

York Disaster Fund

Update of work done by TRCF for York Flood Relief

18th August 2016

1. Introduction

1.1 The following is an update on activity carried out by the TRCF team in respect of the York Disaster Fund. The report aims to give YDF trustees an understanding of the work delivered in support of the fund and the approach used to ensure the funds benefit people affected by the December 2015 floods. We hope it shows that the team have taken on this task with great professionalism and care. We recognise that we were on a steep learning curve initially but we have been quick to learn and adapt. We hope our stewardship of the funds continues to be in the best interests of York and the people affected by the floods.

2. What we have done so far

The following are the key facts and figures on grants made to date:

2.1 Having made the first payment on 9th January 2016 we have so far helped 215 individual households. This equates to approximately 54% of those households flooded in York. Although we are still working hard to reach households who have not applied yet, this rate compares well to that achieved by our sister Community Foundation in Cumbria where they have helped 43% of flooded households to date.

- The total amount distributed to date is £550,186
- This is broken down by specific categories as follows:
 - Households: total £447,705.
 - Four charities who were flooded: £23,654
 - Supported four charities working with people who had been flooded: £46,599
 - Helped eight small businesses who were flooded via the Business Fund: £30,607
- The average payment per household in Phase One was £464 and the average payment in Phase Two is £2,410 but this average masks quite a range of support.

3. How we have done this:

The approach used reflects TRCF's and YDF shared value of remembering the human consequences of flooding and focussing on supporting the most vulnerable.

3.1 Phase One - Immediate support (January onwards)

The application form and process were kept as simple as possible and we aimed to turn applications around within one week. We achieved this for most applications thanks to the commitment of the YDF Executive Committee meeting weekly. Staff and volunteers spoke to every applicant by telephone to listen to their story and assess need. Follow up was often needed, sometimes including referral or discussion with other agencies, or repeated phone calls with the applicant. Weekly meetings with the Executive Committee were also helpful in establishing policy. As a result of needing to set up systems from scratch, weekly meetings and the processing of donations and payments meant that all TRCF staff were almost fully engaged in the work for the first three months.

TRCF and YDF trustees were also mindful of the need to maintain public confidence in the fund and as a result TRCF staff made sure all donations were thanked, appropriate representatives attended

cheque presentations and updates were provided to the media and on our website. Following discussions at the YDF Board in March this activity was stepped up a gear. This saw increased media coverage, culminating in a major donor thank you event and a clear FAQ document.

There was close working with other partners in the early set up stages. Building on YDF's links with City of York Council (CYC) benefits team we developed an applications process that CYC could signpost and support. We also agreed information sharing protocols with CYC, provided copy for their website and newsletters and attended meetings, including resident drop in events. In addition we had meetings with CYC regarding how we supported the travellers.

3.2 Phase Two - Initial Recovery (March onwards)

1. We quickly realised that a different approach was needed as the first people began to think about returning home. Following agreement with YDF trustee's case workers were recruited, initially from Yorkshire Housing and York Citizens Advice Bureau, later supplemented by TRCF freelance assessors. This ensured that all Phase Two applicants received a home visit which provided much needed support, ensured accountability and the validity of claims, and also ensured that applicants actually asked for what they needed (within our guidelines). Many visits revealed people living within flooded homes with limited furniture etc. and yet they hadn't asked for what was needed on their forms.
2. Payments in phase 2 were a combination of cash grants for small items or reimbursement for items already purchased and vouchers for specified goods from local suppliers. We made the decision to use local suppliers and vouchers as we felt that this was a more secure arrangement. Again all of these local agreements were set up from scratch and this took longer than expected.
3. Work on Phase Two is on-going with new applications coming in daily as people start to move back into their homes and/or realise that the work needed to make homes habitable again was more significant than anticipated. At the same time we recognised that there were still significant numbers of people who had been flooded who hadn't applied despite all the efforts to promote the fund. It was agreed with the YDF trustees that we would do an extensive period of door knocking on all houses in key areas to draw attention to the fund.
4. We did targeted door knocking campaign over several afternoons in June. Those not in were left a post card and an application form. Those addressees not covered by the door knocking were all sent letters and an application form. This resulted in at least 35 new applications over the next few weeks; more are still coming in.
5. We have moved from reaching 51% to 56% of those flooded by the Foss; and from 20% to 51% of those flooded by the Ouse. These included some extremely vulnerable people who were living in very basic circumstances without furnishings, floor coverings or even adequate clothing.
6. We also developed a number of new initiatives or approaches in this second phase as a result of our experience of dealing with applications. With agreement of the YDF trustees we set up a York and North Yorkshire Business Hardship Fund, provided top-up payments in support of households receiving Resilience Grants and extended the reach of the fund to support households affected by the Haxby explosion in February 2016.
7. Analysis showed that some small businesses are still really struggling to recover from the floods. Some, such as private landlords with just one rental house, were unable to claim for support from either household or business support funds. They also do not qualify for insurance schemes such as Re-insure and many have had their premiums/excesses hugely increased or been refused insurance altogether. The Business Hardship Fund was set up to

address these gaps. This required discussion with YDF trustees, obtaining legal views and garnering support from other agencies (Make it York and York Professionals).

8. We have also helped some families affected by the explosion in Haxby. This also required discussion and production of guidelines. To date, demand for this help has been low (3 applicants – total grants £1,621) but we have made provision for more support if needed.

It's hard to evidence the scale of the work involved but the case studies in appendix 1 aim to give a flavour and demonstrate how we have worked and put our values into practice. In addition, a great deal of time has been spent working specifically with the travellers affected by flooding at the James Street site. Appendix 2 describes this in some detail.

4. What Next?

We have begun planning for how the Flood Fund can help with the next phase of recovery – Phase Three. This is support for individuals and communities to help with them with their longer term recovery. This is an innovative approach that we believe will not only help York residents now with practical, financial and emotional support but also help to lay stronger foundations for future recovery programmes in York and beyond.

4.1 We have had some ideas but want to engage residents and stakeholders in the development of practical and deliverable projects, ideas include:

- Community resilience projects to develop better local working in communities
- Workshops to help residents and businesses understand and get the right insurance cover
- Setting aside funds to underwrite a bespoke insurance scheme for people who will never get insurance – e.g. travellers at James Street and private landlords who have been flooded
- Peer support for people affected by flooding to feel more able to cope with it should it happen again, including support to children
- Specific access to counselling for people when they need it
- Practical advice on what to do when flooded – for example how to rescue precious items like photographs if water damaged

4.2 This section outlines our thinking to date on how we will develop ideas for phase 3:

1. We are planning four residents' workshop to be held in September/October. These aim to provide a supportive environment for people flooded to talk with others with similar experiences; give us feedback about the support we have given already, and help us to identify outstanding needs. We also hope it might offer some opportunities to create peer support groups.
2. These groups' views will feed into a stakeholder workshop planned for October designed to help refine ideas for Phase Three activity. This will be facilitated by two academics from Lancaster University who have worked in numerous flood/disaster areas including Cumbria and Hull. This workshop is designed to invite fresh perspectives on what remains to be done with representation from the insurance industry, flood/disaster expertise, as well as partners and colleagues with whom we have been working. YDF fund advisers will be invited to this event along with representatives from CYC, Aviva, Mind, CAB and our assessors.

Appendix 1

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

Case study: Mr. A

“At 52 you don’t expect to have to start rebuilding your life from scratch.”

A was staying with his sister in Scotland 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 the 52-year-old grandfather, who lived on his own, returned there was nothing that could be saved.

“I lost literally everything – from furniture to sentimental items like 3,000 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 worked in property maintenance but had a stroke in 2015. My boss has been fantastic and is keeping the job open, but my experience after the floods has knocked me back, and left me with depression.

“I’m still rebuilding my life and trying to get back to where I was before the floods. I have three grandchildren and they are the reason for picking up my life. They are the positives among the negative.”

Case Study Mr B, Navigation Road (CYC tenant). 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 to us on 20th July 2016:

“B had only moved into his flat in late 2015 following the death of his partner. Consequently he had never really got to meet any of his neighbours before the flood happened. 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.

His kitchen is undecorated because the council have only been providing paint and he is unable to do it himself because of his sight.

He was not insured, has no savings and is receiving employment support allowance."

As a result we made an immediate urgent payment of £700 (25th July) 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 an autoimmune disease, was ill in bed in her flat in the Navigation Road area, 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 near Percy's Lane 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 Navigation Road 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 council 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 the council 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. I suffer from anxiety anyway due to my health condition - with bad days and good days - and the flooding has made me worse.

Case study Mr D and Mr E

Their contact details were passed through a neighbour who had received TRCF Phase 1 and City of York Council's Resilience Grant. 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. I am pleased to say the property is almost reinstated and life is starting to return to normal.

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 had lost his job 12 months ago and at a similar time his daughter came to live with him. He had no contents insurance as he was on welfare benefits and felt unable to afford the premiums. The property is located very close to the Foss. 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 physical and mental health disability, some of which was linked to previous work related injury. The client had 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'. He stated it had given him the confidence to attend the Citizens Advice Interview and he wouldn't have done this previously.

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. It was clear that it would not be beneficial to the client to rush into completing forms and managing correspondence so we agreed to spend a session just talking about how the floods had impacted on the client, we agreed that would be easier to have shorter sessions more regularly and the client would attend appointments with his friend who could help prompt the client to remember the information discussed.

We assisted the client to claim eligible benefits, including industrial injury 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.

The client mentioned they could be very forgetful, they often fell and hurt themselves and it was a risk for them to cook as they often left the grill on, leading to fire. We discussed accessing mental health support which the client agreed to although he stated he did feel nervous about asking for help. However, he didn't want a visit from social services to carry out an assessment of support. He said he had 'always coped fine on his own' and he wouldn't let the floods weaken him. We agreed together that it would be best for their carer to be given the social services contacts so they had these if they felt they were struggling to manage in the future. The client also agreed to let Citizens Advice contact his doctor to have a chat about some of the daily challenges the client was facing.

The client said he was being hounded by a bailiff who was visiting regularly and requesting payments for a debt. We spoke to the enforcement officer and creditor and requested all enforcement action was stopped with immediate effect. The debt has been returned to the original lender and the client is now awaiting the outcome of the mental health and debt evidence form, requesting that the creditor uses their discretion to clear the debt.

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.

We approached the clients creditors and requested they use their discretion to clear the debts owed based on the personal trauma the client had experienced.

The client explained the stress of managing the floods had impacted on their health; they had experienced significant weight loss. 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 her possessions.

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

The client stated that she was completely emotionally exhausted by the impact of the floods and this impacted on her ability to maintain employment. She had a significant loss of earnings. She felt unable to manage liaison with her landlord as she didn't have 'the strength to challenge' him. Her home was still in a state of disrepair and she 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.

The client accessed Housing support to support her to manage relations with her landlord and challenge the disrepair in her home through the assistance of Citizens Advice. The client states she now feels much 'more in control' and in a 'better place emotionally'. She stated that she was overwhelmed by the support from the Flood Fund and feels that it has allowed her to get to a level in which she can act independently to manage her housing needs again.

Case study J

The client stated that she was fully insured. 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.

She stated that she noticed the damp starting to form on her living room wall and front rooms about a month ago but she 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.

The Citizens Advice Project worker agreed to check in with the client regularly to ensure that the counselling and mental health referral has been successful and enquire if she requires further assistance. At the current time the client is not ready to access housing support services, although she has said that she is greatly struggling to manage her current housing needs. We have agreed to keep in touch and she is aware she can contact Citizens Advice in the future if she feels support would be useful.

Appendix Two

Report on Flood Relief Activity undertaken with the Traveller Community at James Street

Immediate aftermath of the Floods (January/February):

- The then CYC Site Manager, Kerry Barkworth, completed a basic application form with each family in the week following the floods. First payments to travellers made: 12/01/2016
- We had extensive telephone contacts with all 20 of the affected families, often on a daily or at least weekly basis. In addition to listening to people's stories of the flooding, this involved assessing individual circumstances and allaying fears/rumours circulating within the community. Families were widely dispersed, some on the other York sites or in the homes of family members in York. Others were living in Thirsk, Malton, Doncaster and Brigg.
- Liaison work with CYC over setting up cash card payments for those without bank accounts
- Liaison work with York Travellers Trust over the work they were doing re assessing losses and identifying caravan replacement needs.

Preparing for a return to the site (March – April):

- Continuing assessment of individual requests for additional Phase One support for things like travel or storage costs. Nearly all of the travellers made at least one additional request, some more. Regular telephone contact continued, especially going into April as the rumour mill cranked up and people became increasingly anxious about what was/wasn't going on.
- Began extensive planning and liaison with York Travellers Trust and CYC over on-going issues relating to the return to site in late April. This included identification of need, what CYC would allow on site, possible suppliers for caravans, what was reasonable to pay for etc. leading up to a plan for the caravan replacement. Separate discussions took place regarding the repairs to the chalet that was allowed to be repaired. A series of meetings and emails were needed for this activity over several weeks.
- Nic Castleton (Independent loss adjustor) managed the caravan ordering process, including getting community agreement on the order in which caravans would be replaced, and identifying an appropriate supplier. We worked with Nic on this, mainly via email, telephone and some meetings.

Phase Two: (April to present):

- Face to face meetings were held with all 19 remaining families (one left the site) over the course of three days to identify their Phase Two needs once they returned to site. The requests were all analysed and a payment schedule drawn up to maintain a consistent approach (and which was consistent with other applicants).
- Once the site was re-opened at the end of April, a site visit was organized enabling face to face meetings with all residents to explain the Phase Two payments they were being given. Whilst this information was provided in writing, it must be understood that many residents have poor literacy, so verbal explanations are essential, and these often have to be repeated.

- Families were given a mixture of cash grants and vouchers. In addition, there were a number of items needed for which we were unable to use our local suppliers (particularly sofas and children's items). This necessitated setting up of an Argos Business Account, which was a tedious and time consuming process. The ordering process was complicated by the need to liaise closely with suppliers about 20 families turning up almost at once, the literacy issues and the need to sort things out verbally (often involving daily phone calls with a number of travellers), as well as by the continuing delays to the delivery of the caravans which meant furniture deliveries having to be re-negotiated etc.
- Phase Two work is on-going, although now drawing to a close.
- Kate Cassidy, the CAB outreach worker, has also undertaken extensive meetings with residents, and helped several of them with on-going debt issues.

Other return home issues we have dealt with (May – present):

We continue to liaise with the CYC site workers over on-going resettlement issues.

- **Replacement Caravans:** As it became apparent that the caravan replacement schedule was falling seriously behind, we re-visited the supplier agreement and have carried out two visits to the supplier in Hull. The supplier has had personnel problems and a lot of confusion has been created by individual travellers contacting and visiting the suppliers independently (often on a weekly basis) to ask for changes etc. The suppliers reported being confused about who was responsible for what, and what was or was not included in the specification for each caravan. We were unaware of the implications of some of the decisions taken (eg those larger families requiring 3 bedrooms, require a longer caravan to accommodate this), and we have re-negotiated the final specifications and cost. This will lead to a somewhat higher figure than originally anticipated, but this is still within budget. The standard of the completed caravans is high and the residents are very pleased with them. All the remaining caravans (four still to be completed) are due for site delivery by mid September.
- **Replacement chalet for Plot x:** We have managed the contract with the builder engaged by the resident. This process has proved straightforward and the work has now been completed to the resident's satisfaction and the builder's invoice paid. This proved a very cost effective solution (rather than demolition and replacing with a new caravan).
- **Other building and site issues:** We have worked with Yorkshire Housing on a number of on-going issues at James Street.
 - These have included work repairing existing utility block extensions to two of the plots. These have not proved straightforward projects, and have required more follow-up than anticipated due to conditions on site, availability of materials and contractors' holidays. Thus a significant amount of time has been spent on phone calls and e-mails both with the contractors and the residents.
 - We have also asked Yorkshire Housing to provide contractor support for plumbing in 4 of the new caravans where disability issues made this a necessity (with permission from CYC) and for safety testing, hooking up and commissioning all nine of the boilers for the new caravans. This was a cost we had not anticipated – if not carried out by an accredited gas installer, then the boiler warranties are voided. As we were paying for the new boilers as part of the caravan package it seemed reasonable to safeguard our investment by ensuring the hook-ups were done properly.

Feedback from residents and partners:

- Individual residents have been very positive about the support we have provided and that the contents replacement was a real lifesaver for many. They have also told us that the flexibility we have brought to the process has been really helpful.
- The CAB Outreach Worker has reported that residents have commented to her about how much they have appreciated the consistency of our response and the fact that we have established good working relationships with them. They value our willingness to speak with them on the phone, knowing their individual circumstances and being treated with respect.
- She also says that they did not really expect to have their caravans replaced and whilst frustrated at the delays, are extremely grateful for this help.