
An independent analysis of the Flood Recovery programme – Carlisle Jan 2005 to Morpeth May 2009

Introduction:

'An anxious unrest, a fierce craving desire for gain has taken possession of the commercial world, and in instances no longer rare the most precious and permanent qualities of human life have been madly sacrificed in the interests of monetary enrichment'. Felix Adler

No one who has witnessed a disaster is untouched by it. The reality is that for the 'flood victim', the recovery stage is often worse than the disaster itself. The impact of the event affects not just the property they live in but also has repercussions on the family, health and work situations. Much of the analysis presented in this report is drawn from a detailed survey with flood victims and feedback from them, as they faced the task of rebuilding their lives

The role of any building contractor working in the restoration / recovery phase of any disaster often requires skills far and beyond the expertise normally required in the work situation. What is often overlooked or even ignored is the impact of the disaster on individual / family units and the subsequent trauma faced by them. It has been clearly documented by flood trauma analysis that following a major incident the 'victim' is often unaware of how the disaster has truly affected them. Everyday coping skills are affected and more importantly people's ability to give and receive information is seriously impeded. This often has a direct impact on the relationship with the contractor appointed to conduct the repairs.

These and other issues are serious enough, however when the disaster is flood related – then the trauma is exacerbated through the length of time property takes to repair. Now the contractor needs the communication skills of Rupert Murdoch, the counselling skills of a consultant psychiatrist, and the patience of Job.

This study seeks to redefine the practise of disaster property recovery – with particular emphasis on Flood Restoration – where the job becomes much more customer focused, i.e. the needs of the customer are taken into account, and clear unambiguous communication is maintained throughout the job.

The research is based on surveys taken from both the Insurance industry (Loss Adjusters) and the client – all who were affected by the June 2005 Carlisle Floods, the Humberside Floods of 2007 and the Morpeth Floods of 2008.

Background:

Carlisle – Jan 2005:

Exceptional heavy rain fell on the North Pennine (Eden Catchment) area where the ground was already heavily saturated by prolonged rain. This led to surface water run-off which caused the River Eden to burst its banks in the Appleby and Emmont Bridge area. The flood water then travelled into Carlisle, overtopping the existing flood defences by 1m and causing widespread flooding of property (2,500 properties). The flooding also 'took out' the electricity supply to large areas of North Cumbria, which resulted in widespread loss of mobile phone communications.

Hull – South Yorks Jun 2007:

Exceptional weather conditions caused by a one-in-180 year storm were the primary cause of the Yorkshire / Humberside flooding. Forecasters estimated that up to 100mm of rain fell, on ground that was already saturated. The results caused widespread flooding.

Flooded Property:

Hull/Humberside approx 14,500 properties flooded
Sheffield approx 2,300 properties flooded;
Doncaster approx 5,000 properties flooded;
Barnsley approx 500 properties flooded;
Rotherham approx 600 properties flooded;
Leeds approx 240 properties flooded;

In all areas the number of properties affected by the floods continued to rise over the following 18 months as people found signs of flood damage in their homes. Statistics later confirmed that this was the wettest June since records began

Morpeth Sept 2008:

The market town of Morpeth, suffered its worst flood on record (for at least 250 years). This exceptional event was the result of two days of high rainfall in the Wansbeck catchment (more than 80mm of rain fell in a 24-hour period, equivalent to about a month's average rainfall), possibly exacerbated by the partial collapse of an upstream dam. Some 1000 properties were affected by the floods as the existing river defences were overwhelmed by the flood water.

The impact of Insurance Issues:

Many insurance and loss adjuster companies referred to the lessons that they learnt from the Carlisle floods (2005), and how they now had a strategy in place to process a large number of claims efficiently and effectively. One year on in Carlisle the number of completed properties stood at 1080, two years on there were still some 120, properties awaiting repair. Three years on some 20 properties were still awaiting completion and four years on 2 properties still are not fully repaired.

The volume of properties and claimants in Humberside presented the insurance claims system with a challenge that it hoped it would never have to face, particularly in the wake of the New Orleans floods caused by Hurricane Katrina. Insurance loss adjusters, whose responsibility was to process the claim on behalf of the insurance company, faced an avalanche of demands. Many companies provided an outstanding service under the circumstances and manned their offices initially 24 / 7 just to cope with the demand. However these resources quickly became overwhelmed by the sheer volume of people needing help.

From the findings of the surveys many people affected by the floods thought the initial contact by Loss Adjusters within the first week was outstanding, but this quickly turned to

frustration and anger when delays in 'follow up contact' with them never materialised for several weeks and in a few situations for months. Quotes like 'we were left in the lurch', 'they came and went, we never saw them again for some considerable time' were repeated many times.

What became apparent was that a number of Loss Adjusters (LA) (some having been brought in from other countries) had little comprehension of the trauma that flood victims were experiencing. In many cases they promised unrealistic deadlines and targets for the repair to the properties. Additionally after a few weeks / months many of the LAs were also beginning to show signs of trauma themselves. It is commonly recognised that in a stressful situation the 'flight or fight' reaction sets in and so as part of a coping mechanism, LAs failed to return phone calls, lost notes and case work and generally tried to 'hide / run away'. With angry policyholders continuing to make unreasonable demands it came as no surprise that over worked, stressed LA would at times block calls from problem clients.

With this much pressure on them it was not surprising that claims were delayed. For many flood victims the process became stalled with nothing being done for weeks or months, and contractors became the focus of people's anger and resentment as they were the public face of the insurance claim. Contractors then began to try to resolve or take advantage of the situation by taking on too many jobs, resulting in unrealistic deadlines, and they too began to show signs of trauma. For the contractor this was exacerbated by being away from home and family support network, living and working in unfamiliar areas often with cultural differences.

One issue regarding recovery that featured above all others was the length of time required to restore and repair flood damaged property. Often victims were given unrealistic return dates by the insurance industry. Many were told that they would be home by Christmas. In flooded communities optimism (victims trying to 'normalise' their situation) takes over because (traumatised) people begin to clutch at straws – they say - 'this hell I am in has an end, I am told it's only 6 months away'. One sign of early trauma is the desperation for people to want to 'get back to normal' – and the reality of delays, lack of builders, length of time to dry the property is viewed in a totally unrealistic way by very desperate 'victims.

In Carlisle the number of properties affected was approx 2,500 homes since this was the most recent major flooding in the UK at the time, there was very little to compare the claims / repair process with. When Hull residents were informed that it was more likely to be 12/18 months before they returned home, this was not the sort of news they wanted to hear.

The Expectation of the Client

People's perception is that when a claim is submitted to an insurance company it is dealt with similarly to that of a car accident. The garage takes the damaged car away, provides the policyholder (PH) with a replacement one during the repair and then delivers the repaired car back to the PH upon completion of the claim. Apart from a few telephone calls everything is done for the PH giving rise to minimal stress.

Sadly this does not happen during a flood claim. What is apparent is a need to change people's expectations and develop better communication regarding the claim process by

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all parties. This again means new methods need to be implemented to ensure effective interaction of relevant information and repair claim between all parties particularly the PH.

When people are impacted by a disaster situation, one of the effects of trauma is they can see themselves as a victim, they quickly take on the role (consciously or subconsciously) of a 'victim', and this has the effect of seeing everyone around them as being against them. This results in the contractor often being perceived as working for the Insurance Company / Loss Adjuster and not in the interests of the clients. Feedback from flood victims includes no choice in where sockets are located, paint colours chosen for them, the kitchen installed with no consultation with the client, and the list goes on. As several victims said 'they (LA & Builder) seem to have forgotten that this is my home, not a workplace'.

Clients are also faced with the invasion of 'strangers' in the property, in one sense they are often not invited by choice but clients are **told** who was coming in to repair the property – drying and restoration companies were identified as being particularly poor in this area showing particular insensitivity to people's feelings as personal possessions were thrown into skips. One home owner rescued their wedding photo album from the skip and the following day it was thrown back in and covered by debris from the walls. No wonder many flood victims speak of contractors failing to respect their homes.

In most cases the property had been stripped of all personal effects belonging to the client, the survey identified many times that despite locked doors they failed to keep contractors out of 'upstairs bedrooms'. Contractors were found rifling through customer's personal effects, clothes and even ladies' underwear. One contractor was discovered to be dressed in the client's wife's clothes. Many people spoke of blocked toilets and contractors allowing the contents of WC's to overflow and flood downstairs rooms, other documented reports speak of when toilets became blocked contractors used the bath, and only stopped when it became full of faeces. With no toilet paper they wiped their hands on the walls.

One other issue that was reported and personally witnessed is disreputable builders lowering standards both in workmanship, building regulations, and materials resulting in work that had to be redone. With all the allocated money having been spent, repairs/defects had to be done on a non-existent budget by other contractors. Homeowners spoke of the damage caused by 'cowboy builders' being worse than the floods ever did. Others spoke of witnessing their home slowly being 'trashed' by incompetent and poor builders. There is an urgent need for independent monitoring and assessment, quality control and effective project management for all those responsible in dealing with insurance loss.

One consistent issue and area of misunderstanding relates to the term 'snagging'. This relates to putting right the minor defects following any building works, usually taking place between 4 – 8 months (could be a year) following restoration. Customers often fail to appreciate that this is normal practice by the construction industry and is not a reflection of substandard workmanship but a normal process of resolving minor defects – again highlighting the need for good communications with all parties.

The impact of Temporary Accommodation:

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Winter floods (Jan 2005) in Carlisle meant that most flood victims (3,500) either stayed in the flooded property (many of the flooded houses were Victorian 3-storey properties which enabled the upper two floors to be converted to temporary accommodation) or were re-housed either in hotels, guest houses, or with family and friends. In reality only 30 families were provided with mobile homes as a refuge. This was due to personal reasons or because of having a family pet which they wanted to keep with them.

The summer floods (June 2007) in Hull caused a major problem regarding alternative accommodation with some 15,000 people needing housing, when the availability of the local hotels, or rented accommodation was in short supply. It was reported in the local press that an ocean liner might be brought in to house people; however the solution was to use caravans and mobile homes.

Most people enjoy a holiday in a caravan. However the expectancy of living in one for 6 months during the repair process, set against the reality of it being almost a year or more, brought its own problems. Many flood victims have expressed considerable anger and frustration at being forced to live in a mobile home. The worst case was a family of 6 with a new baby forced to live in a 4 berth caravan for almost two years. Temporary accommodation scored as the single biggest factor of added stress (39%) even above that of the flood for the people of Hull.

Additional distress was also caused because the amount of insurance claim money allocated to temporary accommodation had (after a year) been used up – this resulted in a number of people being literally forced back into their property before the repairs to their home were completed. Although statistically the number of flood victims in caravans has reduced to a very low level, a number of families are still living in worse conditions in their homes than they did in the caravan.

Many Humberside 'flood victims' in caravans speak of the additional trauma of trying to cope, of the loss of privacy, of the discomfort of sleeping on bunks, the lack of cooking facilities, and the effects shown on their relationships and work situations. Many victims have spoken openly about suicide and broken relationships / marriages. The alternative accommodation arrangements in Carlisle meant that this situation occurred in just 4 cases. People spoke of the impact on their home life (44%) Personal Relationships (27%) resulting in domestic violence, alcoholism and drug taking,

Getting it right for the people who matter the most

The need for a customer focused approach raised several issues. In an Insurance claim situation the Contractor stands between the requirements of the Loss Adjuster and the needs of the Policyholder. This often always results in conflict and misunderstanding. Since the Loss Adjuster holds the 'purse strings' then the Contractor naturally will respond in favour to him, or that is the perception.

What this effectively does is to remove and isolate the customer, who has little if any control over the contractor who seeks to fulfil the supplied schedule of works as often provided by the Loss Adjuster / Surveyor and maximise his profit margin. Whilst the 'Repair Net' scheme works well in many situations, this 'loss of control' by the customer remains the single most defining issue that clients refer to us. It will be seen in Appendix 4

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some of the comments made by customers about the way they have been treated by contractors.

One solution to this problem is to allow the customer to use his own builder. This has the effect of giving back to the customer control and responsibility regarding the overall work in his home. The down side is that many people in a vulnerable situation following a disaster often are 'taken in' by false promises made by 'cowboy builders' often resulting in a repair far worse than that originally done by the floods. With the client having to personally cover the cost of putting things right financially when things go wrong.

The past 15 years has seen dramatic changes to customer centred approach in customer focus. Gone are the days when Henry Ford said you can have a car in any colour as long as it is black, or the fact that IBM did not have a help desk until 1993, Now we see a rise in loyalty cards, Air miles, and in a competitive market the focus now becomes 'we care', or 'you matter to us', we are a listening bank, etc. Now customer loyalty matters because one dissatisfied customer will often say nothing at the time but will walk away and tell everyone they know how bad the service was. Bad news sells newspapers; it loses customers and ruins reputations.

What the Insurance industry needs to realise is that there is a direct correlation between the quality of service delivered by the Contractor and the opinion the PH has of their Insurance company. A good builder will reflect and bring credit to everyone involved in the claims process. Looking at the data compiled from the survey a high scoring builder nearly always resulted in a high satisfaction score for the LA and Insurance Company. The converse was very true. Bad builders ruin reputations and taint everyone who has been involved with them during the claim. This leads to cancellation of policies and people voting with their feet.

What is needed is the ability to put the customer first, and through effective communication ensure the customer is fully aware of and satisfied with what is happening. Courtesy, tidiness, good health and safety and respect for people's property are all basic requirements. Will it cost more, probably yes, however the greater cost to the Contractor / claim process will occur if through dissatisfaction the client reports, substandard work, rudeness and lack of respect and the blame falls on the LA and Insurance Company – whether they like it or not.

Clients in any situation need to understand clear complaint resolution. One perception is that it is impossible to identify the right person to raise a complaint with; this is often made more difficult as the people seeking to resolve the complaint are often the same people who are handling the claim. The situation is seen as incestuous and heavily biased against the client / customer – or the complaint is 'swept under the carpet' and ignored. The need for an effective complaint procedure where fairness and (independence) is seen to be done will do much to build trust with Contractors and the claim process.

Customer feedback**General overview**

The Survey asked – who or what caused you the most stress during the recent floods and getting back home?

	Carlisle	Humberside	Morpeth
Main causes of stress:			
Builders	39%	54%	25%
Loss Adjusters	38%	72%	32%
Insurance Companies	33%	56%	28%
Personal effects	37%	40%	31%
Accommodation	23%	44%	39%
Biggest effect of stress:			
The Home	45%	68%	44%
Relationships	29%	66%	27%
Work	25%	40%	18%
Finances	22%	38%	35%
<i>NB – some respondents ticked more than one box</i> © Paul Hendy – do not use without permission			

The Survey:

The independent survey looked at issues concerning Builders, Loss Adjusters and Insurance Companies-their performance and PH satisfaction levels. It was carried out in the Carlisle, Humberside and Morpeth areas, and questionnaires were sent to a random sample of people affected by the floods. A total of 6,000 forms were sent and 2783 being returned.

It appears that those who answered were either very pleased, or very dissatisfied – so the survey might be biased to show a larger percentage of – say – dissatisfaction, than is actually the case – it is customary for complainants to have greater motivation to express their views that those who had a satisfactory job done

There were an amount of form-filling errors. One person wrote at length on each item but didn't score any – another 2 didn't complete one whole page (as if missed – but maybe not). several person scored 10 for everything without comment. A number of people scored 0 – but it may have meant they didn't know, didn't understand the question, the question was not appropriate to them, or they were less satisfied than 'poor'. To ignore the 0 answer throws the total scores out of balance so I have ignored these in my calculations.

Question 21 didn't really need 'scoring' as it asked their opinion on how things could be improved.

Analysis – Clients (policyholders)

Communication –

Question	Satisfied – 5-10	Dissatisfied 0-4
1, Was it easy to discuss problems and concerns	38%	62%
2, Were you kept informed with the progress of work	21%	79%
3, Were you able to contact your builder easily	28%	72%
4, Could communication have been improved	17%	83%

- Clients needed to be updated as to progress / when trades due next.
- Non-return of calls predominated but again calls were returned – however clients felt that communication was only effective when instigated by them
- People thought their builder couldn't cope with the volume, this is always difficult, as the client often overlooks the fact that there are other customers – their expectation is 'this is my issue I need it dealt with immediately' – What they want is to get back home..
- A number of people were concerned about a lack of communication between trades wrong information was being given out -
- It was suggested that one person be appointed as a main contact per project.
- People objected to the size of their phone bills through trying to communicate unsuccessfully.
- Many people felt that a local contact in their area was a preference - felt office number was too remote.

Q 4 was not scored by many – most just commented without scoring; comments were dominated by: lack of updates / being kept in the dark. Yet this was for the respondents the most important question for comments as it was completed the most.

Timescale -

Question	Satisfied – 5-10	Dissatisfied 0-4
5, Were you told about timescales, such as drying times, lengths of time for certain stages, any delays, and re-start times?	26%	74%
6, Overall, how quickly was the job done? Could it have been done in a quicker	15%	85%

time?		
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- No continuity of work caused delays.
- Loss adjusters often blamed for any delays
- Delay after drying times
- Delays caused by lack of communication.
- 37% dissatisfied – thought it could have been done quicker; rest thought satisfactory.
- Timescales not adhered to.
- On the whole took too long and could have been done much quicker.
- Some complained of poor workmanship, slow in doing jobs and jobs having to be done again.

Continuity of Work -

Question	Satisfied – 5-10	Dissatisfied 0-4
7, Were there delays during your refurbishment? If so did you understand the reasons (were they explained to you)?	12%	88%
8, Did you feel the trades involved in your work followed on smoothly from one to the other? Were there any delays between trades?	21%	79%
9, Did you feel any of the trades were in conflict with each other – i.e. too many trades in at once, or not enough workmen on the job?	38%	62%

- Not enough tradesmen – called away to other jobs. This comment predominated.
- Shortage of materials caused hold-ups. Wrong materials sent; incomplete kitchens, etc.
- Drying-out caused hold-ups in refurbishment.
- Poor tradesmen and having to re-do work over again caused hold-ups.
- Poor communication between contractors / builder caused delays.
- People were happy when one firm did all the work.
- Christmas and New Year caused a delay.
- Shortage of skilled tradesmen; no continuity between trades. 'Cowboys' mentioned several times.
- Several people thought the organisation was 'chaos' and a 'shambles'.
- Several said there were delays but no reasons given to them.
- The order of trades in many cases was wrong.

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- No job sheets/schedules of work to follow.

Quality and Standards of Workmanship -

Question	Satisfied – 5-10	Dissatisfied 0-4
10,Overall, were you happy with the standards of workmanship for the work done on your home?	47%	53%
11,Were you satisfied that the work done by your builder was as specified in your refurbishment schedule set by your insurer	43%	57%
12,Was there a conflict with the standard of fixtures/fittings between what you expected, the insurance company allowed for and your builder ultimately fitted? Explain problems if any	54%	46%
13,Were the workmen clean and tidy?	50%	50%

- Several mentioned they would have liked trades to clean up – clients did it themselves.
- More than above were happy that the workmen were clean and tidy.
- Some mentioned tradesmen looked untidy/inappropriately dressed.
- A lot of work had to be re-done.
- Rubbish was not cleared away – for weeks in some people's front gardens.
- Very many mentioned problems with toilet being used by workmen and left in a bad state. No portaloos

Health and Safety -

Question	Satisfied – 5-10	Dissatisfied 0-4
14,Did you feel that the work carried out was done in the safest manner possible?	49%	51%
15,Did you have any problems with toilet/washroom usage by	56%	44%

the workers?		
16, Were there any accidents during your contract – yourself or workmen?	60%	40%

- Almost all were satisfied, but many had problems with workmen using toilet, plasterers using bath to clean equipment.
- Some problems with electricians – wires – and electrical equipment left unattended.
- Inadequate walkway left. 2 falls.

Security -

Question	Satisfied – 5-10	Dissatisfied 0-4
17, Did you feel confident that the workmen respected your property and privacy	62%	38%
18, Were there any problems with security – i.e. things going missing, or other incidents to mention?	65%	35%

- Doors left unlocked.
- House keys lost – new locks fitted.
- Workmen going through drawers (2 complaints)
- Items being stolen
- Windows left open.
- Leaving keys outside property under bins/boxes
- Damage done to property
- 2 thought lack of respect.
- House left unlocked; lights left on.
- One phone was used.

Building / Planning Regs -

Question	Satisfied – 5-10	Dissatisfied 0-4
19, Were all necessary certificates for work done provided to you at the end of the contract?	69%	31%

- Certificates in some cases not received/incomplete
- Some people didn't know what certificates they ought to have.
- On the whole – no overall problems in this area

General -

Question	Satisfied – 5-10	Dissatisfied 0-4
20, It is usual for a builder to sub-contract some of the work/trades out. Did you experience any conflict or issues regarding sub-contractors on your site?	38%	62%
21, Generally, in what areas or ways could your refurbishment have been improved?	21%	79%

- People wanted to be kept better informed and communication improved.
- Regular site meetings to keep people informed.
- Sub-contractors needed closer supervision/work needed to be checked. Generally more control over them.
- Wanted to use their own builder / local tradesmen
- Didn't like foreign workers
- Didn't like contractors who had to travel a long way
- Continuity – no long breaks in work.
- Use of one contractor per refurbishment was requested.
- Trades turning up when promised would improve matters.
- People felt they had to fight to get their work done.
- Some people thanked their tradesmen and recommended them. Others were disgusted.
- People thought the refurbishment could have been carried out much quicker.
- Loss adjusters not responding was an issue on a number of occasions
- One lady said that when she reported her foreign workers, they retaliated by hiding her smoke alarm under the floor boards so that when the battery ran out the beeping caused her extreme annoyance.

Analysis - Loss Adjusters**Communication -**

Question	Satisfied – 5-10	Dissatisfied 0-4
Were you able to discuss problems and concerns with the builder? Was the Company approachable?	54%	46%
Did you find that you were able to contact the Company easily? Did they return your calls?	71%	29%
Was the builder staff polite and courteous? If not, give some instances that stand out, to explain.	92%	8%
Where there any reported incidents where you felt that the builder didn't treat the policyholders property with respect.	79%	21%
	Yes	No

- Found getting response to queries very difficult, and in many cases non existent
- Builder xxx were always one of the better companies to approach and discuss claims,
- Always easy and polite to deal with, xxx was superb,
- Always difficult to contact
- Staff always polite to LA, but 'offhand' to insured
- Every time the Contractors left site the insured complained to me
- Excellent communication – they set up a local office which helped make them approachable
- Communications good, phone calls always returned
- Staff courteous and helpful
- Management changes with the builder resulted in not being able to discuss problems – it was awful
- Q4 – LA unable (reluctant) to give details, but felt it was serious
- On site there were a number of incidents where Policyholder was not treated with respect.
- Policyholder's - xxx & yyy – appallingly handled, and required numerous visits with numerous personnel

Timescale

Question	Satisfied – 5-10	Dissatisfied 0-4
How well were you kept informed about timescales, such as drying times, lengths of time for certain stages, any delays, and re-start times?	0%	100%
How much did you find claimants interfered with timescales, for instance by changing their minds or complaining unnecessarily?	68%	32%

- Constant promises made and not kept
- Clients just wanted their property repaired ASAP
- Major delays promises not kept,
- All complaints were justified
- Very poor at passing timescale info on
- Policy holder did not affect time scales
- When repairs took longer than expected there was little explanation or communication as to why this was so
- The Policyholder was relaxed about the delay, and did not complain
- Our builder had no idea where their projects were on site and at what stage
- Policyholder caused delays through changing their minds, but not to cause the issues I experienced

Dealing with Complaints

Question	Satisfied – 5-10	Dissatisfied 0-4
How well did the builder handle complaints by claimants on jobs?	52%	48%
Who or what caused you the most problems (i.e. builders' work, or claimants?)	45% Claimants	55% Builders

- Poorly
- Some issues with the building works, but primarily with failed promises on time scales, again and again, too many excuses.
- Queries regarding builders estimate produced lack of response, leaving the Policyholder wondering when the job was going to be done, thus the Policyholder complained no

work being done, the builder failed to answer queries, when this related to estimated, again further delay awaiting authorisation, many un-necessary problems caused.

- Not easy to resolve complaints, resulting in the builder being removed from 5 jobs, due to the delays and lack of communication with Policyholder
- City xxx people were extremely demanding, due mainly to not understanding the claim process, and once they realised that the louder they shouted and the more complaints they made, the sooner things would be done.
- Contractors caused issues because they took on too much work – (greed)
- The builder called to see Policyholder complaints quite quickly but poor at getting round to the works
- Builders work caused me (LA) most problems
- Delays in getting the work done and feedback to the ongoing progress of repairs
- Problems took months to resolve
- Builders works in City xxx – not just Our builder symptomatic for City xxx

Quality and Standards of Workmanship

Question	Satisfied – 5-10	Dissatisfied 0-4
Overall, how did you find standards of workmanship on contracts?	82%	18%
Did standards vary between different contractors? If so, how could they be 'standardised' in your view?	75% OK	25% Not OK
How well did the builder adhere to specified in schedules of work set by insurance companies?	76%	24%
Did workmanship come up to claimants' expectations?	79%	21%
Can you grade conflict with the standard of fixtures/fittings/refurbishment between what the claimant expected, the insurance company allowed for, and the builder ultimately fitted?	100% No Conflict	0%

- Standards were OK, we are only expecting works to a good standard
- Wrong materials used, poor communication to policyholders and no care,
- No real conflict issues – if a spec is agreed there are no issues,
- Excellent work but spoilt through delays
- Most jobs required variations this was not the fault of the contractor
- Had to keep going back to Policyholder to resolve builder issues
- The builder work not up to standard 'first hit'
- The builder went ahead with work without authorisation
- Policyholder always on to their builder re the finish of the decorations

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- Our builder very good, but seriously let down by the use of Sub-contractors – inept workmanship
- The labour in City xxx was generally very poor
- The builder adhered well to schedules
- In two cases workmanship unbelievable poor, no where near Policyholder or anyone else's standards

Health & Safety

Question	Satisfied – 5-10	Dissatisfied 0-4
Did you feel that generally work carried out was done in the safest manner possible and in compliance with safety rules were complied with?	100%	0%
Do you feel that contractors were well briefed by the builder on H & S?	92%	8%
How well do you feel claimants complied with H & S rules? How difficult was it to get them to comply, and how could this be improved (e.g. by a standard pack)?	96%	4%
How good was the accident record during contracts you were involved with?	100%	0%
How well was site security carried out?	69%	31%

- H&S can always be improved
- One issue reported where goods were alleged to have been stolen
- A standard pack would be useful

Payments

Question	Satisfied – 5-10	Dissatisfied 0-4
How well did you handle payments to the builder, What were the problems	84%	16%
If there was a delay in making final payments to the builder, what was the cause	55%	45%

- Payments could have been better, however poor paper work from the builder, and overcharging on initial accounts did not assist, many errors,

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- Paperwork was wrong – additional costs charged which were not agreed
- Reports need to be processed much quicker
- Agreeing final figures was hard due to unauthorised extras
- Delay in final payment was the fault of the builder
- There were many examples of delays on our part (LA) due to the large volume of payments we were having to make
- Excessive workload of LA
- Payments passed once correct information was received

Building / Planning Regulations

Question	Satisfied – 5-10	Dissatisfied 0-4
How confident do you feel that the builder generally adhered to building regulations,	100%	0%
If it was your remit to ensure that all necessary certificates for work done were provided at the end of the contracts, was this done well?	100%	0%

- The builder adhered well to Building Regulations
- Good to see all certificated issued
- Yes all certificated issued

General

Question	Satisfied – 5-10	Dissatisfied 0-4
If the builder sub-contracted some of the work/trades out on the sites on which you were involved, how well did this go?	55%	45%
Generally, in what areas or ways could flood refurbishments have been improved	n/a	n/a

- Not at all well – inadequate control by the builder
- Sub-contractors require a high degree of management and direction; this did not happen and was the builders downfall, and caused all the subsequent issues,

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- The builders are capable of undertaking these types of works, but they became greedy and overstretched themselves and made promises they could not keep, they need to limit their capacity in any future event.
- A disaster, the builders took on too much work; they should have used their own employees
- Better communication
- Failure to secure paperwork regarding variations and extra work
- The builders sub-contractors poor
- Flood restoration could be improved by not using builders xxx
- There were delays in getting the work done, and I felt I had to chase the builders for progress reports

Q 24 required feedback and was not scored

Conclusions:

Maxwell Maltz: once said 'We are built to conquer environment, solve problems, achieve goals, and we find no real satisfaction or happiness in life without obstacles to conquer and goals to achieve'.

The complex difficulty in dealing with a flood disaster on a wide scale has its own unique problems that have already have been documented in this report. When this is coupled with the expectations both real and unrealistic of flood victim's issues become much more convoluted. There is nothing easy in flood recovery juggling the needs of the Claim management – loss adjuster, financial needs of the contractor and yet being able to deliver a quality repair in the time expectations of the policyholder.

However it was always understood that from the early days of the initiation of this survey, if any builder was to achieve the lead in flood property repair in the UK, than the lessons learnt would need to be embraced. The survey makes disturbing reading, not least when we have to admit that things didn't work as well as expected, however having the ability to see ourselves builder, loss adjuster, insurance company as others see us enables change to be effected.

Key recommendations are as follows:

The efficient response to telephone calls made to builder's offices were mentioned many times in the survey, and singled out particularly for comment was the kindness and patience of builders staff in dealing with enquiries. Several staff members were mentioned by name for their consideration and support. However there appeared times when the 'system' was unable to cope with the demand.

- *Recommendation – equip and train more staff to assist with incoming queries at peak times.*

A large number of callers spoke of the persistent difficulty in having calls returned; Loss adjuster also commented particularly on this being a problem, others spoke of running up large bills in making calls to various parts of the country.

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- *Recommendation – Consider providing a ‘freephone’ telephone number for clients. Additionally provide a dedicated telephone line solely for Loss Adjuster to use, Consider implementing a system to track returned calls / response to answer machine messages.*

A number of questionnaires highlighted the issues of contractors working in clients homes. Many spoke of the ‘lack of respect’ afforded to both the client and their property while work was in progress. The invasion into client’s personal space effects / locked rooms was identified by both loss adjusters and clients themselves. The difficulties in identifying the perpetrators are hard enough when work is sub-contracted to strangers, and the workforce is ever changing. The failure to tidy up after work is done came out in many forms.

- *Recommendation - Consider drawing up a contractors work charter which both the client and contractor signs. Clearly identifying mutual expectations – no contractor / sub-contractor to work on site without signing to the charter. Try where ever possible to keep contractors ‘insitu’ until the job is completed. Look at providing additional customer care training to Contractors, it may be a job to them – for a company it could be the means of survival where reputations are made or broken.*

Feed back from Loss adjusters spoke highly of builders xy and z, and good marks were scored for compliance with Health and Safety, Building standards etc. Sadly this high standard of professionalism was sadly undermined by the failure of builder’s xxx to keep to time deadlines and job work schedules.

Another identifiable area was a failure of builder to communicate to client and Loss Adjuster changes to dates (completion). Suggestions of greed in taking on more than could be achieved reflected the concern of loss adjuster’s expectations and the additional difficulties of LA dealing with irate clients – through no fault of their own. Loss adjusters spoke of builders not communicating / securing authorisation for contract variations and the immense difficulties this caused.

- *Recommendation - Having a clear plan of action before the flood and sticking to it. Appoint a contracts / project manager to actively progress work on jobs – ensure that some one has responsibility to communicate changes to time / job schedules / variations. Beware of taking on to many jobs, with limited resources.*

Work continuity has always been a major issue, especially for flood victims who have to wait an inordinate length of time for their house to go through the process of drying and repair. In any contractors schedule difficulties will always arise, Damp course problems, rotting joists, rising damp, etc, Keeping trades / sub contractors usefully and continuously employed is vital for a good return on investment for the job. What has been highlighted is the problems arising from the use of Sub-contractors, several of the loss adjusters and policyholders spoke of the problems that arose through the use of non builders contractors.

- *Recommendation – If the job schedule allows consider using only recognised - approved workmen, however if this is not practical – Sub-contractors need to much more closely monitored, and vetted prior to their use. The chain is only as good as the weakest link in this case the weakest link was poor sub-contractors.*

Allowing total strangers into your home for a prolonged period of time is daunting for any homeowner. Issues of contractors being in an empty property with the absent owner constantly worrying about security, site safety, damage is additional stress. But site

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security relies on the basis of mutual trust the client has already been 'warned off' under the guise of H&S . It is unbelievable the number of cases where security was breached, locked doors opened without permission, houses / windows left open,

- *Recommendation – Ensure someone has daily responsibility for securing the property at the end of the working day. Key Safe on Wall – to simplify the situation.*

Complaints are always a sensitive area; however a number of clients / LA found the process unworkable, difficult and frustrating. This area has to be seen in the light of many clients 'learning to play the system' The people of City xxx, soon found that the louder one shouted, the more fuss you made, the more difficult you became, the quicker the repairs progressed. This undoubtedly hampered the handling of legitimate complaints as the system became in danger of 'clogging up'.

- *Recommendation – Consider reviewing / revising Builders complaint procedure, is there a way an initial filtering system could be introduced to syphon off minor issues to allow major problems to be dealt with swiftly and efficiently. Consider a 'local office' to allow clients to 'drop in' where minor issues can be dealt with before they explode into something much bigger.*

Communication is ultimately the foundation of all complaints. It seems difficult to understand why clients were so ill informed as to what was happening, during the repair process. If the client is to be brought into a customer centred programme of repair works, then many of the points that have been raised, many of the problems voiced, would have been resolved by a regular update or as is suggested a regular site meeting. In a world of mass communication e-mail, telephone, letter, newsletter, fax, etc this needs to be a key area of focus and resolution.

- *Recommendation – Ascertain the best / preferred way of communicating with the client as early into the job as is possible, ensure that the project manager updates the client weekly as a key part of their role. This is so important consideration needs to be given to a backup team manager to cover when the project manager is absent or unable to complete this role.*

Finally the repair of flooded properties is a complex one. As has been highlighted the contractor walks a difficult path, juggling the needs of the client and that of the Loss Adjuster. For the past 6 months the author has been working in Morpeth following the severe floods of September 2008. At the request of the Local Authority, Flood Action group and Voluntary Sector – trauma training has been provided to help flood victims and those who deal with people who were flooded. This level of knowledge and understanding has meant that the recovery programme in Morpeth has progressed relatively 'hitch free' .because people understand the needs of those who were flooded have been through, are going through , and will face in coming months. This has resulted in Contractors having finished repairs to over 1000 properties before the 1st anniversary of the floods because clear effective communication and vital understanding has been maintained.

- *Recommendation – Secure flood trauma training for all staff dealing with flooded communities, to enable an element of empathy, effective communication and understanding to be brought to the handling of the repair process, and the clients well being.*

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Additional recommendations:

Implement resilience measures during the repair process – to safeguard the risk factor of hi risk areas, of properties being reflooded.

Replace – bathroom suite, its cheaper than the cost of 3 months rental of portaloos.

Client Charter & Handbook (Guide)

Work Flow Chart every two weeks, updated as necessary, to keep client informed on progress

Local Telephone Number – 0845 to reduce telephone bills

Initial involvement – Prioritise properties, vulnerable people, and elderly – and explain to others why there is a delay,

Quicker is not always properly, (with resources available)

Appendix:

Findings: these are all direct quotes from victims' responses.

- The problems haven't gone away – whilst many builders have done a good job there are still issues where shoddy workmanship causes long term problems. (Floors, Joists, plaster, doors not fitting, faulty wiring) contribute to the difficulties people face.
- I spent three hours on the phone trying to contact them, very stressful.
- Floods 2007 -The loneliest, worst time of my life.
- You get back home and non-flooded friends think 'Amen, what a relief, now we can forget about it.' But after initial euphoria I'm now having nightmares. The flood still hasn't gone away, for me.
- Workmen left blocked toilets and drains, which had to be cleared by another company. Paint also emptied into drain. Electric kettle, tea, coffee, sugar left for workmen to use disappeared. Bathroom toiletries and towels (shampoo, etc) used by workmen, 12 filthy towels.
- They cleared rubble from my back yard by lifting an inspection drain and hosing it down there. I had to have my drains rodded at a cost of £60. Another lie they told me was to pay deposit for kitchen and bathrooms as it would hurry things up, and I'd get it back, still waiting.
- Insurance company had a couldn't care less attitude: Just a nuisance, insensitive. Hard to contact, numerous branches. Out of touch with reality, no compassion.

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- Loss adjusters totally incompetent no thought for anyone. Builder's bogus operatives and false building certificates sacked by LA. Second builder overstretched, had to be pushed to get cracking. Supplied some timber and did the rest myself.
- Insurance company has been unfeeling. Do not return phone calls, bullying, trying to force us to accept poor work and materials. They're best comments being 'If you complain I cannot deal with your claim' and 'how dare we comment on their builders workmanship!' Builders are not builders, are more like a demolition squad who has left the house in a worse state than the flood ever did!
- But we were always on the telephone asking questions, When? Where? Why?
- Loss adjuster came to see us ONCE; we are still having a battle with him.
- I had to scream at people on the phone to prompt any response. Promised us everything but gave us nothing.
- I have nearly run out of my own money and doubt if I will be able to remain in this property for any length of time. Thank goodness I am 65 and hope I haven't too long to go. The flood had changed me in many ways. I am frightened at night and keep getting up to look at the River to see if it will flood again.
- Do not want to go into detail or will just become upset and low. We try to forget about what damage has been done downstairs making the best of our very cramped conditions upstairs. We feel as if we have been completely abandoned by our insurance company, not even a formal complaint has forced them to act as they give a damn!
- Many hours on a telephone and walking the streets to try and contact loss adjusters. I was dealing in 'retail prices' where they were in trade prices. I was shocked when I got an estimate for the kitchen. If I had walked into the shop I would have had to pay £16,000, but the 'trade' price was £6,000.
- There was no itinerary for the work and everything was argued out. The radiators in my downstairs were taken and left outside. Days later they were put back inside and eventually refitted. They are now rusting away. I mentioned that they should be replaced. I now have to do it myself.
- The reason we moved back was due to houses being broken into, and at that time mentally couldn't of gone through more trauma.
- Argued and argued (through loss adjusters) with insurance company. Loss adjuster tried to reduce the claim although all goods only 20 months old. Builder had poor quality work, cheapest products and had a 'couldn't care less' attitude.
- Nothing will compensate for the stress and despair of hundreds of local people, still ongoing.
- Loss adjuster was very slow to give us money for rent, etc. (reported 32 times)

- We are back home but the house is not finished. Progress is too slow. Woodwork is not even finished yet. We are living in a building site.
- Had to phone about every payment from the insurance company. Loss adjuster very slow in dealing with things.
- No problem with insurance claim but they refused to renew the policy.
- I never left the house. I have been and still am living in the front bedroom. I've just sacked the decorators and have just finished redecorating the house interiors myself because sadly painters did a very substandard job. My front and back gardens are totally wrecked and I don't know how I stand about those because cement and rubbish was thrown all over them. There is so much more I could gripe about but what's the point, you've just got to get on with it.
- Loss adjusters lost interest when I had to appoint new builders. One builder appeared for two hours on a Saturday morning after missing 2 appointments. Never seen again. One company absolutely awful. Cheats and liars.
- Shoddy workmanship of builders to maximise profit. Builder employed a 'decorator' with no qualifications and he made the most appalling mess of our house. We had to fight the builder to have the work put right.
- Builder should be struck off!
- This episode was quite a shock to the system. Many must have collapsed under the strain and gone off sick!. 1+ year on we are beginning to feel the strain and the experience with which we coped has finally caught up with us. An unbelievable tiredness!
- We had to endure questions about our integrity regarding the claim, i.e. told our windows were damaged prior to the flood! Therefore only offered a token amount of money towards replacement when we had water halfway up the bay window. We are now about £7,000- £8,000 out of pocket. We were made to feel like lepers. Sorry for the poor writing but it is still affecting myself and my wife, even after 1 year and 3 months.
- Builder number two damaged property during stripping out.
- Insurance Company is rubbish, discriminates against the elderly.
- Loads of phone calls to insurance company, slow, no communication. It just took too long.
- Builders were liars, crooks, and cowboys. They took on more work than they could possibly do and skimmed with materials. I know for a fact that they got back-handers from several firms for pointing work their way. They cleared rubble from my back yard by lifting an inspection drain and hosing it down there. I had to have my drains rodded at a cost of £60.

- Another lie they told me was to pay deposit for kitchen and bathrooms as it would hurry things up, and I'd get it back, still waiting. No surprise. Their name is mud (and I'm being polite). They will never work in here again.
- I just feel they were good at beginning but the stress still goes on till it's all sorted.
- Insurance company insensitive, indifferent and incompetent! Loss adjuster had to deal with the claim as he was in Leeds. We refused to leave our property so we could guard it and ensure that the building work was done properly.
- Building work has 6-12 months to go! Insurance Company refused to accept that the storm on Friday night and the flood on Saturday morning were the same claim and tried to deduct two excesses from their payments.
- Workmen left blocked toilets and drains, which had to be cleared by another company. Paint also emptied into drain. Electric kettle, tea, coffee, sugar left for workmen to use disappeared. Bathroom toiletries and towels (shampoo, etc) used by workmen, 12 filthy towels.
- Insurance company too slow to react, too slow to appoint a loss adjuster, too slow to appoint a builder and poor contact with residents.
- Although we are back home I am still waiting for jobs around the house and outside to be finished off have not seen builder since Dec 2005 and it is now Easter 2006
- Sore point! We were assured in writing each room would be decorated exactly as they were before flood. They were emulsioned, and then we were informed there wasn't enough money to even give us an allowance for wallpaper.
- Builders were average at best. Their attitude stinks and a poor job overall. I'm really angry about them and don't want to hear from them again. Plus my pipe is still leaking even after they have looked at it 4 times.
- Could only deal with insurance company by call centres. Impossible to speak to the loss adjuster didn't return calls.
- Loss adjuster had little or no direct contact with us only responded after our approaches, unhelpful, not forthcoming had to resort to written correspondence.
- Loss adjuster gave long delays, waiting for replies to phone calls, waiting for cheques to come through, never phoning us back, never getting in touch. List goes on too long.
- Loss adjusters made a bad situation very difficult. We fought for three hours to prevent the floodwater from entering the property and succeeded. The loss adjusters congratulated us for this. We didn't know until several days later water had come into the property from below and the water was lying underneath the underfloor heating. We now have £5000 excess on our house insurance that we see as very unfair. As people around us left their properties in boats. We stayed

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and fought against it. They didn't and haven't had any excess put onto their insurance. Was it worth it? Obviously not.

- Loss adjuster was dreadful to contact.
- Builder's management had an appalling attitude to their client, bullying and aggressive.
- We lost out on money over the claims because of all the upset of being flooded.
- In dispute with loss adjuster, insurance company didn't want to get involved! Nothing received for alternative accommodation (stayed with relative). Five different project managers in four months, notes lost twice.
- Insurance company very hard to get a hold of. Didn't want to know about any problems, very difficult to get money from. Had to fight and pester the loss adjuster for everything. Got passed from pillar to post, part of the claim is still not settled. A lot of work now proving to be unsatisfactory. Didn't want to do work to my previous standard. Still suffering from the effects of stress related not so much to the floods, but events after with claims, builders, loss adjusters, etc.
- Due to reports of looting, burglary we moved back home and lived on the top floor for many months. Also due to the wilful destruction of the builders regarding broken toilet on the top floor of the house and various other mindless destruction we had no alternative but to move back home and had a temporary lockable door put on the bottom of the staircase so no further damage could be made.
- It is so exhausting chasing up workmen to put work right. Oh for a peaceful life.
- Loss adjuster a real bottleneck. Kept 'moving the goalposts', kept renegeing on promises made, even when those promises were in writing. No understanding of the stress caused.
- My husband would not go back. He thinks it will flood again. We moved out of Carlisle to a permanent residence. My husband is very disabled and doesn't want to take any chances.
- Building re-instatement so badly done that house is to be all re-done. Dry lined instead of plaster. House will not be finished for some time. Very angry.
- Loss adjuster called me a liar to my insurance company, although I had written documentation.
- Loss adjuster didn't look at all the damage caused delay with claim.
- Still waiting for payment 6 months after moving back home!
- Moved back in June shouldn't have moved back really, but had to throw builder out. Completed works ourselves. Case with ombudsman currently.

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- This property was originally completed in June, however a central heating pipe was nailed through a skirting board beneath a radiator and leaked under a new wooden floor for 7 weeks. The whole ground floor had to be stripped out again down to the bare concrete floor to dry it out again. Work started again in October and was partially completed before Christmas. We are still waiting for remedial work to be completed and are still owed £4,000.
- Getting passed about with phone calls. Told we would be phoned back then nothing happening. This was very stressful at first but on the whole we were luckier than most.
- Loss adjuster came in and said that there was nothing wrong in mine, just a bit damp.
- Insurance Company disorganised, insulting, ultimately a foul experience.
- Loss adjuster disorganised, contradictory, uninterested, two-faced, bad communications, lazy.
- Builders appalling workmanship, bad attendance, rude, obstinate, lack of paperwork. From start to finish this has been without a doubt the most traumatic and stressful year of our lives. The flood itself is no more than a distant memory, but the service that has followed is an all too real nightmare that refuses to lay itself to rest. It has left a wound that will be hard to heal and will leave a scar a time to come. From the off we have been fed lies, filled with false information, forced to struggle for every minute of service. We have felt helpless, as we have been treated like not more than an inconvenience. Particularly the degrading listing, WITH costs of ALL items to be claimed right down to the contents of the vegetable rack (2xcarrot – 10p – Tesco), and the still ongoing claims unanswered and unfinished builders work. We feel sick at the mere mention of the insurance company or the builder. We are even in the process of moving all banking and investments set up for over 27 years due to stress associated with the organisation.
- Was sent around in circles, adjuster referred me to builders, builders referred me to adjusters, and it's still going on.
- Minimal damage, 2 inches of water, still took 6 months.
- Loss adjusters are only interested in making profit for themselves at my expense. They are beneath contempt. In order to get back into my home I've had to skip all the rubbish myself. If I left it to my insurance company I would not get the work done before autumn.
- At times we felt we were obliged to chase and badger the various people due to lack of information and results. Overall we were in a mess for approximately 10 – 12 months.
- We now feel forgotten and not getting quick responses. We were told in January that external works estimate had been mislaid and had to be resubmitted still not heard whether been accepted or when work will be undertaken. Some builders are

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not coming back to complete snagging, outstanding works until they have received payment for work already undertaken.

Ends> PH 10.08.09