

Background and Context

On the night of Friday 7 / Saturday 8 January 2005, severe storms and unprecedented rainfall on already saturated ground fell across Cumbria. Over the Friday night and into Saturday, this caused extensive flooding and storm damage particularly in the Carlisle area.

The impacts of this included:

- 3 deaths
- 1,925 homes and business flooded - to 2 metres
- 3,000+ people homeless for up to 12 months+
- 40,000 addresses without power
- 3,000 jobs put at risk.

How the Topic was Handled

Key points were:

- Had a housing recovery sub group including local authorities, registered social landlords and Government Office for the North West, which was initially concerned with consideration of the provision of large numbers of temporary accommodation units. It then focussed on issues arising relating to the repair and refurbishment of domestic properties.
- Government gave an initial sum of £1.5 million to address flood related housing issues. This money was allocated to 13 projects within the flood affected communities including private sector renewal works, energy efficiency measures, a scheme for putting in place individual flood resilience measures in rural properties, and a number of community/environmental schemes.

Lessons Identified

Issues identified with the reinstatement of homes were:

- Varying insurance company approaches; some provide project managers, specialist contractors, approved builders, etc. and others do not.
- Lengthy drying out period; after the humidification and heating, residual dampness must dry out over a lengthy period.
- Major extent of refurbishment required: most flood affected properties had entire ground floor stripped back to bare brickwork and reinstated.
- White van/skip/cement mixer land; whole of flood affected area became a building site with associated traffic management, waste disposal and environmental impacts.
- Variable quality of contractors.
- Stock condition survey carried out in flooded areas.

- Achieve decent homes standard; many Victorian / Edwardian properties involved - efforts made by housing team to ensure reinstatement to decent homes standards where lacking.
- Uninsured homes; interventions necessary to ensure uninsured properties cleared, dried out and repaired to prevent adverse impacts on neighbouring properties. Interventions included grant aid, support in releasing equity, and access to commercial loans including deferred repayment by housing team.
- Continual monitoring of properties to gauge progress with repairs.
- Council tax exemptions to owners whilst displaced during repairs.
- Extended time-scale:
 - 50% back after 9 months
 - 70% after 12 months
 - 90% after 18 months
 - 20-30 properties > 24months.
- Plan to more effectively advise and co-ordinate all this.

Contacts for Further Information

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