

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 Association	Own Home	Private Rented	Not 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 [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.

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'".

Martin, damage management consultant

Interview, September 25, 2009

Martin also questioned the standard practice of ‘stripping out’ homes from floor to ceiling¹. 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

¹ 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 Monday² 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).

² 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 again³, 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

³ 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 people⁴ 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

⁴ 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 six-page letter of complaint to the company and are given a particular number to call as Laura reports:

Monday 23rd June 2008

Day off today after working on previous Saturday. I call insurance department and speak to them regarding my concerns. I get really upset and have trouble explaining without crying as he says he will call 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 to 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 6th, 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

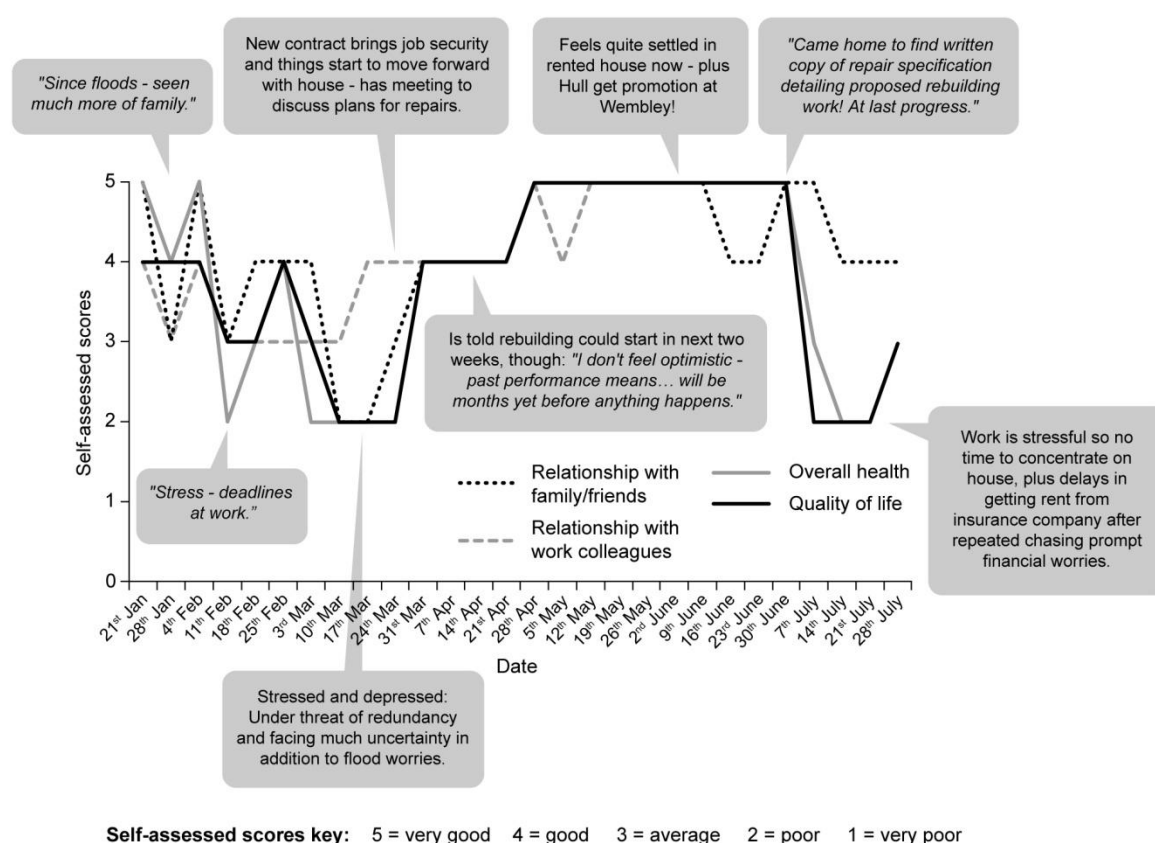
everyday, and it isn't hard to see how, for many people, it is these 'secondary impacts' that are more significant – and more stressful – than the floods themselves.

3.4.1 Flood recovery timelines

To illustrate the extended impacts of recovery, we have charted 'timelines'⁵ 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 settlement⁶ (he actually wanted to use their builders) and therefore no action had been taken on his repairs.

Figure 4 Trevor's Timeline

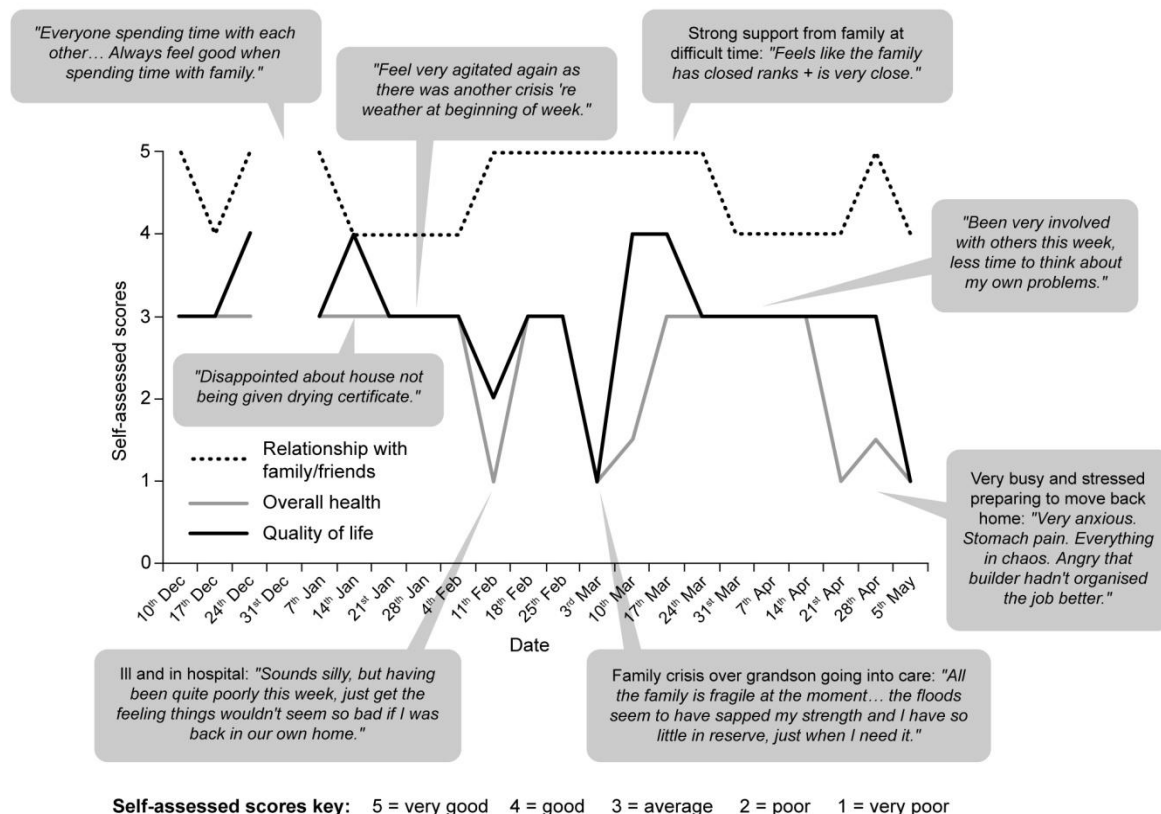


⁵ The timelines were based on the 'ethnoplots' – a visual representation used in the foot and mouth study to compare participants' answers to structured questions about self reported health or quality of life contained in the diary with the narratives which were given in the free text. (Mort *et al.* 2004)

⁶ 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.

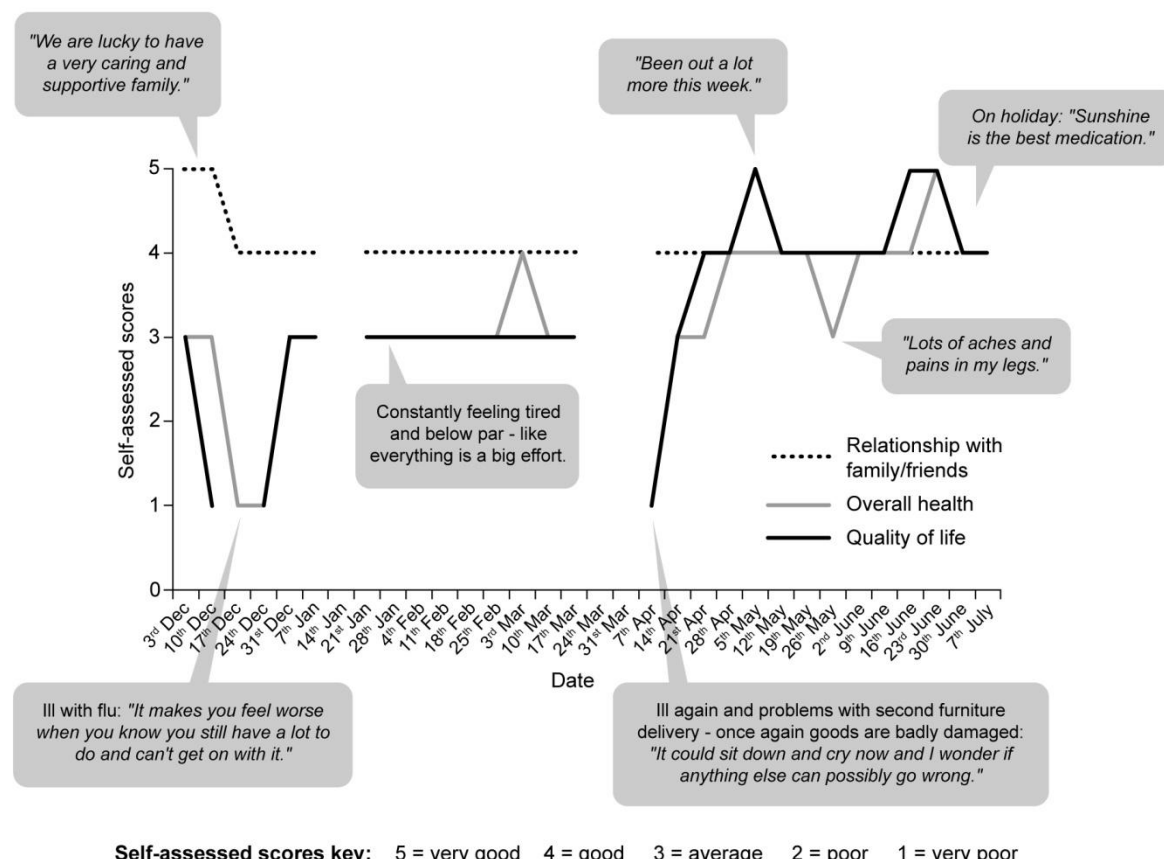
Caroline is living in a rented house and the timeline presented here covers the period from December 2007 to May 2008. However, her repairs are a bit further advanced and, during the sequence covered by the timeline, she is getting ready to move back home. Caroline is registered disabled and doesn't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

Figure 5 Caroline's Timeline



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



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 timelines 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 £500,000, we want to give you £720,000", like they were giving them a tenner. So we were all like, "woo ooh, we are going to be able to do some really positive things in this city and really help people. Great". And when the money came and we'd been applying for money, I've been sort of setting up community groups, and getting people working together and doing different things and being really good. A few weeks ago, it was like, "Deadline for the money". I said, "Pardon?" "Deadline, all the money needs to be spent by the end of June because the donor is frightened of the anniversary". I said, "Excuse me, we've just got people moving out of their houses now and people moving back, the psychological effects, and where people have been like that for a long time, where is that support going to be, it's not just going to disappear on the 25th June, that is not going to happen". But what the funders are fearful of is the....

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

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.

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.