've had it within a week."

Leanne, resident, Interview January 2007

However, Laura's story indicates the stresses that result when a person's case is not handled professionally. The key point is that mistakes, delays, obstructions, poor communication etc., for whatever reason, can result in re-traumatising effects for residents who might otherwise have coped well with the flood recovery process.

3.2.5 Summary: a normal response to abnormal events

A range of emotional and health impacts are identified by diarists in relation to their experience of flooding. While it is not possible to make a claim about cause and effect, the diaries do reveal a number of stressors. These include issues surrounding the loss of home, the additional stresses put on family life (including for households that were not flooded), and for some, the stresses of managing the repairs process. These stresses are often felt for long periods of time and continue to be experienced after the resident has returned home. Taken at face value, the examples presented here show that it would be all too easy to single out 'flood victims' as traumatised and in need of mental health interventions. However, these responses are "a normal reaction to abnormal events" (*Convery et al.* 2008). The question we need to ask is, are the ways in which flood recovery is managed exacerbating the negative consequences of such normal reactions? While we need to pay attention to the circumstances of individuals' domestic, social and work lives, we must also examine the ways in which they perceive themselves to be treated by the 'recovery' organisations and by their employers. In other words, the vulnerabilities that are manifest in emotional stress and ill-health are not a reflection of an inherent 'weakness' of the individual, but rather reflect the wider management of flood recovery.

The connections that exist between residents' emotional wellbeing and the practical problems that they face will also be illustrated in Section 3.4, which looks at the highs and lows that people experience during

flood recovery. Before that, however, we highlight different forms of specific vulnerabilities identified during our research.

3.3 Specific vulnerabilities

Consideration of the health and emotional impacts of flooding must also take into account the very specific conditions that may lead to particular vulnerabilities. As discussed in Section 2.2.1, vulnerability can be hard to define and identify. However, while it is the specific interaction of factors operating in the context of a person's life which determines how and when they may become vulnerable, it does appear that particular groups are more likely to become vulnerable in the wake of the floods. In some cases these vulnerabilities become apparent immediately, but in other cases they take longer to emerge. Here we look at the particular issues associated with private renters, council tenants, and age which we found to be especially present within our research.

Private Renters

Of the 8,349 households first thought to be affected by the floods, 799 (just under 10 per cent) were privately rented. Three of the residents taking part in our study rented from the private sector. Their experiences serve to highlight some of the major problems faced by those living in that sector. All three private renters had lived in their houses for several years – they therefore regarded them as home and had invested much time, money and effort into making them into places that they wanted them to be. See Box 9 for one case study of private renters. Holly and Sam were eventually able to return to their original home. However, not all private renters were so lucky. According to the Citizen's Advice Bureau (CAB) in Hull, private renters were in a particularly difficult position because they had an extra link in the chain to deal with: as insurance claims were handled by landlords, problems arose when landlords were reluctant to get the work done, or when people were being charged full rent to live in a flood damaged house despite the fact that the landlord was also claiming money from their insurance company (see also Whyley, McCormick *et al.* 1998; Burby, Steinberg *et al.* 2003; Andrew 2006). In one case we were told about by the CAB, a family had been living in a flood damaged house for eight months and their children had had to be hospitalised, while, in other cases, tenants were worried that they were going to be evicted.

Box 9 The vulnerability of private renters: Holly and Sam

Sam and Holly, a couple in their 20s with two young children, had no insurance and their rented house, where they had been very settled as a family, was so badly damaged that, initially at least, they believed they might never be able to return. When they started to seek alternative rented accommodation they found that most available properties had already been taken by the large numbers of people displaced

Box continued overleaf

from their homes. Those that were available had experienced a serious inflation in rental prices as rents were, in most cases, being paid by insurance companies, meaning that prices rocketed overnight. Consequently, the only properties that they could afford were in a truly terrible state and they were only able to find somewhere two and a half months later as a result of a chance family connection:

Holly:	The thing is all the prices seemed to like shoot up as soon as the floods happened and the things that we could afford were just ridiculous. Some of
	them had holes in the walls; there was dampness all around.
Sam:	We went so see a foreman down County Road that, was it £90 a week?
Holly:	Yes, it just seemed too good to be true, but it was.
Sam:	We went to see it, it had obviously been like student accommodation before
	because all the doors were kicked in, there was big holes in the walls,
	banisters were falling away from the walls, there was mouse droppings in the cupboards.
Holly:	I think if your brother didn't know the landlord here we'd have probably
	still been at our parents' house
	Interview, December 6 th , 2008

The rented house that they ended up with was also far from ideal – in the first instance it was only ever available on a temporary basis and consequently Holly and Sam had to start looking for somewhere else almost as soon as they had arrived. It was also located in a different part of town from their flooded house, meaning that family, friends and babysitters were much harder to access. It had only one bedroom which, with two young children, made life very difficult and, to cap it all, a few weeks after the family moved in, they found that it, too, had been damaged by the floods and was in urgent need of repair. When we met them, the house was clearly cold and damp – the children's sleeping and eating patterns had already been affected by all the disruption and it wasn't long before their health began to suffer too. Having no insurance also meant they were having to pay for everything from scratch. They received some assistance with donations of second hand furniture from the council and voluntary sector, but money was a constant worry, as was finding a more permanent home and protecting the children's health. Holly's diaries record the kind of strain that the family was living under:

"Bit concerned about the money situation at the minute... The whole moving process has totally pushed us off track. We're in our overdraft already and Sam doesn't get paid till the end of the month. That's why I kind of need to get a job, just to make up the extra pennies.

Don't know what we're going to do when we've got to move in February. We'll need to buy carpets, couches, cooker, fridge, wardrobes etc. Probably have to borrow the money from somewhere!!"

Diary, December 2007

"Not the best week so far...[sons] both quite poorly with croup. Both me and Sam have had very little sleep this week. The house we're in is absolutely freezing and there's so much dampness in the living room. Very stressful week. Our landlord may be selling up and I'm not sure where that will leave us. Council couldn't find anything for us while we were staying at mum's house. So not very confident about them helping if it came to it now."

Diary, December 2007

Council Tenants

Council tenants were also vulnerable in a number of ways. Like private renters, they had little choice over what repairs were completed and when, as all the flood work was handled and managed by the council's three partner contractors. Consequently, flood recovery became a waiting game, with a common complaint from council tenants being that they felt 'stuck' and unable to make any progress with getting their homes repaired. Twenty per cent of all the flooded households in Hull – comprising some 1,727 houses – were council properties. In theory, at least, council tenants had slightly more protection from poor workmanship and obstructive landlords than those renting privately, as procedures and standards for repairing homes were standardised across the sector. At the time of the floods, council homes were also due to be upgraded as part of the Decent Homes initiative which, for the majority of residents, meant having a new kitchen installed. In reality, however, both residents and council workers expressed doubts about the standard and the timings of the work that was carried out.

Charlotte, who worked for the council's Flood Advice Service, felt that tenants were getting a bad deal in a number of ways. First, they were getting very little help towards the additional costs incurred through the use of dehumidifiers and the extra heating required during the repairs. Second, they had no control over what was being done to them and, thirdly, the repairs carried out on their properties appeared to be, at best, partial and, at worst, vastly inferior to those carried out on privately owned residences:

"Seem to have had an influx of council tenants this week who are moving back and facing high fuel bills because of the dehumidifiers' costs and costs incurred whilst the contractors worked on their homes. We can cover a lot of the cost for them but it is a long process. I just can't get over the way that some people in the council think that council tenants do not deserve the same level of workmanship on their homes as those who own them – it really upsets me. My house is coming along really nicely and I think the control I have over the standard of work on my house emphasizes their lack of control."

Charlotte, resident and worker Diary, March 10th 2008

"We are receiving a huge amount of contractor complaints from council tenants. Wardens who are visiting residents to follow up the hardship applications are reporting back a huge number of problems. We in turn report these to the contractors but it appears that they take no notice and are signing houses off as finished when they realistically are not. We have been advised to bypass the contractors now and go directly to the council's complaints department for housing and they will be dealt with from there."

> Charlotte, resident and worker Diary, May 26th 2008

"We have been told that all repairs which still need to be done on council properties because of flood damage have to now be done under normal repairs. I personally do not think this is fair because, for those a year on still living with flood damage they are not general repairs. I do understand that there has to be a cut off point but it still feels very unfair to those affected."

> Charlotte, resident and worker Diary, June 3rd 2008

Charlotte's comments were supported by the experiences of Helen and Marion, both of whom were left with bare walls, floors and a damaged kitchen over the winter, and both of whom had to do all of the redecorating for themselves. Unlike private tenants, the majority of council tenants also had to live in their flood damaged homes during the recovery phase.

Age

Age was another factor that rendered certain residents particularly vulnerable. The council's priority system meant that anyone over 60 was automatically classed as a 'gold' case in need of maximum assistance. However, while many over 60s were fit, well, relatively affluent and perfectly capable of coping with the demands of flood recovery, others fared less well for a variety of reasons. Citizens' Advice Bureau Staff said that some elderly people were just being 'left' because they were not as confident in dealing with insurance companies or pushing for things to be done. In other cases, they said that older people were 'fobbed off' by workmen or chose to accept substandard work because they wanted an end to the stress and disruption. Diarists who worked for the council also described that some older people were denying that they had been flooded, because they did not want to deal with the upheaval, while others were concerned that, if they moved out, they would end up in a care home (see Laura's comments on p.38).

This fear of having to go into a home was supported by anecdotal evidence from our group discussion, where diarists spoke of elderly neighbours to whom this had happened. It was also brought home by a letter we received in response to a newspaper article on our project that was published in the local paper. The letter came from a lady who was writing on behalf of an elderly friend. It said:

"My sister-in-law had a lovely bungalow, the day the floods came she was homeless all her possessions was thrown outside her home, she now has been taken into an old peoples home as the shock, and stress of that fateful day has left her that she is unable to look after herself and she has lost a lot of her memory. A fortnight after the floods she was admitted to hospital for six weeks and has been in hospital constantly since. She is unable to write this letter herself and she is in her 90th year. It seems people who have suffered through this terrible time are the forgotten people."

As described on p.45, Sophie's mother-in-law's problems with her memory loss and loss of confidence is another example of what can happen to older people in the wake of a disaster.

Diarists agreed that the ideal response system would be one which was capable of identifying and prioritising the most vulnerable. However, although Hull City Council attempted to instigate such a system with their use of gold, silver and bronze categories (see Table 1 on p.31), in reality, defining the

vulnerable was not as easy as just selecting the over 60s, the disabled, single parents with young families and the uninsured because vulnerability proved complex and overlapping. For example, Leanne and her husband came into the gold category because they were over 60. However, they were also a fully insured, healthy couple with good project management skills, all of which served them well during the recovery process. By contrast, Sophie's family were not flooded at all and were therefore not eligible for any help or assistance despite the fact that they suffered severe financial and emotional impacts from the flood as a result of having Sophie's elderly mother-in-law (who was flooded) to stay with them. Given such varied circumstances and disparities between residents it is not surprising that opinions differed wildly between diarists as to what help and support was available and as to whether or not this help was useful. For example, some residents felt that they had been let down by the authorities and maintained that they had received no offers of assistance whatsoever, while others said that they didn't need or want this kind of help because they were already dealing with things themselves:

"I would have not necessarily wanted them to come in or helped or anything like that because you are too busy trying to do it yourself"

Michaela, resident and worker Group discussion, September 25th 2008

Such experiences also illustrate that it is not just individuals but particular systems of funding, relief and assistance that can be supportive or unsupportive. For example, Amy explained that it wasn't her loss adjuster that was the problem, but rather the principles behind the insurance system that were unhelpful to residents:

"The loss adjuster, although ours is a lovely person and comes across as very helpful, every loss adjuster is there to try and keep the costs down and to keep the insurance company's benefit. So therefore it's been a fight all the way through and you do feel as though you have to get yourself ready for a fight, before you actually ring, before you actually start chasing etc. So that's probably the hardest bit."

> Amy, resident Interview, November 1st 2007

This image of having to 'fight' against the system is common to many residents' post-flood experiences (see Section 4.1.), while others made the point that, although support networks subsequently proved to be available, they had no idea of their existence or how to go about accessing them.

3.3.1 Summary

Here we have highlighted some of the particular challenges of vulnerabilities associated with private renters, council tenants and elderly people. Such vulnerabilities are often multiple, for example, when coupled with vulnerabilities associated with low income (i.e. no insurance and a lack of surplus finance to replace damaged items and meet additional costs) (see work by Walker *et al.* 2006). It is vital to recognise that these vulnerabilities are not static. Rather, they have changed as the recovery process itself produces new forms of vulnerability – for example, the problems experienced by private renters when trying to find

alternative accommodation. Therefore, although we have highlighted specific vulnerabilities, it is important to beware of the difficulties involved in developing blanket categorizations designed to identify and prioritize the provision of help for the vulnerable because of the ways in which vulnerability can change and develop as a result of the interactions between the specific circumstances encountered on a person's flood recovery journey. The following section explores the nature of the flood recovery journey and the difficulties that are encountered during this process.

3.4 Snakes and ladders: a recovery journey?

A problem in examining the health and emotional impacts of flood and flood recovery is we may overlook that the recovery process is not a continuous process of improvement. Indeed, we may be drawn into an assumption that while things might start off badly, they surely get progressively better until, shortly after the original flood event, the person can be signed off as having returned to 'normal'. However, what we discovered from the diarists is that flood recovery isn't like this at all. Instead, a better description of the recovery process was posed by a diarist at a group discussion – trying to find words to describe her journey she joked that recovering from a flood felt just like a frustrating game of snakes and ladders, where apparent progress can be followed by a devastating setback, and vice versa. In this section we illustrate the 'snakes and ladders' nature of flood recovery.

While the recovery templates, for example those used by emergency planners, say that things should start to get better after the flood, the reality is that the reverse often occurs. Many diarists told us that the floods themselves did not represent the 'lowest point' of the process. Indeed, people often report feeling quite pragmatic about things on the day itself. They found it was only later that the true implications of what had happened really began to sink in. As Lucy and her husband, Len, explained:

Lucy: The house seemed worse after they came in and gutted it. It didn't seem to be so bad when it was flooded, I know it had to be done.Len: That was the heartbreaking part of it. When they walked down the drive with crowbars in their hands I thought, 'they aren't going to be nice about this'...

Lucy and Len, residents Interview, 29th November 2007

This is the first and most important point to stress in relation to flood recovery. It is often not so much the floods themselves, but what comes afterwards, that people find so difficult to deal with. It is only when the flood water departs and you are left with mud, sludge and sewage that it hits you. Now begins the heartbreaking task of throwing away your personal belongings, moving out (or upstairs) and watching your home being taken apart – sometimes brutally – by builders. Add to this negotiating with loss adjusters or finding the money for the repairs yourself, redecorating and choosing new things, all on top of coping with work, school, home life and all the other trials and tribulations that get thrown at you

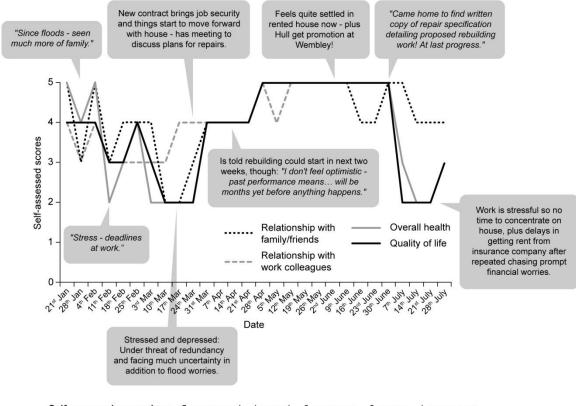
everyday, and it isn't hard to see how, for many people, it is these 'secondary impacts' that are more significant – and more stressful – than the floods themselves.

3.4.1 Flood recovery timelines

To illustrate the extended impacts of recovery, we have charted 'timelines'¹⁶ for three diarists. These timelines were generated from the self-assessed scores that some diarists assigned themselves on a week by week basis on a scale from 1 (very poor) to 5 (very good) in order to provide a graphical representation of the recovery process (see Section 2.3.3).

Three timelines are reproduced here. Trevor's shows an extract from his diary during a seven-month period from January to July 2008. During this time he is living in a rented house on the other side of the city while waiting for repairs to his home to start. Trevor's case was delayed by the fact that his insurance company had mistakenly recorded a preference for a cash settlement¹⁷ (he actually wanted to use their builders) and therefore no action had been taken on his repairs.

Figure 4 Trevor's Timeline



Self-assessed scores key: 5 = very good 4 = good 3 = average 2 = poor 1 = very poor

¹⁶ The timelines were based on the 'ethnoplot' – a visual representation used in the foot and mouth study to compare participants' answers to structured questions about self reported health or quality of life contained in the diary with the narratives which were given in the free text. (Mort *et al.* 2004)

¹⁷ Flooded residents had the option of using builders appointed by their insurance company or accepting a cash settlement for their claim and sourcing their own builders.

Caroline is living in a rented house and the timeline presented here covers the period from December 2007 to May 2008. However, her repairs are a bit further advanced and, during the sequence covered by the timeline, she is getting ready to move back home. Caroline is registered disabled and doesn't work, so relationships with work colleagues aren't included on her timeline.

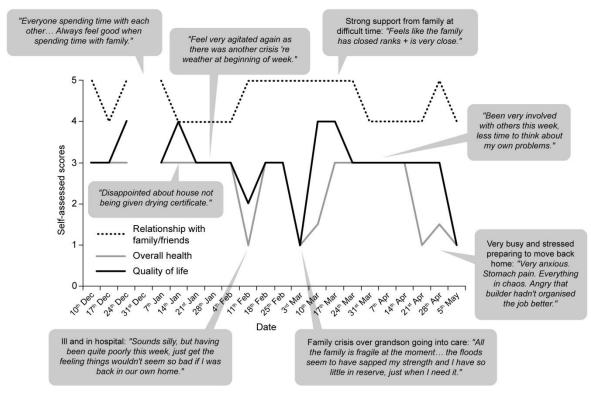


Figure 5 Caroline's Timeline

Self-assessed scores key: 5 = very good 4 = good 3 = average 2 = poor 1 = very poor

Isobel doesn't work (she retired a few years before the flood). However, Isobel and her husband decided to stay at home and live upstairs during the repairs process This timeline follows her story from December 2007 to July 2008.

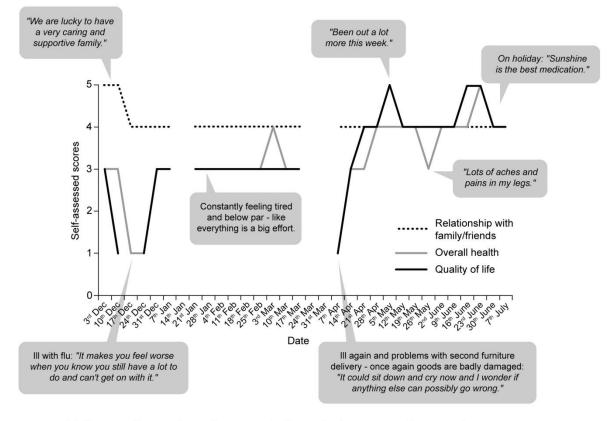


Figure 6 Isobel's timeline

Self-assessed scores key: 5 = very good 4 = good 3 = average 2 = poor 1 = very poor

There are three key points we would like to make from these timelines. The first is that, far from showing a steady process of improvement, all three timelines are punctuated by a distinct series of 'highs' and 'lows'. Indeed, Caroline's timeline is very interesting because we can see that, the closer she gets to going back home, the worse things appear to get as a result of the many stresses involved in the move. This is the exact opposite of what we might expect according to the kind of recovery templates presented in Figure 1 (whereby things start off badly and then get gradually better and better until the person is deemed to have 'recovered'). Second, the experience of flood recovery does not operate in isolation from the other issues that are going on in a person's life. When we look at Trevor's lines, they all seem to relate to each other – a good week generally means a good week for work, family, health and quality of life, while the reverse is also true. In contrast, Caroline and Isobel draw a lot of support from their family and friends, meaning that this aspect of their lives always stays good, even when health and quality of life are wavering. However, we can also see that non-flood related issues (in the form of football and work-related matters for Trevor, and family crises and illness for Caroline and Isobel) can have a big impact on how each person feels about his or her recovery process. Third, as we saw with Laura's example on p.46,

the way in which the flood recovery process is managed by the different agencies involved makes a significant impact on people's recovery trajectories. Notice, for example, how Caroline's stress levels rise when she has difficulties with her builder, and how Isobel's mood plummets when her second furniture delivery goes wrong. The challenges of 'normal' life – from maintaining daily routines to the impact of illness or work problems – also become exacerbated when coupled with managing flood recovery in a process that amplifies the stress. Although these timelines are just extracts from a much longer recovery sequence, the timeliness also show that the diaries provide an important means for looking further into the interconnections between the work involved in the recovery process and the impact on everyday life (see section 4.3).

3.4.2 An end point to recovery?

Diaries are also important because they reveal the ways in which the recovery process continues when a person moves back home. Partly this is because people continue to have to deal with a whole series of 'snagging' issues or minor repairs when back in their homes – having the keys to your house does not mean that the builders have gone or that the work is finished. However, there also remains a fundamental issue about what is 'normal'. A key component to the impact of flooding for many diarists is a shift in how they feel about 'home' and everyday life. This is developed in Chapter 5 and includes a lack of security for fear of future flood, a sense in which their home is not the place that it was before (it both looks and feels different), and changes that may occur within the family. There are aspects of everyday life which may be fundamentally changed, whether for better and for worse – a finding consistent with other disaster research (Convery *et al.* 2008). Recovery, then, does not necessarily constitute a 'return to normal'.

For example, Michaela's story in Box 10 illustrates the kinds of mixed emotions that residents can experience during and after their move back home. We are not suggesting that Michaela has not 'recovered', or that everything about her life is irretrievably damaged in some way. Instead, her story simply indicates that recovery is a continuous process, there is no predefined cut-off point at which the recovery process can be said to be 'finished' (see Chapter 6 for the implications for forms of support to the recovery).

Box 10 It's not over when you return home: Michaela's story

After Michaela's house was flooded, she moved into a rented house with her husband and young children while her own home was repaired. She hated the rented house and found it cold, dark and dirty and couldn't wait to leave. However, her diary entry from the day of the move shows her torn between feelings of exhaustion and elation as she senses that things may be returning to 'normal' at long last:

"Saturday morning, up early and got most things moved in before lunch. It feels great, knowing we won't be sleeping in that rented house tonight. However when my mum

Box continued overleaf

came at lunch time she said I looked old and tired. I am tired but I do need to carry on to get us all back home. When we finally went to bed we were both exhausted. Couldn't wake up on Sunday morning but I really felt great to be in our own bedroom after 8 months of waking up in that dirty rented one. On Sunday night it felt great doing just normal things like getting the girls clothes ready for school and putting them where I would normally put them. I feel like me again, and I haven't felt like this for a long time... Even though there is still a lot to do – we are finally where we all belong." Diary, undated However, if we fast-forward a few weeks in her diary, we can see that the normality she hoped for does not materialise and she is left feeling frustrated at all the 'snagging' jobs still to be done. She is also unsettled by the approaching bad weather and by her own changed feelings about her home: "Had a leak in the kitchen this week from a pipe in the cupboard. This feels like the final straw after so many tiny things have started to happen or not been finished off. The shower still un-repaired. The gas hob leaking gas The alarm still not fitted Leak in kitchen, ruined door In the end [husband] rang [loss adjusters] but more of original staff have now left. Surveyor did call on Monday afternoon and after going all through it again it brings back so many unpleasant memories. We have to get quotes now to have everything finished off. Now the weather is starting to get warmer looking at the gardens brings it all back too. Nothing has been done in them since last year. I don't know if we will ever feel the same about this house again." Diary, undated Fast-forward again - to the first anniversary of the floods this time - and, although Michaela is trying to draw a line under the incident, we can see that this is not a simple case of things returning to 'normal'. In contrast, she feels that there are some things - about herself, her family and her home - which have changed permanently as a result of the floods: "I have mixed feelings about today one year on. This has been a very difficult year and has tested us as a couple and individuals. During the past few months especially Oct-Dec 07 I wondered sometimes if we would ever stay married. I don't think anyone can envisage how bad this whole process has been unless you have lived through it. This whole incident you could never have imagined would have happened and there was nothing we could do about it. Even now no-one has owned up to how it happened and took a whole year out of our lives. We as a family have had some very low points and they will stay with us forever. I think overall it has made me a stronger person and I am now looking at life very differently. You never know what can happen that you have no control of whatsoever. Now I don't always want to talk about it. I try to avoid it if people start to discuss it... Maybe I am treating it like a death now, one year on I feel I have been through every emotion and now I want to move on and try to put it at the back of my mind. However this is one year I will never ever forget." Diary, June 25th, 2008 Key events can also come with ups and downs. Michaela's story shows that the anniversary of the floods is a key time for reflection which tends to highlight the way in which things have changed for people. However, key events within the home – such as Christmas – also offer an insight into the changes that have taken place in people's lives. For some residents, Christmas back in the home seemed the same as ever, although their experiences of having been out of their homes meant that they appreciated it more. For example, Sally described it as "lovely" and "as it should be" while Laura relished the fact that she was actually able to find and put up all her usual decorations (they had been packed away in storage while she was in the rented house). However, for Leanne, things still did not feel right – so much so, that she decided to go away for Christmas with her husband and dogs:

"I just didn't feel I could do Christmas; I still didn't have that homely, loving, exciting feeling that you get when you are at home and you put your tree up and you do all this. We did put some decorations up and some of the neighbours made an effort and some didn't. Some didn't bother with anything; they just couldn't bring themselves to do it. We did put some Christmas lights up and a tree up but minimal. And then we went off on Christmas Eve and came back on the 29th and we had a totally unusual, very strange Christmas, it was a very strange experience."

Leanne, resident Group discussion February 12th, 2009

This was Leanne's second Christmas back in her home and yet this quotation shows how she is still struggling to feel the same about her property as the emotional bond that made it a 'home' (rather than just a house – see Box 21) is missing. Once again, therefore, we can see that recovery does not have a clear end point and that, instead of things going back as they were, residents may have to work to create a new version of 'normality' involving new ways of relating to their homes and families (*Convery et al.* 2008).

Crucially, however, there were also residents for whom the return home was much further from 'the end' than they could ever have wanted or imagined. For example, Karen worked hard to get her house repaired and was able to move back in time for Christmas 2007. However, January 2008 saw yet more heavy rain and, once again, water entered into the void beneath her floors, resulting in yet another cycle of disruption and building work. Equally, Amy, whose story is described in the next chapter (p.71), found that she had to move out of her home for a second time because the building work completed on her house was of such a poor standard that it had to be done all over again.

A key problem identified by our research is that 'official' attempts to offer help and support to residents find it hard to take account of the longer timescales needed for recovery to take place on the ground. For example, there are political pressures on the organizations involved in managing flood recovery which demand that the recovery process must be seen to be completed as quickly as possible in order for these organizations to be perceived as successful. Getting a quick resolution is also advantageous from the perspective of the taxpayer, who is (indirectly at least) paying for these additional support services. However, as we have seen, for residents themselves, recovery is a much longer-term process. This disparity between the needs of the residents and the needs of the various support organizations involved came to the fore during a group discussion where Charlotte and Karen, two flood support workers who had also been flooded at home, were highly critical of the early deadline imposed on the use of the charity flood relief money:

Karen: The problem that we've got now with the charity funding... I am furious, I am absolutely livid... They've sent all this money to the City, £720,000. The Council and Hull CVS applied for £500,000 and rang them up and said, "We don't want to give you $f_{,500,000}$, we want to give you $f_{,720,000}$ ", like they were giving them a tenner. So we were all like, "woo ooh, we are going to be able to do some really positive things in this city and really help people. Great". And when the money came and we'd been applying for money, I've been sort of setting up community groups, and getting people working together and doing different things and being really good. A few weeks ago, it was like, "Deadline for the money". I said, "Pardon?" "Deadline, all the money needs to be spent by the end of June because the donor is frightened of the anniversary". I said, "Excuse me, we've just got people moving out of their houses now and people moving back, the psychological effects, and where people have been like that for a long time, where is that support going to be, it's not just going to disappear on the 25th June, that is not going to happen". But what the funders are fearful of is the.... The anniversary and what they are saying is their position is to come into a Charlotte: disaster area, basically bucket out the water, dry it all out, spruce it all up, put plasters on, go. The money has been around here too long they are saying. But yet they are sending $f_{230,000}$ again. So it's like, hang on a minute, still to be spent by the end of June. And it's like, bring it on if you

Group discussion, May 1, 2008

Karen and Charlotte were angry because they felt that political pressures for the recovery process to be 'finished' were conflicting with the much longer timescale involved in recovery for those people needing support on the ground.

time to spend it wisely.

let us spend it and spend it wisely and be wise to spend it but you need the

Similar problems occurred in relation to those affected by 'secondary flooding'. As discussed in section 3.1.3, secondary flooding is a complex phenomenon whose very existence is disputed by some sections of the insurance and damage management industry. However, despite the many conflicts that exist over the use of the term, the fact remains that residents are distressed and anxious about what has happened to their houses and, as a result, they need constructive support and advice. The problem is that, as this is a phenomenon that can occur several years after the original incident, by the time the resident goes for help, the specific support processes designed to help them have been shut down. For example, Charlotte, who worked for the council's Flood Advice Service (FAS) worried about what would happen to those needing help as the FAS prepared to close down over a year later. She wrote in her diary:

"Still taking calls on secondary flooding... we are trying to get the different service areas to deal with the calls [to help with the winding-down of the FAS] – but as soon as anyone mentions the word flood they just get put through to us. It worries me that people will not get help to deal with the problems still arising after we have closed down."

Charlotte, resident and worker Diary, July 14th, 2008

As described previously (see p.51) she also reported concerns about council tenants still living with flood damage after a council edict which stated that any outstanding problems should now be dealt with through the general repairs process, rather than being given special priority as 'flood work'.

Such examples thus illustrate the problems that can take place when recovery as experienced on the ground does not match up with more official templates and protocols which are focused on achieving a quick and attainable return to 'normal'.

3.4.3 Summary: an ongoing journey

The metaphor of 'snakes and ladders' refers to the ways in which the recovery process is one that involves ups and downs. Apparent progress can then be hampered by unexpected delays, disappointments or other events. While these highs and lows can be closely related to specific issues in recovery management (for example, good news from the builders) such issues do not operate in isolation from the other issues that are going on in a person's life – for example, work stresses, family illness or leisure activities. In this way, the challenges of 'normal' life and everyday events become exacerbated when coupled with managing flood recovery. Further, the process of recovery is not one that has a clear end point. There are aspects of everyday life which may be fundamentally changed, both for better and for worse. Recovery, then, does not necessarily constitute a 'return to normal' (even assuming that there is such a thing as 'normal' in the first place). The problem is that 'official' recovery templates and forms of assistance do not acknowledge the length of the timescales involved or the fundamental nature of the changes that may be associated with recovery. This can result in difficulties for householders needing assistance after formal support services have been withdrawn.

3.5 Chapter summary

The aim of this chapter has been to provide an insight into the problem of understanding the impact of flood and to give a flavour of the complexities of the flood recovery journey and associated emotional and health impacts. These are the two first themes that emerge in our analysis.

Our starting point has been to highlight that the very identification of 'flood' is not entirely *straightforward*. How people perceive the cause of flood is important because whether or not the cause has been addressed can impact on how confident people feel about the future (see section 5.3). However, it is more than just perception. Attempts to quantify the impact of flood events and flood risk through abstract models (e.g. Johnson *et al.* 2007) can erase the significance of the local causes of floods that we can learn about from residents' accounts. What we learn is that, far from being straightforward, the question of who is flooded, and hence the point at which the recovery process starts, is fuzzy and ambiguous. It follows that identifying a strong correlation between the depth of flood and the emotional and health impacts is unlikely to be found because our study shows that much of the adverse impacts described by residents result from the ways in which the recovery process is managed – rather than the characteristics of the flood event itself. The key question then is, are the ways in which the flood recovery is managed exacerbating the stresses involved for residents? This is particularly so when we identify specific forms of vulnerability manifest in the flood recovery process – for example, private renters, council tenants and elderly people.

Finally, the impact of flood is much more of a process rather than just an event – a process that is punctuated by twists and turns and ups and downs emerging and amplifying through the interactions between managing the flood recovery process, maintaining routines and dealing with everyday life events. Further, the process of recovery is not one that has a clear end point. There are aspects of everyday life which may be fundamentally changed, and hence recovery does not necessarily constitute a 'return to normal'. However, official recovery templates do not acknowledge the longer timescales needed for recovery on the ground, and this can create problems for residents who need assistance after formal support services have been wound up. We now turn to look in more depth at what is involved in the work of flood recovery.

Chapter 4 The work of flood recovery

"The incompetence of the loss adjusters is soul destroying because it happens once and then you relive it, and you relive it again. Every loss adjuster, you've got to start at the beginning again and they've lost the file and they've lost the papers. So every time you copy everything again and take it again. They must have so many papers from me, it's unbelievable."

> James, resident and worker Interview, November 14th 2007

"Can't get in touch with the loss adjustor & end up swearing at a person who called me from the bank. When the driers went in I tried to increase my overdraft limit & the bank said no even though I explained the circumstances. The person who phoned was asking me if I was happy that the bank had paid my direct debits even though I was over my overdraft limit, he didn't mention that they were charging me \pounds 125 to do it but why would he? I got a little annoyed & then he tried to get me to swap savings into the account & wouldn't take no for an answer so I had a bit of a shout with a few, very carefully selected profanities thrown in for good measure. Don't think my bank is talking to me now. It just added to the feeling that no-one was trying to help us out & that they didn't care that we have had some difficulties & unforeseen expenses."

> Scott, resident Diary January 25th 2008

The previous chapter has suggested that the process of recovery itself is one that we need to understand more fully. It is the recovery process itself, more than the flood event, which seems to have the most impact on people and exacerbate, or even produce, vulnerabilities. In this chapter we focus on the recovery process and, more specifically, the work involved in flood recovery. By work we do not mean simply the 'things' that need to happen but the active role that diarists have to take in the process. The work of recovery is then the third core theme of our analysis. Exploring this theme involves a consideration of the following factors, which are addressed in this chapter:

- The work of householders as project managers (including the practical and emotional aspects of getting things repaired).
- How, as part of the repairs process, householders develop new skills which they must use to engage and question 'experts'.
- How householders continue to manage the demands of everyday life while living in abnormal circumstances.
- The emotional impact that the repairs process generates through the conflict of managing different roles and identities.
- Specific issues facing frontline workers for example, the emotional labour involved in juggling the demands of their employers with the needs of the public and, in some cases, their own flood recovery process.

4.1 Householders as project managers

It is clear from residents' diaries that huge amounts of effort are involved in flood recovery, with tasks ranging from chasing quotes and phoning insurance companies to managing builders (see Box 11). This work is all carried out alongside everyday tasks and activities such as going to work, taking the children to school and visiting the supermarket.

Box 11 Flood recovery work reported in residents' diaries

The following list describes the different kinds of work that residents reported carrying out in their diaries and interviews:

Endless phone calls, trying to find a house to rent, choosing new things for house every weekend, project managing builders, managing paper work e.g. invoices and claims forms, cleaning (either after builders or trying to get rid of the smell), making choices all the time, keeping a personal record of all correspondence/phone calls, emailing companies to explain not happy with work, making arrangements to meet people, getting quotes, finding builders, posting and faxing things, driving across town to empty dehumidifier bucket, keeping an eye on the workmen, making tea for the builders, re-doing the jobs the builders have done wrong, remedying damage caused to upstairs of house, driving back and forwards between rented house and real house to check on it, having to wait in for deliveries (some of which never come), making a note of snagging issues and calling companies to redirect post, phone, bills etc., sorting garden after house is completed.

However, people's diaries and interviews also contain considerable disparities in terms of what kind of work is done by householders, and why. These differences relate to the various ways in which residents become involved in the recovery process and the reasons for this.

Box 12 The project manager: Leanne's story

When we first met Leanne in late November 2007, she was living in a static caravan on her drive and the builders were busy inside her house. Our conversation was carried out to the backdrop of banging, hammering and the roar of power tools and was often punctuated by workmen popping in to ask questions. From the frenetic activity going on at the house and Leanne's description of the work involved, it was clear that she had played a central role in the recreation of her home and that, by placing herself in this project manager role, she had created a lot of stress for herself in the process:

"The buildings insurance company have been a nightmare and the assessor will pass something through, for argument's sake there was a second cheque due to the builder, it was put through on the 2nd November by our assessor, they received it a few days later

Box continued overleaf

on the 6th November and then sat on it until last week and did nothing about it. And I rang up and went absolutely ape on the telephone, and screamed and shouted, I tried the nice way and that didn't work, then I tried getting calm but angry and that didn't work. Then I screamed at him and burst into tears and said, 'sorry I'll have to ring you back, I just can't speak to you'. And I just hung up on him and then I had to walk up and down, stamped, hit the wall, cried, made a cup of tea, dried my tears and got back on the phone with determination and said, 'now I've got to sort this, now this isn't good enough, blah de blah'. And he said, 'Well you did, Mrs [surname], you did decide to project manage it yourself, had we have done that you wouldn't perhaps be going through some of this'. I said, 'No probably I wouldn't but judging by all my neighbours and some of them insured by yourselves, they haven't got a builder at all and they are nowhere near as far down the road as I am. So I could have been at that stage, which would have been even worse because heads would have been rolling, and it would have been yours'...

"You see, it's every day and you ring them and they are not in or the answer phone is on and they don't get back to you. You fax them copies of quotes or invoices or what have you and you write on 'please let me know if you have received this and if you are going to approve it or if it's this or if it's that, if it comes within whatever'. And they just don't answer you. So you don't know whether they've received the information or the fax or what. So you ring up and then you can't get through to them to find out either. And if you speak to anybody else, 'Well we are not dealing with your claim, you really need to speak to so and so'. And it's just like hitting a brick wall, you can imagine the frustration."

> Leanne, resident Interview, November 29th, 2007

Just listening to Leanne's account of all of this was exhausting and it was obvious that the project management task on which she had embarked was physically, mentally and emotionally stressful and that this stress was exacerbated by the ways in which she was dealt with by the various agencies handling her case. As a confident and assertive person, Leanne was adamant that she wanted to be in control of the repairs and, as her insurer pointed out, this did, in many ways result in extra stresses, as she took on the responsibility of chasing and coordinating things that would otherwise have been done for her. As Leanne emphasised however, the positive side of the situation was that, by managing things, she was able to ensure that the repairs progressed in good time and that the work was done to the standard she requested. Consequently, although managing the recovery was highly stressful and time consuming for her, she felt she was able to dictate the course of events as much as possible and that her drive and persistence was what enabled her to be back in her home in time for Christmas 2007. That she was retired was also a major advantage as it enabled her to focus on the repairs in a way that would have been quite impossible had she had a full-time job to contend with.

It is interesting to compare her situation with the different kinds of stresses experienced by flooded residents who took a different path to recovery. Leanne's story is in marked contrast to that of Lucy and her husband. Like Leanne, Lucy was retired. However, unlike Leanne, Lucy's husband had elected to use their insurance company's builders as he felt this would involve less risk and bother for them and thereby protect them from the kinds of stresses involved in organising repairs, finding quotes and project

managing tradesmen (in other words, the kinds of stresses experienced by Leanne). However, their decision led to stresses of a different kind as, despite repeatedly trying to chase their insurers, they had to wait for months before any work was started on the house at all.

Box 13 The waiting game: Lucy's story

While Leanne's home was a hive of activity, Lucy's was deserted. Sitting in her caravan on her drive day after day with no work taking place in her house made Lucy feel depressed and totally out of control – particularly as she had to watch all her neighbours – who had appointed their own builders or were with different insurers – make progress on their homes. Consequently, by the time Christmas arrived and Leanne was back in her home, work on Lucy's house had not even started. She wrote repeatedly in her diary about how low this made her feel:

"Felt down and closed in again last night. If I could only believe repair work would start soon. I feel forgotten by the insurers. Seeing people in their homes settled back in hurts. God knows what it feels like to be homeless. Monday and New Year's Eve tomorrow, have to pin smile on and party at [relatives]. Thank God for family and friends."

> Lucy, resident Diary, January 30th, 2007

"Up early Thursday morning, no sign of the builders. Walked dog, came back to van about 8.45 still not even a phone call. Stormed round to other house they've been working on. Apparently they weren't coming, but an electrician was coming to see what needed doing. Lost my temper and rang office to ask what was going on. Was told we'd got our wires crossed and only electrician was calling. Told them electrician and a plumber had been before. 1st electrician not able to do work, so back to the drawing board. [Husband] and I plunged into depression again; thought things were moving at last. Electricians did call at lunch, more waiting for him to price job. I feel like giving up ever living in the house again. Went to launderette and did supermarket shop. Another cold night shut in the coffin as I call the caravan."

> Lucy, resident Diary, December 16th, 2007

These extracts show that Lucy's attempts to reduce the stress of the recovery process actually resulted in a different kind of 'work' of recovery – the work of constantly chasing the insurers and trying to fight against the considerable emotional frustration and despondency that emerged as a result of feeling so trapped in her situation. This work was, in its own way, just as stressful (if not more so) as the burden of project management that was experienced by Leanne as the diaries show that one of the most difficult aspects of the recovery process for residents to deal with was the constant waiting involved and the inability to control what was happening to them during this time.

Endless waiting was also reported by the council tenants included in our study – all of whom had very little control over the repairs process (see Section 3.3 for more details of council tenants' experiences). Thanks to a new contract agreement within the council, which had been signed before the floods, all

repairs to council homes were carried out by the council's partner building contractors and tenants had very little say over when – or how – this took place. As a result, many ended up feeling trapped in their circumstances and unable to get on with making those changes that were under their control.

Box 14 No control: Amanda's story

Years ago, while her husband was still living with her, Amanda had altered her kitchen by moving a wall in order to give herself more living space. However, this became problematic when it came for her kitchen to be re-done and she was told that she might need to put the layout back as it was in order for her new kitchen to be fitted. She found it hard to get a definite answer to the matter from the council and, consequently, was living in a state of indecision where she felt she was unable to make any progress in getting her home back to normality, as she described:

"It's just the living in this and just not getting any further. If you could get further then you'd be all right. I wouldn't even mind if they'd come and tell me if I've got to take that [wall] down and pull them units away. I mean the door is still there, that's easily solved, do you know what I mean? And then at least I could get my room done."

Amanda, resident Interview December 19th, 2007

The work of recovery is then, in part, the less visible form of waiting and doing nothing, often at a time when you are enduring extreme frustration and primitive living conditions. It may seem strange to describe this waiting process as 'work' but this is exactly what it is. For instance, what at first appears to be 'doing nothing' is actually nothing of the kind. In reality, residents often spend large amounts of time chasing the various organisations involved in an effort to get something to happen, with the rest of their time being spent worrying or feeling angry about why things are not happening in the way that they would like. In other words, therefore, the 'work' involved in recovery is not just the physical effort of getting things done but the mental and emotional effort involved in having to coordinate the activities of the various fragmented agencies and companies involved in flood recovery.

A common metaphor used by diarists to describe their journey through the recovery process was that of a 'fight', as Amy described:

"We are at that stage now but it's a constant fight all the time. As soon as something comes up you know you've got to fight with the loss adjuster, you know it's going to take maybe a week to get things agreed. So it's even got to the stage where you see an email from the insurance company and I've got to the stage where I actually feel sick before I read it because I know I've got to deal with it, I know there's going to be an argument. It's the little things like, they won't agree our kitchen quote at the moment, you know, we've got two companies, fairly similar quotes but they still think it's too high and so we are having to fight. Whilst you are trying to live your life as normally as you can in a very abnormal situation, you've got to put all this fighting in as well."

Amy, resident Interview November 1st, 2007

This quote goes some way towards explaining why this waiting process is so incredibly exhausting – not only are you battling a system which feels like it is set up to thwart you (one resident explained that loss adjusters exist to keep insurance claims to a minimum, so it feels like you are confronting obstacles at every stage) – you are also having to battle your own feelings of anger, fear and frustration. Add to this the experience of poor communication between the many agencies involved in flood recovery, some insensitive handling of your circumstances and a few mistakes with your case, and you have an intensely stressful situation that makes things much worse than they need to be for all concerned, as we saw with the issue of Laura's rent payments on p.46. Bruce felt that, had he not spent hours on his mobile phone chasing the various companies involved, he would not have succeeded in getting his family back home in time for Christmas: "If you are not on the ball and you are not chasing it through and you are not hounding people, it sounds awful but due to the magnitude of it all, you are just lost within the system." (Bruce, resident, interview, January 2008).

The work of recovery also involves engaging in how the surrounding built environment is managed. For example, several diarists explained that they didn't trust the council and the various agencies to ensure that the drainage infrastructure was properly maintained and improved in order to prevent a repeat incident. As a result, they felt that they had to keep lobbying these organisations to ensure that things were done properly, as this extract from a group discussion shows:

Will	And what about, I mean like in terms of the community, you've talked a lot about the community and it coming together and stuff like that. In a sense of it happening again say, has the community learned things that it would you know, would it pull together again?
Tessa	You would probably be more, have a bit more authority over, interfere
	more with the council and say, "Look, the river banks want doing, the
	gullies need doing". I think everybody might get up a bit about things like
	that.
Helen	Well we are on about, with our committee, every time we have committee
	meetings, which we have a lot don't we Rose? But every time we have
	committee meetings the first things we fetch up is the pavements, the
	gullies, the drains. Every meeting we keep pumping it into the officials that
	are at our meetings and they get sick to death of hearing it but we keep on
	to them every time.
Tessa	But they don't do anything.
Rose	They do in the end.
Helen	They do in the end because they get fed up.
	Group discussion, April 24th 2008

In addition to illustrating how recovery does not end when a person moves back into their home, this quote also shows that the work of recovery does not finish at this point either as some residents feel the need to remain vigilant and keep up the pressure on the various authorities involved.

4.1.1 Summary: the fight of recovery

There are many different ways in which residents experience the recovery process – from the full-on involvement of project managing to the endless waiting game that is involved when other people are making decisions about your life. All these scenarios involve different kinds of physical, mental and emotional work – even what appears as doing "nothing" requires work in the form of planning, chasing people or battling your own feelings of frustration and despair. Given such circumstances, it isn't hard to see why the most popular description of the process is the metaphor of the 'fight'. Clearly there are links to vulnerability here in that not all residents will have the same capacity or willingness to fight (see Section 3.3). However, there are other aspects of flood recovery work which are even less apparent – most notably, the process of having to acquire new skills in order to manage the recovery and of having to do all this at the same time as managing everyday life and the various pre-existing responsibilities that you have (for example, to family, friends, work etc.). These aspects are discussed in the sections that follow.

4.2 Householders developing new skills and questioning expertise

A prominent feature of flood recovery for many diarists was the work of having to acquire new skills and knowledge which could then be used to challenge 'expert' judgements of what constituted an acceptable level of service. In Section 3.1.3 we have already described how residents sometimes had to challenge 'expert' judgements over what constitutes a flood itself – for example, with the contested issue of 'secondary flooding'. However, at group discussions, diarists also explained how they had to learn how to do things like make an insurance claim, choose builders for quotes etc.

Despite being very anxious about the floods coming again, diarists were able to describe new skills and knowledge that they would use to make the recovery process easier next time round. For example, Andy was adamant that, if his house flooded again, he would make sure he appointed his own builder and question his loss adjuster more about his settlement, while Helen, a council tenant, explained that she would be more aware of how to get in touch with the council about recovery issues:

"We've sort of already got that plan in our heads, that's what we will do... we've decided that we are not going to go with anything that the insurance companies say, we are going to take the risk ourselves that the work is going to be of the right standard by the end of it"

Andy, resident Group discussion, May 1, 2008.

"If it ever happened again I think I'd be more prepared and more, knowing how the council have reacted with this flood, I know they said they can't guarantee that it's not going to happen again here, because we live on a flood plain and plus these houses are built on a flood plain, on farmland and they said there's no 100 per cent guarantee that it's not going to happen again but if it happened again I know what to expect and how to be prepared and how to get in touch with the council."

Helen, resident Interview, January 2008 Therefore some people felt that being flooded had given them more knowledge and skills to help themselves or advise others who are flooded in future.

These 'recovery skills', however, were acquired the hard way i.e. through much work and trial and error. One of the hardest parts of this process involved having to use your own fledgling skills and knowledge to challenge 'expert' pronouncements about the recovery. For example, Nigel got annoyed with his insurance company after he discovered that his next-door neighbour, who had the same insurer and very similar circumstances to him, was getting \pounds 100 more for his monthly allowance. In recalling a conversation that he had had with his loss adjuster, he reflected on what he had learnt about the way the insurance industry operated:

"I think there should be some sort of fixed rate, I'm not saying you all get four hundred pound but... that's what his words to me, 'You negotiated your deal', that was the loss adjuster. I said I didn't realise I was negotiating'."

Nigel, resident Group discussion, April 24th, 2008

Nigel's experiences present a picture of the insurance industry as a game that has to be played. However, it soon becomes clear that these 'rules' are different for every company. Nobody tells you this and you must therefore work them out for yourself as you go through the recovery process. Clearly, those who are quick to learn the rules do somewhat better than those who do not, as Nigel discovered.

Another good example of the struggles that diarists experienced over issues of knowledge and fairness concerned the problem of 'cowboy' builders. Poor workmanship made more work for diarists in a number of ways. When the work completed on the house was not up to the standard required, residents had to choose between remonstrating with the builders – a difficult task which involved having to pit their judgements against those of the builder – or simply going round and tidying up the work themselves. Some diarists were, by this time, so sick of fighting that they took the latter option, thinking it would be easier to remedy things themselves than to have to go through the struggle of complaining, calling the builders back and making sure it was finished properly.

Box 15 Poor workmanship leads to upheaval for a second time: Amy's story

Amy and her husband lived in a rented house some distance away while their home was being repaired but Amy would return everyday to feed their animals (that they had been unable to take with them to the rented house) and check on things. Amy was also appalled at the standards of workmanship conducted in her home. During a group discussion she described how she and her husband confronted the builder with their concerns, only to be told that they had no right to complain about the standard of the work because it was only 'an insurance job'.

Box continued overleaf

"It doesn't matter what state the house was before the flooding, it was our home. We loved it, we felt safe there, we felt secure there, that's where we relaxed. And people have come in and they've not really bothered... We actually had a stand up argument with one of our plasterers because above our door wasn't square, it was actually sloping. And we said, "I want a square door, is it a lot to ask for?" And my husband turned round and said to him, 'Would you pay for a job like that?' And the guy turned round and said, 'If I was paying for it, I wouldn't accept it... Why are you expecting me to do it, it's insurance'? And that was the view: 'you are not paying for it, it's insurance'. But all of us have built our homes, we've made our homes to be ours and they've been wiped out in a matter of minutes in a lot of cases. And tried to build something back up when you've had people who, 'Oh it's good enough'. And you are thinking well, you start to get to a stage thinking, 'is it actually good enough or am I being very, very picky?""

> Amy, resident Group discussion, July 17th 2008

As it happened, Amy was not just being 'picky'. At a subsequent group discussion in October 2008, 16 months after the flooding, she revealed that she was having to move out of her home for a second time because the work completed by the builders was of such a poor standard that the building had become structurally unsound.

Distrust over the standards of workmanship involved also led to people feeling that they had to be constantly on hand to check and monitor the builders. All these factors involved more work for residents, as Amy's story shows (Box 15). The ability to have trust in your builders was crucial for residents. Those lucky enough to have tradesmen that they could trust did not feel the need to visit the house so often and felt confident that they could leave their builder to make sensible decisions about the reinstatement. However, for those without such trust in their workmen, it was a very different story, as Rachel's example illustrates.

Box 16 "They haven't got a clue who they are sending into my house": Rachel's story

Rachel's first choice of builder – an acquaintance that she knew and trusted – was rejected by the insurance company because his quote was too high. Consequently, she had to accept their choice of builders, despite not being happy with their skill levels or the quality of workmanship carried out:

"The guys that are doing the house have only been with the company two weeks – they are not tradesmen at all – I know they are not tradesmen because one of the men doing it has actually done some work for me personally in the past. So I know he's not a tradesman in the field that he's working in. It is really unnerving to think that – I don't know anything about building at all but yet these people are in my house doing building work and I'm expected to trust them, not knowing what they are doing really and not having anything to compare it with and not being able to speak to somebody who I do trust about the work that they are doing. And knowing that they've only been working in this company for a couple of weeks is really difficult."

Interview, December 5th 2007 Box continued overleaf As a single Mum, Rachel had to do all the management and chasing of the builders on her own – this was difficult, particularly when she felt the builders weren't taking her concerns seriously, as she felt she had no one to support her or provide advice about what standards were acceptable.

"I rang the building company and he said 'the plumber will be going tomorrow'. And I said 'well, I want to be there when the plumber goes'. And so he says 'Oh well I'll try and arrange that'. It's like it's not your house, it's like they've taken it out of your hands, they are doing it and you are not involved in the process, which is really disturbing because it is my house and I want to be informed of everything that goes on in my house. I mean I'm going down and quizzing these lads as to the work 'is it 4x4?' and 'how long have you been working for this company?' And I was thinking 'they haven't got a clue who they are sending into my house', which is really disturbing."

Rachel, resident Interview, December 5th 2007

As Rachel discovered, it is easy to find yourself having to question the expertise of the builders and fight the attitude that what is 'good enough' for an insurance job is not, in fact, good enough. Insurance promises the replacement of 'like for like' but, according to the diarists, it rarely happens like this, as Leanne described:

"So you see you don't get your house back like it was, or you don't get what you've done back – you get what they can do back, within the price that the insurance company allows."

Leanne, resident Interview, November 29th, 2007

However, it is important to note how much work is involved in trying to negotiate this process – having to argue and question things constantly is exhausting and it is no wonder that some diarists chose to put up with things that they knew should have been corrected, just because they had got fed up of fighting. As Amy explained during a group discussion: "You get to the stage where you haven't got the energy, you settle. You want everybody out of your house." Emma, a pensioner in her 70s, agreed. She went round after her builders scraping paint off the door handles where they had been slapdash and, after the company had left, she paid her own electrician to rectify what she considered was the unsafe wiring left by the previous firm.

4.2.1 Summary: negotiating fairness

While diarists report the positive side of having gained new skills and competencies in managing the recovery process, what emerges are accounts of having to negotiate the judgments of the various agencies involved in reinstating the home. In the flood recovery process, fairness is up for negotiation and your ability to enter into this negotiating process will determine how successful you are in regaining the life that you want for yourself and your family. Much of residents' physical and emotional energy is thus

taken up with having to challenge the various agencies' perceptions of what constitutes a fair deal, and so you must fight against your insurance company's notion of what constitutes an acceptable settlement for your claim; fight against your builders' judgement of what they consider to be adequate workmanship; fight against the council's definition of what is an acceptable standard of repairs. It is also important to realise that this work of acquiring skills and arguing over standards goes on at the same time as having to cope with everyday life. In many cases, everyday tasks such as shopping, cooking and washing became harder after the floods, as the following section explains.

4.3 Managing everyday life

A key characteristic of life post-flood is that everyday tasks also become more difficult in themselves as a result of changed circumstances.

For some, changed circumstances meant living in another area. This could create a sense of displacement. As Trevor described, living somewhere new also meant having to come to terms with a real sense of displacement as the people and places surrounding you were totally new:

"It's funny, I haven't seen my neighbours for over six months, it was just like overnight you just, one day you suddenly have your routine and the next day it's just like plucked out of it and plucked into, I don't know what's happened to my neighbours. Things like you go to the local shop for a paper, that's all disappeared, you know, I used to get my milk delivered, I think I still owe the milkman some money and I haven't seen him for six months. I used to pop to the local pub but I haven't been in there for six months. It's just like my normal routine, my normal life, like the people you are used to seeing, your neighbours, it's just like a guillotine and it's all like plucked out of air and deposited in a different area of Hull, it's strange really, yes. Because I've lived in that house twenty odd years, originally it was my parents' house, I got it when they died so again I suppose that's a bit upsetting because you've got memories of a house and then seeing what it's like last time..."

> Trevor, resident Interview, January 2008

Such displacement was partly about location, but it was also the displacement of daily routines and habits.

The impact on habits and routines was particularly felt for those who had to commute. For example, Laura lived and worked in West Hull but, when her home was flooded, the only rented accommodation she could find was in East Hull. Consequently, her daily commute to work became much longer and more stressful as she had to fight against the morning traffic on the bridge. She and her husband also had to drive back to their property on a regular basis in order to empty the dehumidifier bucket. In addition to this, Laura's family all lived in West Hull, so trying to attend social events and other family occasions became much more difficult. Her diary shows her frustrations on the subject:

"Don't believe it, all bridges going up AGAIN right on rush hour - what another start to the day. Living East Hull and trying to get City Centre or west near impossible! Big family do tonight (Silver Wedding Anniversary and 21st Birthday). A bit peeved as this party's at an indoor party room very near to our flooded home, so would have been handy but due to us living so far away I have to drive so can not join in a celebratory glass of wine or two!"

Laura, resident Diary, 9th April 2008

Similarly, Amy reflected on how her daily routine had been thrown completely out of kilter by the fact that she and her husband were having to rent a property a considerable distance from their flooded home:

"It's actually got to the stage that we are not really doing a lot of shopping because we are not doing a lot of cooking because it's got to the stage where we are grabbing takeaways where we can because our daily routine has been affected such that when I leave work I will go and visit the house, feed the cat, check up with the neighbours, see what's happening. So it could be another hour and a half when I get home on a night. It's thrown the general routine out. I was saying to my work colleague, "I'm looking forward to the day where I don't have to go off and collect the post on a lunchtime or wonder what time should I check the house" and that kind of thing. To actually just have one house to go home to and when you get home that's it, you can sit down and you can enjoy it. I think we are looking forward to that more than anything and that's probably that little light at the end of the tunnel, which we just see every now and again and that's what we are working forward to now I think."

Amy, resident Interview, 1st November 2007

Amy's description shows how, in addition to being disruptive, such a change in daily routine is also exhausting with the result that everyday activities, such as cooking meals and relaxing in the evening, take a backseat to all the other forms of work that must be done.

Other forms of temporary accommodation also proved problematic. For example, Duncan, a single man in his 20s who rented privately, found himself living between the homes of various different relations – none of whom could accommodate him on a more permanent basis because they were already giving shelter to other family members who were also flooded. He explained that living between different houses meant every aspect of his life was affected – from the timing of his meals to his hobbies and social life, because he couldn't bring friends back and he had to fit in with his relatives' ways of doing things:

"I've tried not to live on takeaways because I'm quite heavily into keep fit. I mean my job keeps me fit to a certain extent but obviously if I was eating takeaways every night I'd be the size of a house. So I mean, I do try and get a meal at my Nan's house or my mum's house but obviously you feel guilty as well, you feel as though you are putting on people. But I mean obviously they understand the situation that I've got, I've got no means of providing it for myself."

> Duncan, resident Interview, December 19th 2007

Nigel and Anna, who also lived with family members after the event, shared Duncan's thoughts on the difficulty of trying to lead a normal life whilst in somebody else's home. For them it wasn't so much the

physical disruption to routine that was important but the simple fact of being unsure of what the 'rules' were and knowing how to behave in a different space.

"It does affect your daily life because you go out and you are not going home to your own home for a start. As I say when you are in somebody else's house, although they are family... it's like you can't, it's not your house is it? Like going to the loo or washing your hands or just sitting and putting your feet on the chair or sprawl on the settee, you don't, you won't ever say anything but it's not your own home is it? You don't know where things are at other people's houses you know, I've been to her house, I can't reach the blooming cupboards when I go there, everything is on the top shelf. I need a stool, I can't reach, my brother in law is quite big and every cupboard door, it's never the right one; it's always the last one."

Nigel, resident Interview, December 5th 2007

Again, having to monitor your own behaviour can be very hard work – Nigel's quote shows how you can never truly relax under such circumstances because living in someone else's space means living by someone else's rules.

For those who were not living in a fully functioning house, the work involved was much more obvious. Emma, who was in her 70s, lived in her garage while her home was being repaired – she had to cook meals on a camping stove and carry all her washing upstairs so that she could clean her clothes in the bath. Lucy, who lived in a touring caravan on her drive, also became increasingly frustrated with having to go to the launderette and cook meals in a tiny space, as this entry from her diary describes:

"Lost control last night at tea time. Only poaching eggs and bloody smoke alarm went off. Threw everything out of caravan door. So fed up of trying to make meals in caravan, no work surfaces. Fed up of going to launderette. Can't ask people to wash for me – everyone stressed out and busy with Christmas."

> Lucy, resident Diary, December 2007

Lucy used to describe the caravan as "the coffin" – a very apt description which reflected the sense of claustrophobia and despair that she felt while living in it. For Isobel, who lived upstairs with her husband during the repairs, the lack of space was also an issue. She described her situation as being:

"Like a caged animal. A single room, I'm used to a nice big through lounge. I'm always up and down my garden because I like my garden and for ages there was no pleasure in even going and having a look at the garden because it was just all covered in a horrible sludge you know... So being up here to me, oh I just felt caged. How many books of Suduko puzzles I've been through heaven only knows there's nothing I can do. Downstairs and my normal living I'm pottering about, I mean I'm not working hard but you find something to potter with all the time don't you? You are up and down doing things, even if it's just to get out your chair and have a nosy at the neighbours you know. But up here you know, you just feel so trapped."

> Isobel, resident Interview, December 4th 2007

For those with young children, the disruption to everyday life was particularly acute and hard to manage. Michaela had to live in a hotel room with her husband and two young children before a rented house could be found for them and, during her interview, she described how difficult it was to cope with living like this:

"When we went in the hotel he [husband] was on shifts and he was on earlies that week. So he had to get up really early, he went at five in the morning. We were all in one room with two double beds; we had both the girls there. We had no facilities to make any packed lunch or anything and he couldn't go down and have breakfast because it was too early you know. I mean I remember [husband], when we moved in on that Tuesday, just sat with his head in his hands saying how can we cope?"

Michaela, resident and worker Interview, January 2008

A similar experience was had by Bruce and Olivia who had to manage in a hotel room with two young children – things were made particularly difficult by the fact that the baby needed milk bottles sterilising in the middle of the night. The family also found themselves having to vacate their room on weekends because it had been booked by others several months in advance.

Holly and Sam, who rented privately, also found things very hard to manage as they had no insurance and the only accommodation they could afford was a one-bedroom flat on the other side of the city (for more details, see their story on p.49). Being separated from family and friends meant that baby-sitting cover was hard to come by and, with the whole family sleeping in one room and the children sharing a bed, everyone's sleep suffered:

"Sam and me have been taking it in turns to sleep on the couch with [son] because he just wakes up every time [younger son] wriggles. [Younger son] hasn't had a full night's sleep either in his own bed yet. It's hard with us all being in such a small space."

> Holly, resident Diary, December 2007

Finally, however, it is important to realise that it was not just the everyday lives of those who were flooded that were affected. Sophie's story (see p.44) shows how her whole family's life was transformed by her mother-in-law's extended stay, while Lynne, whose home was affected when her toilet blocked as a result of the floods, explained what a nightmare this was for herself and her children to live with:

"For that whole week we had to, my daughter goes to work early so that she can use the toilet. And I have to dash to Tesco to use the toilet up there, first thing in the morning. And then... at some point we had to fill up the toilet, because when I had visitors, is the smell."

Lynne, resident Interview, March 5th 2008

Crucially, the floods also had a much broader impact on people's lives as a result of the changes that took place in caring practices (see Box 17).

Box 17 The impacts on others through changes to care work

When it comes to understanding flood recovery, care practices are an important but often overlooked area (Sims *et al.* 2009). Our research shows that, as families were displaced and living conditions changed, different kinds of care activities were revealed, disrupted and produced. For example, Caroline, who moved to a rented house a long way from her home during the repairs, felt frustrated and impotent because she could not continue her usual work of caring for her grandson Luke (who was severely disabled). Prior to the floods, she had been making regular visits to her daughter and son-in-law so that she could help with his care and spend precious time with him. However, due to heavy demand, the only rented house she could find was outside the city on the edge of a small village and a long distance from the nearest bus stop.

Caroline herself had a disability which meant that she couldn't drive or walk very far and, as a result, the journey to care for her grandson, which had been easy from her home, became impossible from her rented house. A few months into the study, Caroline reported that her daughter and son-in-law had made the heartbreaking decision to put Luke into permanent care as they could no longer cope with looking after him at home. For Caroline, isolated in her rented house, this personal tragedy was impossible to separate from the impact of the floods. She wrote in her diary:

"I feel impotent. I can't help them make this horrendous decision, only support them when they make it. Luke is the light of my life, so precious and fragile... Until we moved into this temporary accommodation, I was helping on a regular basis, going to their bungalow to be there when one of them needed to go out, as Luke needs 2 people to care for him at all times. I'm further away now and it's harder for me to go out when it's cold as I don't drive and have to rely on buses. In my lowest moments when logic flies out of the window, I feel very angry at all the agencies who failed in their responsibilities when the floods happened – local council, Environment Agency, Yorkshire Water etc. not only for the trauma people have suffered re. damaged homes + property, but the side effects – far reaching and unique to each family. I'm over two miles from the nearest bus stop, further away from the people who need my help most + badly missing my own home which wraps itself around me when I walk through the door."

> Caroline, resident Diary December 17th, 2007

Therefore, Caroline's spatial displacement and the loss of her home had serious repercussions for her role as carer for her grandson, in both the practical and emotional sense. By disrupting her home, the floods disrupted her caring activities and affected the kind of support she was able to provide, as she was no longer able to offer practical help or draw emotional strength from her surroundings.

4.3.1 Summary: maintaining normality

The stories presented in this section show how, in addition to coping with the practicalities of the repairs, the floods can make everyday life much harder to manage. Diarists report the experience of displacement combined with the loss of the familiar, and there are also the knock-on effects for those commuting across the city, the challenges of having to learn to live with others or in confined spaces, the difficulties of maintaining a social life, the frustrations of undertaking simple tasks with children, and the disruptions to care work. This section also shows how the impacts on everyday life extend beyond those who were directly affected by the floods.

4.4 Managing roles and identities

We can also see that the work involved in managing everyday life is not all physical – much of the mental and emotional work done by residents also occurs as a result of having to juggle the different responsibilities and identities that we all have as part of life. One of the most stressful consequences of the floods reported by diarists was the experience of having so many different things to do. As the previous sections have described, other responsibilities to do with work, school and home didn't disappear just because a person was flooded and, as a result, the flood work had to be done on top of these existing tasks. As a result, people were having to constantly prioritise and compromise between all these different responsibilities.

In some cases, a consequence of compromising was feelings of guilt and frustration. For example, Abby felt like she had failed her son and her partner because she was always busy coping with the flood work:

"I feel like we [her and partner] haven't had time to like love each other and that's what I'm finding hard to cope with because we just haven't got the time to maybe show each other the affection we would have before because we are too busy... you just feel guilty... that you are not looking after your family... Not cooking him [son] nice meals do you know, like you are all eating crap, we've all eaten crap for like six months... We are sorting things out and we are going out shopping for bits of wood for this and that and then it's the end of the day and you think, I just don't want to cook. I don't know why, I think I've just got out of it and then you feel lazy and beat yourself up about it." Abby, resident

Interview, January 2008

As described previously (see p.40) Melanie was also upset that her newborn baby had to come home to the rented house. Both Abby and Melanie felt that coping with the floods had meant them neglecting their family responsibilities and they blamed themselves for this.

The circumstances, however, reflect in part the division of labour within these households, and there were gender dimensions to this. One participant, who was married with two young children, saw himself as having a key role to play in protecting his household from future floods. He wrote in his diary:

"I've said it before and I'll state and say again, I feel that it's a man's duty to protect and defend his family and home.....but how can you against rising water levels that you

have no control over? You have to leave that with the utility companies and in my case Yorkshire Water Authority."

> Bruce, resident Diary, June 4th 2008

This protector role that he assumed for himself placed a great deal of anxiety on him, particularly during periods of heavy rain (see his story on p.102). However, while Bruce saw himself as bearing the responsibility for keeping his family safe from future floods, our research also shows that women had a crucial role to play during the recovery process itself.

Because the women in our study were more likely to work part-time or be at home looking after children, the responsibility of managing builders, making phonecalls and waiting in for deliveries also tended to fall to them. Though this could reflect a bias in the diaries (i.e. that it was women in these situations who were more able and willing to write diaries), other research does support the gender division of responsibilities in disaster recover (Fordham 1998). Indeed, the experience of an unequal division of work often caused resentment and arguments between couples, as Melanie described in her diary:

"Me and my husband seem to be arguing more and more as I make decisions regarding the house because I am there at the time and then when I tell him what I have said he goes mad and then we end up having a big argument. As I have said to him before I feel like we are playing piggy in the middle and I am always in the middle."

> Melanie, resident Diary, 25th February 2008

Similar problems were encountered by Karen – in addition to having a young daughter to look after, she was also working around the clock to support other flooded residents, as well as dealing with the flood damage in her own home. She described how stressful things became while living with her in-laws:

"They looked after us incredibly but it was extremely stressful because my mother-inlaw, as much as she helped, she'd take over with my daughter. My routine for getting and doing, like I didn't cook for six months and I loved cooking, do you know what I mean? I didn't cook for six months because our teas would be done when we got in...I wasn't in control, I didn't do any of my washing or ironing, it was all done, which was good in some respects but like I'm a mother you know, I'm not, so it was that kind of thing. And relationships, mine and my husband's relationship became very strained as did my relationship with my mother in law, I don't want to sound awful here but it was like, I said to him one day, "You are 37, I'm not your girlfriend, I'm your wife, grow up". Because he would just run to his mother, the thing is he went back to living with his mum and dad and a chance to slip back into that. So it was really stressful and it really took us to have a gigantic argument because he didn't come to the house, he came four times in six months, my husband... He couldn't face it so I faced it all on my own."

Karen, resident and worker Interview, January 2008

For Karen, therefore, a major part of the recovery work involved juggling her job with her responsibilities as a mother – all of which was thrown up in the air by having to live with her in-laws and her husband's

lack of interest in the repairs. In short, it felt as if all the burden of managing recovery fell to Karen – she was so busy supporting everyone else that she felt as if there was no one there to help her. Similar sentiments were expressed by Leanne, who wrote in her diary:

"Got to keep going for all my dependents – mum, husband, animals and sons and grandson – they all look to me for their needs. I'm the mainstay of the family but feel nobody is there for me."

Leanne, resident Diary, April 7th 2008

Leanne and Karen felt like they had to do all the work of flood recovery on their own, despite the fact that they had husbands whom they felt should have been supporting them. However, Rachel, a single Mum, also felt very alone with things:

"Me and the kids are on our own, so I've not got a guide there sort of saying, 'that's not right' or that 'you should be doing it like that', so that's a little bit difficult. And I think people tend to think because you are a woman on your own, 'it will be fine, just put that down she won't know'. And they do sort of tend to speak down to you a little bit, builders and things like that. I mean I'm lucky that I've got a brother in law who is a joiner, I mean he's obviously got his work, and I've got a friend who's got his own building firm. So I do, like yesterday with the woodchip flooring, I rang my builder friend and I said, 'look this is what they are doing, is that right'?... So I have got people there that will help me but it is difficult because you are dealing with it all on your own and that is difficult. And there's nobody to bounce it off either, you know, when you are sat chatting and things like that you know, there's nobody to talk to on a night about it. Because everybody else gets sick of hearing about the fact that you've been flooded you know."

Rachel, resident Interview, December 5th 2007

The above quotation shows that not only did Rachel have to do all of the flood work herself – she also felt she had to work harder to overcome the disadvantage that her status as a single woman gave her.

Rachel's account also points to the emotional work involved in dealing with outside agencies (see Laura's case study on p.46). In an extract from her diaries she described the kinds of role conflicts that arose when dealing with professionals – on the one hand, feeling you had to be business-like and detached while, on the other, being overcome by your extreme sense of stress and frustration:

Tuesday	Left another message [with loss adjuster]. No response, if he just called me
1 deseay	back, it's so frustrating. This seems to be taking up my whole life - god
	what did I do before the flood?
Wednesday	Well finally spoke to [loss adjuster]. He said he didn't call back because
	didn't know what to say. The builders are being pulled off (not that they
	have done any work). I just broke down. Here I am a 37 year old mother
	of 2 crying on the phone to a total stranger. Well I say crying, I was ranting
	really. Think I really needed to do it though. May be he'll do something
	now.
Thursday	Did food shopping and usual cleaning and stuff. Rang a friend who said he
2	would come and look at what needs to be done. I feel so useless and out of

control. I just want some help. Spoke to [loss adjuster] again. He is a really nice guy and I feel a bit guilty for shouting at him but he has got new builders for me to meet next week. Spoke to him for about 45 minutes, it's nice that he takes the time but I am sure he thinks I am a nutter. If one more person tells me about their friend who hasn't even been stripped out yet I swear I'll kill them.

Rachel, resident Diary, January 28th 2008

This awkwardness of wanting to push your loss adjuster for a response while also not wanting to be seen to be too pushy, was a conflict that lots of participants talked about. As Charlotte explained: "It's horrible to be made to feel like you are harassing people as well, because that's how you feel, that you are harassing people when you ring them up all the time."

Another key issue, of course, was how to manage the flood recovery at the same time as a full-time job. Sally, who had just finished her maternity leave, had gone back to work part-time after the floods. She was really grateful that she had been able to take the option of part-time work because, had she not done so, she felt she would have been unable to cope with what was already a difficult situation:

"I went back two days in September and if I hadn't had those three days off I don't know where we'd be with the house now. I think that needs to be a recommendation that people are allowed time off. I remember the carpets going down just before Christmas and I got to the house and it was just dust everywhere and I just burst into tears and I just phoned Andy at work and said, "I've got [daughter] here, I can't put her down anywhere, it's filthy, the carpets are coming, I need to vacuum, I need to sweep, what the hell I am supposed to do?" And he was able to drop everything, he's a teacher, and he just ran into someone else's room and said "Look are you free, Sally is going to fly in a minute". And he was lucky enough because he does live five minutes down the road. But if I'd gone back full time, I was the one doing a lot of the co-ordinating..."

Sally, resident Group discussion, May 1st 2008

As described on p.78, there were also implications for those with caring roles and responsibilities. Rose and Helen were active members of their local community group and, when the floods occurred, they found themselves on the frontline of having to support some of the most vulnerable elderly residents in the area who had nowhere else to turn to. Both Rose and Helen were pensioners in their 60s who were also flooded themselves but, when the formal support networks put in place for residents failed, they began taking on more of the recovery work themselves as local people saw them as providing a point of contact to the council.

"We were given a caseworker... but she went off with stress. So of course they didn't have a caseworker, I was the caseworker. In fact [local MP] said to me, Rose, why don't you take it on?" I said, "They wouldn't pay me to do it and I wouldn't want it actually. I do what I can do for the people and if they need my help they know they can come". I was having people knocking at the door, 'what do we do about this?, what do we do about that?', which I don't mind. If I can help I will help and if our committee can help... we will help. They know they only have to come and see us".

Rose, resident Interview, February 6th 2008

Although Rose and Helen were glad of the chance to help, and did as much as they could, this quote shows how they found it difficult to juggle the demands of the community with their own repairs process and family responsibilities:

4.4.1 Summary: emotional conflicts

It is difficult to capture the mental and emotional work of diarists as they negotiate, prioritise and compromise in the work of recovery and everyday life. What we have done however is point to a number of areas of emotional stress that emerge in negotiating roles and responsibilities during the recovery process. While some of the stresses are those that we might expect in many busy households (feelings of guilt and frustration, the stress of negotiating the division of labour in the home, juggling work and family responsibilities) these are amplified in the context of displacement (described in section 4.3) as well as by the task of negotiating the flood recovery process and through dealings with outside agencies (see Laura's story on p.46).

4.5 Front Line Workers

Think of frontline workers in relation to flooding and the images that come to mind tend to be of the people involved in the immediate emergency response efforts – for example, the Fire and Rescue Service, Police, Environment Agency staff and other emergency services workers. However, deciding who counts as a frontline worker during the longer-term recovery process is more difficult as the diversity of workers and their roles is so great. In relation to disaster response work, similar conclusions were drawn from Convery *et al.'s* study of Foot and Mouth Disease in Cumbria (*Convery et al.* 2008). When looking at the roles that different actors played in disaster recovery, the researchers found that it was difficult to predict who would find themselves acting as a support worker. Partly this was because of the variety of individuals and organizations (from farm hands to vets, local teachers and clergymen) who were co-opted into performing surprising roles in the recovery process, but also because "the frontline often emerges in unexpected places" (*Convery et al.* 2008 p.114). In this section we highlight the role of front line workers and their experiences in the flood recovery process.

We have identified four kinds of front line workers that emerge during the recovery process:

- Permanent and temporary staff whose jobs were created specifically to deal with the issue of flood recovery. For example, Charlotte was employed by Hull City Council's Flood Advice Service through which she provided assistance to flooded residents – both over the telephone and in person – on a range of issues, from dealing with insurance claims to resolving issues with building contractors and helping poorer residents access additional forms of financial aid.
- 2. Those whose pre-existing job roles were transformed to deal with flooding issues. The best example

of this in Hull was the work of the community wardens. Hull's community wardens work in neighbourhood teams across the city to help residents with issues of concern to them, such as antisocial behaviour, vandalism and environmental problems. However, after the floods, the wardens were enlisted to perform a range of activities, from evacuating schools and care homes on the day of the floods, through to helping residents fill out assistance forms and performing caravan safety checks during the longer-term recovery process.

- 3. 'Traditional' intermediary roles. The flood recovery process consisted of a heightened role for wellknown intermediaries who exist to bridge the gap between individual residents and the various companies and agencies that they need to deal with after a flood. The clearest example of this is the work of the loss adjusters and the Citizen's Advice Bureau.
- 4. Informal work that was carried out in a voluntary capacity by community groups across the city. For example, Hazel belonged to a church in the heart of a badly flooded area of the city. She described how, despite having only 17 members, the church was able to respond flexibly and quickly to the needs of the local community in ways that were impossible for larger, more bureaucratic organizations that were restricted by funding constraints or organizational protocols regarding recovery (see Box 20).

Some diarists who found themselves in worker roles reported positive feelings and job satisfaction in relation to a number of factors, including: the ability to help residents who were struggling; the chance to share experiences and receive support from colleagues; the opportunity to get their own troubles in perspective; new skills and an enhanced CV that could be used to pursue new career directions in future, and positive benefits for the organisations that they worked for (e.g. public recognition). Box 18 gives some sense of this for Charlotte.

Box 18 Rewarding aspects of frontline work: Charlotte's story

Charlotte worked for the council's Flood Advice Service (FAS) and was also flooded herself. At times, she found it very difficult to cope with the flooding at home and at work. However, on the whole, her experience of working for the FAS was positive as she was glad to have the opportunity of helping people with their problems:

"We held a meal at the Guildhall for flooded residents of Hull... It was fantastic; Emily and I met all those people we have dealt with over the past few months. Everyone had a lovely time and it was nice to forget about the bad effects of the flooding and concentrate on the good aspects, for example the way people have been pulling together. We got some lovely cards thanking us for our help, which let us know we have made a difference, which is nice."

> Charlotte, resident and worker Diary, January 28th 2008

Box continued overleaf

Charlotte also made lots of new friends through her work with the FAS and the company of these colleagues, together with the back-up of her manager, who she found to be very supportive, was vital. She felt that, although there were stresses associated with her dual role, working for the FAS had helped her cope better at home and at work:

Charlotte: Beccy:	I think doing this job has helped. Really?
Charlotte:	Yeah, because it has made me realise that I'm not as badly off as I thought I
	was. Do you know what I mean? [Laughing] And I wouldn't have met
	Emily and Marie [the community wardens who work at the flood advice
	centre with her] if I hadn't done this job!
Beccy:	So some positive things have come out of the flood?
Charlotte:	Oh yeah. I think doing this has definitely helped. But then I think being
	flooded has helped me do this in a weird way. Do you know what I mean?
	Charlotte, resident and worker
	Interview, November 14th 2007
Working for the FAS also benefitted Charlotte in the long term as she was able to move on to a new job	

that used the skills and experience she had gained while working for the FAS. She felt that, had she not had this prior experience, she would not have been hired for her new position.

There were also benefits for particular organizations, such as Hull's Community Wardens, who played a significant role in supporting residents after the floods. In Hull, the Community Wardens¹⁸ normally deal with issues of anti-social behaviour and local environmental issues. However, their local knowledge of their communities was invaluable in helping the council respond to the floods. James, who was very involved with the wardens through his work, felt that the floods had helped people acknowledge the important role that the wardens played in their communities and their ability to use their skills flexibly.

Beccy: Do you get a sense that anything positive has come out of the floods or not? James: I think recognition for the wardens from people like the Council because I think they've not only recognised the flexibility, how quickly they can respond, but I think they've also recognised that they have skills and one of those skills is to talk to the public because a lot of people you know, can sit in an office and talk to the public across the table but to go out and talk to them in their homes and be understanding. And we've seen some wardens, especially some of the younger ones, who didn't want to go out and do it, who were getting very upset when they were at somebody's house and they were all weeping and they do this eight times a day. And they found that very demoralising and emotional, but they've done a super job. So I think yes, there have been positive things coming out of it.

James, resident and worker Interview, November 14th 2007

For some frontline workers, however, there were also some very difficult challenges to be faced. Karen, a community development worker who was also flooded, worked to organise free days out for flooded

¹⁸ The wardens are funded by Hull City Council but managed by the Goodwin Development Trust, a third sector organization.

residents. However, places on the trips were limited and she found herself experiencing hostility from those who could not go:

Karen:	We got hailed abuse, absolutely ridiculous, absolutely ridiculous. Me and [colleague] again were crying on each other.
Elham:	While you were walking around or they'd phone you?
Karen:	It was mini-bus or the coaches were there to pick people up, we'd get abuse because they wanted to go on two or three activities and they'd only got on
	one.
Elham:	Oh the people you helped were abusing you?
Karen:	Yes, the people who couldn't get on it, so we put them on another list for
	other activities. People on the telephones just awful and people in the street
	as well because I used to take my little girl to a school up there, I took her
	out to start a new school, not because of that generally but because I
	worked so closely in the area I didn't want [daughter], because I get it, point
	their finger at school, I've had someone do that to me right up close to me,
	giving me a load of abuse for them and their children not going bowling.
	Karen, resident and worker
	Interview, January 2008

Such abuse was particularly hurtful for workers like Karen because there was an assumption that those in worker roles were unaffected when Karen was also struggling with flood damage at home, as were many of her colleagues.

Key to frontline working was the 'emotional labour' involved, an arduous task for those who had also been flooded themselves. The need to maintain a separation between "staying strong" for flooded residents while suppressing the negative emotions associated with disaster work or the loss of your own home posed a tough challenge for workers. This was especially difficult for those whose friends and neighbours knew about their job roles. For example, Natalie worked for the council and was heavily involved in the flood support work, even though her own home was also flooded. She described how the days and weeks after the flood became a nightmare for her as, in addition to working long shifts at the council and dealing with the problems at her own home, neighbours would accost her about flood matters in the street, in the supermarket – even at the local pub where she was trying to relax after a difficult day.

The tension between trying to empathise with residents on a personal level whilst also having to maintain a degree of detachment in order to stay strong was a particular source of difficulty in cases of dishonesty. Both Karen and Charlotte described starting their jobs with a strong sense of sympathy for residents. However, as time progressed, they had to become more cautious in their assessments of others. This was a difficult line to tread, as Charlotte explained:

"Now I realise that there are people who are dishonest. You know, working here, we've had people trying to claim benefits and flood relief stuff when they haven't been flooded. And it has made me realise that, you know – that when people come in here and you can't check everything, and you're helping them – that a lot of these people are absolutely trying it on. But then obviously you can't go thinking like that all the time because obviously there's people that are really... It's a bit like being a detective, really. We've been ringing everywhere – seeing if they're allowed certain things that they say they should be."

Charlotte, resident and worker Interview, November 14th 2007

Disaster work is never going to be easy, however frontline workers reported a number of specific issues that made their work more difficult. Some Front Line Workers (FLWs) felt they had a lack of support from their employers. This was particularly so for those who were also affected at home and who felt their employers did not recognize that they were also "flood victims" with needs. Within their organizations they reported a lack of formal opportunities to debrief with colleagues, a lack of basic equipment and resources (e.g. protective clothing, food and drink), and a failure to learn from their experiences. (See Box 19).

Box 19 A lack of support for frontline workers: Michaela and Natalie's story

Many frontline workers had to contend with flooding issues at home, as well as at work. For Charlotte, who had understanding managers and colleagues, the chance to share experiences at work was a positive occurrence that helped her cope with her problems. However, Michaela and Natalie, who worked on the frontline of the council's emergency response efforts, were hurt and angered that their employers never thanked them or showed any concern about their home situations:

"It maybe would have been nice at some point for somebody somewhere to have actually said, 'Can we just have five minutes, can we have a chat, how's it going?' Just so at least you thought, oh that was quite nice. Or just a personal email or, I don't mean, just something just to say we appreciate what you've done, and we appreciate you are in the same position, I don't know what you would do but just something."

> Michaela, resident and worker Group discussion, September 25th 2008

This is not about how the council responded to the needs of its residents – both Natalie and Michaela felt that the council responded well to the floods and they praised what they saw as the very high levels of support and care that were given to residents. Instead, their complaint was with the lack of support given to frontline staff. They explained how they were denied holidays and pushed into working very long hours with no assurances about pay or overtime on the grounds that the city's 'flood victims' needed their support.

 Natalie: I'd asked for a Christmas off because my husband was going to be working in the house, so I said, "Well can I have Christmas off so that I can help fetch and carry, go and get?" "Oh what if the flood victims who are living in caravans need help?" "I am a flood victim living in a caravan, what if I need help?"
 Elham: So in a way, when you went to work, you had to be a different person? Box continued overleaf

Natalie: I'm not a flood victim at work and I'm just going out and doing... The management side of it, they've not asked us once if we are OK, neither myself nor Michaela. Natalie, resident and worker Interview, January 2008 However, perhaps hardest of all was the fact that they felt their employers had not taken on board any of the lessons from the floods in terms of how they would treat their employees in future: Beccy: Have your employers learned from this? In terms of how they would treat their workers? Natalie: No. Beccv: They haven't? So they've not acknowledged there's a problem? Michaela: I don't think it has had any impact at all... Beccy: So you don't think they were even aware that this is an issue? Natalie: I don't even think that people realised that their employees went through it with others, I really don't. Group discussion, September 25th 2008

A further form of stress for frontline workers concerned disagreement with the way the flood recovery process was managed. For example, Charlotte became stressed when having to carry out activities that she felt were ineffective and unfair, as she wrote in her diary:

"I was closing cases at work this week (signing off those properties which had been supposedly finished). I felt that this was premature as I knew from first hand experience that this was not always the case. I was uneasy about this as I felt this was more to do with massaging figures than actual progress!"

Charlotte, resident and worker Diary, November 26th 2008

Charlotte found herself in a difficult position because she was on the frontline of dealing with residents' requests for help and this, combined with her experience of flooding in her own home, meant that she had a real understanding of – and empathy for – the problems people were experiencing. However, as a result of her job, she was acting within a hierarchy as a representative of an organization and, consequently, she felt powerless to challenge or change what she perceived to be unfair practices resulting from political pressure on the council to 'finish' the recovery progress by describing home repairs as completed when there was work still to be done.

It is also important to realize that those working to support flooded residents in an informal capacity also faced stresses in the course of performing such roles. For example, as described in the previous section, Rose and Helen found it hard to juggle managing their own repairs with helping the vulnerable elderly residents around them. Equally, Hazel coordinated a flood support programme through her local church which played a key role in helping local people recover (see Box 20 for examples of the work conducted by the church).

Box 20 Community support from a local church

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

Hazel found it very rewarding to be able to help people and she felt that, as a result of the work carried out, her church now had a clearer sense of the role that it could play in supporting the local community. However, she admitted that her focus on the flood work had also created difficulties for her own family:

"Obviously we weren't flooded but I have a family of my own and I think they suffered that summer because both myself and my husband were very involved in what was going on at the church. And when we weren't at the church... we were running around picking up donations and sorting out things like the cleaning fluid and on the telephone. And so it did put a strain on us as well."

Hazel, worker Interview, March 2nd 2009

Unfortunately we were unable to interview any loss adjusters as part of our study. However, anecdotal evidence (for example, stories of people's loss adjusters having to take time off for stress and discussions with stakeholders at our final project workshop) suggests that the volume of work and the difficulties encountered made things very hard for them too.

4.5.1 Summary: emotions on the frontline

This section shows that, in some cases, the floods resulted in the development of new skills and new forms of recognition for both individuals and particular organizations. However, we have also shown that workers, as well as residents, can be vulnerable in the recovery process after disasters and that workers, like residents, are equally deserving of support. This is particularly important to recognise in the case of those cast in the dual role of worker/resident, for whom the difficulties involved in frontline work may

be amplified. The particular experiences of frontline work reflect the forms of support on offer to residents as well as pressures from their organizations, their relationship with the public, and for some, the difficulty of also managing their own flood recovery process. We have shown how there were considerable differences between employers between the forms of support that were (or were not) offered to workers, and the corresponding effect this had on their ability to cope with the stresses they were under. Finally we have also highlighted the fact that much of the work contributed to the recovery effort came from volunteers, who faced many of the same issues and challenges to those working for the public and private sectors.

4.6 Chapter summary

This chapter has focused on the work of flood recovery. For many diarists recovery doesn't just happen without their active involvement. Diarists find themselves becoming project managers actively chasing – 'fighting' in some cases – to get their homes back. Through the physical, mental and emotional work of such engagement, diarists also find themselves developing new skills and competencies. Partly this reflects a need to negotiate with 'experts' about the status of the home or the quality of the work, or to negotiate what constitutes a fair deal. In some cases, extra work is also created by having to overcome disadvantages such as being a single mother (see Rachel's story, Box 16). Meanwhile, there is also the work of managing everyday life – the routines and habits which have become disrupted through various forms of geographical displacement and new living conditions. Such work extends beyond those immediately affected by the flood to include those playing host to friends or relatives. In some cases, having to deal with flood work also means that other activities of caring or supporting vulnerable people have to take a back seat. Underlying this work is also the emotional labour involved in managing the conflicts that emerge in balancing different roles and identities.

While some of the stresses are those that we might expect in many busy households (feelings of guilt and frustration, the stress of negotiating the division of labour in the home, juggling work and family responsibilities), these are heightened in the context of displacement (described in section 4.3) and by having to negotiate with outside agencies to recover your home. For some, the process of flood recovery also involves supporting others in addition to managing their own flood recovery process. Such frontline workers engage in largely unrecognized emotional labour in relationship to the organizations they work in, the public they engage with, and in some cases, in relation to their own flood recovery process. We have shown how those who find themselves in the dual role of worker and flooded resident are particularly vulnerable to the stresses involved in recovery if they do not receive adequate support from their employers. Finally, it is important to recognize that volunteers also played a key part in the recovery effort, and that they, too, are not immune to the pressures experienced by paid workers.

Chapter 5 Re-building social life

"Yesterday it rained quite bad and I was coming in and the drain at the front is blocked and that was starting to fill and do you know, when you think, I'd just walk away and I don't know what I'd do, I'd rather just set fire to the house, walk away and just never come back I think. I couldn't do it again."

> Abby, resident Interview, January 2008

"We've actually started a Resident's Association for all of the area. I think we are currently about eighty strong and we are actually working with the council, the Environment Agency, the water authority and we are trying to get something sorted so that this will never happen again. And so the residents can feel confident when they are living in their house especially, all of us when we move back in, we can feel confident that this is not going to happen. We are not going to wake up one morning and it be flooded, we are not going to have to come home one day and it be flooded again."

> Amy, resident Interview, November 1st 2007

If we want to understand the flood recovery process it follows that we need to think about just what it is that is being recovered. We have already shown that describing recovery as a process with a clear end point where there is a return to how things were before the flood is misleading. However, what we show in this chapter are the accounts of diarists as they try to rebuild social life. Our argument is that flood recovery needs not only to refer to the repairs of the home and surrounding built environment, but to a sense of home, the community and trust in the future. This is the focus of this chapter, the re-building of social life as part of the recovery process. We deal with each in turn – rebuilding a sense of home, changed community relations and a changed sense of the future.

5.1 A sense of home

To understand the recovery process we have to start with an understanding of what it is that people are recovering from. We have already shown that the flood event itself is not the key problem facing householders. However, how the subsequent impact on the home is managed is a central theme to the different experiences that unfold.

5.1.1 The repair process

In Section 3.2.2 we outlined the sense of despair that many diarists experienced as their homes were 'stripped out' However, during the repairs process itself, diarists experienced mixed and conflicting emotions towards their homes. This often manifested itself in a compulsion to 'be there' in their homes as much as possible (and feeling bereft when away from them), while at the same time experiencing a

strong sense of fear and revulsion on seeing the devastation that had occurred. Indeed, many diarists also saw their homes as a reflection of themselves, with some people feeling shamed and embarrassed by the state of their house during the repairs.

"I got immune to the smell, I couldn't smell it and then every now and then I would say, 'Oh that smells there" I would just get a whiff of it, I'd go out and I'd come in and [I wondered if] people would come and [think] it was right mucky... It's so embarrassing. 'Is she mucky?' You know, I'm not, I wasn't brought up in a mucky house and I'd never lived in a mucky house, I wouldn't, because it doesn't cost nought to clean, to keep things clean and that."

> Suzanne, resident Interview, 20th December 2007

Other, difficult feelings related to the sense of invasion and loss of control experienced when your home becomes somebody else's workplace. This was particularly difficult for those who felt unable to trust the workmanship or integrity of their builders. As described in the case studies below, diarists sometimes suspected that something was amiss but felt that they lacked the skills and knowledge to question what had been done (for more on this see Section 4.2). Amy explained:

"It's a trip everyday just to make sure everything is OK... and you get a chance to see what's happening. Sometimes you wished you hadn't, when it's in the middle of a job it can be quite frightening to see what's happened to your house. It was where you felt secure, it was your special space that you could shut the door and remove yourself from everything. And at the moment it's been invaded by people that you wouldn't normally have there."

Amy, resident Interview, November 1st 2007

For Amy, this metaphor of 'invasion' was significant. She felt that the building work had transformed her 'special space' – where she had control over the people and objects that were allowed entry – into somewhere that she didn't want to be anymore and where unknown, sometimes uninvited, tradesmen and technologies had control. Overnight, it was as if her home had become a building site – someone else's workplace where she was a visitor not a resident. Poor workmanship was also experienced as disrespect to their home. This was not only the case with builders whose work was of a poor standard – residents also reported workmen leaving litter and cigarette ends all over the house, losing keys to the property, leaving windows open at night and making a mess when using the bathroom.

As outlined in the previous chapter, Amy's example showed how problems of poor workmanship often arise because the builders consider themselves as having a contract with the insurance company, rather than the residents themselves (see Box 15). This left diarists feeling marginalized and powerless to complain, especially when people were unsure as to how much their insurance claim was for. Indeed, many people said that they had never seen a copy of the surveyor's report or reinstatement schedule and, as a result, they were unclear about what work was meant to be being carried out: Laura When your property is finished... you should have like a chartered surveyor or somebody come along and go, 'that's been done and that's been done'.Olivia We said that in one of our diaries, we'd really like somebody independent to check all the work because we don't know what we should have put up with. We put that in a diary.

Group discussion, July 17th

"Really everyone round this table should have had a reinstatement schedule for their properties, detailing [what needs doing]... So really you could use that as a tick list to say 'has that job been done?"

Bruce, resident Group discussion, July 17th

"I asked 'will I ever know how much they've been paid?" because I want the insurance company to say 'is it worth that?""

Laura, resident Group discussion, July 17th

Having no confidence in the workmanship conducted on their homes and being excluded from vital information about their claim and repairs left householders feeling powerless to challenge the various companies coming into their properties. Unsurprisingly, this also left them with a heightened sense of anxiety about the future.

5.1.2 From a house to a home

As section 3.4 (on recovery trajectories) highlighted, the difficulties don't end when the repairs are finished. Living with a 'house' that has just 'arrived' and where everything is new, rather than a home that has been built up gradually and where particular objects have memories and meanings attached to them, can be very difficult psychologically. It is as if the home – which grows, as it does, with its inhabitants – becomes a reference point for individuals and families, and the result of living in it and working on it over the years leads to a stamp of individuality that makes it unique and special to the people concerned. However, when this is stripped away overnight the home becomes a house, a blank canvas and the inhabitants struggle to recover its meaning over time.

These feelings of loss and strangeness seemed to be particularly acute for older people who had long memories of family life in their homes. For example, as described previously (p.45) Sophie's mother-inlaw would often sit in her bedroom because this was the one part of the house that remained as it had done before the floods. By contrast, the downstairs of her house, which was new and modern, felt alien to her. Also, it was not only the décor, fixtures and fittings that people missed – particular household items, such as baking trays or recipe books handed down through generations were mourned as part of a link to life pre-flood that could never be recaptured.

"I was always baking, I mean I've always cooked and baked. I had about twelve recipe books, good ones as well. And every one of them went. If I wanted to do something fancy, I can't remember, I've no books left, I've nothing left, it's all gone. And even my baking tins... they were stainless steel and they were good but of course they were all under water in the kitchen and all the mess. And I had no water; I couldn't clean them so I had to dump them. We were just talking about baking for Christmas, I said, "We'll have a job making some mince pies because I haven't go no trays".

> Betty, resident Interview, 19th December 2007

The task of turning the finished house into a home is not so *straightforward*. Tasks such as shopping for things for the home became hard to bear after the floods – often despite the fact that residents were being told by their insurance companies to go out and source new items to replace what was lost. As Abby described:

"There's still a lot of hard work to come, there's still got furniture to go and pick and argue over, because you do don't you, do you know? We've realised like the stupidest of things, we argue over and then we are like months picking something because, and we'll go round and round and round and just argue over something that we are picking because I think we need it to be so perfect this time. There can't be nothing that we are buying, I don't like that because we can't afford to do that and we want it to be special. We don't want to go through all this and it not feel nice and like home. And I think that's like a big pressure on you because you think, no I've gone through that, totally stripped out and have it like I don't want it. I think it's just you can't bear any more stress so it's got to be perfect or not at all, there's no like in between, no. Because it's just stress"

> Abby, resident Interview, January 2008

Each purchase involves multiple forms of effort: the emotional effort of reimagining your home in your mind (which is particularly difficult when you have no point of reference) and the physical effort of going out and sourcing it. There is also the emotional frustration involved in having to manage the conflicts that choosing items may generate. Trying to reassert your individuality on your home can be difficult as, with every flooded household having to choose new things at the same time – often from a limited range of stockists – many people end up with houses that look very similar as Melanie reflected in her diary:

"We have started to pick our colour schemes for all the rooms, the only problem is everyone's house we have been in that has been flooded has got the same colour scheme browns and creams! Either we all have good taste or bad taste!"

> Melanie, resident Diary, February 4th 2008

Add to this a pervading sense of anxiety and insecurity in case the floods happen again (see p.102), and it is unsurprising that many residents continue to feel ill at ease in their new homes for some time after they have moved back in, as described in the box overleaf.

Box 21 From a home to a house

A 'home' is more than just a place where you live, and more than just an investment. It is a place that is built up gradually over time to provide a living record of the family life that has gone on within its walls and, as such, it performs a variety of functions from the physical to the emotional and the symbolic, as the following discussion shows:

Amy:	You've heard on radio interviews and things like that, people ringing up and talking on the shows that were going on throughout the year, saying people
	have been flooded, you get this nice new home and you get possessions.
Isobel:	"Aren't you lucky you get a nice new home?" – I blow when someone says
	that to me.
Amy:	I had a nice home before it started, I didn't need any of this.
Isobel:	Exactly.
Amy:	It doesn't feel like home though does it?
Jan:	A home is something you build up gradually.
THEY TA	LK OVER EACH OTHER
Amy:	Yes you do it gradually don't you?
Isobel:	You have to choose and you don't know what you want do you?
Amy:	I went into a furniture shop four times when I was looking at suites because
	I could not face walking round looking at them. So a lot of people must
	have gone through that.
Abby:	It's the shopping, every day it's like looking on the Internet, just trying to
	replace things.
Amy:	You've also said about it that it's not a home, yes we had a nice home
	before and it was ours and we'd worked for it. And we've got downstairs
	replaced, we've got things replaced upstairs, we've got a brand new kitchen,
	which I'm sure walking in would say this is absolutely gorgeous. But it's not
	ours; we've not built it up like we did before. It's arrived.
Leanne:	Well mine is beginning to feel like home now, I do feel like I'm back at
	home. But I don't value it the same. I don't have the same sense of value
	and I feel very, very insecure. Now when you are in your home you should
	feel secure and content, and I don't have those feelings
Abby:	We are not valuing it.
Amy:	It's not just that, it's the thought is in the back of your mind, is it going to
	happen again?
Isobel:	Exactly.
	Group discussion, April 24th 2008
	-

For some diarists taking part in the study, the floods, though traumatic and disruptive, provided a positive opportunity to make a new start. For example, Emily, who was in her 80s, had remarried following the death of her first husband. She was able to see a more positive side to the flooding as the repairs process meant that she and her new husband were able to redesign their home together. This was in contrast to the pre-flood situation where the house they shared had been designed by Emily and her first husband:

Emily: When we got married five years ago, Norman moved in with me. So it was kind of my house and my husband's house and now I hope that he will, he's never said it, he's never complained about this at all. There's no need.

Norman:

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Emily: I want it now to be things that he's chosen in the house.
Norman: So the kitchen design, you've left largely to me haven't you? So I've had some input into the new things, that's the positive thing that we are going to have virtually a new house. Not that we crave for worldly possessions but we've got to have them in some form or other. So it's really going to be nice I think when it's finished.

Emily & Norman, residents Interview, January 2008

Emily's story is the clearest example of situations where people have been able to extract some positives from the flooding. However, other examples of this process at work were also evident from the accounts of younger diarists who reported that the floods had acted as an incentive for them to change or improve their homes in some way. For example, some residents chose to pay a bit extra to get additional improvements made while they had the disruption from the builders anyway. Melanie and her family had always wanted a more open plan living area downstairs, so they asked their builders not to replace one of the internal walls that had been taken down. They also took the opportunity of being in a rented house to pay extra and have a new bathroom installed upstairs. Such positive changes in no way compensated for the overall stress, anxiety and disruption resulting from the floods but her example does illustrate some of the more positive ways in which people responded to an otherwise very difficult set of circumstances regarding their homes.

5.1.3 Summary

Flood recovery is about rebuilding a sense of home. It is, as our diarist accounts show, not about returning to 'normality' because that appears to be impossible. For some the process is indeed positive, they gain more than they lose. However, for others, the impact of the floods on the home is as much about the management of repair, or rather in the first instance destruction, as it is about the entry of 'bad' water into the home. The loss of home results from 'the strip out', during which the material fabric of the house and the key objects and routines associated with it are swept away, and the home is turned into a building site. The difficulties involved in this process are exacerbated when there are no checks on the standards of workmanship and builders treat the home as just another job that doesn't really matter. Rebuilding the home is also not as easy as moving back in. It involves sourcing new household belongings and learning to live in a new internal environment where memories have been stripped away and a new sense of connection to the home must be built from scratch. Diarists explained that a home is something that you build up gradually and this process, like everything else about flood recovery, takes time.

5.2 A sense of community

Disasters such as flooding do not just affect individual households but the wider community. And indeed, the very nature of 'home' is something that is in part about the place of home i.e. the neighborhood.

5.2.1 Responding to the crisis

Interestingly, and as with other disasters, initial interviews with residents suggested that strong networks of support existed – or developed quickly – in the affected communities to help people cope with the unfolding disaster. The stories we heard were all about people "pulling together" and doing what they could to help their neighbours. Cecil felt that "it was just like the spirit during the wartime", while Barbara, a council tenant living on a large housing estate said: "I suppose in this little community we all pull together and basically help each other".

Residents also spoke of helping and supporting each other throughout much of the repairs process. For many diarists, this meant speaking to (or even becoming close friends with) neighbours they had not previously spoken to, as Nigel and Anna described:

Anna:	Most people in the area you know, the immediate neighbours we did know
	because people do leave keys with us if they go on holiday or anything
	because they've got burglar alarms and you have to have a key don't you?
	But people from, you know, a little bit further, who we've just nodded to,
	everybody stops and do come and talk to you now. And I find that it did
	bring a closeness, you know.
Nigel:	Well eight of us all went to the Canaries, we all went to the Canaries, we
0	called it the flood party in the Canaries!
	Group discussion April 24th

Group discussion, April 24th 2008

For others, this meant attempting to recreate some kind of social space where neighbours could meet and talk. Isobel and her husband lived upstairs during the repairs process and, because most of the rest of the street decided to move out, this meant that Isobel's house became a kind of drop-in centre for neighbours coming to visit their properties:

"I think the biggest thing that has kept us going is the fact that in the first few weeks all our neighbours were backwards and forwards. I think literally because they couldn't let go... it was just the case that they felt they needed to be here. We've stood for ages and ages outside talking to them all and loads of them have been in here, I mean it's been a soup kitchen some days in here you know, making goodness knows how many cups of tea and such like... It's been standing room only. But I think that is the one thing that's kept us going, we seem to be closer somehow to our neighbours and the fact that they are in the same boat carries you along."

> Isobel, resident Group discussion, April 24th 2008

As noted in the final chapter of this report, a key problem is the existence of the 'recovery gap' where diarists are left with little or no formal support once the immediate emergency response phase has been completed. Diarists report that the most effective support they received during this time came from family, friends and neighbours as well as informal sources operating at the level of the local community – for example, those offered by local churches or community centres. One possible reason for this is the fact that these sources often provided a quicker, more flexible response than some of the larger, more bureaucratic sources of help available, which took longer to mobilise and which were less responsive to

the very unique needs of flooded residents. Crucially, those who supported friends and neighbours also understood the importance of providing quick and practical help to those in difficulty. This is in contrast to a common criticism voiced by many diarists, which was that the city council required them to fill in a form before any assistance could be given.

Box 22 The support available from community groups

During her interview, Helen explained how the residents' group that she and her friend were members of had responded to help neighbours during the floods:

Helen:	Our community group has been absolutely fantastic.
Elham:	Is it something that's been going for a long time?
Helen:	Oh it's been going for years There's only seven of us on it and we all mucked in together to try and help people, when the floods happened, tried
	to find out different things for them, who to contact, getting hold of
	different Hull City Council people to come down to see people's houses,
	mainly the pensioners and the disabled people and that. We tried to do
	everything we can to possibly help or get information or telephone numbers
	for them to get in contact with people.
Elham:	So did you go and visit people?
Helen:	Yes we went round to people's houses, knocking on doors, asking them
	how they was getting on, is there anything that we could do you know, to
	help them or help them to get in contact with people.
Elham:	And were these people you knew already?
Helen:	Yes, they are people that we know round here you know, neighbours,
	friends, because like I say, I mean I've lived here twenty-five years, I know
	the people in this area. I know the people in the bungalows, the
1711	pensioners You get to know them over the years.
Elham:	So you knew them already?
Helen:	Yes and we just went round to see what we could do, what we could help
	them with, how soon we could get contractors you know, to come in or get work done, even if it was just doors on or things like that, heaters and stuff
	like that for them. We just did what we could. I mean a lot of times we got
	knocked back by the council because they got fed up of us ringing up and
	asking.
Elham:	Do you think if you hadn't done that those people wouldn't have had the
	help?
Helen:	I don't think they would because I mean we found out by ourselves that we
	wasn't getting the help so we just put our own feelings aside, even though I
	was going through the same state as the other people, we thought we'd try
	and help them because a lot of them were a lot older than me.
Elham:	Yes, and on their own.
Helen:	And on their own, exactly like me. I mean, I know I could come back home
	and I've got my family but some of them haven't got family or if they have
	got family they don't hear from their families very often.
	Helen, resident
	Interview, January 2008
.	
Interestingly, He	len was a pensioner herself as well as being registered disabled as a result of a long-term
:11	density which the did not consider here of a height considered where he here and

illness. However, despite this, she did not consider herself as being particularly vulnerable because she was primarily concerned for the needs of others who she felt needed more assistance.

While some of these actions built on existing community ties and forms of solidarity, new support networks also developed. For example, Amy and her neighbours started a residents' association that now works with the council and the Environment Agency in a bid to get action on flooding related issues, while Karen, who had always run community projects as part of her job, found that the floods prompted a new enthusiasm for these kinds of efforts in her community:

"I had people knocking on my door all the time, sort of residents, "What can we do to help?" And that just didn't happen before the floods in this area, and people when they knew what I did for a job said, "You're mad, why do you work for the community?" And now people are being amazing, absolutely amazing in terms of they want to set up residents' associations, neighbourhood watches, fun days and this kind of thing." Karen, resident and worker Interview, January 2008

Interestingly the diarists' experiences appeared to help them identify with distant communities affected by disasters in ways that they had not appreciated before. For example, Isobel was reflecting in her diary on a telephone conversation that she had had with one of her best friends. She felt that her friend was unable to understand the severity of what had happened because she had not seen or experienced floods for herself, and this made her reflect on how her own experiences led her to feel an empathy with people affected by the Burmese cyclone:

"I don't think she [my friend] really understands exactly what we have gone through. The trouble is she lives 2hrs away from us and has only seen the house very briefly once in all the time we have been getting sorted. I know myself if I see anything like this on TV I feel very sympathetic towards them but am guilty of 'out of sight.' We just are not in touch with the real picture. I must admit the earthquake in China & cyclone in Burma does haunt me and makes me think we got off very lightly."

> Isobel, resident Diary, May 12th 2008

Interestingly, as described in Section 2.3 and Box 2, the methods used for this research project also ended up creating a new community network within which diarists were able to help and support each other and campaign for action on flood-related issues.

5.2.2 Emerging tensions across the community

While the flood created communities and brought people together in the short to medium term, longerterm changes suggest that divisions and tensions were also created. One concern expressed by diarists was the fear that neighbours would move out of the area and that rental communities would develop, leading to a change in the character of the area:

Amy: That's the other thing with communities though. We talked at the beginning about great community spirit and whatever but because as you said, the house prices, we've lost money in, people who do decide to go on who are going to sell at a loss, who have made their mind up that they are going to

	leave and they can't cope with it, you are going to get people who are
	developers, you are going to get people who are going to buy to rent it out
	because other people are not at the moment going to take the chance of
	taking a house on in this area. So you are going to start getting rental
	communities, which changes the whole environment.
Isobel:	It does.
Amy:	We ended up in a rental community when we moved out into a rental house
	and all the houses in that area were all buy to rent, you didn't talk to your
	neighbours. We were there eight months and we sort of said, "Hello". And
	that was about it, we had no idea what they were called, they'd no idea what
	we were called.
Isobel:	Also they don't necessarily do improvements do they? They do enough to
	make it nice enough to live in but they don't may be do anything major
	that's going to benefit you in the long run because they may not be there in
	the long run.

Group discussion, April 24th 2008

Amy's fears about rental communities reflect the very specific experiences that she had whilst out of her home. We are not therefore trying to claim that rental communities are less neighbourly or caring about their homes than owner occupiers (indeed, all three of the private renters taking part in our study had formed strong attachments to their homes and completed some renovations on them as they anticipated living there for the foreseeable future). It is also too early to tell if owner occupiers really will be replaced by private renters on a large scale across Hull and what effect, if any, the credit crisis may have on this trend. However, this is an important question to consider because, as outlined in Section 3.3, our study found private renters to be particularly vulnerable to the impacts of flood recovery. A worst case scenario would therefore be that inequalities widen in residential areas across Hull with wealthier residents moving out of high flood risk areas and poorer, more transient and vulnerable communities remaining in areas where insurance – and peace of mind – are hard to come by.

However, diarists were also concerned about other, significant changes that were already taking place within their social landscapes. Isobel's comments about her friend's inability to understand her suffering hints at the divide that appears to have developed in many cases between those who were flooded and those who were not. The divide between flooded and non-flooded residents was exacerbated by comments from those unaffected by the disaster, suggesting that flooded households were "lucky" to have got a "new" house and possessions:

"Went to Bruce's friends this morning. Feel really mad and confused over [friend's] comments! 'At least your house will all be done up and you won't have to pay for it. I wish we could have done that. I'll swap you!' How stupid to say something like that. Aaaaarrrgh I feel so mad I wanted to scream at her 'you don't know what it's like having your home destroyed by something you can't control. You try and upset your family environment on purpose and see how it feels' I bit my tongue and quietly asked Bruce if we could leave."

Olivia, resident Diary, 23rd September 2007 "We got our new car in the August, I mean Christ the house hadn't even been stripped out or anything, someone in the playground, and they were flooded actually, they said to [husband], 'You've got your flood money'. And [husband] was so upset by it you know, he said, 'Flood money? What flood money? We haven't got anything – we haven't even started [the repairs] yet – we were buying the car anyway!"

> Michaela, resident and worker Group discussion, September 25th 2008

Within the flooded community, divisions also occurred between different parts of the city, with residents from places such as West Hull and Orchard Park feeling ignored in comparison to Bransholme and Kingswood which, they claimed, got all the assistance and all the media coverage:

Marion:	Don't take this the wrong way or anything but there's been nothing for us. Orchard Park has just been wiped off the face; there's been no coverage about Orchard Park and what we've had to go through.
Caroline:	I've seen Kingswood, Bilton.
Marion:	Yes, Kingswood, Bransholme, yes, but where's Orchard Park when all this
	was going on? Where are we? There's been nothing about Orchard Park. I
	don't like Orchard Park myself but you've got to live somewhere don't you?
	Marion, resident
	Group discussion, July 17th

Other divisions opened up between the insured and the uninsured as residents with insurance felt that those without had been rewarded for non-payment of premiums by 'free' handouts and high levels of assistance. On estates where there was a mix of tenures diarists reported resentments arising between council tenants and owner occupiers as the ways in which both parties were treated during the repairs process varied greatly. Even on streets that did not have these divisions, residents reported a shift in feelings as the months went by so that what had originally been a friendly and supportive atmosphere transformed into a 'business as usual' scenario where people began to go 'back into their shells' once the repairs had been completed and where disputes began to arise between neighbours over issues such as misuse of skips and workmen parking on verges:

"There's also been the bad cases, like my neighbours across the road from here, the caravan side. They had arguments with their neighbours because of the caravan blocking the sun because she couldn't sunbathe. And it was like, that's horrible. And other people's tow bars in the front gardens from the caravans, having an inch in somebody's gardens, kicking off, and stuff like that."

Karen, resident and worker Interview, September 24th 2008

It is therefore important to be aware of the ways in which the floods – and the subsequent repairs process – can divide as well as unite communities.

5.2.3 Summary

These examples show how disasters do not simply create or destroy communities – instead, we can see how they reshape the social and physical landscapes of the community as the web of allegiances shift throughout the recovery process. It therefore makes no sense to talk about the home or community returning to its previous state because although certain former feelings and activities may be resumed given time, this must be balanced against the fact that individuals, homes and communities have changed in multiple and sometimes conflicting directions as a result of what has happened to them. While, for some diarists, this meant becoming closer to neighbours, others found that frictions also developed over the longer-term as divisions developed between flooded and non-flooded residents, between different parts of the city, the insured and uninsured and the different tenure types. Diarists also discussed the possibility that long-term residents would move out of flooded areas, thus prompting a change to rental communities who may be more vulnerable to the effects of flood recovery. In short, what we are witnessing is a readjustment – rather than a return *per se* – to a new and altered set of circumstances.

5.3 A sense of the future

The floods presented a challenge to the ways in which people understood and talked about the future. Optimistic trust in the future is of course key to the basis of social life and, unsurprisingly, many of the diarists felt particularly anxious during periods of bad weather. Their anxieties about a repeat of the flooding were driven largely by their beliefs about what caused the events of June 2007 and whether these issues were being resolved. Some cited climate change as being responsible, but others felt that institutional culpability was more the issue. This led to extensive discussions about infrastructure management, with diarists calling for a single body to be made responsible for overseeing the maintenance of the drainage system. They also felt that their local knowledge should be consulted and used to inform decisions made around drainage management. Finally, issues of personal contingency plans and resilient homes were discussed, with diarists holding a range of viewpoints, from those who had already formulated plans to those who felt there was nothing they could do to protect their homes.

5.3.1 Anxiety from rain

Perhaps unsurprisingly, many diarists experienced anxiety long after moving back into their homes. For some, this anxiety was little more than a nagging feeling of discontent that formed a background to their daily lives. For others, much stronger feelings, along with particular actions and behaviours, came to the fore during heavy rain. For example, Amy and Leanne both spoke about checking drains as they walked their dogs, while Jan would watch the particular spot in her front garden where she knew the water would start to pool first.

Box 23 "When it rains I feel helpless": Bruce's story

Bruce, a married man in his 30s with two young children, was flooded twice – once on June 15 and once on June 25. The fact that two floods had occurred in such quick succession was a major cause for concern for Bruce. He did some research into his local area and discovered that his street had a previous history of flooding and this made him very anxious about the future. To try and allay his anxiety, he

Box continued overleaf

signed up to the Environment Agency's Floodline, developed a household plan to try and protect his belongings (for example, storing the children's toys in boxes so that they could be easily moved upstairs in the event of a flood) and made some changes to his property, including having soakaways installed in his garden. However, his experience of being flooded twice and his awareness of the impacts of those floods made him profoundly uneasy and he developed what he described as an almost obsessional preoccupation with watching the weather forecast. If the forecast was for sunshine, he would relax but, if rainfall was predicted, it was a completely different story and his fears surfaced with a vengeance during the downpour of January 2008, as this extended sequence from his diary reveals.

15th January 2008

Switched on the TV, this morning (06:00hrs - up early due to baby) and the news media coverage was showing flooded roads, which only brings back your memories and worst fears of what happened.

I try all day to dispel the thoughts from my mind, but I think that I've become too concerned with the whole issue.

16th January 2008

Local flood warnings have been issued!! My worst fear.

My anxiety levels are high, don't know whether to go in to work or not - but go in the end. I listen to the local radio bulletins on my mobile phone.

The weather forecast for the on coming few days is for more rain! 17th January 2008

The day starts with rain and ends with rain - no real breaks. When it rains I feel helpless, it's the unknowing of what is happening but also the knowing of what could happen - if this makes any sense.

18th January 2008

The weather forecast for the on coming few days is for more rain and for it to be heavy. Just feel on edge and unable to relax

19th January 2008

The local newspaper predicts extreme rainfall of 25 to 30mm. I know that the average monthly rainfall is 50mm, so the outlook not good at all. Just feel incredibly numb to the whole thing. Unless you've lived though it, I don't think that anyone can comprehend the emotions that you travel through from the flood itself, the moving to temporary accommodation, the hassles with loss adjusters, sourcing builders, chasing them, project managing the whole reinstatement of your home. I don't want to live

through this again! The rain level predicted is the same that flooded my home on the 15th June 2007, so I know what to expect.

20th January 2008

Becoming quite concerned, rang the local authority for sand bags, even though it's a Sunday they have the staff working, so I know that they are taking the whole scenario seriously.

Not feeling confident for the next couple of days.

14:18hrs - received an automated telephone call from the Environment Agency detailing localised flooding - our district is stated. The nightmare and fear intensifies. Make the decision with my spouse to move items upstairs to be on the safe side. 21st January 2008

Heavy rainfall over night has just added to already saturated gardens, end up having to bail out bucket loads, upon bucket loads of water from the rear garden. This started from 04:30hrs.

Box continued overleaf

06:45hrs - rang work to say that I was on flood watch. My concern is the rear garden and the fact that the rainfall is so heavy that the area could flood once more. 07:30hrs - put the new sofas up on bricks in the lounge. Looking at the road at the front of the house where it flooded previously - but the waters are draining away - so far so good. 13:00hrs - my father and wife call by at lunch with a hot sandwich, not stopped moving water all morning, my first break. Physically and mentally drained - bad joke and the wrong terminology but hey you must still have a sense of humour, if it wasn't for that, you would crack up. The garden has heavy clay under it, so the water table was high from the continuous rains over the past week. Finally finish removing buckets of water and call it a night at 19.00hrs. 22nd January 2008 Back to work. I don't think that anyone has any understanding of how I felt and why I did what I had to do yesterday. When you are a father and husband, you have to defend your property and belongings for the sake of your siblings and spouse. I had to defend my property to the best of my ability, as I couldn't think about or endure a further six months away from home. I still say home, loosely, as I still don't feel that the home we have ended up with is ours, I still feel detached from it, as though it's not ours. This is a feeling that I've had from the beginning. The weather forecast for the forthcoming week is encouraging, so feel slightly more relaxed than I have over the past one.

Bruce's story creates a strong sense of powerlessness. His anxiety is reflected in his feelings of detachment – both from his surroundings and also from his colleagues when he returns to work – and the fact that, in his entry of the 19th, he begins to imagine once more the horrors of dealing with the floods of June 2007.

5.3.2 Anxiety about the cause of flood

A strong sense of anxiety during heavy rain was shared by many diarists. However, it was not the only perspective. When asked about the threat of future flooding, diarists exhibited a broad range of views, from those who were certain that a repeat disaster was not far away to those who felt they would not see a similar incident in their lifetimes. This diversity of views was underpinned by people's beliefs about what had caused the June 2007 event. As described previously, the Independent Review Body's official report into the causes and consequences of the floods concluded that the capacity of the drainage system was overwhelmed by the sheer volume of rainfall (Coulthard *et al.* 2007a; Coulthard *et al.* 2007b). However, diarists' local knowledge led to a host of other explanations – all of which had implications for their feelings about the future. For example, as described previously, Betty and Chris were so worried about a repeat of the floods that they made the decision to exchange the lease on their bungalow for one on a first floor flat within the same housing scheme. The reason for their anxiety was that they were using their own personal knowledge of river levels – gleaned through a long history of living and working in the area – to assess the future threat from climate change:

Chris:

I was with the Fire Brigade at one time and I was on the Fire Bus for a period, going back lots of years. But I'm used to the Humber as you see

with your own eyes and... we were shopping to get some stuff for here [at] St. Andrew's Dock, which was, is now a big shopping area right on the banks of the river with B & Q and Comet and all those... We were shopping for stuff for the flat after the flood and I pull in the car park and Betty said, "What you doing?" And I was just stood looking at the river, well OK it's tidal of course... but I said to Betty, "Just come here a minute Betty, what do you see?" "Water". I said, "The height of the water". And she didn't know. Well I'd never been used to water. But that water was high, that water was high. I mean they talk about, God almighty about the sea levels rising. It didn't need to rise a lot Beccy I'll tell you, it was higher than I had ever seen it. Just stood on the car park then I thought, God Almighty that's high. I'd never seen anything like it. That's going back let's face it, it must have been '73, that would have been about 1968, 1970 time. So we are going back thirty years but that's risen since that time. It could have been the top of the tide but I was used to the top of the tide anyway you know. There's quite a large, there's a big difference between top and on spring tides, they are the worse, they get high... And yet as Betty says, the properties around the river never flooded.

Betty: Chris:

> Betty and Chris, residents Interview, December 19th 2008

Betty and Chris's anxiety about the future was thus fuelled by the feeling that they had no control over the impacts of climate change.

Other diarists chose to emphasise the role of the various authorities in creating the disaster. Those who thought that mismanagement of the drainage infrastructure was to blame differed in their beliefs about whether these problems were now being corrected with some residents believing that serious actions were being taken, while others were less confident that any significant change would take place. In both cases, evidence of work being carried out – such as drains being cleaned, rivers being dredged or improvements made to pumping stations – tended to make people feel more confident about the future. For example, Andy explained during a group discussion that he was not worried about his property flooding again because he believed the flooding in his area was due to a particular infrastructural problem that had now been solved. By contrast, James felt extremely negative about the future because his attempts to get the drains cleaned in his neighbourhood were ignored. His frustrations were especially intense because he worked regularly with the council through his job and held a position of some authority, yet even this was not enough to get things done, as he described:

Beccy	Do you feel anxious at all when it rains now or not?
ames	Yes, every time because I'm still not convinced that the council are doing
	what they said they are and until I see it's happened and there's remedial
	work needs doing. We have things here called ten foots.
Beccy	Oh, the little alleys at the back of the houses?
ames	Yes, and some of these ten foots are private but the councils have come
	down and tarmaced them and when they've tarmaced them they've
	tarmaced over the drains, which has made the situation much worse. So
	now resident groups are forming and saying, "We wish you to come back, to
	identify where the drains are and open and clean those drains. Because yes,

	whilst they are private, you did it therefore you sort it out". And the argument that we have at the moment is "Ah well, we are Lib Dem and it was the Labour Council that actually were in power when they did it". So it's going to be hard to sort it out.
Beccy	So they are saying, "Why should we do anything about it, when we didn't?"
James	I think things like the Interim Flooding Report have rubbed people up the wrong way. You always say the devil's in the detail, you'll know all this with your reports and they've made statements like the drains were not blocked, well we know the drains were not blocked, they were severely restricted. So it's the choice of words.
Beccy	Wording, sure. So do you think this wouldn't have happened were they not?
James	Five years ago the council decided they would cut costs by reducing the amount of drain cleaning and they reduced it to one and they've saved a hundred and twenty thousand pounds a year. Now the council will only admit that. They said that the reason they took that decision was all the information that they put out about climate change, which is bunkham, wait till it happens and then come back on it. And they've really let the residents down and if they'd been in business they'd have votes of no confidence and they would have been kicked out. I don't hold some of the individual councillors responsible but Cabinet has made these decisions and passed them and must have been aware of what the ramifications might have been. So there's a lot of bitterness. I've had to be careful because I was getting quite excited at one time that things were not being done. Especially when the water was still coming up, I knew the drains needed cleaning and I was forthright in my communication to the Area Director and was chastised for it. You know, hundreds of people are going to be flooded on this one road and it needs that drain cleaning and it's not that I had any extra information, it was just the way that it was. Anybody would have known on the street. James resident and v
	James resident and v

James resident and worker Interview, November 14th 2007

This extended extract from James's interview also illustrates how the floods can act to undermine people's faith in the authorities and organisations that have responsibilities for managing flood risk. Indeed, Emma, who was in her 70s, felt so let down by the local authority that she said she would not be voting in the 2008 local elections for the first time in her life. For diarists, one of the most striking and frustrating revelations to have emerged from the floods was a realisation of the fragmented nature of drainage management and the barriers that such fragmentation presented for attempts to generate meaningful change for the future:

Anna	See you can't really get anyone pinpointed down to say who is responsible
	can you, no one will say.
Nigel	I don't think they ever would.
Anna	You know, one says it's one body and another says it's another body and
	nobody ever says it was their problem.
Elizabeth	But that's dangerous isn't it; nobody is going to admit to being responsible
	are they?
Nigel	Whether it's Yorkshire Water or Hull City Council.
Maggie	But they've got to decide between them who is responsible for what.
	Group discussion, July 17th 2008

In response to these perceived failings, diarists spent a lot of time in group discussions talking about how they felt drainage infrastructure management could be improved in the future.

5.3.3 Lack of control

Many diarists appeared to be anxious about the future precisely because they felt there was nothing they could do to protect themselves from future floods or change their situations. For example, Tessa described what she saw as the frightening and unstoppable way in which the water had come up through her floors:

Tessa:	How many people got a letter as we did, asking what we'd done to our property to make it flood proof? I mean we got this letter and we looked at it and we said, "Well what can we do?"
Beccy:	Who was that from Tessa, do you know?
Tessa:	No I can't remember who it was from but we got this letter and it said,
	"What have you done to make your house flood proof?" And yes we raised
	the floor in the porch didn't we by six inches. But there was nothing else
	that we could do.
Bob:	But it came through the airbricks. But as that lady said if your next-door
	neighbour hasn't got it [flood protection measures].
Tessa:	It's still going to come in.
[talking over	each other
Tessa:	The day of the floods we came down our stairs and it was half past one in
	the morning, there was a black patch in front of the front door. So it
	showed it had come through the front door, although the front door is
	double-glazed it was coming through the crack. And as I walked through to
	the kitchen, the carpet was coming up, it wasn't coming through the front
	door; it was coming through the floor.
	Group discussion, October 23 rd 2008

Feelings of a loss of control were also apparent during the recovery process. For example, Caroline's diary showed how trapped she felt when she was unable to control things or move the repairs forward:

"Haven't heard when builders are going to start on our house. I sometimes think we spend half our lives lately waiting for other people to make decisions about our lives. It takes control out of our hands & I struggle with that. It's all about waiting."

Caroline, resident Diary, January 21st 2008

This sense of a loss of control was also reflected in the ways in which people talked about disruptions to their future life plans. For example, Leanne and her husband were preparing to retire and had always planned on downsizing to free up some cash for this process but they were worried that their house would have lost value and that they would have to change their plans as a result. Meanwhile, Charlotte, Andy and Sally were in the opposite situation – as young people on the first steps of the housing ladder, they had been planning to move to bigger properties with space for a family but, like Leanne, they were concerned that, since the floods, they would not find acceptable prices – or even buyers – for their homes. Add to this people's concerns about the changing fabric of the community, as discussed in section 5.2, and we can see how far-reaching the implications of a flood can be.

5.3.4 Shaping the built environment

As they grew in confidence through their participation in the project, diarists also began to call for new forms of engagement where they would be able to take part in future decision making on a more even footing with other stakeholders involved in managing the built environment. For example, diarists felt that policy makers should consult with and include them as active participants in their planning for future infrastructural developments. The following extended extract illustrates diarists' views about new forms of governance and the ways in which this is related to their perceptions of the future:

Leanne	Again we need a body like an ombudsman, we need a body of people that can liase with all these people, get the information and say, "Right you need to do that, you need to apply for funding for that, you need to do that and then we need to let the people know that this is all happening". There isn't such a body. How stupid all these however many grade of government, there isn't such a body that deals with all that.
Amy	I mean the Internal Drainage Boards have gone, they used to be around because we had one in Hessle. And they need to bring those back because like Leanne said, the situation we have, we have the Environment Agency dealing with our open drains, which is classed as a river, we then have the council dealing with gully drains and our sewers are all dealt with by Yorkshire Water, who the Environment Agency council have been very good, they have representatives come to our meeting, they discuss with us the update, although things are moving slowly, they are moving but slowly. Yorkshire Water won't actually come and actually get involved with us and that's something, Alan Johnson is trying to get them involved for us. But we have all those different agencies that altogether, each of their little bits, have affected our flooding. So you can't just go to one and say, "What's happening and deal with it". And things get passed back, "That's not our responsibility, that's not out responsibility, that bit is but that bit isn't. We can do this but it won't make any difference to all that stuff". And I think that's how it's going right across Hull and the surrounding areas that little bits might be getting done but because it's different agencies and
Maggie	communication. Do you think that body should also listen to groups like this?
Isobel	Most definitely, yes. They need to talk to people that are living it.
Jan	Exactly, we've experienced the devastation it causes.
Maggie	So they need to convince you that they are doing it?
Isobel	Yes, exactly.
Leanne	Because when people pay their taxes and their wages and we are at the end
	of the chain, they need to feed the information down.
Maggie	Well you can ask the right questions because you've been through it.
Amy	Yes, they need to convince us with facts and figures and proof that things won't work because just saying, "Oh no that isn't going to work", when we've been sat thinking about this for the last eight or nine months because of what's happened. We've worked things out in our heads, we see solutions, they might not be the right solutions but we can see you know, solutions to it working. We need to be told if it won't work and why it won't work.
Maggie	Would it make you feel more secure if that happened?
Amy	Yes, as long as it's not false promises.
	Group discussion, April 24

Participants also used their diaries to critique what they saw as short-sighted policies in relation to planning permission and flood risk management. Elizabeth wrote in her diary:

"On the bus going to Church the route goes via Kings Wood in a small vicinity in that area are building developers erecting new housing projects – they include BEAL'S, BARRATTS, DAVID WILSON HOMES, PERSIMMONS - WHIMPY ETC – all in the flood areas affected by June 25th 2007 – some even with caravans outside existing houses & building still going on land with standing water. When Kingswood was being built a few years ago many of us on Bransholme signed petitions against it being built because then it was obvious – present sewers etc would not cope – & now all these years later & in view of recent flooding in the same sort of areas – many more properties are still being built. How are these companies still getting permission to do this – where will it lead – & will any of us still get insurance – there are many questions to be answered I feel."

Elizabeth, resident Diary, February 17th, 2008

Isobel's diary also records concerns about the government's plans to manage future flood risk. She felt that strategies were being focused upon the threat of fluvial and coastal flooding at the expense of the pluvial event that destroyed her home:

"On the news this morning the government are promising to fund insurance companies in the event of any more floods to make sure people are not losing their cover for flood. In some cases they have been saying they will cover but there is anything from \pounds 10,000 to \pounds 50,000 excess to pay. The idea from government is to stop them from doing that. Unfortunately with this government they don't say where the one will come from and I suspect it will cost us in the end. They have also made funds available to build up flood defences but I think someone has forgotten the water in this area wasn't from rivers it was sewage from the drains coming back up."

> Isobel, resident Diary, 10th July 2008

5.3.5 Developing flood strategies

Diarists' thoughts about the future were not restricted to things that they thought policy makers should do. A number of participants also reflected on actions that they could take to help themselves. For example, Charlotte, a young woman in her 20s, felt that the floods had revealed how unprepared she was for any kind of future emergency:

"I'm lucky that I've got my Mum and Dad because, if I'd been on my own, I would have had no clue how to go about doing... You know. I think it's knowing how things should be done. I don't know. I'm just not very good at stuff like that... Which has made me think I should learn how to check oil in my car myself now, you know. And learn how to change lightbulbs and fuses myself... I mean, I can't do anything! I can't cook. I can't do anything for myself. But, once I move back in, I'm going to learn to check my car, change my fuses – I mean, having said that, we're going to put new electrics in so I won't have to, but, you know, stuff like that I'm going to learn how to do because you realise that... I mean, I didn't even have a torch or anything. I had nothing in my house that... I mean, we talk about the council not being prepared, but I certainly wasn't prepared." As described previously, Bruce was also worried about the threat of future flooding and, as a result, he had paid to have soakaways installed in his garden and had invested in a stock of engineering bricks (that don't soak up water) which could be used to raise his sofa and other furniture in the event of a future flood. He had also devised his own version of a flood plan for his household whereby he knew what he and his wife would do in the event of the water level rising. One example of this was that he kept his daughters' toys in boxes downstairs so that they could be moved upstairs easily and quickly if need be.

Other diarists spoke about being more vigilant so as to be able to check for any potential problems. In Leanne's case this involved not just a visual (and aural) surveillance of the local drainage network, but also a coordinated action plan with her next door neighbours so that they could help protect each others' properties in the event of a repeat incident. Leanne felt that she shouldn't have to do this – she believed such actions were only necessary because the organizations involved could not be trusted to do their jobs properly:

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

> Leanne, resident Group discussion, April 24th 2008

Leanne's action plan was also captured in her diary on a day when it rained heavily and she came close to taking action:

"Tuesday rain – on a severe weather warning – heavy rain brings back painful memories. Have a save the furniture plan for us & next door as her husband is in Germany on business. Because we have a large excess on home insurance (£10,000) we will have to minimise loss of belongings this time if the need arises – can't go out today – have to be at home on <u>flood</u> watch."

Leanne, resident Diary, June 2nd 2008

Such diary entries show a new awareness of flood risk and a willingness to take action – sometimes on a coordinated basis with neighbours – designed to protect the home and property from damage.

5.3.6 Resilient homes?

For some diarists without insurance, part of the recovery journey was learning the lessons and trying to get insurance for the future. For example, Helen, a council tenant, had no contents insurance and had to

re-furnish her home on a very limited income (she was disabled and couldn't work). Having had this experience, Helen was determined to purchase insurance to protect her home in future. However, none of the companies she contacted would insure her. Karen, whose home flooded twice in June 2007 and January 2008, had a similar experience. Even those whose cover was intact sometimes found the terms of their new policies very unfavourable, as Leanne described:

"We went on the web looking for insurances and, like you say Isobel, other insurance companies don't particularly want to take you on and the premiums were that high it was unbelievable. So we stuck with the same insurance company and they took us back on and the premium only went up \pounds 50 and that wasn't a problem. But the excess has gone up \pounds 5,000 we have to pay on contents and \pounds 5,000 on buildings. So if the same thing happened again we've \pounds 10,000 to find before we start. And where do we pluck that from? Where do we get that from? We haven't got \pounds 10,000. Or do we save anything at all or do we literally just let the whole lot go and say it's all gone and claim what we can and just have everything lesser?"

Leanne, resident Group discussion, July 17th 2008

Leanne's story shows how problems such as lost savings and major policy excesses can place diarists in a weaker position with respect to the future with the result that, if the floods did happen again, many would struggle financially, to say nothing of the devastating emotional impact that would result from having to face the disaster for a second time. Indeed, Amy estimated that, despite being fully insured, she and her husband had spent £10,000 of their own savings as a result of the floods.

The floods also highlighted the problematic relationship between insurance and resilient repair. Government policy is currently trying to encourage residents in flood risk areas to have property level flood resistance and resilience measures fitted in their homes as these can reduce the economic costs of flooding and ensure that residents are able to return to their homes more quickly, thereby minimising the amount of disruption they have to experience (Defra 2008a).

Some participants did have such measures fitted in their homes. Tim's professional experience as a structural engineer meant that he was able to make the decision to pay for some more radical measures during repairs to his home. In this case, his actions were prompted by a higher level of knowledge about what options were available, thus avoiding the feelings of helplessness experienced by those described above. He also had sufficient income to pay for these additional measures which were not covered by insurance.

Tim:	As regards the floors we are going to put them back in concrete rather than
	the timber floor again. It will be a timber finish but it will be concrete up to
	sort of about that depth from the floor level. The hall is an oak floor so we
	are having that put back in oak.
Interviewer:	With the concrete, is that because you know if something was to happen
	again it would be?

Tim: Yes that's right, the airbricks will be replaced with solid bricks so the water won't be able to get in. The worst scenario would be that if it came up to the same level again it could still get to the wooden floor but that would be just floorboards and battens to be replaced, not right down to the bottom. But let's hope it never happens again.

> Tim, resident Interview, December 6th 2007

However, most residents did not have such measures installed during repairs to their homes because they felt they would take too long and because their insurers would not pay for them, as Leanne described:

"Some people round here have had solid concrete floors put in so it can't come up through the floor again. But a) it's an extra cost, which some loss adjusters wouldn't sanction and others it's impractical because of where the house is and the level of the house and in other places it takes so long to dry that it puts you so far back that people have said, 'oh I can't wait that long, I just can't go with that'. So most of us haven't had it done, I think two people have had it done in this area."

> Leanne, resident Interview, November 29th 2007

Issues of expertise were also important here, as Laura described how her surveyor recommended flood resistance measures during the repairs of her home, only to have these recommendations ignored by the builder.

"They didn't even fill our recess, where the water actually sat, because the chartered surveyor came round, the loss adjuster's trouble shooter, who was brought in at the end. And he said, 'Oh I think we could fill your void up with concrete and then put your membrane in'. And then the builder came in and said, 'Oh no we are not doing that, this was put there for a purpose'. I said, 'All right then', I said, 'but the chartered surveyor mentioned it', I said. 'Oh no we are not'. So it was never done."

> Laura, resident Group discussion, October 23rd 2008

Diarists also mentioned that, although they would be interested in flood resistance and resilience measures in principle, they needed more trustworthy information about what measures would be effective. For example, some participants said that they had had leaflets about flood gates pushed through their door but they remained unconvinced about the efficacy of such measures and worried that this was another case of companies trying to profit from the disaster. Finally, a few people noted that they would be more inclined to install these measures if their reduced risk was reflected through a discount in their insurance premiums.

Sally: If it [property resistance and resilience measures] made a difference to your insurance, I think you'd be more keen – if it was taken into account.
Bruce: Well that's the other point. And I did say to the chap from the Association of British Insurers... 'If people signed up to the Floodline number, could that give them a discount from the insurance companies?' Because if you get a phone call saying that there's a potential flood, you'd hike everything

upstairs. You'd limit the number of valuables below. Where's the incentive to join the Floodline? You know, it's benefitting insurance companies because, if it did happen again, a lot of stuff would be upstairs... But the response from him, I think, was something to do with data protection and stuff of that nature. And it negates the object of trying to formulate some linkage between everybody involved, which is kind of the crux of the problem, isn't it?

Group discussion, Oct 23rd 2008

As this extract shows, some diarists were willing to think seriously about the possibility of having flood resistance and resilience measures installed. However, they were also concerned that such actions would not be reflected in the terms of their insurance policies.

5.3.7 Capability building

Finally, as described in the last chapter, the project also had a significant impact on some diarists' feelings about themselves and their communities. In the first instance, many people's involvement with the project was motivated by a desire to make things better for those affected by flooding in future and, as the project progressed, diarists felt that they might be ideally placed to do this because of what had happened to them:

"In the future, if it ever happened again, for whatever area, people that have experienced it can probably help an awful lot more than people who have been told what to do... It just needs to be someone with the right skills because they've been through it."

> Amy, resident Group discussion, July 17th 2008

The diarists growing confidence in the expertise they had around flood recovery issues was also reflected in their increasing interaction with our project steering group and their willingness to talk to other 'experts' – and also others in the community more generally – about their recovery experiences (see section 5.3.4 and 2.3.7 for more on this).

"I feel more confident now and I can help more people in our community since being on the project. I have also joined some local council groups which help local people in our community with different problems."

Diarist, Follow-up survey 2009.

"The project has made me a lot more confident in speaking out and getting a point forward. In the past I have been in the background but not had any input but now I feel able to join in more and ask questions."

Diarist, Follow-up survey 2009.

However, it is important to be clear that these were not the only perspectives expressed by the diarists in their responses to the survey. For example, some people felt that they were already confident and played an active part in their community before the diary study, while others said that they did not feel the project had helped them engage. Nevertheless, it was clear that some of those taking part in the study did find a clearer sense of their role and an increased confidence in their own opinions. We feel that there is therefore an important sense in which the project was not just a research process but a powerful tool for promoting stakeholder engagement and public participation in policy making.

5.3.8 Summary

If an account of recovery stopped at the moment of the return home, the story would be incomplete. Not only have we learnt from diarists that the process of recovery extends beyond the moment of return, we have also learnt in this section that diarists carry with them a different sense of the future than before the flood event. They are, as we might expect, anxious when it rains. And with that, some are also anxious about the causes of heavy rain, particularly climate change. Yet if there is a loss of control it is not necessarily because they think nothing can be done. Some diaries do reveal a sense of fatalism. (And some of this is directed at the authorities themselves). However, others are concerned to engage in debates about how the built environment is managed in relation to the future risk of flood. For example there are calls for more public participation in decision-making around drainage and the built environment and demands for a stronger role for local knowledge in drainage management issues. Diarists have also been keen to develop their own strategies of flood management and resilience. However, this process has been hampered by a range of factors including the limitations of insurance rules and incentives, a lack of knowledge from builders and an uncertainty over what measures could be applied successfully to the context of a particular property.

5.4 Chapter summary

This chapter has focused on the question of what is involved at the end of the flood recovery journey. Of course we have suggested that there is not, in fact, a clear end. However, what we have found is a process of rebuilding social life through a process of adjusting to a new sense of home, to a changed sense of community relations and to a changed sense of the future.

Moving back home is not as *straightforward* as we might expect – diarists experience a changed internal environment that feels alien to them and they must learn to give new meanings to it. Such problems are exacerbated by poor quality workmanship and builders who treat the repairs as 'an insurance job'. Diarists also find that the experience of moving back is not necessarily the same for their neighbours. Communities have changed, sometimes for better, sometimes for worse. It therefore makes no sense to talk about the home or community 'returning to normality' because although certain 'normal' feelings and activities may be resumed, individuals, homes and communities have also changed in multiple and sometimes conflicting directions, where the new allegiances formed must be set against the new divisions that can open up, for example between the insured and uninsured, the flooded and the non-flooded.

What we find, then, is that recovery is about readjustment and adaptation to a new and altered set of circumstances, rather than a return as such. And with that readjustment comes a changed sense of the future. For some this is about a loss of control, a sense of fatalism. This fatalism is sometimes attributed

to the weather, to climate change, and sometimes to a perception of a lack of action by the relevant authorities. Yet others have developed strategies for the future. They have their own flood plans in place. They would like to make their homes more resilient, either physically or with renewed insurance, and are frustrated at the barriers that prevent them from doing so. And they want to engage in debates about change in the management of the built environment. Clearly their journeys have not finished. But neither has our learning. It is this learning that we think needs to take place to which we now turn.

Chapter 6 The recovery gap: Learning the lessons

"The recovery phase begins at the earliest opportunity following the onset of an emergency, running in tandem with the response to the emergency itself. It continues until the disruption has been rectified, demands on services have returned to normal levels, and the needs of those affected (directly and indirectly) have been met. In sharp contrast to the response phase, the recovery phase may endure for months, years or even decades."

(HM Government 2005 p.83, emphasis added)

"Recovering from a major event, such as the 2007 summer floods, is a long-term process taking many months if not years. Determining when an area has 'recovered' very much depends on the definition of the aims and objectives of the recovery phase made by those involved at its outset. In some cases, this will involve returning affected areas to their previous condition - 'normalisation'. In other cases, the recovery phase will be seen as the opportunity for long-term regeneration and economic development."

(The Cabinet Office 2008 p. 397)

The focus of this chapter is on what lessons can be learnt from this first in-depth, qualitative study into the experience and process of flood recovery. First, the chapter begins by summarising the key findings of the project by answering: What does the recovery process look like? What is involved in flood recovery? What is 'recovery'? And, what are the impacts of flood recovery? Second, we identify the implications of our findings for the management of the recovery process. We do this by looking at the 'recovery gap' in two ways. First we identify specific areas of experience where there appear to be potentially straightforward solutions. Second, we highlight a number of framing issues, namely, institutional timing, an ethic of care, recovery workers and the built environment. The chapter then reflects on the project as a process and what lessons can be learnt from that for flood recovery in the future. Finally we conclude with some reflections on vulnerability and resilience before highlighting three further areas for research.

Our hope is that, by clarifying the nature of the problem of recovery and highlighting what we see as the potential areas for learning, this report will contribute to those conversations that will lead to changes that will make a difference to the experiences of flood recovery now, and in the future.

6.1 Understanding flood recovery

In this report we have presented vital insights into the varied and diverse flood recovery experiences of 44 diarists across Hull. Clearly every flood is different and the pluvial, urban nature of the incident in Hull resulted in its own distinct challenges. In particular, the fact that so many properties were affected across the country in 2007 resulted in a high level of demand being placed on the companies and organizations involved in recovery, with associated difficulties for the swift settlement of insurance claims and the

repair of homes. However, while the scale of the floods in 2007 may have made the problems of recovery more visible, previous research into the health and social impacts of flooding indicates that the issues experienced by residents were no different in character to those involved in other floods (Tapsell *et al.* 2002, Tapsell *et al.* 2003, Werrity *et al.* 2007). Consequently, this study provides us with important conclusions that transcend the distinguishing features of the Hull flood by giving an insight into the nature of the recovery process itself. The following sections highlight the main conclusions of the research and characterize flood recovery as a long and difficult process with no clear beginning or end point. During this time residents must work hard to recover not just the physical fabric of their property but also a sense of home, community and the future. Finally, the impacts of recovery for both residents and workers are shown to be linked to the ways in which the recovery process is managed.

6.1.1 What does the flood recovery process look like?

- Determining what a flood is, what caused it and who was affected by it is not as straightforward as we might first have thought. The patchwork nature of the water distribution, combined with the role of 'expert' judgements in ascertaining latent water damage can pose particular problems for those experiencing damage within their homes (see *What is Flood and Where Does it Come From? Section 3.1*).
- Far from showing a steady process of improvement, flood recovery is punctuated by a distinct series of 'highs' and 'lows' which are closely tied with other issues that are going on and exacerbated in a person's life, as well as with people's experience of the different agencies involved in the flood recovery process (see *Snakes and Ladders: A recovery journey? Section 3.4*).
- Nor is flood recovery something that ends when people move back into their homes life does not necessarily go back to how it was before as there are aspects of everyday life which have fundamentally changed both for better and for worse (see *An end point to recovery, Section 3.4.2*; and *From a House to a Home, Section 5.1.2*)
- Our study found particular issues facing (1) private renters as rising rents and a shortage of suitable accommodation pushed them to the margins of the housing market in ways that disrupted their family life, strained their finances and endangered the health of their children (2) council tenants who had little control over the timing and standard of their flood repairs (3) elderly people who had trouble coping with the disruption and displacement from their homes, which, in some cases resulted in a loss of both confidence and some of the skills needed to live independently (see *Specific vulnerabilities, Section 3.3*). However, although some specific vulnerabilities can be identified, it is also important for key agencies to consider the role that the recovery process plays in producing vulnerability because, as this report shows, recovery poses its own particular challenges (for example, dealing with builders and managing an insurance claim) that can lead to vulnerability emerging in complex and unexpected ways.

6.1.2 What does the process of flood recovery involve?

- Whether diarists found themselves becoming 'project managers' of recovery or experienced a 'waiting game' while other people made decisions about their lives, the recovery process involved new and often psychologically challenging kinds of physical, mental and emotional work (see *Householders as project managers, Section 4.1*).
- A prominent feature of flood recovery for many diarists was the work of having to acquire new skills and knowledge to be able to challenge 'expert' judgements of what constituted an acceptable level of service (see *Householders developing new skills and questioning expertise, Section 4.2*).
- During the recovery process, a large amount of time and effort must be put into everyday tasks such as travelling to work, getting to school, cooking and washing etc. (see *Managing everyday life*, *Section 4.3*).
- The work of managing everyday life involved the mental and emotional work of juggling different responsibilities and identities that are integral to daily life (see *Managing roles and identities, Section 4.4*).
- Front line workers played an important part in the recovery process and such work generates its own vulnerabilities reflecting the forms of support on offer to residents as well as pressures from their organizations, their relationship with the public, and for some, the difficulty of also managing their own flood recovery process (see *Front line workers, Section 4.5*).

6.1.3 What does 'recovery' mean'?

- Flood recovery is about rebuilding a sense of home which, for some, involves gaining more than they have lost, while for others, it involves the stress of learning to live in a new internal environment where memories have been stripped away (see *A sense of home, Section 5.1*).
- Recovery also concerns the reshaping of the social and physical landscapes of the community as the web of allegiances shift throughout the recovery process; it involves a readjustment – rather than a return *per se* – to a new and altered set of circumstances (see *A sense of community, Section* 5.2).
- People's sense of the future also changes in different ways, with some fatalistic attitudes towards rain, climate change and government bodies emerging. However, others are engaging in debates about public participation and local knowledge in how the built environment is managed, and are developing their own 'resilience' strategies for future floods (see *A sense of the future, Section 5.3*).

6.1.4 What are the impacts of recovery?

Having clarified the nature of flood recovery, the work involved and the negotiated nature of what recovery actually means, we are in a strong position to make sense of the 'impacts' of floods and flood recovery:

- Numerical attempts to catalogue, measure and compare flood damage (e.g. correlating degree of impact with depth of water) are of limited use in terms of trying to understand the humanitarian needs after a flood because they are a) incapable of accounting for non-financial, 'intangible' aspects of flood damage and b) they do not account for the 'secondary' impacts i.e. the prolonged stresses that residents are exposed to during the recovery process that have implications for physical and emotional health. The depth of the flood itself makes little difference to the subsequent disruption experienced by the resident, particularly because it is standard practice to 'strip out' the entire downstairs of an affected room, regardless of what level the water reached. However, the practice of the 'strip out' is, itself, being questioned (see Martin's story on p.36 and Section 6.4 *Future Research*).
- The mental health impacts of flooding are both important and real and householders may well need help to deal with these. However, it is important to be clear about the source of these problems. An overt focus on 'flood' as a mental health issue (BBC News 2008) can encourage responders to pathologise what is in fact "a normal reaction to abnormal events" (Convery *et al.* 2008). The main problem with such approaches is that they imply that the problem lies with an inherent weakness in the householder, rather than with the ways in which the recovery process is managed. As we have argued, it is the 'secondary stressors' resulting from the poor management of recovery, which are more distressing for residents (see Laura's story on p.46) and which must be tackled as a priority.
- Flood recovery affects everything: it cannot be separated from the 'other' issues that go on as part of everyday life – for example, work problems, family illness and everyday responsibilities. Indeed, flood recovery also impinged upon households not directly impacted by the flood (See Sophie's story on p.44).
- Many people had to cope with the double trauma that occurs when the first disaster (the flood) is compounded by a secondary disaster in the form of poor treatment from the various companies and agencies that are supposed to be helping with the recovery (see Laura's story on p.46).
- The impacts of 'flood' are also felt by front line workers who can be vulnerable in the recovery process after disaster. This is particularly so for those in the dual role of worker/resident, for whom the difficulties involved in frontline work may be amplified (see Section 4.5).

6.2 Addressing the 'recovery gap'

If the impacts of flood are as much to do with the recovery process as the flood event itself, then it follows that we must explore how the ways in which the recovery process is managed can lessen any negative impact. In this section we identify the key implications from the research. We do so by first, identifying some very specific issues that could be addressed and second, with some more general reflections on the framing issues involved in designing support measures for recovery.

6.2.1 Specific ways to address the recovery gap

As described in Section 2.1, the recovery gap emerges during the longer process of recovery at the point where the legally-defined contingency arrangements provided to the affected community by its local authority diminish and where the less well-defined services provided by the private sector (e.g. insurance, building industry) start.

So how can this recovery gap be addressed? The table below gives some examples of what this recovery gap looks like in practice. This table is not meant to be an exhaustive list of the problems of flood recovery. However, it does highlight some of the more common issues highlighted by this report. The table has seven columns: the first two identify the nature of the problem and who it affects. The third column describes what we see as being the nature of the gap that leads to that particular problem. The fourth and fifth columns describe some suggested solutions that the diarists and we as researchers have come up with to reduce these problems. Here, the diarists' perspective has been taken from 'Diarist Recommendations for Flood Recovery' – a list that diarists prepared during a group discussion of things which they found helpful and unhelpful after a flood (see Appendix 4). The sixth column – which has been filled in with the help of our steering group members, attempts to capture some of the most recent efforts to address these issues – for example, in the form of changes that may have been made following the publication of the Pitt Review (Cabinet Office 2008).

The seventh column is blank – it is for you to fill! We feel you, the reader, and your colleagues, are better placed to interpret the implications for your work than we are. The blank spaces are intended to encourage you to reflect on how your own organization, or those of the people you work with, may be able to help.

The table does not include a column to specify which organizations should be responsible for taking the various actions listed. This is because much of the important work that must be done in order to address the recovery gap will involve challenging the lack of communication and coordination between the various different agencies involved. The table is intended to counter such fragmentation by provoking a debate that encourages policy makers and practitioners to think collectively about how to resolve the issues contained within it. It may be that, in some cases, there is an obvious organization that could extend its role to address a particular gap. However, in other cases, the issues may benefit from a more holistic rethinking of the ways in which various agencies work together.

We are also aware that we have not included all the problems of flood recovery in this table and, for this reason, you will see that we have also included some blank rows at the bottom for you to add your own concerns – these may not relate only to residents. Instead, they might be some particular problems that your own organization has to deal with during flood recovery.

Table 2 Specific Ways to address the recovery gap

WHO IS EXPERIENCING THE PROBLEM?	AREA OF PROBLEM	NATURE OF PROBLEM	What is the nature of this GAP?	What did diarists say they wanted?	What actions on these issues have already been taken? (For example, in the wake of the Pitt Review)	What are the opportunities for filling the gap? Some suggestions from the diarists and research team	What might your organization do?
	Emergency response	Insensitive handling of flood-damaged possessions	Need for empathy and alternative ways of dealing with possessions	A more sensitive approach that acknowledges items have sentimental as well as material value		Do all possessions really have to be disposed of? (Information given regarding 'contamination' was inconsistent.) Could some things have been cleaned and restored instead? Collection workers to be trained to deal with residents and their possessions in a more sensitive manner; codes of practice for specialist 'Disaster Restoration Companies' (e.g. through training compliant with 'Investors in People' accreditation; Armstrong, 2000)	
Household level of support	nce and repair	Difficulties contacting and getting a response from the insurance industry – loss adjuster doesn't return calls and no one else can help (see Laura's story p.46)	The need for consistent service and point of contact	Single point of reliable contact; continuity of service	Insurers and loss adjusters have reviewed their procedures and learnt lessons from the 2007 floods. Some insurers and loss adjusters now provide single points of contact for flooded customers. Insurers and loss adjusters did set up temporary offices in Hull and other flooded areas in 2007	Temporary offices by insurance agencies within locality? Better coordination within the company so that case notes are available to colleagues when loss adjuster is unavailable? These colleagues to be able to help by providing information, authorizing signatures etc.	
Househ support	Insurance	Worries about raised premiums/policy excesses and not being able to get insurance cover in the future	The need for affordable insurance cover for all	Council/government to subsidise high excesses through indemnity insurance	Last year the ABI reached an agreement with the government for insurers to continue to offer cover to as many customers as possible as long as the government take steps to	Reconsider the potential need for reform of existing insurance arrangements and the potential benefits of national collective insurance system; "Insurance with rent" schemes to get more protection for the uninsured	

No control over repairs process for council tenants; delays; poor workmanship	The need for a consistent point of contact with contractors and consistency in standards of workmanship	Priority given to most vulnerable households; better communication with council's partner contractors; a consistent standard of work across homes	manage flood risk properly ¹⁹ In the light of 2007, the ABI issued advice to customers on what they should expect from their home insurer, including on the timeframe for repairs. The advice is available on the ABI website www.abi.org.uk	(e.g. by targeting the national Housing Association; the National Landlords Association etc.) A dedicated information point for residents to be able to ask about the timing and standards of their repairs; clarity over what repairs are needed and when they are to be completed; a realistic and continually updated timetable for repairs; surveyors to inspect repairs and standard of building work; prioritization of the most vulnerable	
Not knowing what constitutes an acceptable standard for the repairs (see discussion, p.93)	The need for independent advice and advocacy	Information regarding the surveyor's report (i.e. what work is to be undertaken and what this will cost); an independent surveyor to come and inspect the finished work to say if it is worth the money spent on it	To be dealt with under amendments to the Flood and Water Management Bill	Residents to be given more information about the schedule of works and the value of their claim; independent surveyors to visit after works completed to check correct action has been taken	
Poor workmanship/'cowboy' builders (See Amy's story, p.71)	Need for more quality control of builders	More use of local companies; builders' cheques to be sent direct to householders for issue only when they are happy with the work that has been done	In selecting builders, insurance companies want to know that they have the capability and expertise to provide what is needed to do the job right. They have national contractor networks and panels of specialist builders to enable them to react quickly to any event, wherever it occurs. Some on those panels will be undoubtedly drawn from local contractors, or	More checks on building work; local directory of approved builders that should be used in preference to firms from outside the local area; cheques to be sent to householders in cases where householders commission their own contractors. In other cases, the insurance industry should resource a final visit to the property so that they can inspect the work with the householder and sign it off jointly	

¹⁹ This includes sustained investment, which is required over a 25 year period, to improve the country's flood defences which have suffered chronic under-investment. The knock-on effect is felt by customers who are flooded badly and then find their properties expensive to insure. Under the agreement, ABI members commit to: A) Continue to make flood insurance for domestic properties and small businesses available as a feature of standard household and small business policies if the flood risk is not significant (this is generally defined as no worse than a 1.3% or 1 in 75 annual probability of flooding).

B) Continue to offer flood cover to existing domestic property and small business customers at significant flood risk providing the Environment Agency has announced plans and notified the ABI of its intention to reduce the risk for those customers to below significant within five years. The commitment to offer cover will extend to the new owner of any applicable property subject to satisfactory information about the new owner.

			will use subcontracted labour within the area ²⁰		
Delays in settlement of insurance claims and no covering of costs upfront	Need for more streamlined claims and approvals process	Faster issuing of payments; covering expenses up front (as opposed to having to pay yourself and then claim it back); prioritization of the claims of vulnerable residents e.g. the elderly, the disabled etc.	Clearly things can go wrong with insurance claims, but insurers should seek to look after their customers and be sensitive to their circumstances	Insurers to recognize that they have duty of care to customer; reduced paperwork/bureaucracy; increased sensitivity to people's circumstances	
No resilient reinstatement – houses returned to pre- flooding condition & thus vulnerable to future floods	Lack of agreement over who will pay for resilient repair; lack of building expertise and supply of materials	Advice and help installing flood resistance and resilience measures; these measures to be reflected in reduced insurance premiums	The ABI working with the National Flood Forum, the Environment Agency and the Chartered Institute of Loss Adjusters is about to issue a leaflet aimed at flooded households offering them advice on resilient repair. To be dealt with under amendments to the Flood and Water Management Bill	Changes to building regulations to make resilient repair mandatory? Schemes to encourage training of builders and surveyors in resilient repair & develop supplies of materials and technologies; installation of measures to be reflected in terms of insurance	
The strip out – resulting in extensive and costly disruption to the home and months/years of displacement for the family (see Martin's interview, p.36)	Need for more surveying and building expertise about different forms of building restoration	Less disruption; to be away from their homes for as short a time as possible	Again insurers have learnt lessons from 2007 and are less inclined to strip out properties now	Better research and training for insurers, builders and surveyors so that homes are not disrupted needlessly? Maybe stripping out does not need to be done/not done as extensively in every case?	

²⁰ Insurers will work with their customers in businesses and households to help them get back on their feet, and more local contractors are likely to be sub-contracted by insurers and loss adjusters as they seek to repair properties once they have dried out. Customers can also choose to have a preferred builder if they wish. But insurers will wish to ensure that their service standards are met and that customers end up with their homes and businesses repaired properly.

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	Not knowing what help/assistance was available from which organizations	The need for information about what assistance is available and for whom	Clarity over eligibility criteria for assistance; more information about what help is available and where to access this		An information leaflet – preferably prepared, at least in template form, as part of the contingency planning process – that can be distributed quickly to all residents giving details of support services with relevant contact details; advertising in local media	
	Not knowing how to manage the recovery process	The need for advocacy services	A supportive intermediary who could explain the process and give advice – a disaster coordinator? Perhaps volunteers?	ABI's new guidance on Recovery ²¹ Guidance contained in National Recovery Guidance under humanitarian aspects section	Dedicated advice services that people can visit for support; better links with the National Flood Forum who can provide information to residents on what to expect and how to cope; better use of the expertise of those who have been flooded before and can help explain the recovery process to people	
	No continuity of service from GP when moved out of area into rented accommodation	The need for consistent service and point of contact	To be able to see their usual doctor	Attempts have been made to get GPs to see patients outside a given radius of the practice but no changes have been achieved to date.	Residents to continue to visit their home GP except in special circumstances where this would create too many problems	
Other forms of provision	Lack of rental accommodation; no security of tenancy for existing private renters; difficulty securing rented properties from letting agents (see Holly and Sam's story, p.49)	The need for fairness, transparency and empathy from estate agents and landlords	Fair rental prices; honoring appointments for viewings; a code of practice for estate agents; more security for long- term tenants		A code of good practice for estate agents administered by the NAEA which outlines their duty of care to the customer – tenants could then find out if their agents or landlords are signed up to this before signing any agreement; regulations to prevent landlords 'cashing in' on the disaster by raising rents; legislative changes to provide more security for long-term tenants through tenancy agreements (landlords to be legally responsible for finding alternative accommodation for their tenants in a flood event); recourse through small claims	
					court if landlord is not fulfilling this role	

²¹ http://www.abi.org.uk/Publications/ABI_Publications_floods_Responding_to_major_What_to_expect_from_your_home_insurer_92a.aspx

	Feeling isolated and alone with your problems	Lack of spaces for people to meet, talk and share experiences	To be able to share experiences with others		The importance of creating or using existing collective spaces in the aftermath of a project where people can come and talk without an agenda	
	Unsympathetic treatment by utilities and other companies e.g. banks etc. (for example, threatening letters for non- payment of bills because the company has failed to register a change of address, reconnection charges when moving back in, etc.)	The need for more flexibility to be able to deal with customers' changed circumstances	Better communication and record keeping; more empathy to the resident's situation		Again, companies to recognize that they have an ethic of care to customers; Overriding of automatic letter delivery systems which wrongly threaten residents with legal action; flexibility to cancel reconnection charges for those moving back into their homes	
	Needing time off work to cope with flood repairs – not all employers were willing to give this	Need for more flexibility in working practices	A national scheme (perhaps covered by insurance policies) allowing people time off in the event of a disaster	Government is working on Corporate Resilience Strategy, due 2010. Also working to provide support and guidance to small and medium size organizations to address the needs of business continuity planning	More flexible working arrangements; better support for employees	
ucture	Worries about drainage management issues	Need for more coordination and public participation in drainage management issues	Want to see more drains being cleared; to know what is being done to prevent future flooding; to be able to participate in decisions being made about drainage management; street level contingency plans	The forthcoming Flood and Water Management Bill requires the Lead Local Flood Authority to consult with the public about its local flood risk management strategy	More liaison with members of the public about what is happening; public engagement and consultation to harness local knowledge; see also our response to the Draft Floods and Water Management Bill (appendix 9)	
of infrastr	Lack of clarity over who is responsible for the drainage system (see p.106)	Need for more coordination and public participation in drainage management issues	A key agency to take responsibility for the drainage system so that agencies cannot keep passing their responsibilities off onto others		See our response to the Draft Floods and Water Management Bill (appendix 9)	
Management of infrastructure	Confusion about flood warning systems	Need for more coordination and a unified approach	A clear and comprehensive warning system that covers all types of flooding and which operates across all media e.g. TV, Radio, Floodline etc.	The Environment Agency have commissioned some scoping R&D on 'assessing the options and feasibility of developing a flood warning system for surface water'. This project seeks to appraise the success to date of	A clear and comprehensive warning system that is locally appropriate and which covers all types of flooding and which operates across all media e.g. TV, Radio, Floodline etc.	

and dev Agg pro pro to p	and to assess the options and feasibility of developing Environment Agency operations to provide a Flood Warning process for pluvial events to professional partners and the public ²²
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Support for front line workers	No support or understanding from employers of what they have been going through (especially those also affected at home) (See Michaela and Natalie's story on p.87) Long hours, little chance for breaks	Need for more flexibility in working practices Need for fairer, more flexible working arrangements with sufficient cover to allow time off for workers	Employers to be understanding of employees situations and recognize that they may need time off to deal with problems at home All employees should have their basic needs cared for (e.g. in terms of food, drink, rest and equipment) as a priority and over the longer term duration of this work	Government is working on Corporate Resilience Strategy, due 2010. Also working to provide support and guidance to small and medium size organizations to address the needs of business continuity planning	More support for workers, especially those affected at home; employers must find out which of their staff have been affected and what their needs are; employers to say 'thank you' and find ways of making their staff feel valued and acknowledging the extra work they have put in Better contingency planning and flexible working practices so that staffing issues are planned – and employee needs catered for – in advance of an emergency
	No assurances about	Need for employers	Clarity over pay and		Employers and employees to be
	overtime/time off in lieu when working very long	to have continuity arrangements for	working conditions		clear about how working will be organized during an emergency
	hours in the aftermath of	how working would			and the recovery period; clarity

²² The Environment Agency have set-up the 'Flood Warning Service Improvements Projects' (FWSIP) to improve the quality of the flood warning information we provide to our customers. This is in response to the summer 2007 floods, and the findings from the Pitt Report. These projects will improve the flood warning service so that the EA can: 1) Move away from a 'one size fits all' warning service. 2) Provide professional partners with more effective advice to stimulate improved action. 3) Develop an improved set of public warning messages and codes capable of use for all flood risks with greater emphasis on action and what needs to be done. 4) Encourage personal and community engagement in managing flood risk.

	the emergency	be organized during an emergency		over how 'business as usual' will be adapted	
	No opportunities to debrief and share experiences with colleagues	Need for more flexibility in working practices	To be able to support each other	Employees to create opportunities for colleagues to chat and share experiences	
	Having to follow instructions that they knew were wrong (e.g. being told they had to door knock on streets they knew weren't affected/having to close cases that were still experiencing problems – see Charlotte's story p.88)	Need for more flexibility in working practices	To be able to use their knowledge and discretion to solve problems more effectively	A less bureaucratic approach to management that allows employers to learn from the experiences of employees	
Your issues					
Your issues					

6.3 Framing issues for recovery

While the table above helps capture the characteristics of the recovery gap and encourages some reflection (and action) on how the gap can be addressed, we also think there are a number of framing issues that set the possibilities for taking recovery seriously. We support Pitt's recommendations for establishing Recovery Coordinating Groups²³, however, in doing so, we think there are also some fundamental framing issues to be addressed to do with the ways in which recovery is conceptualised and managed:

6.3.1 Developing more flexible notions of 'recovery' in formal frameworks

Guidance on recovery is focused mainly on improving procedures and responsibilities in relation to the impacts on and business continuity of formal responding (e.g. HM Government, 2009; Home Office, 2000). Similarly, support for 'relief' by charities or other organizations is often provided within particular timescales that do not necessarily reflect the needs on the ground (see section 3.4.2). Yet, as our work shows, recovery is more complex than existing frameworks for recovery delivery allow. From the perspective of householders, and indeed the communities they are a part of, the very starting points of 'disaster' vary and nor is there a clear end point to recovery. Furthermore, the process of recovery is not a linear progression in the direction of continuous improvement, rather there are ups and downs that take people forward and back in terms of improvement from their flooded state to a more manageable, everyday, non-flooded state. Indeed, as Pitt points out, the recovery process may involve a process of normalisation, however, it may also require processes of long-term regeneration and economic, social and physical revitalization for a community (Cabinet Office 2008). Recognition of the diversity of recovery processes needs to be embedded within the formal frameworks of support agencies.

6.3.2 Developing an 'Ethic of Care'

Our research has shown that there is a very clear link between how flood recovery is managed and how residents feel about – and are able to make progress with – their recovery. We propose that key deliverers of recovery work could adopt an 'ethic of care' to the householder. To do this will require:

- Encouraging different companies and organizations to recognize their role in delivering the recovery process (e.g. loss adjustors, 'disaster restoration companies', drying companies, builders etc.)
- Sanctioning and legitimizing the ethic of care by organizations explicitly focused on recovery (for example, the Cabinet Office and local government) and from the professional bodies representing the various trades involved (for example, the Association of British Insurers).

²³ "Recovery Coordinating Groups (RCG) provide multi-agency strategic decision making structure for the recovery phase. Their composition is typically decided by the lead local authority depending on the nature of the emergency. RCGs decide the overall recovery strategy, including communications, clean-up, health, welfare, and economic and business recovery plans. Furthermore, and most crucially, RCGs also ensure that relevant stakeholders, especially the communities affected, are involved in the development and implementation of the strategy (The Cabinet Office 2008, p. 372).

Including support for 'front line workers' within this ethic of care: "Agencies need to ensure they look after the physical, emotional and psychological welfare of staff – managers should be trained in what to look out for in both the short and longer term" (CCS 2009 p.174). It will be important to remember that it is not always obvious who is a frontline worker – many people in apparently unrelated positions can have their jobs – and stress levels – affected by disasters.

6.3.3 Building in spare capacity and capability

Consistent to research on disaster management is the need for spare capacity and capability within institutions to be able to respond to the uncertainties that unfold during and after a disaster (Perrow 1999 and Wildavsky 1988):

- Both capacity and capability may emerge from more informal working practices rather than those documented in protocols and job descriptions. Care needs to be taken to ensure that economically defined evaluations of roles and responsibilities do not miss such 'hidden' work.
- As well as examining the extent to which there is such capacity and capability within formal responding and recovery organizations (notably local authorities) our research also reveals the significant work undertaken by the '3rd sector' including local churches, community groups, business enterprises and voluntary sector organizations. This supports work which states: "*statutory responders should be aware of the capabilities and capacity of local voluntary organisations and the means of accessing their services, whether as individual volunteers or as members of local or national volunteer organisations"* (CCS 2009 p.54).
- Capability and capacity in part arises from flexibility and there is a need to learn from and respond to the experiences of workers as well as diarists during the process of recovery. Front line workers were sometimes inhibited by the 'rules' of their organizations (see e.g. Charlotte's account p.88) while householders experienced considerable frustration in relation to their interactions with some organizations (e.g. Laura's story p.46). Promoting greater flexibility in terms of both institutional roles and individual job descriptions (so as to allow workers to make better use of their local expertise) could therefore be very beneficial.
- Capability and capacity also emerge through facilitating and funding a broader, community-based resilience approach, where there is cooperation between formal organisations and community groups (both during normal working and during emergencies) and by encouraging coordination and information sharing (thereby also increasing the chances of being able to identify particular and otherwise hidden vulnerabilities).

6.3.4 Enabling 'collectives' and new forms of learning and engagement with policy

Our project process has inadvertently brought to our attention the lack of space currently given to people during the recovery process to talk and share their experiences, and to be heard by, and listen to, key representatives from public and private sector organizations. Our project methodology adapted to include more group discussions with the diarists and to create a workshop whereby diarists and representatives from different organizations (including central government, local government, regulators etc.) could come together and learn from each other. Key lessons from this process appear to be threefold:

- The importance of creating a context for people to share their experiences where they could learn from and support each other the project emerged as one of the few places where such a collective was facilitated (see section 2.3.5 on *Group discussions*). Opportunities for representatives from different formal agencies, including central and local government, to talk with householders in a facilitated context can create unanticipated opportunities for learning for residents to learn about changes that are taking place, and for representatives from formal organizations to learn about the experience of being on the ground (see section 2.3.7 on *Stakeholder Participation' and Box 3*). The process we have developed is therefore more than just a research methodology in that it provides a potentially powerful tool for public participation in policy making (see section 2.3.7).
- The key role that academia can play in helping to change policy and practice by presenting and discussing emerging findings with policy and practitioner communities from an early stage in the research. Our project used both a wider network of contacts accessed through our steering group and a more formal process of responding to government enquiries and consultations²⁴ to influence policy (see *Stakeholder Participation*, section 2.3.7).

6.3.5 Understanding and addressing vulnerability

The research started from the premise that there are different kinds of vulnerability – in particular, it is important to distinguish between vulnerability to *experiencing* a flood and vulnerability to the *impacts* of that flood. However, the project resulted in further insights into how vulnerability is understood and managed after a disaster. Specifically:

- While vulnerability may, in part, be related to pre-existing social characteristics (we have highlighted particular issues associated with older people, council tenants and private renters) this study shows that it is the interaction of these factors with the specific circumstances operating in a person's life many of which may be completely unrelated to flooding which determines how and when they may become vulnerable (see Section 3.4 on *Flood Recovery Timelines*). Viewed in this way, it is important to understand that vulnerability is a dynamic process (as opposed to a static characteristic of a particular person or group).
- Crucially, vulnerability is related to the ways in which the flood recovery process is managed. There are thus specific issues associated with the recovery process (for example, difficulties in sourcing alternative accommodation or renewing insurance policies) which may both *produce* and *reveal* new kinds of vulnerability (for example, see Box 7 *It wasn't just those who were flooded* and Box 17 *The impacts on others through changes to care work*).

²⁴ See the summaries of the project's consultation responses in Appendices 6-9.

• This presents a challenge for the ways in which vulnerability is identified and managed by local authorities and other organizations involved in recovery. While specific indicators such as age and disability may provide a sensible starting point for workers (see the FLOSS database on p.31), our research suggests that it is also necessary to give workers greater freedom when defining vulnerability so that they can use their knowledge and experience to take account of the contingent and dynamic nature of vulnerability in ways that allow them to prioritise help to those who need it most.

6.3.6 Building resilience

Our ultimate concern from this study is to identify the lessons from the experience of households and front line workers in Hull for building resilience in the future. This journey has been one that certainly sheds light on the complexity of resilience. Resilience is not something that can be reduced to large scale engineering nor household level structural changes. Resilience is manifest within individuals and families, their relationships within communities and networks of support, within their interactions with forms of government and third section service providers and within the relationship between these 'social' relationships and the ways in which the built environment is managed. As such, simple protocols or design will not build resilience. There are, as we have identified, key messages of actions that could be taken building on the experiences of our diarists and engagement with stakeholders. However, to build resilience for the future will require looking more fundamentally at the characteristics of contemporary social life and the vulnerabilities that society therefore generates, at how these are manifest within our built environment and reproduced through our institutional frameworks set up to respond to floods and other disasters. We need to keep hold of the ways in which forms of resilience and vulnerability were created, revealed and disrupted during the flood and, significantly, the flood recovery process. And we need to learn from these - we hope this report has gone some way towards contributing to this learning process.

6.4 Future Research

Finally, our study highlights three specific areas for future research:

• A need to examine and evaluate the norms, practices and disputes around the recovery of the built environment. This study shows that some of main impacts of flood recovery relate to the loss and disruption of a person's home environment (See Section 3.2.2 Disruption to home and Section 5.1 A sense of home). However, as discussed on p.36 damage management consultants and surveyors are increasingly questioning the need for such drastic remedial measures as 'the strip out'. In particular, there is much debate about the relative efficacy of different drying methods – all with different implications in terms of the level of disruption experienced by the householder and the consequences for energy efficiency and climate change. This subject was beyond the scope of the present project and yet clearly there is much potential for further investigation into a) the relative scientific merits of different forms of drying and reinstatement technology and b) the nature of the relationships that exist between builders, insurers and the damage management industry which act to influence the decisions that get made about which technologies to employ in any given set of circumstances.

- A need to examine the role that the insurance industry plays in flood recovery. This research illustrates the key role that the insurance industry plays in the flood recovery process on a variety of levels from influencing residents' feelings about recovery and levels of confidence in the future, through to the physical and economic practicalities of what repairs are actually undertaken and how these are completed. The insurance industry is also key to discussions of resilience and vulnerability, particularly in the context of climate change, thus making it an important subject for future research.
- More research into the impacts of flooding upon private renters. As demonstrated in Section 3.3 Specific Vulnerabilities, private renters experienced particular problems during the recovery process that led to them becoming vulnerable in ways which were unexpected. Although our study did capture some of these issues, there is a need for further research which is able to capture their specific circumstances in more detail.
- Analysis of the legal and policy framework around recovery gaps. In addition to the more general 'framing' challenges that we have highlighted, Table 2 identifies a series of specific 'recovery gaps' along with potential solutions and actions that have already been taken since the floods of 2007. To make best use of this table, it will be necessary to do two things: a) Identify gaps in existing legislation, codes of practice or ways of working which allowed these problems to occur. b) In cases where such frameworks already exist, identify why problems continue to occur for example, is the existing legislation inadequate or is it simply not being enforced correctly?

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Appendix 1: Participant Biographies

Abby (40s) lives with her partner and adult son. They own their home and had insurance and lived in a caravan during the repairs to their home.

Amanda (40s) is a carer for her disabled sister. They live in a council home and had no insurance. They had to live upstairs during the repairs.

Amy (40s) lives with her husband. They own their home and have insurance. When the floods happened, they moved out into rented accommodation in another part of the city. They also had to move out of their home a second time due to the poor standard of workmanship causing structural damage to the house.

Andy (30s) lives with his wife and baby daughter in a home that they own. They had insurance and moved into a rented house while the repairs took place.

Anna (60s) is married to Nigel (see below).

Barbara (30s) lives with her husband and two young children in a council home. They had contents insurance and lived upstairs during the repairs.

Betty (70s) is married to Chris and at the time of the flood, they lived in a housing association bungalow. They were insured but the value was insufficient to cover all their possessions. Fearing a repeat of the flooding, Betty and Chris applied for a transfer to an upstairs flat from the housing association.

Bob (70s) is married to Tessa (see below).

Bruce (30s) lives with his wife and two young children. His house was flooded twice in quick succession. The family had insurance and moved into a hotel for a few weeks before finding a rented property to live in during the repairs.

Caroline (50s) owns her house and lives with her partner. They were insured and moved to a rented property after 'secondary flooding' was discovered. Caroline has a disability and cannot drive.

Cecil (80s) is a widower who lived in a housing association bungalow. After the floods, Cecil moved to a different bungalow in another part of the city. Cecil has mobility problems and had no insurance.

Charlotte (20s) lived with her long-term boyfriend in a house that she owned. She had insurance and moved into a rented property while the repairs took place. She was also involved with the floods through her job with the council's Flood Advice Service.

Chris (70s) is married to Betty (see above).

Duncan (30s) is single and lives in a privately rented house. He had contents insurance but struggled to find somewhere to live after the floods and ended up dividing his time between a caravan and the houses of various family members.

Elizabeth (70s) is married and lives in a house that she owns with her husband. They had insurance and lived in a caravan during the repairs.

Emily (80s) lives with her husband in a home that they own. They had insurance and moved out into a rented house during the repairs.

Emma (70s) lives with her husband. They owned their home and had insurance but, because Emma's husband did not want to leave their home, they ended up living between their garage and the upstairs of their home during the repairs.

Helen (60s) lived in a council property and had no insurance. She lived upstairs during the repairs and also worked hard to support vulnerable elderly neighbours through her involvement with her local community group.

Holly (20s) lives with her husband and two small children. They rented privately, had no insurance and had real trouble finding alternative rental accommodation as prices had risen so much on account of the rise in demand.

Isobel (60s) lives with her husband in her own home. They had buildings but not contents insurance and lived upstairs during the repairs.

Jack (40s) had a near miss – his house was not flooded, even though other properties down his street were affected. Jack is a teacher and his school was badly flooded.

James (60s) lived with his wife in a house that they owned together. They were insured and moved out into a rented house during the repairs. James also had to deal with flood matters at work.

Jan (40s) lives with her husband and two teenage children in a council property. They had contents insurance and lived upstairs during the repairs.

Karen (20s) lived with her husband and their young daughter. They owned their home but didn't have insurance. Having managed to repair their house, they succeeded in getting insurance, only to suffer a repeat incident of flooding several months later. Karen also worked to support flooded residents through her job.

Laura (40s) lives with her husband and adult son. They own their own home, had insurance and moved into rental accommodation while their home was repaired.

Leanne (60s) lives with her husband in a house that they own. They had insurance and lived in a caravan during the repairs.

Len (60s) is married to Lucy (see below).

Lucy (60s) lives with her husband in a house that they own. They lived in a caravan on their drive during the repairs.

Lynne (40s) lives with her two adult children in a house that she owns. Shortly after the floods, Lynne's toilet began to block and overflow on a regular basis after the floods caused damage to a neighbouring sewer. Lynne had insurance but there was little that they could do to resolve the problem as the sewer belonged to a council property down the street which appeared unaffected by the problem.

Marion (50s) lives with her partner in a council rented property. They had no insurance and lived upstairs during the repairs.

Melanie (30s) lived with her husband and young son. She was pregnant at the time of the floods and had her second son while living in their rented house. They were insured.

Michaela (30s) lived with her husband and two young children in a house that they owned. They had insurance and lived in a hotel for a few weeks before moving into a rented house. Michaela was heavily involved in the flood work through her job with the council.

Natalie (40s) lived with her husband and two children in their own home. They moved into a caravan during the repairs after their home was affected by 'secondary flooding'. Natalie was very involved in the flood work through her job at the council.

Nigel (60s) lives with his wife in their own house. They had insurance and lived with family while their house was being repaired.

Norman (80s) is married to Emily (see above).

Olivia (30s) is married to Bruce (see above).

Rachel (30s) was separated from her husband and lived with her two young children. She had insurance and she and the children moved into a rented house after their home was found to be affected by 'secondary flooding'.

Rose (70s) lives with her husband in a home that they own. They had insurance and lived in their home during the repairs.

Sally (30s) is married to Andy (see above).

Scott (20s) lived with his wife, who was expecting their first baby. They owned their house and moved to a rented property during the repairs.

Sophie (40s) lives with her husband and two children. Their house was not flooded but they were affected through housing Sophie's elderly mother-in-law, who was flooded, for an extended period.

Suzanne (30s) lived in a council home with her young son. They had contents insurance and lived upstairs during the repairs.

Tessa (60s) lives with her husband in a house that they own. They had insurance and moved into rented accommodation while their home was repaired.

Tim (50s) lives with his wife in a home that they own. They had insurance and moved out into a caravan while the repairs were completed.

Tom (40s) lives with his wife and their young daughter. They owned their home and had insurance and moved into a rented property during the repairs. Tom also worked to support flooded residents through his work as a community warden.

Trevor (40s) is single and owns his home. He had insurance and moved into a rented property during the repairs.

Appendix 2: Interview Themes

Thematic material for householder interviews in Hull (Oct-Dec 2007)

The day of the flood

- What's the first thing you remember about the flood? When did it affect you? How did it affect you at first? What immediate practical problems did you face? What did you do (ask about family, friends, work, school)?
- How did you feel when you were coping with the flood itself?
- Did you get support from anyone? What did they do? How did they get in touch with you, did you know who was doing what?
- What was lost? How did the flood affect your property?

Your experiences since the flood

- Where have you been living? What's that been like?
- What effect, if any, has the flooding had on your daily life (think about work, school, relationships, friends, community)?
- What stage are you at in terms of the recovery of your home? What practical difficulties have you faced? (insurance, council, plasters, builders etc.)
- What support, if any, have you received from different agencies? How did you make contact with them?
- What/who has helped with the recovery and what/who hasn't?
- What do you think the clean up process has been like for the community around Hull more generally?
- Anything positive from the flood? E.g. sense of community?

Friends/people you know <u>OR</u> your role as a front-line worker

- **For residents:** How do your experiences of the recovery compare to those of your friends and neighbours? How have they managed? Any particular examples of situations?
- **OR** for front-line workers: As far as your job is concerned, what tasks did you have to do in the immediate aftermath of the flood? Who were you working with? What kind of situations did you encounter? Did you have any training or previous experience of performing this kind of role? How did this make you feel?

And now

- How are you feeling about things at the moment?
- Have you, or any of your friends or relatives, experienced any health impacts as a result of the flood, do you think? (either short-term or chronic)
- What problems are you currently facing? (nice lead onto the diary)
- If you could choose one thing that would make you feel better at the moment, what would it be? (E.g. getting back into house...)

The future

• How confident do you feel about the future?

- How are you planning for the future? What would you do if this was to happen again? (e.g. flood-proofing homes, insurance?)
- How does it feel when it rains now?

Thematic material for frontline workers

Setting the scene

- What's the first thing you remember about the flood? How and when did it first start to affect you both personally and at work?
- In terms of your job, what kind of situations did you encounter? What did you have to do?
- So was this a case of trying to carry on with your previous work under different conditions or did you find yourself having a completely new role/set of responsibilities?
 - If new: Did you get any choice in what you did, or were you told that you had to do this work?
- Did you experience any difficulties in doing this work? (Either practically or in terms of how it made you feel.)
- For those who were flooded or had friends/relatives that were: what was it like trying to cope with work at the same time as what was going on at home?

How were you affected?

- Do you think the work had any impacts on you personally? E.g. Stress, health or relationships?
- How long was your work affected for? (Some people may still be affected now...) Did the nature of your work/the kind of situations you were encountering change over time?

• For those doing a different role: What happened to the work that you would normally have been doing?

- Did you have any previous experience of dealing with these kinds of situations in your work or personal life?
- Did you receive any support or training from your employers? If not, what kinds of support would you have liked to have received that you didn't get?
- How about your colleagues who were you working with? (i.e. people you knew already or strangers) How did you get on with each other? Did you help and support each other or was there conflict/antagonism?
- How did the public perceive you and your role?
- Have your experiences of doing this job been conveyed in some way to your employers was there a chance to debrief for example? Have you been able to share your experiences of the floods and dealing with distressed people to your managers/those in charge?
- Does your job feel like it is "back to normal" or have roles and activities changed since the floods?

•

And now, more generally?

- There's a lot of talk about "lessons learnt" from the floods do you think this has happened in terms of your employer or not? If not, what do you think needs to happen?
- What is your personal view of the general institutional and organizational response to the floods (not necessarily your own organisation)? Do you think some organizations coped better than others? E.g. what went well/badly and why?
- And finally, how about as a person have the floods changed the way you think or act at all?

Appendix 3: Diary booklet

Lancaster University Hull Flood Recovery Project

Weekly Diary

Week number:

Diarist name:

If you have any questions regarding your diary, please phone Beccy Sims on 01524 510261 or email <u>r.sims@lancaster.ac.uk</u>

How to complete your diary

Thank you for agreeing to join this important study. Here are some points to bear in mind when filling in your diary.

Please remember that this is your diary. We are interested in finding out as much as possible about the way the flooding has affected your life, so please tell us as much as you can about yourself, no matter how unimportant it seems. For example, if you felt poorly but decided not to do anything about it, or were worried about your job but kept it to yourself, we'd like to know. If you are not sure whether to tell us something or not then please include it, we'd rather have too much information than too little. Please don't worry about spelling or grammar – this isn't important to us.

Try to make a few notes in the event section as you go through the week. This will help you when you come to fill in the diary at the end of the week. Please also feel free to include photographs, poems or other material with your diary entries if you would like.

If you would like to complete your diary in a different format in future, please let us know (for example, if you would prefer an electronic version so that you can email your diary, or if you would like a Dictaphone that you can speak into and record your thoughts).

This diary booklet contains the following:

• Some *initial questions* about how you have been feeling over the last week, your health, quality of life and relationships

• Some things to consider when filling in your diary

• An *event section* to help you when you come to complete your diary

Diary pages

If you have any questions about the diary please phone Beccy Sims on 01524 510261 or email r.sims@lancaster.ac.uk

Some	Initial	Questions
Source	minuai	Questions

We would like to ask you some questions about how you have been feeling over the last week, your health, quality of life and relationships. From the following questions please highlight the option that best applies to you. You can make some additional comments in relation to these questions, or discuss them in more detail in your diary entries.

1. How confident do you feel about the future at the moment?

2. How has your relationship with family and friends been this week?

Very poor	Poor	Average	Good	Very good
Comments:				
3. How has y week?	our relati	onship with v	work collea	gues been this
Very poor	Poor	Average	Good	Very good
Comments:				
4. How do yo	ou rate yo	ur overall he	alth during	this week?
Very poor	Poor	Average	Good	Very good
Comments:				
5. How do yo week?	ou rate yo	ur overall qu	ality of life	during this
Very poor	Poor	Average	Good	Very good
Comments:				

Some things to consider

Please tell us about any experiences or problems that have occurred during the last week, no matter how minor they seem. Tell us what helps you and what doesn't help you. As you complete your diary, think about the following:

Anything which might have caused you problems or upset you

· How such events affected your daily routine

· How did they make you feel?

• Anything you did to make yourself feel better, e.g. resting in bed, going for a walk or talking to a friend.

· Anything you did which made things worse.

• Anyone you talked to about your problems or who gave you advice or help in any way. This might include family and friends, work colleagues, your local warden, or other health professionals such as GPs or nurses.

Event section

People have sometimes found it useful to write down what happened each day to help them complete their diary. For example:

Went into town, bumped into Chris, talked
about

Diary

This is where we'd like you to write your weekly diary entry. Please use as many pages as necessary to complete your diary entry for this week.

NB This was then followed by a series of blank pages for diarists to write as much as they wanted.

Appendix 4: Diarist Recommendations for Flood Recovery

The following list was compiled by the diarists taking part in our project - it is their list of:

- Things that they found to be helpful during flood recovery
- Things that they found unhelpful during flood recovery
- Changes they would like to see in the event of a future flood
- Changes they would like to see being made now, in the community more generally

Things that helped during the recovery:

1. Workers who responded quickly and flexibly to the situation

What people valued most in the immediate aftermath of the floods were people who were quickly on the scene and able to provide practical help – for example, the fire service, police, community wardens, bin men doing extra collections etc.

"One of our neighbours, she had three children in a caravan... She had nowhere for washing, but we managed through finding out different things that she got a second hand washing machine delivered so that she could actually get the kids' clothes washed... It's the little things – you don't want a brand new washing machine replacing whilst you are in the middle because you don't know what's going to go into your house when you are back. You just need something cheap that works, that will go into a temporary situation." [group discussion]

"At the beginning of the flood... everybody was chucking their stuff out and the estate was a mess and they brought some prisoners with their warden and they really did work. They did a fantastic job and cleaned the estate brilliantly." [group discussion]

"A wonderful policewoman who lives at the other side of the estate... wasn't affected by the flooding but couldn't get her car out. So she decided to police the area, stop the traffic coming in and out and look after everything. She was absolutely brilliant and I've written to the Chief Constable asking that she be commended." [group discussion]

2. Supportive neighbours and community groups/local residents' committees

People really appreciated the support of their neighbours and community groups. Lots of people said the floods helped them get to know neighbours that they had not spoken to before.

"We've made friends with a neighbour who has lived there as long as we have and, other than wave to him in the morning, I've never spoken to him... Now we are best of friends." [group discussion]

"Everybody was really friendly... I got to speak to neighbours that I've never really spoken to before and they were all really friendly, really helpful. And living in the caravan I had more there than when I was in the house. People would just come and knock on the window and say, "How are you doing?" [group discussion]

3. Employing your own builders and making sure the building work was good quality.

Some people had good experiences with their builders – this tended to be those who got a cash settlement from their insurers and who employed their own local builders. However, others experienced problems and felt that they had to put up with poor-quality workmanship, particularly if they allowed their insurance company to appoint for them:

"Employing your own builders... is a good thing... our builder had worked for a friend previously and I'd seen some of his work, so we were lucky in getting that... And our neighbours, as I say, have had three builders, supplied by the insurance company and two of them have been sacked. They've only just got their house finished now and they started it before... ours." [group discussion]

4. The flood archive.

People like the idea of the archive that is being created for this project. They want to make sure that what they have been through is not forgotten and that lessons will be learnt from their experiences. They also find the group discussion sessions really helpful in enabling them to compare notes and share experiences. Several people have expressed an interest in taking things a stage further by having politicians/decision-makers along to group discussion meetings so that they can talk to them directly.

"I think the meetings are really good, I get a lot from them." [group discussion]

"It's the flood meeting; it's my counselling session! Even using my diary, I'm using that as therapy. It's awesome" [group discussion]

5. *Appropriate use of the media.*

There are mixed feelings about this – many people say that the local radio was a lifeline during the floods because it kept them in touch with what was going on. However, there is anger over the way that the national media handled the floods – many people feel that Hull was forgotten in comparison to Gloucester, while others think that much of the media coverage within the city has focused on Kingswood at the expense of other areas (e.g. Orchard Park and East Ella Drive areas).

"I think Radio Humberside was excellent really... I knew that my husband was stuck on Willerby Road... and I knew because of the radio - I knew he was safe because there were... no major disasters reported or anything... It did tie up a lot of things and it did co-ordinate – you know, if people needed to know, 'how's my granny in a particular area?', it was coming on constantly what areas had been affected – it was useful." [group discussion]

"There's been nothing for us. Orchard Park has just been wiped off the face; there's been no coverage about Orchard Park and what we've had to go through.... Yes, Kingswood – Bransholme, yes, but where's Orchard Park when all this was going on, where are we?" [group discussion]

Things that didn't help

1. It wasn't clear what funding was available.

People were confused about what help/funding was available, and from which bodies. There are stories of people becoming upset because others were given greater assistance with no apparent reason or explanation. For example, some people reported responding to adverts about free trips and holiday

activities for school children, only to find that they were not eligible. Many people also did not realise that they could ask for refunds on things like council tax and TV licences if they were out of their properties. They would have liked to have been told that they could claim for these things too.

"All flood victims should have received council cash, not grouped into gold, silver and bronze - I found it difficult to understand how they decided who was silver and gold and bronze." [group discussion comment]

"You can be left out of pocket as a result of lots of little things that you don't realise you might be entitled to claim for e.g. child minding expenses. It would help in future if people were given some information to let them know/remind them that they can claim for these things." [group discussion]

2. Duplication of information collection.

In the immediate aftermath of the floods, people talk about lots of different organisations coming round with questionnaires and forms and they found it frustrating to have to keep repeating personal information.

"Would it not have been possible to give people some kind of card/pass number to avoid having to fill in the same information on forms over and over again?" [group discussion]

3. Impersonal approaches/insensitive handling of belongings.

Many people were upset by how their flood-damaged possessions were handled during the disposal process. They were told that their items were "contaminated" and were distressed to see their belongings getting "chucked" into skips. They would have liked a more sensitive approach where workers recognised that these items had a lot of sentimental value.

Olivia	I'll never forget Bruce, Beccy, he said to the chap who turned the kitchen table on the side, "It unscrews underneath".
Bruce	I said, "The legs unscrew". He said, "Don't worry" – crunch, he just broke them off!
Olivia	He broke the leg off the table, the kitchen table It just went in the van, he just chucked it in.
Bruce	Well the legs had been contaminated, but I said, "If you turn it on the side, the legs unscrew".
Olivia	He said, "We're not moving house, Bruce, we are chucking it". [group discussion]

4. No continuity of service

People were very frustrated by having to deal with different people all the time. For example, some residents kept being allocated new loss adjustors, while others were told that they couldn't see their usual GP because their temporary rented home was out of the catchment area for the surgery, so they had to register with a new practice.

"It was awful. We kept getting passed onto another phone line after waiting and then had to go over everything we had said in the 1st place" [group discussion comment]

5. *Disrespect for property.*

People were upset by workmen treating their house disrespectfully e.g. leaving rubbish on the floor, leaving doors and windows open/losing keys (i.e. security problems), making a mess when they use the bathroom and tampering with personal possessions. They feel there needs to be some recognition that, although that house is the builders' workplace, it is also somebody's home!

"Tradesmen's comments like 'It's insurance paying for it so it's good enough' is the wrong attitude to have." [group discussion comment]

"I hated having to barter over prices with loss adjustors" [group discussion comment]

"Security was a big problem – builders kept leaving doors open and passing keys around different people – we didn't know who had the keys to our house and eventually had to get the locks changed." [group discussion comment]

6. Unhelpful estate agents

Many people have had bad experiences with estate agents (for example, hiking the prices on rented houses because they believe that insurance companies are paying, being very unhelpful to families with children and pets, making appointments for viewings and then letting houses to other people without warning etc.)

"People were profiting from others' misery" [group discussion comment]

"I went through the Yellow Pages, day after day after day – sometimes 16 calls a day and that was an average. And I would set up a viewing and you know, 'Yes, a week on Wednesday we are viewing you know, 12 Acacia Avenue' – whatever. And my name was on the list and just before the viewing I would ring... to confirm, 'Oh we let that last week'. That absolutely floored me, it was twice within an hour on the same day – two that I had been promised, they'd done that. And never have I felt more like a nonperson than that particular day. I thought 'you don't know me, you don't know my circumstances'... I was gutted... When we did get a property... it was an exorbitant rent and the house has been nothing but problems since we moved in. And I just feel somebody has really taken us for a ride, I'm absolutely certain that we are not the only ones." [group discussion]

7. Unhelpful utilities companies and other services

People spoke of having trouble with re-directing/ receiving refunds on basic household services such as council tax, broadband, home phone, Sky TV etc. For example, one participant had to keep paying council tax despite living in her garage, while another was threatened with legal action for not paying bills because a company had not updated its details after the family had moved into temporary accommodation. Others were given reconnection charges upon moving back in and found that the companies involved behaved in obstructive ways that showed no sympathy for their situation.

"All these services should have given us some leeway in acknowledgement of the difficult circumstances we were in – they just didn't seem to understand what we were going through" [group discussion comment]

"We had to pay more Council Tax with our rented property – could that go down as a recommendation that the councils give you a bit of leeway, because we had to fork out for that?" [group discussion]

"There was a general lack of communication between services – for example, the transfer of addresses to temporary accommodation and back again." [group discussion]

"I wrote them [TV licensing] a hand note and said 'how dare you send me this letter [threatening legal action for cancellation of TV licence] - I have no internal walls let alone a television set!"" [group discussion]

8. Resentment between owner occupiers and council tenants

Resentment is harmful for community spirit but problems have arisen where there have been perceived discrepancies in the level of help and support provided.

"Some of the houses are council houses on our little estate. Our next-door neighbour is still a council property and they are almost a bit bitter about the amount of work that we've had done... The council houses have had nothing done, they fought to have skirting boards taken off and put back on again. They've had no drying process, they've had no redecoration, they've had to pay for it themselves." [group discussion]

9. People being ignored/missed out

Many people felt that they received no help whatsoever – they seemed to have been missed off the list of those receiving visits from the council, community wardens etc.

"No one came" [group discussion comment]

"We saw no one, we still haven't seen anyone for a year, no one has been near, contacted us or anything." [group discussion]

"I never saw Councillor xxx come round my estate and knock on the door or come to our committee meetings... and say: 'Now what can be done for Orchard Park?' He didn't come anywhere near, he never saw nought, he was tucked up in his little office, not with his wellie boots on walking round." [group discussion]

Changes people would like to see in the event of a future flood

1. Having a supportive intermediary who could explain the process and give advice

For example, someone who could help people manage their insurance claim and provide some continuity of contact over time. People talk a lot about how the floods involved a very steep learning curve – they had to become experts in how to make insurance claims, deal with builders etc. and they wished that someone had been on hand to tell them how to do it.

"We have so many skills now e.g. project management" [group discussion comment]

"If we could have had someone who had been through it at the time, who could help direct us and actually say 'Look, you are going to go through this, you are going to go through that, you are going to go through the other, don't just agree to it, or don't just say yes to that, don't just say no to that. What you need to think about is this, this and this'. That would really benefit for future events." [group discussion]

"It's almost like a sort of disaster co-ordinator or something - the Council or someone employs a specific person to then appoint, you know, to different areas and have meetings as quickly as possible." [group discussion]

"It doesn't actually need to be anyone employed, it can be a voluntary organisation that could do it. It just needs to be someone who's got the right skills because they've been through it." [group discussion]

2. Someone to inspect the building work

This is a big issue. People think there should be someone to inspect the building work and to make sure that things are being done properly. This is also something that people would like to see being done <u>now</u>. Several people want the reinstatement work to come with a guarantee, so that if you want to sell your house in the future, you have documentation to prove that the repairs have been done properly. People also want the companies to come back after 8-12 months to check the décor and deal with any snagging issues. Many are concerned that they do not know how much their builders are being paid to do the work and they are unsure sure if what is being done reflects this level of payment. They think that there should be a similar system to car insurance where you know how much your claim has cost and how the work that has been done compares to that. This was an issue for both owner occupiers and council tenants (see quotes below)

Owner occupiers

"It's important to have someone you can trust and who is fully qualified to inspect the work because you often aren't in a fit state to decide." [group discussion comment]

"You sometimes just give in and accept substandard work because you just want it to be finished." [group discussion comment]

"We'd really like somebody independent to check all the work because we don't know what we should have to put up with." [group discussion]

"Will I ever know how much they've been paid? Because I want the insurance company to say if it is worth that" [group discussion]

"I would have thought when they paid this money out, they would at least have thought 'Oh I'll come and check to see what has been done'." [group discussion]

"Nobody gets houses inspected if it's been redone by the insurance companies as long as the builders have got some affiliation – some paperwork to say that they are builders. They don't have to – even if they are being paid £30,000 – they don't have to be inspected afterwards. How many houses in Hull in the next five to ten years are going to find out that they've got leaks, they've got damp, the electrics have not been done properly? Because there's been lots and lots [of builders] that should not have been used." [group discussion]

"Perhaps cheques could be sent direct to householders to give to the builders when they are happy with the work that has been done – this might help residents feel more in control of the process and improve the quality of work that is being done?" [group discussion]

Council tenants

"Hull City Council management to come to all its tenants to check if everything's OK." [group discussion comment]

"I think Connaught has got all that money but they haven't done the work. So where's the council housing manager? Why hasn't he ever been? Why hasn't he ever surfaced and said 'How are you getting on in your house?' or 'Have they done this for you?' But no." [group discussion]

3. Greater use of local building companies, rather than 'cowboy' firms from outside the local area. People wanted to use local tradesmen as they felt they were more trustworthy and diligent – plus it was easier to call them back if there was a problem with the workmanship. However, we have been told that local builders could not get work from the insurance companies because their quotes were always being undercut by firms from outside the local area.

"Why didn't they use local builders? I mean we've got some good builders in this town but yet they wouldn't use local builders, they said, 'We don't want to employ local builders, we want to get people from out of town'. And they come in from Sheffield and down south." [group discussion]

"I heard that the estimates, they were just passed to the lowest ones out of town. And so the local builders were getting missed out altogether and the insurance companies were bringing in who they wanted because they said they were more reliable because they've always worked for them." [group discussion]

"They were passing on the estimates from local builders to their builders in all the different towns. So the builders in our particular area weren't getting the jobs. They undercut them straight away, so they didn't get jobs." [group discussion]

4. Having a local office in each neighbourhood where people could go for advice.

This is something that the council's mobile flood advice service did and yet few people in our project seem to have taken advantage of this – people wanted more of this kind of service at a very local level. There was also a demand for simple, practical tips on how to cope during the reinstatement work – for example, telling people to mask doors to stop dust when dehumidifiers and fans are in use.

"I think there should have been someone in each little area, you know, there should have been a mobile home... Because near me, where I live, there's quite a lot of pensioners and bungalows and none of them knew what they were doing." [group discussion]

5. Someone to provide reliable and consistent advice.

Again, it is really important for people to have consistent information sources that they can trust. Hearing lots of conflicting messages can be very confusing and frustrating for people.

"Perhaps there should be... some kind of leaflet or information on how to deal with insurance... To most people it is almost like it [the insurance] has been a closed book. I mean how many times do you deal with insurance on this scale in your own lifetime? And you know, [people have] lots of different experiences – some people have... appointed builders who are rubbish." [group discussion]

6. Better management of insurance claims

Two things that would have really helped people would have been a) prompt settlements of claims and b) covering costs upfront (rather than people having to pay for things themselves and then claim them back). Residents have had problems with insurance companies constantly disputing details of claims and thus dragging out the whole process. Delays in cheques arriving from insurance companies have also resulted in builders being called off jobs (or in residents having to borrow the money in order to cover the shortfall and pay their builders).

"We paid so much money out - it cost us so much money at the beginning of the flood for like, getting the caravan – we had to pay for that ourselves and tried to claim it back, even though... they'd only give us half of it back. We paid for plumbing so we could have water in the caravan and I've never been able to claim back off the insurance because like everything we have said, 'we needed this, needed that', they've sort of just brushed it away, brushed it away all the time." [group discussion]

"[company name] was a nightmare for the buildings... we had four different assessors and they were all nightmares and none of them worked in the same way and they wanted us to start from scratch, everything we'd done each time. So it drove me up the wall and some days I was tearing my hair out and I was pacing up and down this caravan going mad, that's how it's affected." [group discussion]

7. Sensitivity to people's situations.

While the gold, silver and bronze system did attempt to provide extra help to vulnerable groups, people have examples of where this could have been improved by implementing an extra sensitivity to people's circumstances. For example, council tenants told us that repairs were being undertaken alphabetically by street name, whereas many people felt that the houses of the elderly, the disabled and young families should have been done first. Others felt that planned improvements to council housing under the Decent Homes Act should have been undertaken at the same time as the flooding repairs in order to minimise disruption for vulnerable residents.

"I cannot see why, if they were doing the floor and the doors and the skirting boards, why they couldn't have just done and concentrated on the kitchen. Because now one or two of the pensioners are back in the bungalows, now they are being contacted by workmen again, rewiring for the kitchen, upheaval again, and these pensioners cannot take it. They are very distressed... one or two of them have completely refused them... these pensioners are adamant they do not want their kitchen. Maybe, say, in a year's time they might feel like it but at the moment they can't do with the upheaval." [group discussion]

8. Emotional support/recognition of emotional impacts.

People have found the recovery process incredibly stressful and think that the authorities should have acknowledged this. They also feel that some form of emotional support should be available to people who are affected by flooding in future.

"Have people fully recovered? The psychological and emotional impacts continue." [group discussion comment]

"People should be made aware of the emotional consequences of the flooding – for example, I'm only just starting to feel that all this new furniture is really mine – it takes a while to adjust and get used to it and nobody tells you that you will feel like this." [group discussion comment]

"Many people seem to have more illness, lack of confidence and fear of future floods" [group discussion comment]

"Need for central places for people to go in both the long and short term where they can receive empathy and emotional support to help them know where to start with it all – gym passes, punch bags and relaxation classes are more helpful later on when you're in the middle of dealing with builders etc!" [group discussion comment]

9. *A rapid, practical response.*

What people wanted most in the days following the flood were people who could provide immediate help with practical tasks – for example, getting temporary washing and cooking facilities set up quickly. Instead, lots of residents found that they had to fill in many different forms before they could get this help.

"It would help to have a door-knocking exercise immediately after the floods, not just to gather statistics but to refer people on to others who could help them." [group discussion comment]

"Dettol and cleaning products delivered direct to people's homes would be more helpful than just taking a load on a van and telling people to come and help themselves – what about housebound people?" [group discussion comment]

10. Having a local office for the insurance company.

People report real problems with trying to get in touch with insurers over the phone and felt that it would have been much easier had more local offices been set up so that people could talk to someone about their claim face-to-face.

"Did your insurance company in Hull – did you have somewhere to go to?... We didn't, it was all on the telephone, which is a nightmare in itself because you can't get hold of people... Only one person in our close, who were with [company name], I think it was – they opened a small office in Hull, so they had somewhere to go." [group discussion]

11. Need for flood resilience measures, not just expensive reinstatement.

Some people were concerned that their homes were being put back as before, thus leaving them vulnerable to future floods. Instead, they wanted to see changes being made which would help make their homes more resilient to future flooding.

"What they could have done then, is really put in some measures – proper flood resilient measures. They could have lifted the foundations up a foot, which I was saying they want higher foundations or they want the flood plain areas to have three storey houses where the ground floor is a utility and garage and the accommodation is above." [group discussion]

12. Employers need to have some kind of national system to allow people time off in the event of a disaster (for example, along the lines of compassionate leave).

Many participants had supportive employers but were concerned about those whose employers may not have been so understanding. It was suggested that time off for employees could perhaps be covered as a component of insurance policies?

"I keep saying to my manger, I'm going to need a fortnight off shortly [to move back into the house]. A week to get in the property and a week to sort the other [rented] one out ... but that's two weeks of my holiday where me and [husband] could have done with going away at the end of the year when we're back in the house, just to have a rest, but that isn't going to happen because I'll have used all my holidays up. You need compassionate leave." [group discussion]

Changes people would like to see being made now, in the community more generally

1. Information on what actions are being taken in the wider community.

A year on from the floods, people are still confused as to what is being done across the city to a) prevent and b) prepare for future flooding. They want reassurance so it is important that the various agencies involved tell them what action is being taken.

"Flood victims should be included at any official meetings" [group discussion comment]

"What support is available for people in the community now? People are going back into their shells." [group discussion comment]

2. Need for a coordinated body that can oversee everything to do with flooding and drainage.

People are very aware of the fragmented way in which the drainage infrastructure is managed (e.g. lots of different organisations involved, from Hull City Council through to Yorkshire Water and the Environment Agency) and they feel there is a need for a coordinated body which will ensure that these organisations work together and communicate properly.

"Residents need to know who is responsible for cleaning drains etc." [group discussion comment]

"We need somebody – a group – to police Yorkshire Water, the Environment Agency and the Councils – somebody who could go to all their meetings, so they would take all their comments, record what they promised to do and then make sure it was all going smoothly and was put into action." [group discussion]

3. Public participation in policy responses - listening to local people and building confidence.

In the longer-term, people would like to see residents having more involvement in decisions around drainage, flood and infrastructure management in Hull. There is a feeling that the many agencies involved cannot be trusted to make the necessary improvements on their own and that local residents need to form groups that can liaise with these agencies to communicate their wishes and to make sure that action is taken.

"Some MPs have been good and others not so good – we would like politicians who are actually willing to see people's houses and who will turn up and get things done <u>away</u> from the TV cameras i.e. not just as a PR exercise." [group discussion comment]

"We need to build confidence in the infrastructure" [group discussion comment]

4. Street level contingency plans.

Many people feel there should be street level contingency plans in place across Hull which detail what should be done in the event of a future disaster.

"If anything is being learnt from this then it should be that they do now have a contingency plan – not that I ever want it to happen again." [group discussion]

"Would it be possible to have something along the lines of neighbourhood watch?" [group discussion]

5. *A code of practice for estate agents*

Several participants had bad experiences with estate agents (for example, hiking the prices on rented houses because they believe that insurance companies are paying, being unhelpful to families with children and pets, making appointments for viewings and then letting houses to other people without warning etc.) and would like to see a code of practice being implemented to ensure that this does not happen anywhere in future.

"We were treated appallingly by estate agents and if anything comes out of this I would like to see that any area that's been affected in such a way where people have to move – that there's an immediate code of practice kicks in where estate agents have to stick to it." [group discussion]

6. Someone to clean up the neighbourhood after the flooding and building work

People feel that their neighbourhoods still look dirty and uncared for even though the building work has finished in their areas. (For example, builders' waste is still lying around and there is dust and dirt everywhere.) They would like to see the streets being cleaned up.

"The estate is still in a mess, there's rubbish everywhere." [group discussion]

"All the rubbish – you are getting more punctures in cars because of rubbish on the road... it does seem to be the out of town builders that are doing it and it just feels as though they haven't got a care [as] to what happens to us. They are just getting on with the job." [group discussion]

7. Better community education and preparation about flooding and how to help prevent it.

People were not prepared because they did not expect the flood to materialise in the way that it did. They are also concerned that the capacity of the drainage system is being reduced by people putting the wrong things down toilets e.g. builders' waste, nappies and newspaper.

"The flood wasn't how we expected it" [group discussion comment]

"Would it be possible for a flyer to be sent round with your water bill listing things that should not be put down toilets and drains?" [group discussion comment]

"Could we get local people to agree to a voluntary code whereby, at times where there is a danger of flooding, everyone agrees not to put any more water down the system than is necessary? i.e. don't run dishwashers, washing machines etc. Like a hosepipe ban but in reverse." [group discussion]

8. Advice on flood resilience measures and their effectiveness

People want information on what measures they can take to protect their home and how effective they would be.

"You are bound to get loads of companies jumping on the bandwagon and saying 'we can do this and do that', but do we know they'd work?" [group discussion]

Appendix 5: Stakeholder Engagement

Evidence to Government's Pitt Review

Sims, R., Medd, W., Kashefi, E., Mort, M., Watson, N., Walker, G. & Twigger-Ross, C. (2008) "The ongoing experience of recovery for households in Hull – response to the Pitt Review Interim Report Learning the lessons from the 2007 floods, Chapter 9" Lancaster, UK Lancaster University. *Cited as a case study in the Pitt Review (Chapter 9)*

Sims, R., Medd, W., Kashefi, E., Mort, M., Watson, N., Walker, G. & Twigger-Ross, C. (2008) "A Case Study to support these concerns Handling personal property - findings from Hull", chapter in Easthope, L. "The Human Aspects of Flooding: Personal Effects", invited submission to the Pitt Review, University of Hertfordshire, March 2008

Evidence to DEFRA consultations

Sims, R., Medd, W., Mort, M., Twigger-Ross, C., Watson, N., Walker, G. (2009) "Submission by Lancaster University for Defra consultation on the Draft Flood and Water Management Bill" Lancaster UK, Lancaster University

Sims, R., Medd, W., Mort, M., Twigger-Ross, C., Watson, N., Walker, G. (2009) "Locally appropriate response and recovery – response to Defra consultation on the National Flood Emergency Framework" Lancaster UK, Lancaster University

Sims, R., Medd, W., Mort, M., Twigger-Ross, C., Watson, N., Walker, G. (2008) "Perspectives on resilience from households in Hull – response to Defra consultation on policy options for promoting property-level flood protection and resilience" Lancaster UK, Lancaster University.

Stakeholder events/presentations

Whittle, R. (2009) "The customer experience: feedback from Hull", British Damage Management Association Annual Convention, Warwick, December 2nd, 2009.

Whittle, R. (2009) "Lessons from the 2007 Hull flood recovery", Greater Manchester Authority Flood Awareness Session, Manchester, November 18th, 2009.

Twigger-Ross, C., Whittle, R., Medd, W., Mort, M., Walker, G., Watson, N. (2009) "Understanding the work of recovery: a real time study of local recovery following the floods of June 2007 in Hull", NORMIT study day, Norfolk, October 8th, 2009.

Meeting with Lincolnshire County Council emergency planners to discuss research findings, July 16, 2009. Medd, W. and Sims, R. (2009) "Learning the lessons for resilience – linking the everyday experience of flood recovery work with local and national policy learning", Flood and Coastal Management Conference 2009, Telford, July 1, 2009.

Sims, R. (2009) "Flood, vulnerability and urban resilience: a real-time study of local recovery following the floods of June 2007 in Hull", presentation given to Cabinet Office Recovery Capability Board, June 3, 2009.

Sims, R. and Medd, W. (2009) "Flood, vulnerability and urban resilience: a real-time study of local recovery following the floods of June 2007 in Hull", Charted Institute of Water and Environmental Management Annual Conference, London, April 29, 2009.

Sims, R. (2009) "Flood survivors" Emergency Planning Society Human Aspects Group Seminar, Leicester, April 28, 2009.

Sims, R., Medd, W. (2009) "Managing cowboys, dwelling in caravans: Life after flooding in Hull" Workshop at the Local Government Association Emergency Planning Conference, Leeds, February 3, 2009.

Medd, W. (2008) Presentation to the All Party Parliamentary Group for Social Science and Policy, Westminster, London, July 2, 2008.

Sims, R., Medd, W., Kashefi, E., Mort, M., Watson, N., Walker, G. & Twigger-Ross, C. (2008) "Flood, vulnerability and resilience: a real-time study of local recovery following the floods of June 2007 in Hull", Flood and Coastal Management Conference 2008, University of Manchester, July 2, 2008.

Sims, R. and Medd, W. (2007) "Flood, vulnerability and urban resilience: a real-time study of local recovery following the floods of June 2007 in Hull", Regional Workshop of Rotherham and Doncaster Mental Health Trust, Doncaster, December 7, 2007.

Appendix 6: Summary of evidence to Pitt Review

The ongoing experience of recovery for households in Hull

- response to the Pitt Review Interim Report *Learning the lessons from the 2007 floods*, Chapter 9 of the Pitt Review Interim Report

Summary

We support the Pitt Review's interim conclusions on recovery (Chapter 9):

• Highlighting the impacts on health and well-being as a significant factor during the flood recovery process;

• Seeking to ensure that those affected have access to the various forms of support available at the local level; monitoring of the impacts on health and well-being, and actions to mitigate and manage the effects, as a systematic part of recovery work at the local level (IC 74);

• That effective, coordinated communication is a key element of the recovery process, and that a systematic programme of community engagement, as demonstrated by Hull's Flood Advice Service and the work of the community wardens, is helpful (Interim Conclusions 75 and 76).

• That the arrangements for distributing financial assistance during the recovery should be transparent and equitable (Interim Conclusion 89):

However we argue that the following issues should also be taken into account:

• In relation to IC 73, even though support may be available, diarists involved in out study are not always sure about what support is available for them by the public and voluntary sectors.

• In addition to voluntary and community groups (IC 73), it is important to acknowledge the role that family, friends and social activities can play in providing emotional and practical support during flood recovery.

• In response to IC 74, certain people may be particularly at risk in ways that may not be immediately obvious. First, the burden of recovery falls unevenly on different people, particularly on women but effects also on children, carers, and front line workers. Second, there is an important issues about who is, and what counts as a frontline worker – often roles of blurred and hidden from official structures.

• The difficulties of promoting effective public communication and engagement are exacerbated by a fragmentation of responsibilities between the different agencies involved in the recovery process. Consequently, it is not just communication from these agencies to the resident that is a problem – it is also communication and coordination <u>between</u> these agencies that creates difficulties.

• Swift settlement of claims by the insurance industry is essential to enable people to make progress with their recovery.

• While it is essential to ensure that people are able to recover from flooding as quickly as possible (Chapter 9 9.45), attempts to improve the recovery process should also focus on the ways in which we can build resilience for the future.

• If the recovery process is to be improved, adaptability of wider policy initiatives to the unusual circumstances could be vital in some cases, for example the case of accelerating the implementation programme for the Decent Homes initiative to repair flooding homes more quickly.

• Indicators of insurance industry performance, such as calls to complaint lines, will be a poor indicator of quality of service because people are struggling with getting back to normality let alone following official channels for complaint.

• It is vital to understand the role that tenure can play in the degree to which a household is able to recover from flood, and that the agencies charged with coordinating the recovery should take the effect of tenure into account when formulating their plans.

Appendix 7: Summary response to property-level flood protection and resilience consultation

Perspectives on resilience from households in Hull – response to Defra consultation on policy options for promoting property-level flood protection and resilience

Summary

• The trauma and distress experienced by residents during the flood recovery process, which disrupts the fundamental fabric of social life within the household and community, cannot be captured by cost-benefit analyses. Therefore, although we accept that financial analyses will have some part to play in determining where property-level resistance and resilience measures are rolled-out, we argue that other, non-economic factors should be taken into consideration when deciding which properties to target. We would welcome further consultation on different approaches to targeting properties/groups.

• Many of those taking part in our study have had their houses returned to their original condition. We are concerned that this represents a missed opportunity that has reproduced people's vulnerability to future flooding. Consequently, more must be done to encourage resilient repair following future flood events. We therefore support the consultation's statement about the importance of resilient repair (paragraph 1.12). We agree that property-level measures which may normally be considered uneconomical become much more worthwhile – and much less intrusive to family life – if carried out during the repairs process when there is already a high level of disruption in the household.

• We support the consultation's statement that a lack of information on behalf of householders and tradesmen, coupled with an inability to cover the additional costs of resilient measures at a time when finances are already strained, can constitute significant barriers to implementation. However, our research indicates that the type of flooding experienced can also be problematic, with pluvial flooding being perceived by householders as particularly difficult to protect against, particularly when the water comes up from under the floor. By contrast, river or tidal flooding is often perceived as simpler to combat because the water is seen to have a single source.

• Many households in Hull experienced 'secondary flooding', where water entered beneath the property, soaking floorboards and joists, with the result that major repairs had to be carried out months later when the problem was finally identified. Given the magnitude of this problem in Hull, we suggest that it is particularly important to establish whether the kinds of resistance and resilience measures currently being proposed are capable of protecting households against this kind of 'hidden' flood event.

• Our research shows that debates about the causes of the flooding can constitute an additional barrier to the take-up of property-level measures. This is because such debates inevitably influence views about whether the flooding is likely to happen again in future.

• Hull's example indicates that residents might be more willing to protect themselves if they feel that other organisations are also working to improve matters. Such 'joint approaches' are considered by householders to be both fairer and more effective. This does <u>not</u> mean that residents expect flood defences to be provided – clearly, such circumstances are not covered by this consultation. However, residents do expect local authorities, water companies and other agencies to fulfil their responsibilities (by making sure that the drainage system is properly maintained, for example). In short, householders do not think household-level measures should be viewed as a substitute for continued investment in – and maintenance of – an effective drainage system in urban areas.

• We support the consultation's statement that more people would be likely to choose resistance and resilience measures if their actions were reflected in the terms of their insurance. Therefore, we recommend that, whichever policy option is chosen as a result of this consultation, the government and Environment Agency should work with the Association of British Insurers to ensure that more insurance companies provide financial incentives to encourage more householders to take up these measures.

• Our research shows that tenants – as opposed to homeowners – are particularly vulnerable to the disruptions created by flooding. Those in the rental sector could therefore derive considerable benefit from the installation of property-level resistance and resilience measures. The government should consider how best to engage tenants and – crucially – landlords to ensure that the benefits of these measures can be extended to the rented sector.

• We agree that the strength and nature of the barriers to implementation are such that market forces and individual choice are unlikely to result in more people taking up these measures. Government action is therefore needed to address these barriers by providing more information about such measures alongside funding to encourage their implementation.

• We believe that option 2, where some form of subsidy is offered to residents in addition to a survey, would be a more effective means of encouraging take-up of property-level measures. It would also offer a higher degree of flexibility at the local level which could be used to address concerns about fairness. For example, one approach might be to offer a partial level of subsidy to all households in the community but with the option of providing higher levels – or even a full subsidy – to more vulnerable groups.

• If the objective of the scheme is to create 'showcase' schemes with a view to encouraging implementation elsewhere, it is vital to choose the right communities to approach. We recommend choosing areas where there is already a high level of awareness, activism and community involvement around flood issues.

• When consulting with communities, it is crucial to identify individuals from the local authority and Environment Agency with good people skills who can then approach local communities via trusted intermediaries. These individuals must be willing and able to listen to and work alongside local communities in order to help them take ownership of the scheme.

• Much of the routine building work that is carried out after a flood is poor quality work that remains uninspected and unregulated. Therefore, if resistance and resilience measures are to be installed, either during the reinstatement work or at a later date, it is essential to ensure that this is done properly and then inspected - perhaps with a certificate given to the householder that could then be shown to the insurance company in order to qualify for a reduced premium, or to future buyers who might otherwise be anxious about buying the property.

• We encourage the government to do everything it can to ensure that flooded homes are repaired in a resilient fashion. More research would be needed in order to establish the best way of doing this – for example, whether a voluntary code would be sufficient, or whether some form of coercion via the Building Regulations would be necessary. However, crucial issues to address include the following:

• Terms of insurance: Homeowners might be encouraged to introduce property-level measures if this were reflected in reduced premiums.

• Who pays for resilient repair? There is a lack of clarity and consistency in financing the repairs process. Homeowners are also often under financial pressure during the recovery process. Therefore, if resilient repair is to become commonplace after flooding, options for funding, including government or self-funding, must be clear to all involved (householders, builders, insurance companies).

• In addition to a general lack of information about what resistance and resilience measures are available, people who have just experienced flooding are often in a state of shock and they are therefore unlikely to spend any time researching and thinking about the options for resilient repair. Participants taking part in our study have said that they would like to have been given a guide which explains simply and clearly how to do all the things that you have to do after a flood. Information and guidance on resilient reinstatement should be included in this guide. Builders and surveyors should also be better informed about the options available, so that they can recommend suitable measures to householders.

• Poor workmanship has been a major problem for flooded residents. Given that it is already difficult to source sufficient numbers of quality builders, tradesmen and materials during the recovery process, serious thought would be needed in order to ensure that resilient repairs are able to be completed swiftly and to a high standard.

Appendix 8: Summary response to National Flood Emergency Framework consultation

Locally appropriate response and recovery – submission by Lancaster University for Defra consultation on the National Flood Emergency Framework

By way of summary we recommend:

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

them. Companies should be able to discuss this health information with residents so that a joint decision can be taken on what would be the most appropriate strategies to employ.

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

Appendix 9: Summary response to Draft Flood and Water Management Bill Consultation

Submission by Lancaster University for Defra consultation on the Draft Flood and Water Management Bill

By way of summary:

Section 2.1 New approaches to flood and coastal erosion risk management

- We agree that it is not feasible to protect every area from flooding and that some communities may need to learn to live with more frequent floods in future. However, in practice this is going to require a high level of support for householders that minimises the impact of flood and reduces the likelihood of protracted flood recovery.
- It is vital for the government to rethink the recovery process to ensure that better, more long-term support is available for residents affected by flooding. The draft bill makes very little reference to this longer-term process and yet learning how to provide better support for people during flood recovery must form a vital part of managing flood and coastal erosion risks successfully.
- One suggestion could be that local authorities in cooperation with other relevant organisations at the local and national level are required to develop a plan for how residents could be supported during the long-term flood recovery process. This plan could be included as a chapter in the local flood risk management plans that authorities will be called upon to produce as part of the bill.
- A shift also needs to take place in the leadership and organisational cultures of the companies involved in flood recovery so that builders, insurers and utilities companies are encouraged to see themselves as agents of recovery (in much the same way as police, firemen and other emergency response workers are deemed to be). If this disaster recovery role were to be encouraged and legitimised, it might be possible to start a cultural shift whereby firms come to see themselves as having a constructive role in aiding people's recovery.
- Resilient repair is also vital. The consultation document on property-level flood resistance and resilience measures mentioned a number of possible avenues for encouraging resilient repair, including a possible revision of the Building Regulations we would argue that the government should think seriously about this and other options for promoting resilient repair as the current consultation document is unclear about how this could be achieved.

Section 2.2 Future roles and responsibilities

• We agree that the existing legislative position provides insufficient clarity as regards the roles and responsibilities of the various organisations involved in managing flood risk and we welcome the

government's proposals to develop greater clarity and accountability from the national to the local level. This move towards greater clarity and accountability should also be extended to cover the management of the longer-term flood recovery process because, at present, there is no consensus or coordination around what different organisations should be doing to help and support residents during this time.

Section 2.4 Local flood risk management

- We agree that the current situation whereby no one organisation is required to carry out a comprehensive assessment of local flood risks, needs and priorities, and where there is no duty on organisations to cooperate or share information is ineffective and in need of transformation. The suggestion of an enhanced role for local authorities, combined with a new duty on all partners to cooperate and share information, would seem to be a sensible one.
- Having some form of effective public consultation in place is essential in order to ensure that local people are able to get involved in decisions around drainage management. This is particularly important in areas like Hull which have experienced flooding as residents have amassed much valuable information about the drainage issues that affect their locality. A good communication strategy is also essential in order to ensure that local people are kept informed of the decisions that are made.
- As well as being included in the list of organisations required to cooperate and share information, IDBs and water companies should also be included in the list of bodies required to cooperate with overview and scrutiny committees.

Section 3.2 Current funding structure

- We agree that funding should be aligned with responsibilities to ensure that those accountable for delivery have the resources to achieve what is required. Channelling money to local authorities to spend in order with their local flood risk management plans would seem an effective means of doing this.
- By encouraging the public to become involved in local flood risk management plans and decisions on how funding is allocated, the government can ensure that there is greater transparency and – potentially at least – greater public understanding of what monies are being spent, and where. We recommend that the new legislation makes it mandatory for local authorities to provide some opportunities for the public to be involved in decisions on flood risk management and its associated funding mechanisms.