



Department  
for Environment  
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# **Supporting the uptake of resilient repair during the recovery process (FD2706)**

## **Appendix 5: Hybrid Case Studies**

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# Appendix 5: Hybrid Case Studies

## A.1 Case studies

### Three reinstatement tales

(based on real interviews but fictionalised to preserve anonymity and better convey the research findings).

#### Margery & Allen

Margery and I were flooded late November on a Tuesday after the water broke through the Environmental Agency defences. We'd never been flooded before. Thought we were safe cos when our neighbours flooded a few years ago, it didn't affect us.



We soon saw that our house would need lots of work before we could move back in, so we called John, the builder who did a new patio for us the year before. He was happy to help out and said he'd come around on the Sunday. That was a relief. We'd heard about the cowboys who came to town the last time around. John did a good job on our patio, so we thought he was a safe bet.

Then, on the Thursday, some blokes turned up saying they were taking out all the wet stuff to get the house dry quicker. We were happy about that: "somebody is coming to help – we'd not been abandoned!" But it also made us feel a bit out of control how they suddenly appeared out of nowhere. We didn't really know who they were or what they were doing. And we were worried John would be upset we'd not consulted him. Drew, next door, had told us how hard it was getting a builder last time around, so we wanted to hang on to John. And getting him involved was the one thing we'd been able to do for ourselves!

They did a good job though, the stabilisation people – and they checked what we wanted to have restored rather than thrown away. So before long the house was clear and we really felt we were making progress.

Then this bloke from the insurers came around and told us the damage wasn't so bad and that we'd been lucky. It would only be a few months before we were back in. Stupid me, I trusted him! Thought they was like the AA, you know – just come around to help you out...

But one day when we was sorting through some things, this bloke rushed in saying he'd done our neighbour's walls and was supposed to do ours. We said yes at first cos he seemed so sure of himself, but then we went round to the neighbours and when we saw the mess he'd made of theirs we changed our minds. That was a lucky escape, I tell you!

Trouble is, you get a bit dizzy from all what's going on and the rush and hectic of it all.

John drew up a plan for us though, and we felt a lot better for a while. The insurance man had promised a schedule, but it didn't seem like that was going to arrive any time soon, and John said it'd speed things up if he did it. Fair enough, we thought! Except that once he'd done the plan, nothing much else happened. Whenever we came over, nothing had changed at the house and John and his crew were nowhere to be seen. Progress was real slow, and the bits of work they had done – on the garage and that – wasn't even any good. Like I said to Margery, he'd taken on too much; had jobs all over town. When you did see him, he was a bit of a headless chicken!

What else didn't help was all them insurance people that kept coming and going. One came from the other side of the country! He was the worst – just dropping in once a month to mess things up and get in the way. The others were a bit more local but you never knew who it was going to be next and never got to know anyone properly. We had four different ones in all! Janey was alright though – the office girl. Whenever we phoned, Janey was up for a chat and for explaining stuff. Not sure we could of got through it without her.

And, you never guess what: when the insurer people got us a new builder from Newcastle way, he tells us that the walls aren't dry yet and it's another month before he can start! That was what really got us. We'd readied ourselves for four months out – steeled ourselves like. But when it went up to five, and then six and, eventually, twelve. That really did for us. If they'd told us that from the start...! They was hellish them months an' without Janey on our side, I don't know what we'd have done.

Resilience? What's that then? Oh, right. Well I remember them saying they was going to plaster it different, but I don't know if they did that. Yeah, they put the sockets up higher – but that was cos of building standards. The kitchen? Yeah, the builder showed us a catalogue and there was a couple of kitchens with steel or plastic or something. But Marge and I didn't fancy them. And to be honest, we didn't want no more hassle. We wasn't sure the insurers would stump up and I thought, "what the hell. I'm not gonna cause more aggro and make it take another month". And I was a bit on the edge, to tell you the truth. We'd just had enough of it all by then. "Put it back just like it was", I said. At least that way it'd get done quicker and we'd know we wasn't being conned. So, yeah, October the year after was when we got back in. What else d'you want to know?

## Charles

Charles, 55, was out of his house for 8 months after it flooded. Beyond raised sockets and sand-and-cement render, no resilience was used during its reinstatement.



Local builder skilled in resilience: I wouldn't get involved in that kind of a job. Flood repairs are too much hassle because of all the negotiation with the loss adjuster. I'll do the commercial properties, cos there's more urgency from the insurers and so better communication with the builder. Plus, you should never put anything back that you know will be wrong, but you have to with insurance jobs, cos there's no chance of them paying for resilience.

Loss adjuster: Resilience is the surveyor's business, not mine. But if the surveyor recommended resilience and it was more expensive, I'd try to facilitate it by offsetting the extra elsewhere.

Surveyor: They thought I was from the insurance company and I wasn't able to persuade them otherwise. That, and my infrequent visits, made it hard to build the trust you need to nudge someone towards resilience. It would be better if the loss adjuster sowed the seed before I got there. I mentioned resilience on my first visit, but they were in the wrong state of mind."

I didn't want to suggest the more visible resilience measures – they wouldn't have liked them cos they're more commercial than domestic, and I didn't want to unbalance our delicate relationship. Even if they had wanted resilience, it's a nightmare if they decide to pay for it themselves – that can lead to all kinds of disputes about who pays for what and which warranty pays for what. I continued to drip-feed info about resilience, because that's considered good customer service by the insurers, but I was quietly pleased I didn't have to revise my first schedule.

## Jake's fishing tackle shop

Jake: So it was a number of things really. My broker persuaded me that I had to be ready for it to flood again and for my insurance not to cover it. That was a shock at first, but he was able to recommend this builder who's not local but who knows all about flooding and seems to understand what it's like.

Landlord: I wasn't too bothered about resilience at first. To be perfectly honest, it only floods occasionally and the tenants always seem to recover okay. But then my broker mentioned that the next flood wouldn't be insured, and that resilience was the only sensible approach. He's a sound guy; we've known each other for a long time; so I listened. Then there was this local architect too – someone who I knew slightly, cos he'd done work for some of my mates – and he had worked on them flood grants, so he knew lots about it. There's lots of builders an' that around here knows a bit about flooding, cos there's so much of it happens. I took a cash settlement so that I could redo some bits more cheaply and use the extra to do some resilience. Mind you, the insurer did actually pay for



some of it. Maybe the broker persuaded them that it made sense, I don't know.

Builder: I prefer doing commercial to domestic, cos there's always more timetable pressure from the insurers, so communication is better, things get done quicker and there's less hassle. I'd done the training for flood resilience especially, cos I've lived here for a while, so knew there'd be lots of business. Plus, it's good for long-term customer relationships if they find out you can do a job like this properly rather than just quickly and cheaply.