

# Impacts of winter 2015/16 flooding in and around Ballater and in the Garioch: Project Year 2 Summary Report



**FLOOD ALERT**

FLOODING IS POSSIBLE. BE PREPARED.

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# 1. Project description

The purpose of the *Assessing the Long-term Impacts of Flooding* project is to better understand the long-term impacts of flooding upon people and communities and to consider what types of support and advice people and communities need at different stages of a long-term recovery. Over a 36 month period, the project will advance our understanding of these long-term impacts, contribute to better flood risk management and make suggestions as to how personal and community resilience may be supported and enhanced.

Two communities in Aberdeenshire affected by flooding in December 2015/ January 2016 are the focus of the research, one of which has repeatedly experienced flooding, one of which had little prior experience of flooding. The Ballater area, in upper Deeside, experienced severe flooding for the first time in many years in late December 2015, flooding that was largely unexpected and which had a widespread impact on the community. The Garioch area, specifically Port Elphinstone and Kintore, on the River Don, has experienced many flood events and was badly flooded in early January 2016.

In Year One of the project three distinct yet complimentary data collections elements were undertaken: a Household Survey, conducted in both case study areas; a Business Survey, conducted in both case study areas; and interviews with residents and business owners/ managers in both case study areas, including interviews with those who were and were not directly affected by the Winter 2015/16 flooding. Findings from these three elements of data collection were presented, in three separate reports, to the project Steering Group in late 2017. A short report summarising Year One activities and key findings was published by CREW in early 2018 (<https://www.crew.ac.uk/publication/impacts-winter-201516-flooding-and-around-ballater-and-garioch-overview-findings-project>).

In Project Year Two a second round of interviews were conducted with householders and business owners/ managers in Ballater and Garioch. This report presents an overview of findings from the Project Year Two interviews.

## 2. Methodology

The *Long-term Impacts of Flooding* research is a three year project during which three phases of semi-structured interviews are scheduled. A target is to have fifty individuals participating in all three phases to provide a longitudinal

perspective on the long-term impacts of flooding.

In Project Year Two a series of semi-structured interviews were conducted in the Ballater and Garioch areas. Interviews in Ballater were mostly carried out April and May 2018, 28-29 months after the winter 2015/16 flooding. Half the Garioch interviews were conducted in May and June 2018 (29-30 months after the flooding) and half were conducted in late summer/ early autumn (31 – 33 months after the flooding). Almost all of those interviewed in 2018 had participated in Project Year 1 interviews. Six joined the study in Project Year 2, 4 in Garioch, 2 in Ballater.

Most qualitative research is cross-sectional, focusing on trying to understand experiences of individuals, households, families or communities, for example, in a specific time and place. However, in many areas of life experiences change over time and longitudinal qualitative research designs can be adopted to explicitly take account of time in a research project. In the *Long-term Impacts of Flooding* project interviews are designed to elicit detailed, autobiographical accounts from those who were flooded or who lived in the case study areas and were affected by the wider disruption brought by the winter 2015/2016 flooding. Interviewing participants three times, annually over a three year period, is an explicit attempt to allow participants' experiences of the prelude to, immediate aftermath and longer term impacts of the recent flooding to be elicited. This long-term focus and the opportunity it affords to assess change at the level of individuals, households and the wider community is innovative within the context of flooding research: no previous studies have repeatedly engaged with individuals in flooded communities for the length of time this project will do so.

The Project Year Two interviews provided an opportunity for *emic* concepts, those not anticipated by the researchers but raised by some participants in Project Year 1 interviews to be included in the Year 2 interview topic guide as *etic* concepts (i.e. pre-determined themes of interest to the study) and discussed with all participants, not just those who had raised the concept previously, to explore wider perceived importance it's importance. Project Year 2 interviews commenced with the interviewer providing an overview of key findings from the previous year and describing how findings had already been reported to key stakeholders. This feedback helped to assure participants their involvement in the research was useful and valued and that what they had to say was relevant which in turn enhanced their continued interest in the project and willingness to remain a participant. This approach should also mitigate against participants feeling that their involvement in the project is burdensome.

Data collected during successive phases of longitudinal qualitative research may be analysed in a variety of ways and as data collection progresses interpretations of data may

change. The approach taken in the *Long-term Impact of flooding* project is to analyse each tranche of data (Project Year One household survey, Project Year One interviews, Project Year Two interviews etc.) as it is collected. Longitudinal perspectives, change over time, will be explored once the third phase of interviews is concluded.

## 2.1. Project Year Two interview topic guide

The topics to be explored during the Project Year 2 interviews were intended to build on the topics discussed with participants the year before. A draft Project Year 2 interview topic guide was submitted to members of the project Steering Group<sup>1</sup> for comment and subsequently edited and refined in line with feedback that was received. The final interview topic guide was designed to follow-up on salient points from the Project Year One interviews whenever relevant and was framed around eight inter-related themes:

- Changes to interviewee and/or household's background circumstances since Project Year One
- Feelings about 'home'
- Insurance and refurbishment
- Household finances
- Health and wellbeing
- Community and resilience
- Voluntary and statutory agencies
- Reflections on participating in the research

## 2.2. Project Year Two recruitment and interview procedure

In Project Year One 94 individuals were interviewed (77 interviews were conducted, 17 were couples interviewed together). The project design was such that the total number of participants would decrease year on year with the aim of ensuring that at least 50 participants took part in all four iterations of data collection (household and/or business survey and interviews in years 1, 2 and 3). Fifty-eight participants in Year Two had been interviewed the year before, six joined the study for the second round of interviews and in three instances second household member took part in the interview. The homes and/or business premises of forty-eight participants had been flooded in winter 2015/16 and the remaining participants had been indirectly affected<sup>2</sup>. The Project Year Two interviews lasted for approximately an hour.

Nine themes dominated the content of the Year 2 interviews and they are considered in turn in the sections that follow.

## 3. Property related flood resistance/resilience measures

*"We've spent a lot of money because we built ... w'ur [our] neighbour and us - I maybe said that last year - we've built a big dyke at the bottom of the garden, we've flood gates now, we've bought ... we've put in w'ur [our] vents, all we can, so really, we've done everything we possibly can"* (Garioch 51)

Approximately a third of householders and a couple of business owners had installed property level flood resistance and/or resilience measures since the winter 2015/16 flooding. The cost of some work was met by grants, some households took advantage of Aberdeenshire Council offering competitively priced flood vents and others met the costs from their savings. For some participants, the installation of flood resistance measures to their homes had provided reassurance that their homes were now protected and as a result they felt safer in their home.

Flood vents were the most commonly installed flood resistance measure. They were considered cheap and easy to install. Some householders had purchased flood pads/ hydro-snakes/ sandbags, had sealed ground level floors, concreted garage floors and modified fireplace flues. Removable flood gates and flood doors had been installed to some properties. The garden/ property boundary walls of a few participating households in Ballater had been badly damaged by the winter 2015/16 flooding and their rebuilding had incorporated features to allow water to flow through gaps in the bottom of the wall in an attempt to avoid collapse and subsequent direction of water towards homes in the event of future flooding.

Some flood resilience measures involved behaviour change, such as no longer keeping important documents and other possessions downstairs. A few participants told us that when they had returned to their home after flood-related renovations they had decided not to have as many possessions as before. Other resilience measures were taken in properties during post-flooding renovation works, including having no low shelves in cupboards, wall panelling being used instead of plaster board over stone walls and having electrical sockets placed higher up on ground floor walls.

<sup>2</sup> The Steering Group includes representatives from Scottish Government, Scottish Flood Forum, Aberdeenshire Council and NHS Scotland.

<sup>3</sup> Further details about recruitment and interview procedure are available on request from the authors.

In cases where measures had not been taken, many participants demonstrated an awareness of possible measures they could install. They, and respondents who had installed flood resistance measures, identified some challenges and barriers associated with their installation including the following:

- A perception that interventions such as flood gates would not have stopped their homes from being flooded in winter 2015/16 thus some participants were not persuaded that such an intervention would be efficacious in the event of future flooding.
- A perceived lack of progress by the local authority or other agencies with regards to installing protection measures for the whole community thus dissuading participants from investing in flood resistance measures for their own homes.
- Listed building status and living in a Conservation Area prohibited the adoption of some resistance measures.
- Not having storage space to keep removable flood gates, sand bags etc.
- A feeling that although householders can take actions in and around their own properties these are not effective if neighbours do not do likewise.
- Prohibitive costs of installing and maintaining flood doors and other measures.
- A perceived lack of clear and impartial advice about flood resistance measures that can be installed, or the time required to research an appropriate solution for an individual property made identifying appropriate solutions to one's home challenging.
- Presence of property related flood resistance/resilience measures being a constant and unwanted reminder of the winter 2015/16 flooding.

## 4. Insurance

*"But when it came to reinsuring the first year, we did ... rather well, they just renewed the premium because my insurance renewal was in the January, so we were just flooded in the January so they just renewed it at the old price. But the following year after all the costs were in, there was a huge hike in the premium and the excess. So I just had to shop around after that. Because there was a government initiative for insurance, called FloodRe, so I just phoned the insurers that I was with and said, 'look, could you try and get me a quote through this'. it was some broker I was using. 'could you get me a quote through the Flood Re'. and I did. Although the actual premium took a hike, the excess remained at two hundred and fifty pounds. The other one was five thousand." (Garioch 23)*

In Project Year One discussions about insurance largely revolved around dealings with insurance companies in the immediate aftermath of the winter 2015/16 flooding and some interviews were held with people who had only very recently returned to their homes. The Year 2 interviews provided a unique opportunity to revisit issues associated with insurance well beyond the immediate aftermath period and the research team were told positive and negative accounts of post-flood renovations including interactions between flooded householders and loss adjusters, insurance companies, building contractors and trades people. Two insurance-related issues were particularly important to participants: challenges securing insurance cover two years after the flooding and the Flood RE scheme.

### 4.1 Securing insurance cover two years after flooding

Few participants in Year One reported difficulties in renewing their home insurance policies or increases in insurance premiums following the flooding in the case study area. However, in Year Two participants in both Ballater and Garioch who had experienced negligible premium increases when reinsuring in the year after the winter 2015/16 flooding were faced with large increases in premiums and/or flood excess amounts when they came to renew policies the year later. Many participants reported increases in their insurance premiums in Project Year Two but the amount varied considerably. Some thought their increases were simply a reflection of wider uplifts in nation-wide insurance premiums and were thus 'to be expected'. Others were quoted premiums double or treble what they had been paying. Respondents thought that individual insurance companies were inconsistent in the ways they dealt with renewal and new quotations.

Some participants decided to simply accept the increased premiums they were quoted, for reasons including feeling they had received good customer service from their insurer, inertia, or because they were unable to obtain cover from another insurer, either receiving outright refusals from other insurance companies or being quoted even higher premiums by alternative providers. Use of an insurance broker as opposed to going direct to an insurer for a quote or using a price comparison website had mixed outcomes. Online insurance application forms were criticised for not allowing those who had been flooded an adequate opportunity to explain their circumstances. Telephone inquiries, where available, allowed descriptions of flood experiences to be provided to an insurance company representative.

In Garioch, we were told of difficulties participants faced when asked to state the exact distance between their home and a water course – it was unclear if the insurance company was referring to the River Don or to a smaller water courses in the area, either of which could be source of flooding. A Garioch interviewee was required to provide very detailed information about changes to local flood defences and, having sourced details from the Local Authority which included how much money had been spent, was still refused a renewal quotation. The questions insurers ask could be more explicit and the expectation that private citizens should provide detailed information about local flood protection initiatives could be reviewed to ensure consistency and minimise the risk of refusals to deal with claims.

Private rental sector tenants reported difficulties securing insurance that were quite distinct from the challenges affecting home owners. For example, if the landlord does not hold buildings insurance, it can be difficult for tenants to obtain contents insurance for their personal possessions. The FloodRe scheme is, at present, not available to landlords.

Having been flooded, some participants were prompted to review the provisions of their insurance policies. Ensuring that flood damage was included in the policy was considered essential but could be easily overlooked when applying for insurance cover. The experience of having lost belongings in the flood prompted some participants to reassess the value of their belongings and to revise their contents cover accordingly.

## 4.2 FloodRe

The Project Year 2 interviews provided evidence that the FloodRe scheme has been a successful means for some participants to secure more affordable insurance cover than would have been possible otherwise. However, some difficulties with FloodRe were reported. Wider awareness of the FloodRe scheme in flood risk areas is required. Some participants were not aware of the scheme, only being informed about it by the member of the research team who interviewed them. Many households in flood risk areas use an insurance broker to help them identify suitable buildings and contents cover. We were told of instances where a broker - or at least the person handling calls from customers - appeared to be ignorant of the FloodRe scheme. There were participants who told us that they had been told insurers affiliated to FloodRe were only required to insure a set number of people per flood risk area and once that quota had been reached FloodRe supported cover was no longer offered. This led to a perception that there is an element of a lottery to securing FloodRe linked cover which is at odds with the scheme being promoted as available to all

in flood risk areas.

Problems with the FloodRe scheme identified by project participants were brought to the attention of FloodRe who clarified that there are no quotas for the number of properties whose insurance is ceded to the scheme in any geographical area. It is suggested that insurance companies, and perhaps brokers, should review the provisions of the FloodRe scheme to ensure that they provide correct information to consumers. Aspects of the FloodRe scheme will be clarified with participants in Project Year 3.

## 5. Communication

During the analysis of the Project Year One interviews, *communication* emerged, unprompted, as an important theme. In Project Year Two, participants were asked explicit questions designed to understand: their perceptions of communication between different statutory and voluntary agencies and the community; their thoughts about the effectiveness of SEPA flood warnings and alerts and how these could be improved in future emergency situations; and perceptions about how well the public were being communicated to about, for example, proposals for new flood defenses. Reflections on these three topics are now presented.

### 5.1 Flow and modes of information between statutory and voluntary agencies and community groups

Participants have varying levels of trust in sources of information disseminated by different bodies (e.g. community newsletter, Facebook groups, online sites streaming river webcam images) and think that advice and updates about local issues related to flooding should be communicated by statutory and voluntary agencies in as many ways as possible. Participants generally had a clearer understanding about the roles and responsibilities of private citizens, local authorities and other statutory and voluntary agencies if they were part of a community group but not everyone can or wants to get involved in such groups thus other means of building trust between organisations and the public are thus required. Some participants thought that others in the community needed to stop expecting too much of local government and it was recommended that all statutory and voluntary agencies need to learn to be more empathetic towards those who are flooded, specifically organisations aligned with the insurance industry.

## 5.2 SEPA flood alerts

FloodLine registrations in Project Year 2 were similar to levels the previous year. Some participants are not directly registered to receive flood warnings or flood alerts but chose to access them directly online. Feelings about flood notifications were quite mixed. There were participants who stated that they find the notifications reassuring but there were others who stated that they pay more attention to river levels than to flood alerts or warnings. A strong theme to emerge from the analysis was a conflict between individuals wanting to receive FloodLine messages but being overly worried about receiving them, specifically as there was a frequently voiced view that flood warnings are too generic. A couple of participants told us that they have de-registered from FloodLine because receiving regular flood warnings that were too generic were regarded as source of stress.

## 5.3 Modes of communication between statutory and voluntary agencies and the public

Communication between communities and statutory and voluntary agencies has helped to clarify responsibilities, to revise emergency plans for responding to future flood events and has improved understanding about what actions were being taken in the case study areas to mitigate against future flooding. However, in the period between Year One and Two interviews it was felt that there has been less interaction between communities and statutory and voluntary agencies than there had been in the more immediate aftermath of the winter 2015/16 flooding. Suggestions for improving communication included:

- Communications from the local authority could be clearer, presented in plain English to ensure messages are more accessible
- The local authority should be more proactive and provide information rather than the onus being on individuals to find things out for themselves
- The planning process is not thought to take local community views into account, especially in Garioch where there is a perception that new housing and industrial developments have been allowed in areas known by locals to be at risk of flooding.
- There was uncertainty in Garioch with respect to who had long term responsibility for the maintenance of specific flood defences
- It should be easier to establish who owns land and who is responsible for discharging obligations such as flood mitigation and clean-up operations that come with land and property ownership.

- Clarity about who is responsible for maintaining water courses was wanted along with reassurances that those responsible actually have the capacity to undertake maintenance work.

# 6. Resilience

In this research resilience is understood as the process by which individuals and communities cope, adapt and re-adjust to detrimental changes to or challenging events that affect personal or community circumstances. This can include emergency events, such as flooding, but also more gradual or everyday events, like the closure of a number of key, locally provided, services over a period of time. In the two case study areas resilience is framed within the context of the response to flooding in winter 2015/16 and ability to respond in the event of future flooding. Within the broad theme of resilience, several sub-themes emerged during analysis of the Year 2 interviews and these sub-theme frame the material that follows.

## 6.1 Individual resilience

Flooding was not the only emergency resilience situation participants had faced (others included droughts and fires) but the winter 2015/16 flooding had brought the need to plan for how to respond to an emergency into focus for many participants. The plans of individuals did not always align with or demonstrate an awareness of the community resilience plans that have been developed in the case study areas. Mentioned in these household-level plans were intentions to look out for their neighbours and a hope that their neighbours would look out for them and efforts put in place to protect their and other household members' persons, their home and their personal belongings. Specific examples include:

- always having a mobile phone charged;
- permanently having a 'grab bag' packed;
- making a conscious effort to keep on decluttering the house;
- signing up to receive SEPA FloodLine alerts and warnings and
- making modifications to homes such as installing property level flood resilience measures.

Many participants reminisced about how quickly the winter 2015/16 flooding had happened and how they felt they had not had enough time to take the individual actions required in a flood event. These recollections made some question the utility of making plans to prepare for future flooding.



There were a number of participants who stated that they are so certain that future flooding will not happen that they have decided not to take any preventative or preparatory action. Others stated that they have taken action for peace of mind rather than because they think another serious flood event will occur.

## 6.2 Social community

*"I think because of the flooding everyone was kind of pushed together and to work as a team. I think people are more involved in the community, so people are more interested in what's going on in the community"* (Ballater 37)

In both case study areas, we were told that it remained common for the winter 2015/16 flooding to be a topic that came up in everyday social interaction, but it was thought that locals are speaking less about the flooding now than they were at the time of the Project Year One interviews. This was despite many participants thinking that it was still important for people to talk about their flood related experiences. Community spirit engendered or boosted in the aftermath of the winter 2015/16 flooding remains strong and participants reported having developed new, lasting friendships but some had also lost friends whom they felt had not been compassionate enough towards them in the challenging months after the flooding. Although the winter 2015/16 flooding helped to bridge many community divides, there are still perceived cleavages in both case study areas including, for example, between flooded and non-flooded individuals within communities and between participants living in and outside centres of population.

In Garioch, few changes to local services and facilities had been observed in the past couple of years but in Ballater some changes were noted. A few of shops in the centre of Ballater have not reopened and some premises remain empty due to, it was suggested, the recent review of business rates increasing this tax beyond the means of small businesses or landlords seeking rents higher than the local market could support (in part because landlords were thought to be recouping the cost of dealing with flood-related renovations and/or higher insurance premiums). Some new retail outlets, mostly cafes, have opened in central Ballater over the last year or so but the ability of the local consumer base to sustain these businesses out with the tourist season was questioned. Negative flood related impacts on outdoor recreation facilities remain in the Ballater areas. For example, the popular 'Seven Bridges' walk has still not reopened<sup>3</sup> with impacts on tourism and local residents

identified. There could be long-term negative impacts on the health and wellbeing of individuals unable to access outdoor spaces they were accustomed to using.

## 6.3 Community resilience (including resilience groups)

There was a perception held by many participants from both case study areas that local communities had acted in a resilient manner following the winter 2015/16 flooding. Participants made reference to numerous community groups in both case study areas, but particularly in Ballater, that were associated with resilience activities. Although participants who volunteered in these groups felt that they were working together better than ever before, there was a feeling that too many groups were trying to be involved in resilience planning activities and that this was not optimal for the community as a whole. Participants not directly involved in resilience-related groups were unsure of their remit and told us that they felt they needed more information about what emergency planning was going on within their community.

In the Project Year Two interviews, some participants in both case study areas referred to post-flooding fundraising efforts which had supported local volunteer efforts. On reflection, it was felt that expenditure could have been better planned and managed and suggestions for future responses included thinking about how to identify vulnerable or 'hidden' individuals in a community and interacting with those living in temporary accommodation. In Garioch some external organisation came into the community after the flooding and while having much to offer their contributions would have been enhanced by interactions with a locally based point of contact who could have helped them connect with those most in need.

## 6.4 Resilience plan/group

In both case study areas, the preparation of resilience plans is ongoing. With inputs from various statutory and voluntary agencies these resilience plans set out the responsibilities of different agencies and members of the local community in the event of a future emergency situation. Participants involved in producing these plans feel that there has been improved clarity over responsibilities since the winter 2015/16 flooding and feel that the interactions between community groups and voluntary and statutory agencies

<sup>3</sup> At the time interviews were conducted funding to repair the one of the bridges had been secured; it reopened in mid-December 2018. At the time of writing the Cambus o' May suspension bridge remained closed.

required to produce resilience plans have, overall, been productive. However, amongst the wider community there remains limited knowledge about who is involved in resilience planning, what the aims of local resilience groups are and a lack of clarity about what would happen in a future flood event. In addition, some participants felt that resilience should be less about planning for future flood events and more about preventing it happening again.

#### *Resilience groups in Ballater*

In Ballater, the resilience group has been working with the local authority to clearly define the responsibilities of all agencies involved in any future flooding supportive action. The group has also been liaising with other communities who have developed resilience plans to learn from their experiences. The group have produced a 'Preparing for Emergencies' leaflet which has been distributed to all households. This plan was provided in a resealable plastic envelope designed to keep the plan itself and any other important documents stored alongside the plan dry. Despite all these efforts at the community level, some participants questioned whether they would do anything differently if there was another flood.

#### *Resilience groups in Garioch*

In Garioch, a Kintore resilience plan is now finalised but work on the Inverurie plan (which will cover Port Elphinstone) remains ongoing. The Kintore group intend to distribute a copy of the Kintore resilience plan to all households in the locality: this will hopefully address concerns voiced by Garioch participants who had said they unsure about what to do in the event of another emergency and who wanted better information about roles and responsibilities being circulated.

## 6.5 Everyday and Emergency resilience

Everyday resilience is concerned with the gradual, day-to-day responses to long-term community change arising from, for example, service restructuring or depopulation. Emergency resilience is focused on responses to catastrophic events that can happen, with no warning, at any point in time such as flooding, fires or acts of terrorism. Year One findings suggested that communities which had good everyday resilience, such as strong within-community linkages networks, appear to be well placed to become resilient in an emergency, or to have the capacity to enact emergency resilience. Year Two findings reinforce this finding, for example

- Some participants had become more involved in

community groups and events, enhancing social capital and, in some cases, contributing directly to emergency resilience measures.

- Many examples were given about the ways in which divides between different sectors of the community in both case study area had been bridged - the flooding was perceived to have levelled social divides in the community because people in all social group had been flooded.
- Younger people were frequently mentioned as having become more involved in aspects of community life that were previously seen as the preserve of older people in the community.
- Discussions about a community asset transfer in Kintore are ongoing whereby it is hoped that the community could take over the old primary school building and use the space as a community centre hosting local service providers and charities. It could also be used as an emergency hub.

## 6.6 Ballater flash flooding, June 2018

Ballater was hit by flash flooding in June 2018. This was after most of the Year Two interviews in this case study area had been completed so few participants were in a position to comment on how the community had responded.

# 7. Health and wellbeing

Although the health and wellbeing of individuals and their families post-flooding has been a focus of earlier research, it is rare for such work to look beyond the immediate aftermath of a flood. This research project is providing an opportunity for longer-term impacts of flooding on health and wellbeing to be explored. Key findings on this theme to emerge during the Year 2 interviews are now considered; combined they illustrate how the health and wellbeing of many participants remains directly affected by the winter 2015/16 flooding.

## 7.1 Physical health

In the Project Year Two interviews accounts of poor physical health which participants perceived to have either been brought on or made worse by the stress of the flooding were made. Some interviewees directly attributed specific illnesses to the flooding<sup>4</sup>. A theme raised in both Years 1 and 2 was the perception that premature deaths of older

<sup>4</sup> The research team have taken these attributions at face value, we are not medical professionals and are thus unable to verify the claims.

people in the community could be attributed to the flooding. For example, we were told that only three residents of the Ballater care home which had been evacuated in December 2018 were still living there, other residents had died and their deaths were linked by many participants to the trauma of dealing with the flooding.

### 7.3 Sources of stress

For some participants the stress of dealing with the impacts of the 2015/16 flooding is linked to mental illness such as clinical depression (a causal relationship cannot be confirmed). Some were still unwell, others reflected that as time had passed they were starting to get over the event, evidenced by reduced use of anti-depressants. Many other participants have lived with sub-clinical levels of anxiety and/or stress since the flooding which has had an impact upon them and their families. The long-term nature of stress has surprised some participants, and for others it has only been when they looked back they realised quite how stressed they had been in the aftermath of the flooding.

In the Year Two interviews consensus emerged over what the main sources of ongoing stress two and a half years after the winter 2015/16 flooding were. These appear to be 'legacy effects' that lead to flood-related stress making it challenging for some to deal with other stress-inducing life events. Ongoing stress was linked to:

- A lack of empathy from some people.
- Being worried/ made anxious by periods of heavy rain as well as by high river levels.
- Lack of income because tourism has been affected in Ballater.
- Worrying about a lack of ongoing maintenance of water courses and drains and associated fear that this could cause future flooding.
- Feeling tired of being the person who always has to listen to others.

### 7.3 Counselling

Participants in both case study areas stated that they did not think formal help such as counselling was available to those struggling to cope with the effects of the winter 2015/16 flooding and that people were just expected to get on with it by themselves. Professional counselling is available but may have to be paid for and services may not be located within the case study communities creating access barriers. It was suggested that *"trauma can become PTSD if it's not caught"* (Garioch 39) thus early interventions, appropriate

to the local context, would be useful. A number of Project Year 2 participants flagged the importance of formal and informal support not just being required by those who were flooded but also to those individuals who were helping those who were flooded, many of whom were volunteers and not professionally trained to cope with challenging situations. We were told that there were few services or facilities available that had been designed to be suitable for young people that had been affected by the flooding. There appears to be a need for statutory and voluntary agencies to think about how they can ensure that post-flooding interventions are appropriate for people of all ages.

## 8. Feelings about home

*"... Some people did say, 'will you go back?'. I said 'of course I'm going back'. It never occurred to me for a second not to fix it and come back".* (Ballater 23)

In Project Year Two almost all the participants were still lived in the property they had occupied before the winter 2015/16 flooding. One participant was due to relocate imminently and two participants, both of whom rented their property, had moved to another property in the local area.

Many participants had been out of their homes and living in temporary accommodation for months following the winter 2015/16 flooding to allow for major renovations to be carried out. The scale of remedial work required in properties in both Ballater and in Garioch was often considerable. Most participants were glad to be back in their home and reported feeling safe, cosy and settled. However, some had less positive experiences or told us about others who had not had good experiences once returning home. We were told anecdotally about a perception in Ballater that the deaths of some elderly residents had been hastened because they had been unable to settle after moving back into renovated homes because they could not come to terms with having lost their possessions.

In addition to re-plastering, re-wiring, putting down new floors etc. some participants had reconfigured the layout of their homes during renovation works. In such cases participants felt they had been given an opportunity to alter their property to make it better suited to their lifestyle. Moving back into a home that had been renovated and redecorated was, for some, moving into a better property than the one they had lived in pre-flood, but others were not convinced that changes to their homes had been for the better.

## 8.1 Fear of home being flooded again

Very few participants talked explicitly about being fearful of their home being flooded again, but reflections on changed consumer behaviour and attitudes towards personal possession on the part of some we interviewed suggest that an underlying fear of future flooding exists in Ballater and in Garioch. Many of those we interviewed whose homes had been flooded had lost a lot, and sometimes all, of their belongings. Moving back into their renovated homes had involved purchasing new items for the property and unpacking boxes of items that had been salvaged and put into storage after the flooding. A few participants told us that they had made a deliberate decision to 'declutter', to try to be more minimalistic in terms of the volume of items they had at home. Often this decision was associated with not wanting to repeat the distress of losing personal possessions if their property was flooded again. For example, a female participant explicitly linked her desire not to have many possessions on display in the house to a fear that they could all be lost again: "*... I think it's just the thought of the pictures and anything that is not required is just more stuff that would be taken again. If it happened again I just don't think I could go through it again.*" (Garioch 55)

There was evidence in the comments made by some participants that they were dealing with niggling fears of future flooding, often worst in winter. However, these fears were often put into perspective by thinking that other disasters could befall a home or members of a household. Surprisingly no participant spoke openly about being afraid that their home would be flooded again.

As discussed in Section 3 more than a third of the Project Year Two households had installed flood resistance measures to their home. For many, these actions instilled a feeling of safety. For others, their feelings of safety were associated with local flood defence measures being in place (and where there were none this increased anxiety).

## 9. Local housing markets

Most households participating in the Project Year 2 participants were owner occupiers. None had sold property in Ballater or Garioch following the winter 2015/16 flooding, but potential impacts of the flooding on house prices and home owners' ability to sell in the future were discussed in a number of interviews.

A couple of Garioch participants had been wanting to move at the time of the winter 2015/16 flooding, for reasons

unconnected with living in a flood risk area. One of these participants told us they had never liked the house they lived in and now felt 'trapped' because, post-flood, they felt it would be impossible to sell their property. The other participant had, for reasons unconnected with the flooding, decided not to relocate. Another Garioch participant had put their home on the market six months after the winter 2015/16 flooding but with no interest shown had withdrawn it a year later. They felt the recent changes in the stamp duty thresholds (doubling the duty payable by whoever purchased their home) was the deterrent to a sale rather than the flooding.

Some Garioch participants told us that they thought the value of their properties had decreased since the winter 2015/16 flooding. Two had been informed by property professionals to expect in the region of a 10% decrease in value due to the flooding, on top of the downturn in the oil industry also lowering prices. For those who owned their homes outweigh the drop in house prices was considered an 'on paper' loss but there was an awareness that others in the area could face financial difficulties if they had to sell. It was hoped that in a few years time the impact of the winter 2015/16 flooding on house prices would pass. There was a lack of consensus amongst Ballater participants about the impact of the winter 2015/16 flooding on the local property market with some participants thinking the flooding had negligible effects and others thinking that prices had fallen and that homes were taking longer to sell. Of more concern was that house prices in Ballater were unaffordable for locals and that many properties coming onto the market locally "*are going for second homes.*" (Ballater 89)

## 10. Advice to others who experience a serious flood event

Year Two participants were invited to offer advice and suggestions they thought could be beneficial to others who might face a serious flood event. Recommendations were addressed to individuals, the community, statutory and voluntary agencies and commercial companies. All participants had suggestions, some of which came directly from their personal experience, others were based on knowledge of what had happened to others in their community. Participants suggestions fell under nine broad headings and will be discussed further with participants in Project Year Three interviews.

## 10.1 Receiving and responding to flood warnings

People living in a flood risk area were advised to sign up to FloodLine. Some frustrations with the FloodLine service but the consensus view was that it was better to receive alerts than not to do so. Developing a household-level flood action plan was suggested by some participants which could include a home emergency escape plan and knowing how to switch off electricity, gas and water supplies. For example, householders should know where their important documents, precious items and items of sentimental importance are normally kept and, if possible, keep them on high shelves or in a room above ground floor level. Holding details of important phone numbers in more than one place was also suggested, as was thinking in advance about any important documents you should take with you (in a sealed plastic bag) if you had to leave your home following a flood. Some participants in Ballater and in Garioch suggested that a 'grab bag' should be made ready if a flood warning was issued containing changes of clothing and footwear, medication and/or details of repeat prescriptions, a blanket and a torch all of which would be invaluable if an individual became stranded outside their home. If possible, cars should be removed to higher ground if a flood warning was issued and that the car could be packed with essential items if time permitted.

Exhortations to heed flood warnings, to take them seriously, were made. Participants mentioned that they were surprised by the speed at which flood waters rose so recommended that those receiving flood warnings should act swiftly.

## 10.2 Being aware that you live in a flood risk area

It was implied that some participants thought home buyers were naive about flood risk, being unaware of SEPA's flood risk maps, that purchasing a property located near a river could carry risk, and not appreciating that insuring property in a flood risk area could be expensive or that insurance could be impossible to secure. It was suggested that, in addition to Home Reports stating if a property has ever been flooded, the fact a property is located in a SEPA designated flood risk area should also be reported. This would ensure that home buyers were aware of flood risk *before* purchasing a property (and such a requirement could also deter some new housing developments in known flood risk areas).

Those living in a flood risk area were exhorted to install flood resistance measures such as air vents and other precautions suitable for specific types of property. Flood resistant

air vents were considered an affordable measure that households could install. Flood gates were also advocated but the cost of flood doors was considered too expensive. More consistency and clarity from the insurance industry regarding how they took the installation of flood resistance measures into account when determining premiums was recommended. It was thought that home owners in flood risk areas should be strongly discouraged from concreting (front) gardens because this impedes drainage. If a driveway, for example, is to be constructed porous materials should be used. It was suggested that trusted businesses (such as those approved by local or national government) could be encouraged to publicise their flood resistance services in areas which have been flooded and their advertising be issued at regular intervals flooding a flood to give residents time to both become aware of and to consider their options at a point in time appropriate to them. One to one advice about property level flood protection measures was valued and it was thought that ensuring consistent, authoritative advice was available to neighbours could help avoid situations where some property owners take action and others do not, rendering any measures taken ineffective.

## 10.3 Insurance cover and dealing with insurance companies after a flood

Most participants considered home insurance to be essential, that the 'fine print' in policies and the sum insured under contents and buildings cover should be regularly reviewed to make sure that a policy covers what a householder thinks it should and that this should be reviewed every year. Flood resistance measures are desirable, but they are no substitute for insurance. It was suggested by a few participants that vulnerable members of the community, often elderly people, would benefit from an independent expert reviewing their insurance policies. This could help to ensure that adequate and appropriate insurance cover, was held. Advice could be provided by impartial organisations at events such as lunch clubs or other social gatherings.

The importance of getting in touch with your insurance company as soon as possible following a home being flooded was stressed. Different insurers appear to give different advice about disposal of possessions and this had created some confusion in both case study areas: it was suggested that flooded households should not simply follow the lead of their neighbours, rather they should check with their insurance company regarding clear-up operations. It was also suggested that those clearing out possessions after a flood should take photographs of the items being disposed of so that evidence of the type and quality of items they had lost could be provided when negotiating for replacement

items. Receipts should be kept for all purchases made post-flooding to support flood-related expenses claims.

In Year One a multitude of problems associated with home renovations were recounted, many of which were attributed to poor quality workmanship. This led to some participants in Project Year Two suggesting that those finding themselves in need of post-flood renovations in the future should insist that their insurer provide evidence that the contractors and/or tradesmen they want to appoint have a decent track record. It was suggested by many participants that an assertive/savvy/no-nonsense attitude and persistence are required when dealing with both insurance companies and the contractors and trades people involved in renovating your home and supplying temporary accommodation.

## 10.4 Development and land management in flood risk areas

In Garioch, and most particularly in Kintore, concern about the scale of recent housing and industrial developments and potential impact on flood risk were expressed. It was suggested that house builders constructing properties within or near a flood risk area should be required to install flood resistance measures such as suitable air vents and be required to make contributions to the construction and maintenance of flood defences as a condition of planning permission being awarded.

## 10.5 Support for elderly and vulnerable community members

More support for elderly and vulnerable residents, from statutory agencies and from within local communities themselves, was considered necessary by participants in Ballater and in Garioch. In the event of an emergency it is natural that individuals put their own and their immediate household's needs first. This notwithstanding, participants in both study areas urged others who might find themselves in an emergency situation to think of their neighbours, especially the more vulnerable e.g. the elderly or those with young children. Assistance could include helping a vulnerable person to move possessions, to leave their home or offering them refuge in your home if they had been told to evacuate theirs. A Garioch interviewee also advised others to ask for help if they thought they needed it, rather than be passive and hope help would come to them.

A consistent approach by schools towards primary and secondary age pupils whose homes have been flooded

was recommended, especially in terms of support offered to children living in temporary accommodation who may have lost many of their possessions, including those used at school. Older children often attend a school some distance from their home and are therefore in a minority if flooding is very localised. Efforts need to be made to ensure their needs are not overlooked.

Some participants mentioned that it was taking a long time for them to feel they were getting back 'to normal'. Some concern was expressed that some acquaintances who had been flooded were dealing with their experiences better than others. Opportunities for formal or informal counselling within a community were considered desirable, preferably not promoted as something for flood victims only. A community-based social event could provide 'safe space' within which people could talk about their experiences if they wanted to. Those in need to support could be identified and pointed in the direction of appropriate counselling or other services. Formal counselling comes at a price and it was suggested that the proceeds of post-flood fund raising could be used to pay for specialist services.

## 10.6 Advice for communities

Most of the suggestions for communities related to what communities could do *after* a flood event. However, there were some suggestions about things that could be done at the community level in an attempt to minimise the impact of flooding. For example, plans for responding to any local disaster should be prepared, ensuring vulnerable people in the community are known to actors who would respond in the event of an emergency (note, however, that under the General Data Protection Act, introduced in 2018, it may prove increasingly difficult for community-led groups to both compile and keep lists of vulnerable individuals up to date). Neighbourly behaviour was also encouraged.

Discussions about insurance led some participants to suggest that a community-based, independent loss-adjuster or community assessor could act as an advocate for the victims of flooding and mediate between householders and insurance company appointed loss adjusters if required, offering complimentary support to that already offered by the Scottish Flood Forum. It was suggested that such a position could be paid for out of local fundraising or other post-flood grants made available to the community. Having someone working on behalf of the community was not just restricted to supporting insurance claims. Others suggested that the role should be extended to be an independent person in the community you could go to for advice on *all things flooding*, including advice about appropriate flood resistance measures to install in the home.

## 10.7 Advice for statutory agencies

Many participants told us that they thought the local authority should tell people what to do if there is a flood and make clear what the responsibilities of individual households are and what assistance could reasonably be expected from statutory agencies. Resilience planning activities in both case study areas directly address this suggestion through, for example, the preparation and dissemination to all properties of a 'Preparing for Emergencies' booklets. It was also thought that communities should be more closely involved in deciding how to spend any money in the locality allocated for resilience measures. This community engagement could be best achieved by working with, and publicising the activities of, the local resilience group(s).

It was thought that local authorities and the National Health Service should ensure that counselling services are easily available to anyone in a flooded community who might need them. It was thought this could prevent trauma and PTSD developing in the wake of a flood event. It was accepted that public services might not have the capacity to provide counselling services directly, but it was suggested that statutory bodies could be more proactive in organising events that would get people together, providing a much needed opportunity for local people to simply talk about their experiences with others which could be enough to stave off a need for formal counselling.



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