

The human cost of flooding one year on

The impact of flooding is often reported in terms of financial cost - how much the insurance industry has paid out, loss to business and the local economy, the bill for repairing infrastructure...but what about the human cost and impact on *people*.

Recovering from a flood turns people's lives upside down.

Everything that was once normal is changed.

The school run starts from a different location.

A short commute to work becomes an hour-long trip due to closed roads.

Dealing with the recovery and rebuild is all consuming.

Everyday things become stressful and hard to cope with.

Planning for the future feels impossible.

The sound of rain causes a feeling of dread in the pit of your stomach.

And a myriad more issues to deal with.

All of these reactions to being flooded are normal human responses.

In this special bulletin, we hear what it's been like for some of those who flooded last December. We haven't managed to speak to people in every corner of the country, but we hope this shines a light on how badly flooding can affect people and serves as a timely reminder to those who hold the policy powers and purse strings, that it's those at grassroots who bear the brunt of the downpours, so it's their voices that need to be heard.

Often these personal stories help us to understand the impact of flooding. It's been a terrible year for those affected and, for many, there are still challenges to overcome. Time spent recovering from a flood is precious time that people will never get back.

One year on the memories of the floods will undoubtedly be in sharper focus but we remain committed to helping as many people as we possibly can.

As a charity, we would be hugely grateful if you could support our work by making a donation. You can text **RAIN07 £5* to 70070** to donate via your mobile or visit the [DONATE](#) page on our website.

With best wishes

The National Flood Forum team

*Suggested donation. Your chosen amount comes from your pre-paid credit or is added to your bill and the National Flood Forum receives 100% of the donation.

Our contributors: Faces of the Floods

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A poem: The thoughts and feelings of someone who has flooded, Shelley Lloyd from Radcliffe

Flooding takes its toll on mental health

By Colette Jones, Chair of Radcliffe Flood Group

It is the 4th December 2016 and the radio which has been playing jolly Christmas songs all morning is now announcing possible life sentences for people convicted of dangerous driving on the news. It may sound melodramatic but experiencing a traumatic event such as a flood and living in a flood zone is like living a life sentence. *'I wish it could be Christmas everyday'* no longer applies to the 400 plus residents here in Radcliffe who were flooded on Boxing Day 2015. Christmas is now a time of dread. From children having nightmares to the sad loss of a resident who couldn't cope with the stress of it all and sadly passed away. The emotional toll and repeating fear that it could all happen again has left us feeling helpless, stressed, bewildered, angry and extremely frightened.

According to medical professionals, people react in different ways to traumatic events and reliving the situation and getting stressed should be avoided at all costs to avoid post-traumatic stress. Well in Radcliffe avoiding a myriad of stresses has not been the case. It only has to rain heavily and residents' panic, running down to the river in the park to check river levels.



A builder only has to ring up to say for the umpteenth time they can't make it to plaster your walls and you're left screaming because you're fed up that after 10 months you are still living in temporary accommodation. You may not be a drinker, yet you find yourself reaching for another bottle of wine because the adjuster is arguing about paying for a door seal worth £4 which he says was not caused by the floods until you produce the photographs to say otherwise.

Having surveyed residents, many report feeling numb, sleepless nights and trips to the GP. The list is endless with financial worries especially for those not insured, cold sweats, feeling sick, tears and depression.

Cont...

Flooding takes its toll on mental health cont...

One commented: "The difficulty is that I would have thought talking about the flood and the effects it had on us would have helped but it is counterproductive, making us more anxious. Having difficulties with the insurance companies has made all my family more stressed".

People report that as well as the fear that it could happen again there is a sense of guilt. Guilt because as many remind us we have only lost belongings that can be replaced and there are others suffering more in the world.

We are trying to make sense of it all. Taking steps to recover and regain control of our lives by making our homes flood resilient and by trying to work with the authorities. However, our sense of security is now so shattered we have been left feeling vulnerable and uncertain about what the future may hold. How can you make your home flood resilient when the surveyor tells you it will cost more than £35,000 to fully protect it yet the grant is only £5000? How can thoughts of the flood fade and life return to normal when your told by the Environment Agency there will be no flood defences in place to protect you and your home until at least 2021 and even that is subject to funding.

A colleague at work recently commented on how lovely it must be for us to all have newly renovated homes but how can you learn to love that new settee or kitchen when you know temporary flood defences are stored more than 15 miles away, that they take a minimum of eight hours to erect and will be deployed elsewhere if necessary? How can you plan for the future when you know your home, that you have worked and paid for all of your working life, may never sell leaving you trapped and frustrated because you cannot ever move? Like I said a life sentence.



**Four hundred properties were affected by the flooding in
Radcliffe on Boxing Day**

The shock of returning to a flooded home

By Keri Muldoon, Salford

Boxing Day morning 9.40 am, my friend tags me to say the River Irwell is very high. I went out to take pics at 11.30am by which time the grids on the street were overflowing. Large puddles were forming. I returned home at 1.30pm to get ready for a party and went out...That was the last time I saw my house as my home.

By 3pm the River Irwell over spilled into the surrounding streets. It was a complete disaster. Nobody on the estate, or elsewhere, got a warning. It was bad.

I tried to return home with my children but was stopped half way down the road by a police officer who said I couldn't drive any further. I said, 'but my house is down there'. He just said, 'well you need to walk then love as your house has gone.'

Panic!

I dropped off the children and car at my mum's. My niece offered to come back to the house with me. We walked back into dirty, dark, fast flowing water, which at one point was up to our waist.

It was very scary because it was so quiet and eerie. There were cars just abandoned in what seemed to be the river but was actually the road.

Reaching home my neighbour was at her window. My house was flooded along with my whole neighbourhood. I was gobsmacked, which isn't like me.

It's been very hard since then. It took a few weeks for people to even manage to get their homes washed and clean. Everything on the ground floor of our properties had to be thrown away. It was heart-breaking to see everyone just throwing away all their possessions - memories, furniture, carpets...it all went.

The amount of support from our community could not have been better though. We had food stalls set up, help with the clear up and the community spirit has lasted because we've all had to live here throughout this nightmare.

We had dehumidifiers in our homes for five to six months and in total it took about seven months for the houses to dry out. We've had to have new plaster, skirting boards and flood doors. The council seem to have plans for the future along with Salix, our housing association. In total there were about 300 homes that flooded severely here last year.

We have two flood plains in Salford and I believe the government needs to preserve more of our green belt land, instead of selling it all off.

Since Boxing Day 2015, we have had two further flood alerts. Everyone is trying to 'do' Christmas this year but it's hard to let go of the memories of last year. We're working together with the council, housing and Environment Agency and I have got friendly with the Bury and Radcliffe flood groups.

Let's hope everyone can be educated on flooding issues as they're not going away. We have to live knowing that we could be flooded again or face the reality of having to move.



One year after Storm Desmond

Time spent dealing with the crocodiles instead of draining the swamp, Lynne Jones, Keswick Flood Action Group

As Chair of Keswick's Flood Group I attended every one of MP Rory Stewart's six Cumbria Floods Partnership meetings after Storm Desmond. At the first meeting Rory, who was at that time Floods Minister, and the Environment Agency (EA) had gathered around them all the various organisations who, to the community, have badly managed our river system over the last 20 plus years. In fact, at that very first meeting Flood Group invites were in very short supply.

There was a lot of discussion on natural flood management and "Slowing the Flow". It felt to me that 95% of our time was taken up by discussing measures which would only deal with 5% of the rainfall a storm can bring in this mountainous landscape.

I think now is the time for a bit of honesty over the scale of the problem that communities like ours face. We would all like land management, planting trees and leaky dams to solve all our problems. They can be part of the solution, but we have to face the reality that we need to prepare to protect our towns from a future where such storms – and even greater ones – are the norm. "Slowing the Flow" is all well and good but these measures will be totally overwhelmed in another winter like the last. A re-wilded, meandering stream loses its visual appeal when the whole valley floor is covered by a raging torrent many feet deep. Coping with peak flows, having a means of "Controlling the Flow" as part of upstream catchment management, has to be top of the agenda.

At least from the outset, it was clear that a full catchment plan was needed. Our future now lies, it appears, with a Cumbria Strategic Flood Partnership. A proposed structure for the future has been decided upon, largely based on the failed system already in place, without our having any real involvement in the discussion.

This partnership will be populated by sub groups containing the varied – and numerous – organisations which seem to have a say over our future. Each of these organisations has its own agenda, flood prevention has never truly been at the heart of their vision. With so many groups being consulted, each with their own objectives, reaching a collective agreement seems almost impossible. The environmental aspect has had an overriding role for the past two decades while the management of the river systems for the residents, business folk, farmers and visitors has been ignored.

The Lake District is not the area of outstanding natural beauty that it is today just by the comparatively recent involvement of the EA and others. It is a landscape which has been loved and cared for by those of us privileged to live here over the centuries. Some families have farmed here for generations. Their knowledge and understanding of their land has been largely ignored. There is deep resentment of those who may well have a university degree but who really have no idea of the land and the water that flows through it and yet have extensive powers to grant or refuse permissions.

The future needs to be led by those who have experience of flood alleviation and the qualifications to understand the complex nature of designing a new future for our whole catchment. Someone independent who is accountable for putting the protection of communities at the heart of all that is to be done, who can appreciate the effects of structures such as bridges and can push forward the plans for significant upstream water storage structures, capable of temporarily holding 48 hours of winter rain, which we really need alongside "slowing the flow" measures. The alternative is to start looking into removing housing from at-risk areas and compensating the residents. In the same way that the EFRA document, published on 2nd November, suggests an overriding National Floods Commissioner, I believe we need this at catchment level.

The EFRA report clearly offers us some new hope as it acknowledges that a full catchment approach is needed. Whilst I was horrified at the suggestion that water companies should take over surface water management and amazed that it completely ignored the benefits which reservoir management can have on flood prevention there are some really good ideas within it:

One year after Storm Desmond cont...

- recognising that farmers will need to have fair and adequate compensation if their land is to be used for water storage
- tackling planning regulations and future builds
- the need for insurance companies to encourage resilient reinstatement
- the role of the Fire Service and its need for better resources to tackle flood incidents
- the need for businesses to have grants for flood resilience measures

However, what really struck home for me from this report was the suggestion that there should be a root and branch approach. That things should be *simplified* and that there should be true *accountability* so outcomes could be managed – achieved even. Not the direction it seems we are heading into but this vision is the stuff of my dreams!

Building back better, not like-for-like

By Sylvia Pilling, Keswick

Sylvia is 77 and has been flooded three times in the last 10 years as well as once previously in 1985.

That's four floods at her Keswick home where she's lived with her husband, 80, and family for 39 years.

Following Storm Desmond on 5 December 2015, Sylvia decided she needed to take more drastic action to minimise the damage another flood could cause. She has adapted her home to accommodate all her living needs on the first floor in a self-contained flat and renovated the ground floor to be as flood resilient as possible so that if, or indeed when, another flood happens she will be able to clean up, dry out and get back to normal as quickly as possible after the water has receded.

This is Sylvia's experience of Storm Desmond...

When we first flooded in the 1980s it just felt like a freak occurrence but having been flooded three times since we've done some research and we now know our house also flooded in 1934 and 1956. By no means though have we flooded as frequently as we have in the past 10 years.

Leading up to Storm Desmond it had been raining heavily all week. I'd been for a walk and could see the rain coming off the fells and into Thirlmere reservoir. The rain was so heavy I thought to myself, 'this is flooding rain', so on the Friday night I put the flood gates on, took the car



Sylvia was invited to speak at a Muslim Youth Association UK event after the floods at the House of Lords.

to high ground and moved as much as I could upstairs. It was too wet and windy to move things from the garage and shed. My husband, who has severe Parkinson's could do nothing to help.

On the Saturday, everyone kept saying you'll be ok but at about 11am people came and said it's going to over top. The mountain rescue came at 11.45am. We had to remove the flood gates to get my husband out as he can't walk easily. As a last desperate dash to move as much as possible I asked them if they could get the piano upstairs and they did it for me.

We were then evacuated to the school but my husband wasn't coping so he took the last bed in

the hospital. Whilst we were there it dawned on me that I may not be able to get out of the hospital because of the flood water so they were kind enough to let me stay with him for three nights.

The hardest thing is that my husband, who's nearly 80, had to go into a care home because we didn't have the facilities for him at home after the flood. Since then, we have taken the difficult decision for him to stay in the home permanently so he has never returned to live at home.

Having been flooded before, we'd already incorporated various flood resilience measures such as moving the electrics higher up, relocating the boiler and building a simple kitchen upstairs, having concrete floors and tiles. So, because of these measures although it was bad enough after Storm Desmond and the water came up to more than 2ft, it wasn't as devastating indoors as we've had before. We lost our white goods and heavy furniture, the stuff that can't be easily lifted to a higher level, but we were able to save a lot of our things.

That said, it doesn't lessen the impact of seeing all the damage and debris that a flood causes and leaves in its wake. We are the first driveway that the river can flow into. There was three feet of mud all over the garden and great drifts of gravel. Huge tree trunks that had come down the river. Manhole covers strewn in the garden. The door had been ripped off the garage. The shed with three bikes and heavy garden tools had been moved several metres down the driveway and upturned. I've spent so much time tending our garden over the years but the flood destroyed it and the insurance wouldn't cover it.

If there's one positive thing to say about the flood, it's that there was a real sense of community spirit and kindness. School children came to help move the debris from our home and garden. Locals from all walks of life helped with nasty, messy and backbreaking jobs. Help came from as far as Sheffield, Dewsbury, Liverpool and even Surrey.

People brought food parcels and provided meals in the local primary school. A Muslim faith group arrived to help shift all the mud in my garden into strong flood sacks. When it was time for prayer they asked if I might have anything for them to kneel on. After a flood there's not much to offer but they accepted newspapers and prayed peacefully in amidst all the mess and wreckage. There is a lot of divisive feeling across society at the moment but I saw human kindness at its best.

After the flood the overwhelming feeling was one of resignation. I knew I had to get on and piece our home back together - to find a way of living happily again. In the weeks that followed I didn't sleep well. I'd wake up at 3 or 4 in the morning worrying. How was I going to manage? How could I afford it? How would I cope?

I spent 10 months living in complete chaos - rubble, dirt, muck - with workmen coming in and out.

I was determined to make myself as resilient as possible. I want to live in a home where I know I'm as protected as I can be and my comforts and safety aren't at risk.

I'd already got a semi kitchen upstairs in the house so I was able to live on the first floor in a make-shift self-contained flat. I didn't have a washing machine but friends helped out. I didn't get my furniture back until early October. I've now more or less got the house back to rights but even in early December I was still having work done - a whole year later.

I'm now battling with the county council to come and clean the drains outside the house which haven't been cleared since the flood. I've taken photos of grass growing out of the drain. I'm seriously worried. Something must be done now winter is here. The council have made a fuss saying it's an extra service, but it's not, it should be routine.

For the past year, I've had to deal with flooding admin every single day. Whether it's getting estimates from tradesmen, pushing the insurance company to pay out, or having to pay out before the insurance has paid me. They're all extra stresses to deal with.

Building back better not like-for-like cont...

For older people, I'd definitely say accept as much help as you can – Age UK, Lions, Rotary – they've all helped me. I can also call our local town council to ask for help if another flood threatens in the future, such as help with moving things upstairs.

The time it has taken has been the biggest toll. It's time I won't get back. I'm bored to tears of shopping. I don't want new. I want what I've got...or what I had. I don't want the bother of it all.

My family want me to sell the house. It's too big for one person. But I'm so tired of living in chaos and constant upheaval. I just want to lie low and live peacefully for a few months. And then I wonder whether it will even sell? Where will I go?

The flood problem is so desperate that the Government needs to provide adequate funding immediately for any long term plans. It has to be done fairly throughout the country. It is taking months if not years for our council to prepare a case for Keswick when Kendal has already been granted £25,000,000. Why the discrepancy?

Finally, **my message to government is to help people to reach the best possible solution for them.** If I flood again then so be it. I've had the ground floor tiled and so it'll clear out. But it shouldn't wholly be at the householder's expense. It's not our fault we get flooded. I need to be able to make my home a place that is practical for me to live in. There's no point throwing money at small scale solutions or giving out relatively small grants that don't enable the necessary changes to be made that might prevent the next flood causing such devastation. I need to be able to adapt my home so I don't have to spend money three times in a decade returning it to the same state only for the next flood to destroy it again. **I need to make it secure. It is my safe haven.**



A year of my life to deal with the aftermath of flooding

Louis Woolfson is 75 and lives on Huntington Road, York, with his wife. He has lived in York since 1966 and has seen the city flood before but has never been directly affected – until Boxing Day 2015. This is his story.

“By 11am on Boxing Day 2015, I could see trouble was brewing. It was about that time the River Foss burst its banks and because our bungalow is one of the closest to the river on Huntington Road, I knew we would be flooded. From the moment the Environment Agency warnings started coming in, any thoughts of the Christmas



season were erased. All we could think about was the water that was approaching our property. Looking back, Christmas Day itself is a blank now because the rain was so persistent, we knew we were going to have a problem.

“Throughout Boxing Day my son-in-law and I did what we could to try to stop the water getting in and limit the damage. We put the flood gates on but quickly realised it was already coming in through the walls and floors behind us. It soon got to two feet high by which point we knew we’d have to wade out and leave the house. It was pointless trying to do anything else.

“We were lucky because we had somewhere else to go to. For two days, we could only have got home if we’d had a boat. When we did manage to go back home, I expected two feet of water to gush out but all that was left was silt and rubbish. It was a terrible mess. My first and only reaction was just to get on and sort it out.”

For Dublin-born Louis and his wife, the biggest hassle was trying to reach their insurance company. He didn’t know if they’d be covered and because it was Christmas the insurance company’s offices weren’t open at precisely the point they needed them. All they got were recorded messages. It took five days before he finally managed to speak to someone and learn that his policy would cover the flood damage. It was a relief but Louis says the wait to find out was an unnecessary stress at an already difficult time.

Louis continued: “We live in a bungalow so every room was flooded. Everything was wet. The whole place was surrounded by a metre of water. During the flood, I managed to get one or two precious things in the loft but because we don’t have an upstairs, we weren’t able to move lots.

“I did improvise to create a higher space by turning a wardrobe on its side and using it to stack the more important things we wanted to salvage. I particularly wanted to save three expensive doors, so I took them off their hinges and put them on top of the wardrobe too. I knew the insurance wouldn’t pay out for the same quality doors so I’m glad I did it. The water stopped six inches short of the top of the wardrobe so it was a good way to preserve those items on top.

“We also moved what we could onto the kitchen work tops and fortunately the water stopped two thirds of the way up. I just saved what I could in the time I had because the water was coming up around my ankles and we had to act fast.

“I lost things that weren’t expensive but had sentimental value – a magazine rack and rug that I liked and had had for many years - I was sad to lose them. It’s hard to find replacements, particularly my oval rug, because they’re out of fashion now. If anyone knows where I can get an oval rug, I’d love to hear!

“Although it was hard to get hold of the insurance company during the Christmas period, once I managed to speak to them things moved quite quickly. I was allocated a loss adjustor and we were able to start the drying process in February. We were dried out by the end of March and then the property stood empty for almost two months whilst I sourced the contractors I wanted to use.



Louis Woolfson shows the watermark where the water reached in his York home

At one stage the loss adjustor contacted me saying I was going too slowly and needed to speed up the process. But I was having to do everything myself and trawling the market to get quotes from builders and contractors was a full-time job.

"The loss adjustor told me I had to get quotes and contractors sorted. He never asked about my capability or fitness to do so. There was no reimbursement for my expenses or time. I think someone should have asked me about my time and experience to undertake this process.

"I have no experience of flooding but believe you me, if I was flooded again tomorrow I'd know what to do – it would just be the hassle of starting again. I'm a restoration expert in flooding now!"

Overall Louis has a very realistic and pragmatic reaction to what happened. He says: "You just resign yourself to the fact of the matter and get on and deal with it. It was a crisis in our lives but the only thing to do was to go forward.

"I think perhaps in the weeks that followed the flood I started to realise the enormity of the task ahead. I remember thinking to myself '*do I really have to deal with all this?*'

"There was no time for normal life. Every day focused around getting over the flood.

"As a retired man, I enjoyed a bit of flexibility and freedom but after the flood, much of that leisure time was gone.

"We eventually moved back home in mid-October and we had the carpets laid at the beginning of November, so after eleven months, the property was finally back to square one. It's been tiresome but we've tried to keep positive.

"When I look back, I think maybe I benefitted from having to do it all myself, although I didn't feel like that at the time. But it did mean I could select my own builder, whose work is good. I've heard about other people who have had work done at a much faster pace and were able to move home a lot sooner, however just a few months down the line, they're seeing damp coming back and are having to have more work done. I'm glad it took until June for my place to dry out and make sure any residual damp left behind had time to dry.

"Throughout the process there has been a lot of conflicting advice. So many people try to pass on advice which is either unviable, unnecessary or too expensive. My advice would be to get all your documents together and make a plan.

"My biggest concern was getting the right person to do a good job, without too much hassle. In the end the builder I found was working on a property down

the road and was very experienced at repairing flooded properties.

"The biggest hassle I've had has been applying for the £5k resilience grant. That was tiresome. The City of York Council have been great in many ways, but I think when it came to administering the grant, it was clearly new to them and they were learning as they went along. They were always very helpful but there was still a lot of to-ing and fro-ing. They were quick to give out the £500 grant immediately after the flood, but the larger resilience grant was a much more complex process to go through.

"I have to say, at the time the flood happened, the council were great. They were very responsive and supportive in the immediate aftermath and their refuse lorries, skips and staff were all out in force helping us. People gave up their own Christmases to support us and I was overwhelmed by the volunteers and community spirit at that time."

Resilience

"We've put a flood door in, had the brickwork sprayed, installed non-return valves and we've already got raised electrics but at the end of the day I accept I can't make the place water tight.

"All in all, it will be a year of my life spent dealing with flood recovery. I've still got to get all the extra bits to buy – carpet, washer/dryer, beds, furnishings, etc. - and we need to get our possessions out of storage.

"There's lots of admin still to do, bills to send to the loss adjustor and balancing the books.

"It's a constant process of thinking about flooding and getting our house back. I hope by January I should have it off my chest.

"I'm still waiting for the underwriters to pay the building contractor, which is something I'm a little worried about - how long will they take? Will there be a delay? When the builder asked for an interim payment earlier on in the job, the loss adjustor dragged his heels, so I reimbursed the builder myself until the underwriter came up with the money. I can't do that again though. I shouldn't have to.

"All in all, I think the final bill for reinstating our two-bed bungalow will be £50,000. It's significant.

"If I were to give anyone of my age some advice after a flood, it would be to ensure they preserve their physical and mental wellbeing. I'm lucky I'm still able to manage but if people aren't physically fit or feel too devastated psychologically, then it's a daunting task. I did everything myself from the moment the loss adjustor walked out of the door. It would have been less pressure if someone had been appointed to project manage the whole thing. The only benefit was that I oversaw the quality of the materials and workmanship, but for some people it would just be too much. If that's the case, speak out and talk to someone about it.

This Christmas I plan to do what I didn't get to do last Christmas, If I get through Christmas Day and Boxing Day without a call from the Environment Agency then that will make my Christmas. I'll be happy with that.



The kindness of neighbours

Gary Bateson, age 67, has lived in York most of his life and on Huntington Road for 17 years.

When the Environment Agency's automated flood alert came through on Boxing Day morning, I didn't take too much notice. I live on the Foss, so I'm used to getting the alerts. I've seen the water flow down the road into the gutters before so I suppose I thought it would be the same again. None of us could have known what the street would look like 24 hours later.

I was preparing a Boxing Day meal for my brother, sister in law, nine-year-old nephew and an elderly relative who's not very mobile, as well as a friend who was visiting from the States.

The flood warning was in the back of my mind, but I was busy cooking and had just opened the prosecco. Then we noticed the neighbours were all out on the street and we decided to move our cars to higher ground.

I carried on cooking and served the meal but when we looked out again the water was in the garden. Then the electricity went. I wasn't overly worried but I thought it would be better if my family left. By the time they were ready to go, the water was 2ft high in the garden and my elderly relative couldn't get down the outside steps so we called the fire brigade to carry her out.

The rest of the family left down the back street in their wellies and carried the dog.

The saddest thing was that my nephew was really frightened and he was distressed about it for weeks afterwards. I think seeing the water coming to the house and getting higher really unnerved him. We told him not to worry, that it was just water, but he was really upset by it. I suppose it is quite scary.

After they left, I stayed at the house and managed to move some things upstairs and then went to bed. I didn't really know what else I could do.

I was woken at about 3.30am by bright lights outside and neighbours being rescued in dinghies. The water was 2ft high in my hallway by this point and the rescue team offered to take me out but I decided to stay.

In the morning, the water was waist high. I waved to my neighbours opposite who said 'what can we do'. All I wanted was a cup of tea. Everyone was really kind and I was 'rescued' with an overnight bag by a mountain rescue team at 10am. The water was 4ft high inside and about 5ft outside.

I had to wade through horrible cold water to unlock the front door and they carried me and my house guest out into a dinghy.

I wasn't upset, I was numb. I just couldn't believe it.

If it was a fire you'd try put it out, if it was an explosion you'd run away. But with water there's nothing you can do. I think I was just in shock.



Cont...

The kindness of neighbours cont...

I was taken to a rescue centre and was told by an official that they'd find me temporary accommodation but at the time I just thought I'd live upstairs in my own home. My neighbours wouldn't hear of it and took me back to stay with them. I thought I might be out of home for three or four months, but seven months later I was eventually able to move back home. Fortunately, it cemented my friendship with my neighbours.

Once the pumps on the river started working, the flood water disappeared very quickly. The moment the water went, the insurance people arrived – I didn't know what to do. I was on hold to the insurance company on the phone but they were already on the street, knocking on the door to speak to me in person.

I know a lot of people struggle with insurance but I can honestly say they were great with me. I took them back to the house and when I walked in, it was almost like it wasn't mine.

It was like looking at a film.

But then I spotted my mum's bible on the sitting room floor and the gravy pan still sitting on top of the stove. It was my home. But not my home.

And there was a weird smell. Like a mossy river bank.

The one thing that upset me more than anything was my mother's bible which she'd be given as a Sunday School prize in the 1930s. It was completely damaged but I haven't got rid of it. It still makes me feel very sad.

I also had the only copy of a friend's dissertation. It was badly water damaged but I was advised to freeze it and then defrost it gently and I've managed to get a printer to reprint it with just a few smudges left behind.

I hadn't comprehended what the rebuild would be like. It was upsetting because they have to take the house apart and rip it back to bare brick.

The reinstatement process saw resilience measures put in place and I've put in for the £5,000 grant, which is happening slowly. I want to put a non-return valve in the main sewage pipe from the house, block up disused airbricks, have automatic air vent covers and barriers across the doors.

My neighbours are going through the same process.

I think the rebuild will be around £60-70k.

Trying to get builders to come and do the estimates for the £5k grant has been the biggest challenge. I do think the government pay lip service to these things. They don't necessarily understand how we, as ordinary people think or feel. They need to give a little bit more for the ordinary man.

I can understand why people find the whole thing stressful – particularly young families and the elderly – but for me, I managed to cope with it.

This Christmas I'm planning to do exactly the same as I'd hoped to do last year... fingers crossed I'll get to do it.

I hope I never flood again but if I do, I'll have to live with it because I love this house.

Calder Valley resident, Mike Watts from Todmorden, gives a view of what it's like to live with flooding.

My experience of blackwater flooding started in June 2000. My cellar was inundated, water also came in from street level and flooded the entire ground floor, as happened to hundreds of other homes and businesses. All that remained in our home for almost a year was a cold water tap and a gas meter.

We have since been under threat many times and suffered flooding to varying degrees on four other occasions with increasing frequency. On Boxing Day 2015 we saw the most widespread devastation experienced throughout the Upper Calder Valley on record.

While each event is different, the physical and perhaps more importantly [once the adrenaline 'rush' has subsided] the psychological stresses are devastating. Even after the event itself, the stress continues throughout the recovery process and beyond for months and in some cases years. Each threat, whether or not an event occurs, increases tension and anxiety levels and to an extent, I re-live past experiences.

Over time, beneficial hard and soft engineering improvements have been made to help handle some flooding issues involving river capacity and surface water run-off. Significant improvements in highways drainage work and maintenance regimes have helped to improve matters.

However, much more needs to be done. Notably, a dedicated storm drainage system needs to be installed along the valley floor that keeps surface and foul water separated. Also, far better co-ordination needs to take place at the onset of an event. In 2015 for example, the early emergency response seemed stilted, although the response from the people, the Fire Service and Council of Todmorden was exemplary and sustained.

Also welcome is the £5000 resilience grant that is helping people make their homes more flood resistant. I have used this scheme to backfill my cellar, provide flood gates and other measures. I believe it is as far as I can go to help protect my property. However, the scheme is not easy to use and much has to be co-ordinated by home owners. I believe that this is a key reason for this shortfall in take-up of the grant.

The Calderdale Flood Commission on the Boxing Day floods touched on these [and many other] issues and those findings need to be developed and actioned at national and local level. I would like to see the approach used by the Calderdale Commissioning Team expanded to embrace all communities at risk of flooding so that a national picture emerges which in turn can be used to establish a cohesive flood investment plan that benefits our entire nation. The piecemeal, 'fire-fighting' approach needs to stop.



Keith Crabtree, 68 is the longest serving flood warden in the Calder Valley. He lives in Todmorden and has dealt with 15 flooding incidents in the past 30 years.

Boxing Day 2015 was the worst on record.

As soon as I see rain, I'm out monitoring the situation – keeping an eye on the river, checking drains, and weighing up the likelihood of flooding. The Environment Agency keep an eye on the rainfall radar and five river gauges around Todmorden and I keep an eye on things on the ground.

Last year (2015) it rained constantly from mid-November and flood wardens were called out every weekend during December to deal with flooding issues. It was mainly to ensure the roads were kept clear and direct traffic away from flooded streets. We saw a lot of surface water flooding but no properties were affected – until Boxing Day.

At 5.50pm on Christmas Day the flood sirens sounded. The streets were busy with people trying to leave family gatherings and get out of the Calder Valley. I spent much of the night directing traffic round the affected areas. I got home at 2.30am and the rain slowed. It wasn't expected again until 8am but it arrived by 4am and just did not stop.

The hillsides were, by now, saturated and couldn't hold any more water so the rivers and canal responded very quickly. I was out again, checking, and the roads rapidly became impassable but drivers were still trying to get through. At 7am the flood sirens were going again and by 8am on Boxing Day morning major flooding was happening with waterways overtopping and areas of the Calder Valley becoming completely cut off.

The emergency services couldn't get through. The air ambulance was scrambled to respond to two separate incidents of a suspected heart attack and broken leg. The coastguard helicopter came into its own, rescuing people further down the valley. By this point I couldn't travel around the valley anymore. We were under water.

The river levels continued to rise until the rain eventually stopped at 1pm on Boxing Day. Once the rains did stop, the rivers in our valley responded very quickly and started to recede but by now the damage had been done. It wasn't until the early hours of the following day when I was able to travel the valley roads again that the extent of the devastation became apparent to me.

Hebden Bridge looked like a bomb site. It was plunged into darkness because the substation had been knocked out. There was 9 inches of sludge throughout the pretty market town. It was so sad to see. Completely soul destroying in fact.

The main aim initially was to get the roads passable again so that emergency teams could fully assess the help that was required. And then the volunteers came, from far and wide, and pitched in to do whatever was needed to tackle the clean-up. The flooding couldn't have happened at a worse time because it ruined Christmas however it also meant that volunteers who were on holiday could give up their time to join the recovery effort. We were touched at how much help descended on the area.

Hebden Bridge was without power for several days but people were bringing food and setting up soup kitchens. The community spirit was amazing. It was hard work so we needed something hot to keep going. The volunteers that were in the valley between Christmas and New Year were fantastic.

It's no exaggeration to use the word devastation when it comes to flooding. It's taken a good 12 months for some to recover and I know a lot of places, homes, businesses and people are still going through it.

The flood displaced so many people. Many are only just moving back home. Some don't like to talk about it because it means re-living it all over again.

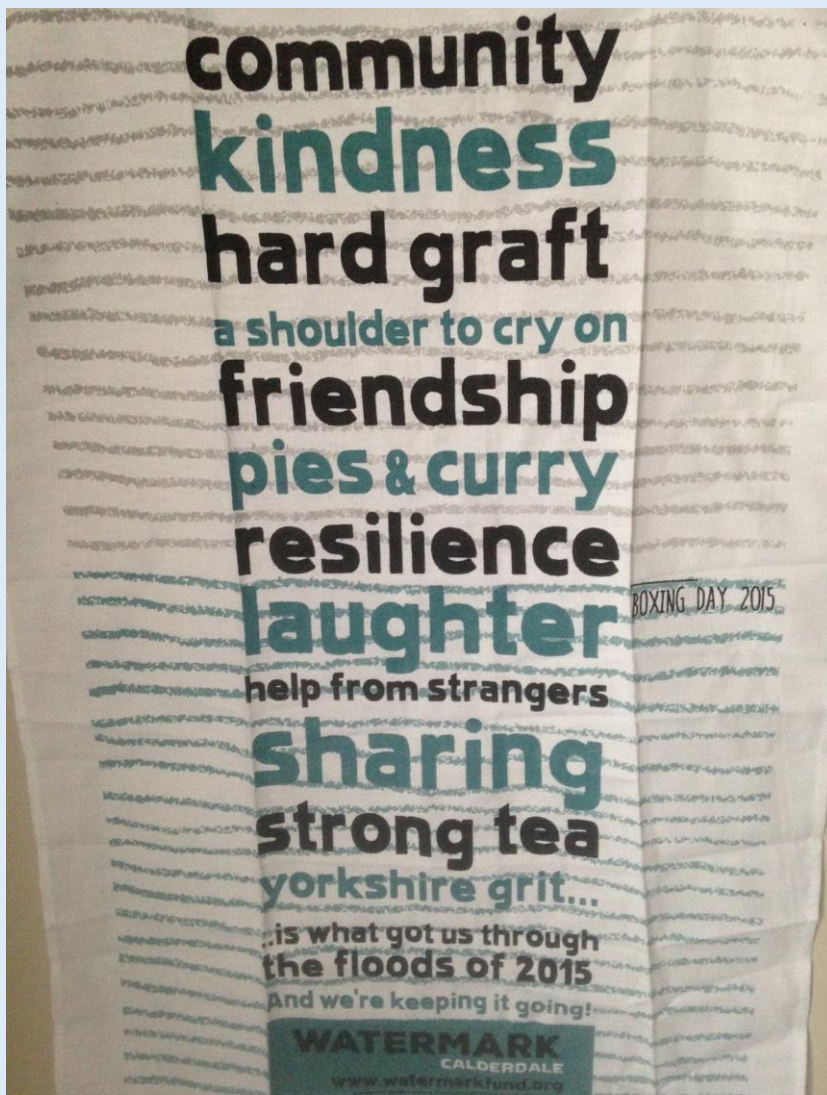
So, when Storm Angus came on 21 November 2016 and the sirens sounded again, people understandably panicked. Unbelievably drains were blocked so Market Street in Hebden Bridge saw 12 inches of water again. Thankfully no one flooded but that sense of dread is very real.

Flooding wipes people out. Businesses saw their livelihoods washed away. Insurance is a massive problem. Flood Re has helped some people but not businesses and it's been a nightmare for a lot of people.

Our local Watermark* scheme is doing well but the insurance issues for those excluded from Flood Re needs addressing.

It's been hard to get people to take the £5k resilience grant too. There's some reluctance. I honestly don't know why. Maybe it's because of extra cost implications that the grant won't cover. Or because people aren't at the stage to implement resilience measures yet – even though we're 12 months on. Perhaps people think strings might be attached. I don't have the answers but the grant is still available for now, so I hope people do take it up and contact the council for information.

Lives are getting back to normal and there's still lots of community spirit and support. But it's also been emotional and there's been a lot of heartache and tears. I think it's important people ask for help if they need it, now and going forward. Flooding memories don't fade.



WATERMARK

*Watermark Calderdale is a campaign to build a resilience fund for future flooding.

The aim is to build a pot of money that can be accessed by businesses and households immediately when future floods hit.

Shops or businesses sell a Watermark product and a percentage (or all) the profits go into a fund.

The fund is managed by the Community Foundation for Calderdale who will distribute the money if floods hit Calderdale again. For more information visit

www.watermarkfund.org.uk

Simon Macaulay is Managing Director of Anglo Recycling, Whitworth, Lancashire

Boxing Day 2015 marked our third flood in the last five years and our biggest insurance claim yet, totalling around £45,000.

It's not just the financial cost though, our staff had to cope with an awful month of clear-up in January at the same time as attempting to meet the needs of our customers. They did a brilliant job and our customers were very understanding.

As a business, we focussed on three main areas to deal with our flooding problem

1. Improving flood resilience in our factory

It is a large site, 68,500 sq ft, and we were very appreciative of a small grant of £5000 from Rossendale Borough Council that enabled us to build some racking to protect our high value goods from flooding. This is also available to four small family businesses that rent units from us and we have let them know of this grant. They must apply themselves to qualify.

The National Flood Forum helped us to find a flood consultancy and they have undertaken a flood audit on our behalf. They say they cannot stop the site flooding – and we expect to spend significant sums to further protect ourselves.

2. Flood Insurance

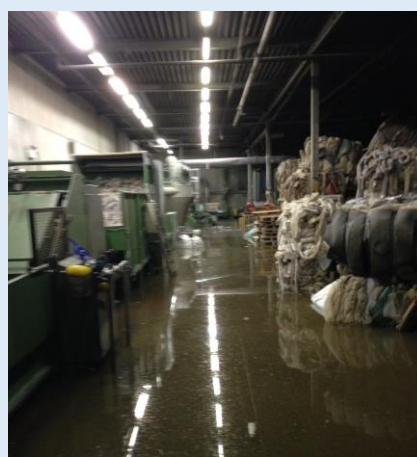
We have always been fully insured and, apart from our excess, recovered all our costs from the 2015 flood. However, when it came to renewal at the end of October 2016 we could not secure any cover for our mill against flood from our broker. We spoke to the National Flood Forum and they helped us to find a specialist broker - Much Ado Insurance in Stratford Upon Avon – and they are looking into whether they can secure cover. As it stands, we are uninsured against flood. We are not happy with this. We have a textile recycling business to run and this is a risk we do not want to take.

3. Working with the Environment Agency (EA) to improve the flow in the river and reduce flood risk

I chair the Whitworth Flood Forum and we have met regularly since the flood. It seems likely that flooding has got worse in the Whitworth valley since the Crook Hill Wind Farm was built in 2014. Although progress has been slower than we would like, the EA has confirmed action will be taken early in 2017 on the River Spodden **to improve the flow and reduce the chance of the river bursting its banks. This includes desilting and debris removal from culverts, hydraulic modelling of flood storage possibilities and structural repairs.**

In summary, this issue has taken up a lot of management time this year when we would rather be focussing on developing our textile recycling business.

But the risk of flooding is a real threat to our business and the jobs of 50 people. So, we must do all we can to future proof our business against this issue - and we will. The major limit factor is the cost. We don't get any financial return from flood protection equipment so we resent having to spend valuable capital on it.



Shelley Lloyd from Radcliffe shares a poem she wrote a week after the floods hit her community.

She describes it as her heart 'on paper'. The thoughts and feelings that ran through her and still do today.

I turn the corner to my street,
Familiar, warm and safe.
I had no idea what was waiting to greet me
It's sly approach bringing fear to my heart.

I walked down the street in disbelief,
water lapping at the kerbs.
I longed to reach home
My two dogs unaware, awaiting my return.

I finally reach home, evil pools widening.
Inside we scurry to raise what we can,
All the time it's like a dream .
I will wake soon.

I dare to glance out of the window,
Bins are swimming by my door.
Rubbish set free and roaming,
Cars lifted of their weight and floating.

Maybe there's a chance we can win,
We grab bowls and scoop water.
There's nowhere to throw it,
We have lost.

I'm scared I feel so helpless.
I want to protect my home, my castle.
But I can't.
My dogs stare at me scared and waiting.

We hurl a set of clothes in a bag,
Knowing it's time to go.
I don't want to.
Screams are coming through the walls.

Frantic cries "evacuate" echo up the street
We head for the door, too late.
It's in, it's here, it's won.
We head to the back door.

Knee deep, dogs under our arms,
We start to wade.
Deeper and deeper it gets.
Up to our waists it comes.

I wade away from my home.
Leaving it to the power of the flood.
I'm sorry I couldn't do more.
I'm sorry I can't take you with me.

Police wait on the dry land ahead,
Screaming for our haste.
My heart still lies behind me.
I have no idea what lies ahead.

I am lost and helpless.
I am devastated and overwhelmed.
I'm tired and I'm shocked.
I'm weary and I'm heartbroken.

The floods ease and return is allowed.
Home, I'm coming I'm on my way.
Then I see it broken dirty and alone.
I'm here I will fix you.

We clean, we sweep, we scrub.
We fill bags with our broken belongings.
We tear up floor beaten and destroyed.
We search for what can be saved.

Materials, we will replace.
Bricks we will fix.
Photos are gone, lost forever.
In our hearts we will hold you.

It came, it destroyed, it conquered.
We escaped, we survived.
We will rebuild and grow.
New memories we will now make.

Life can be hard.
But love and support will get you through.
We have learned Nothing is more priceless
Than the things that money can't buy.

With thanks to all the contributors who have shared their experiences, emotion and insight.

We are always looking for more accounts from people who have flooded or are at risk of flooding so that we can continue to highlight the key issues being faced by people at the grassroots.

If you have a story to share, please contact
lucy.scarborough@floodforum.org.uk

With warm wishes for a peaceful 2017.

The National Flood Forum team



Disclaimer: The views expressed in the bulletin are those of the writers and not necessarily of the National Flood Forum

Supporting and representing flood risk communities