



Submission to York Flood Inquiry
Two Ridings Community Foundation

Appendix 8 TRCF Anonymised case studies for the Inquiry

The following are a mix of case studies completed by our case workers, assessors, CAB support worker and two we had for an event. They are not unusual.

Case study: Mr. A

“At my age you don’t expect to have to start rebuilding your life from scratch.”

A was away staying with family when the floods hit York on Boxing Day. His landlady texted him to say that his basement flat was flooded, but no one had a key to get in and rescue anything.

When he returned home there was nothing that could be saved.

“I lost literally everything – from furniture to sentimental items like family photographs which were on my laptop. My passport, birth certificate and other documents were missing – stuff you take for granted, and you don’t appreciate how expensive it is replace them.”

The floods left A homeless for a few weeks until York Council found him temporary accommodation.

“I slept on a sofa at friends, or at my daughter’s, then the council found me a bed in a place that was a bit of an eye-opener, to be honest. In March they found me a flat close to where I lived before, but it was completely empty. Without help from the flood appeal I would never have been able to find the money to buy white goods and essential furniture.

“Two Ridings Community Foundation have been great because they offer more than the financial help. A lot of people don’t realise the effect the floods have on you mentally – there seems to be no light at the end of the tunnel.

“I’m still rebuilding my life and trying to get back to where I was before the floods.”

Case Study Mr B We received this following our door knocking in June.

The following are the TRCF assessor notes following her home visit on receipt of his telephone call in July:

“B never really got to meet any of his neighbours before the flood happened, as he had only recently moved in following a bereavement. He has therefore been fairly isolated and trying to cope with everything on his own. He didn’t know about the fund until he received the letter (from us) – which a friend had to read to him because he is severely visually impaired.

He lost everything. Initially there were several charities visiting who brought clothes which he says don’t fit very well and food some of which he couldn’t use because his cooker wasn’t working. Subsequently he has salvaged his white goods. He has no carpets which he would like so he can wear his slippers. He only has one very old, lumpy sofa and old curtains which were donated and a small tv. He says his mattress was saved but his bed base is warped and all his other furniture has gone.



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His kitchen is undecorated because his landlord only provided paint and he is unable to do it himself because of his sight.

He was not insured, has no savings and is receiving benefits.”

As a result we made an immediate urgent payment of £700 following the assessment visit and have provided vouchers for carpets, sofa, chair, wardrobe, bedside cabinet, new bed and all other essential needs including decoration. Our assessor will keep checking in on Mr B.

Case study Mrs C

“I am now permanently re-housed and feel like I have got my personality back, I can talk without crying and feel better, I feel a weight has been lifted off my shoulders.”

Mrs C, who is in her 60s and suffers from a severe chronic condition, was ill in bed in her flat on Boxing Day night when the floods swept through York. She was first aware of the river creeping up her street at about 9pm. At 1.30am a Mountain Rescue team knocked on her door to suggest that she moved furniture upstairs.

“I still didn’t believe we were going to be flooded, and I had nowhere to move my furniture as I lived alone in a ground floor flat. At 4.30am I decided I had to leave as the flood waters were lapping the communal doors. Outside it was really weird: there were no streetlights, no emergency services and it was just black so I couldn’t see how deep the water was.

“I went around the back of the flats and I was up to my knees in water. I managed to reach dry land and tried to get a taxi but couldn’t get one. Without the help of homeless man and his friends I don’t know where I would have been, as they managed to find me a taxi and took me to a spot where it could safely pick me up.

“At the time I felt stranded, and in fact I felt that our neighbourhood was forgotten - all the attention seemed to be on Huntington Road during the floods. However, I now feel people are rallying round us and the workers at the flats have been amazing.

“I would be lost without the help from the fund and the staff at the Two Ridings Community Foundation and my landlord have been so patient with me. The grants from the York Flood Appeal Fund mean I’m able to buy household essentials for my new flat.

“I moved back into my flat and stayed there until quite recently. However, I had mould growing on my furniture and it wasn’t helping my health by being in a damp home for three months. I didn’t have insurance as I’d had it for years and just didn’t think there was the need for it any longer. The situation has been so stressful and that affects my health and the flooding has made me worse.

Case study Mr D and Mr E



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Although fully insured, following the flood they moved a lot of their furniture up to the first floor. The property was broken into and the first floor ransacked during the time they were rehoused by their insurance company.

As they told me about their experiences following the flood, it was quite clear that Mr D was badly effected emotionally by experience and subsequently had to have months off work due to the stress.

Case study Mr F

Mr F remained in his property following the flood. He did not wish to leave the property as neighbouring properties had been burgled when people had been evacuated to alternative accommodation. Mr F lives with his young child and is unemployed. He had no contents insurance as he was on welfare benefits and felt unable to afford the premiums. For many weeks after the flood Mr. F worked to replace skirting boards, repair cupboards and clean his living room carpet (numerous times). The dining room floor and lounge floor had both lifted due to water ingress.

At the time of the visit in May 2016 it was evident from seeing the property that Mr F had worked very hard to reinstate his property on limited income but as the flood had penetrated the ground floor the damage the flood water had caused was still evident in the property.

An application was made for both Phase 1 and Phase 2 for flooring and furnishings. A voucher was issued for decorating, and a RICS surveyor requested to enable Mr F to obtain the City of York Council's Resilience Grant.

Case study G

The client was grieving for the loss of his partner before his home was devastated by the floods. He also had significant health problems. Mr. G has a good relationship with his family although they had 'busy lives' and he didn't feel he could always disturb them with his issues. He also had been paying a friend informally to be his carer. However, he didn't feel that he could talk to anyone about the level of distress. He said that the Two Ridings Caseworker had been the first person they had talked to properly about his grief and it felt like 'such a relief to finally do this'.

The client was referred to the Citizens Advice Project to manage benefit and debt, he was very distressed throughout as he talked about his loss, the devastation of the floods and the ongoing trauma of reorganising his home and managing additional utility charges and newly acquired debts. He said he'd not been feeling well for a while and visiting Citizens Advice had been the first time he'd left his home in months. We assisted the client to claim eligible benefits to maximise his income. Additionally we assisted his carer to claim their own disability benefits and carers allowance. This relieved the financial pressure from both parties and impacted positively on their relationship.



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Case Study H

The client was part of the travelling community. They rented a council plot on a traveller site but unfortunately they hadn't been able to move their caravan before the floods had destroyed the entire contents of their home.

The client had returned to work just two days after the floods hit, despite being emotionally and physically exhausted. They stated they didn't have the choice as they still had to earn money. They had lived with the negative impact of debt previously and they were determined not to let the flood force them back into that position.

The client moved in with family in a home in a different city, they stated that they recognised they were lucky to have this base but they were ready 'just to go home'. They had lived on a traveller site all their life; it was part of their ethnic identity.

The Flood Fund had assisted the client to access and pay for a new chalet and provided funding to cover the costs of the contents of their home. The client was able to maintain their employment as the Flood Fund assisted them to pay travel costs.

The client explained the stress of managing the floods had impacted on their health. They stated that it's a prolonged period of 'waiting and not knowing' what is happening that causes the most significant distress. It's the little things, photos, finery and knick knacks that hold all the memories and can't be replaced.

Case study I

The client had been living in privately rented accommodation prior to the floods. They had managed to move the majority of their possessions to their friend's storage but unfortunately this wasn't secure and rodents had caused damage to a lot of possessions.

The client was struggling to manage a relationship with their landlord. He had placed significant pressure on them to give any charity funding received to himself to cover the costs of the furniture destroyed in the floods.

The client stated that they were completely emotionally exhausted by the impact of the floods and this impacted on their ability to maintain employment. A significant loss of earnings was experienced. The client felt unable to manage liaison with their landlord as didn't have 'the strength to challenge' him. His home was still in a state of disrepair and was struggling financially as a result of a huge loss of earnings.

The Flood Fund provided funds to cover the loss of earnings, storage and to replace the destroyed items of furniture. The client had also become liable for electricity costs amounting to £700 which had been accrued as a result of using a dehumidifier; the Flood Fund paid for this debt in full and referred the client to Citizens Advice.



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The client accessed Housing support for support in managing relations with the landlord and challenge the disrepair in their home through the assistance of Citizens Advice. The client states they now feel much 'more in control' and in a 'better place emotionally'.

Case study J

The client was fully insured, and the insurance company had hired a maintenance firm to dry out her property. However, she felt this happened too quickly and there is now damp on her living room and front room walls again. She is having repeated visits from a maintenance team but she doesn't feel comfortable having tradesmen in her home and doesn't feel confident liaising with them.

She doesn't feel she has any real support from friends or neighbours. She stated that she knows she is lucky to have her own home and she has chosen the new furniture herself but she doesn't feel at home as 'everything is so new'. A local campaigner had visited her and commented that 'the floods were almost a blessing as she now had a beautiful new home'. The client was extremely distressed about this as she felt her home was beautiful before. She feels that people don't understand how traumatic it is to have coped with the floods.

J noticed the damp starting to form on her living room wall and front rooms about a month ago but tried to ignore it as the anxiety of managing the issue caused her too much distress. She stated that she just wants to settle in her new home and 'everything to go back to normal'. She has been living upstairs as she doesn't want to look at the damp and doesn't feel comfortable in her home but the evenings are long for her as she doesn't have a TV upstairs. She states that she will often just go out for the day to cafes, just to use up time if the work men are at her home or if being there is too overwhelming but this is expensive and she is exhausted. She just wants to be at home. She has been staying with family to help relieve this increased anxiety and states it's nice just to relax and watch TV and 'forget about everything for a bit'. However she doesn't want to impose on family.

The client has bought her own dehumidifier but this increased her electricity costs. She said she is frightened to use the dehumidifier because of the additional electricity charges. She said using the dehumidifier had given her reassurance whilst waiting for the maintenance to be completed.