
THE LEWES FLOOD OF OCTOBER 2000



A REVIEW OF THE RECOVERY



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Contributions and comments were provided
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However, special note must be made of the
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1 INTRODUCTION

1.1 On Thursday 12th October 2001, following three days of exceptionally heavy rain on already saturated ground, the River Ouse overtopped the flood defences and flooded substantial parts of Lewes.

1.2 The main flooding began at around 1.00 p.m. in the town centre and peaked at about 9.30 p.m. However, some had occurred earlier in Southover (5.00 a.m.) and areas upstream of the town centre (from 11.00 a.m. onwards). River levels began to fall noticeably in the early hours of the following morning, although much of the floodwater remained trapped behind the flood defences.

1.3 The report by Binnie Black and Veatch (March 2001) into the causes of the flood identified that 613 residential and 207 business properties were flooded, along with 16 public buildings. 503 vehicles were damaged or destroyed and the total cost of the flooding was given as £88 million. (1)

1.4 Over 140 people spent the night at the two rest centres provided (2), and over 1000 people were displaced. The town was cut in half for three days.

1.5 Following falling water levels and pumping by the Environment Agency and the Fire Brigade, residents began to return to their homes during the afternoon of Friday 13th. October, but the devastation was massive and a long process of recovery began.

1.6 It is difficult to say exactly when 'recovery' started, but arguably it fell into three phases:-

- a **Short Term.** This was *immediate* or *reactive*, and virtually inseparable from the response. It consisted of activating Rest Centres for the displaced residents (these also acted as 'feeding and information centres'), re-housing evacuees, restoring gas and electricity, clearing of roads and debris, pumping out cellars, distribution of advisory leaflets and helping with initial insurance claims.
- b **Medium Term.** This was largely proactive and formally began on Thursday 19th. October 2001 with a meeting to consider a Recovery strategy (see 2.1 below).
- c **Long Term.** This mainly involved such issues as enhancing flood defences and flood warning systems and developing other measures to restore public confidence.

1.7 The purpose of this report is to review the medium and long term stages of recovery: how it was addressed, how it actually worked, and any lessons that might be learned for the future. N.B. Both the response and the recovery involved huge effort from large numbers of people and this report would be extremely lengthy if it attempted to cover every activity. It focuses upon what are seen by the author and contributors as the main issues but recognises that there are many others that are not addressed due to those limitations.

2 MEDIUM TERM

2.1 On Tuesday 17th October 2000 emergency planning officers discussed with the Chief Executive of Lewes District Council (hereafter referred to as Lewes D.C.) the need for a proactive recovery strategy. It was agreed that a meeting of key officers and agencies would be held on Thursday 19th. October to develop such an approach.

2.2 The meeting included representatives of Lewes D.C., Lewes Town Council, East Sussex County Council (hereafter referred to as E.S.C.C.), the Environment Agency, East Sussex Brighton & Hove Health Authority and Lewes & Wealden MIND.

2.3 The meeting took the form of viewing excerpts from two videos produced by the Emergency Planning College, which focused on case studies of recovery from the Lockerbie air disaster and the flooding at Towyn, then a review of the document "Recovery: An Emergency Management Guide (3).

2.4 The proposal was then made that a main Recovery Group be formed, with a number of sub-groups reporting to it. It was also suggested that consideration should be given to identifying a development that could benefit the community, so that something positive could be seen to have come from the disaster.

2.5 A lengthy discussion followed, as a result of which a structure was adopted as follows:-

Lewes Flood Recovery Co-ordinating

Group: This would effectively take over co-ordination from the Inter-agency Tactical Command Group, meeting frequently in the early stages but less so as time passed. It would draw together the work of a number of specific sub-groups, as follows:-

- Aftercare
- Voluntary Sector
- Re-Housing
- Restoration
- Business & Employment
- Information & Consultation
- Finance & Flood Appeal.

2.6 Detailed terms of reference were subsequently adopted. There now follows a description of each group, and a summary of its activities.

2.7 Lewes Flood Recovery Co-ordinating Group.

Chair: Director of Planning & Environmental Services, Lewes D.C.

Secretary: Emergency Planning Officer, E.S.C.C.

Members: One or two representatives of each sub-group.

Purpose: To ensure that the recovery from the October 2000 floods is efficiently and effectively co-ordinated, taking full account of the views of the community.

2.8 The Co-ordinating Group met 16 times, including the 'workshop' meeting. To begin with meetings were weekly, then they became fortnightly, then less frequently. The last meeting was 25.6.01. A list of attendees, and their number of attendances, is attached at Appendix A.

2.9 The Recovery Group and general structure was felt to be satisfactory and a successful way to manage the process, but on hindsight there were two criticisms:-

- a. The Group should have had a better way of engaging directly with the affected residents and business community, perhaps by including a representative of each on the Group itself. In the case of residents this was difficult as flood victims were dispersed, often out of Lewes, and a single representative group for them was not formed until July 2001. Business Recovery in particular became 'semi-detached' from other aspects of recovery, although Sussex Enterprise acted as a channel for news for the business community.
- b. The recording of the meetings and combined activity became a heavy (although very necessary) commitment. An early request that each sub-group provide a short written summary of activity for each Co-ordinating Group meeting met with little actual response. Reporting back was often given in verbal form only.

2 MEDIUM TERM (continued)

2.10 Lewes Flood Aftercare Group.

E.S.C.C. Social Services; Lewes District & Wealden Mind; South Downs Health N.H.S. Trust; Churches Together; Seahaven & Lewes Victim Support; Lewes Volunteer Bureau; East Sussex Disability Association; South Downs Council for Voluntary Services.

"To provide emotional support for the victims, including the 'responders', which includes volunteers and voluntary organisations. This will include liaising with the larger response organisations to verify whether their own support systems are adequate to deal with a situation of this scale."

2.11 This sub-group was formed before the formal recovery began and was then incorporated into it. It formally met some 20 times, usually under the chairmanship of E.S.C.C. Social Services, the last occasion being 28.3.01. It was felt to be a very effective part of the recovery effort, showing how quickly and effectively the voluntary sector can work together for a common cause. It also demonstrated that the statutory services alone are not sufficient and can easily be overwhelmed by the demands placed on them in a major emergency. The voluntary sector can ably fill many of the gaps. This sub-group produced a very detailed report of its work (4).

2.12 Key Points:-

- Umbrella group initiated by Social Services but made up from public and voluntary organisations
- Funded by grants from Health Authority, Primary Care Group and Social Services for 6 months
- Separate leaflets, later consolidated into Flood Bulletin
- Helpline for two hours per day, later extended to evening and weekend mobile. 190 'cries for help', but tailed off dramatically after Christmas

- People felt isolated when moving back to find no neighbours
- Support offered to responders – little uptake
- Weekend crèche one week after the flood (17 children)
- Christmas Party with graffiti wall (50+)
- Art workshops in schools
- Community Flood Support Groups. Meetings to keep communities together: Once at Western Road but poorly supported (Landport were doing their own version), and some at Nutty Wizard Café in Cliffe. Very popular at Malling – met twice weekly for six weeks then withdrawn.
- Problem with Data Protection Act (Lewes D.C. Housing) in releasing details of those re-housed
- 250+ people provided with emotional, social and/or practical support
- Cost calculated at £34,563 for 15 weeks. 52% of time was volunteer
- Handed over to ReNOVate (see 3.4) and normal support mechanisms.

2.13 Voluntary Sector.

Lewes District and Wealden Mind; Lewes Volunteer Bureau.

"To co-ordinate the response of voluntary organisations and individual volunteers, and offers of equipment, furniture etc., and ensure that they are efficiently and effectively utilised."

2.14 The response of the voluntary sector in Lewes was magnificent. The specific sub-group was created to co-ordinate their activity but in practice they soon found that the bulk of their activity fell into 'Aftercare' (see 2.10 above), 'Flood Appeal' (see 2.30 below) and later 'ReNOVate' (see 3.4 below) so this sub-group soon wound up.

2 MEDIUM TERM (continued)

2.15 Key Points:-

- Huge response but needs co-ordination, especially in immediate aftermath of disaster. (This may take the form of simply 'logging' offers of help.)
- Cleaning, shopping, driving, caring for pets (47 volunteers gave 419 hours, through Volunteer Bureau)
- Plethora of different groups, sharing many members
- Took over from Lewes D.C. the collation and utilisation of offers of help, donations, equipment, storage etc.
- Provided the bulk of people for Aftercare and Flood Appeal, then ReNOVAte
- Community transport schemes
- Assistance with completion of insurance claims
- Use of Bureau for telephones, photocopying etc.
- Circular to identify properties affected and where residents went

2.16 Re-Housing.

Housing Needs & Strategy Division, Lewes D.C.
"To co-ordinate the re-housing of those displaced by the flood, whether it be temporarily or permanently."

2.17 This 'group' effectively consisted of two Housing Officers from Lewes District Council so it did not need to meet formally. For them the main learning point was that the extent of the housing problem and the very long timescales involved were not fully appreciated at the outset.

2.18 Key Points:-

- Many chose to stay in their flood damaged houses and make do
- Some moved into caravans financed by insurers, often in their front gardens – better for security but worrying at times of further flood risk
- Appeal for second and vacant homes

- Over 100 offers of short-term accommodation in first week
- 'Volunteers' offering accommodation within their homes soon became disenchanted and put pressure on council to relocate. This sort of emotive offer can only be a short-term option
- Most re-housed themselves within 24 hours, usually to friends or relatives, but these only lasted a couple of weeks and often less – patience ran out and many presented themselves to Housing later
- Long delays in reoccupying property often led to people having to move from one short term let to another
- Different stages: Moving out (again?) when builders moved in
- 68 council houses damaged so had a 'landlord' responsibility as well. Also reduced their supply of alternative accommodation
- Little use of B&B for flood victims, but much more so for regular housing problems because of shortage of choice
- Generally between 25-30 flooded people in council temporary accommodation at any one time – often outside Lewes
- Lots of complaints about being housed out of town – jobs, schools, friends etc.
- As at 31.1.02. still 33 dwellings vacant out of original 613. (See Appendix B for a breakdown of the speed of return.)

2.19 Restoration.

Environment & Health, Lewes D.C; Housing Maintenance, Lewes D.C; Building Control, Lewes D.C; Design & Conservation Officer, Lewes D.C; Transport & Environment, E.S.C.C; Trading Standards, E.S.C.C; Public Health Consultant, East Sussex Brighton & Hove Health Authority.

"To co-ordinate the clear-up of the affected areas, including the consideration of long-term health issues."

2 MEDIUM TERM (continued)

2.20 This sub-group met five times, under the chairmanship of a senior Environmental Health Officer from Lewes D.C., the last time being in May 2001. They regretted not having the direct involvement of the Environment Agency and the commercial sector, but found it very useful to discuss insurance issues with the Lewes D.C. Insurance Officer. The issue of insurance claims was touched upon many times throughout the recovery and a number of the points are listed at Appendix C.

2.21 The Restoration sub-group particularly noted the following:-

- a The Health Impact Survey is a national first and could have significant impact. Hitherto there has been little information available on health implications of flooding.
- b Restoration of old buildings is severely hampered by funding problems.
- c The Recovery Group was one of the major success stories of the flooding. Groups could have been even more productive if organisations had proffered dedicated time rather than tacking duties onto already very busy workloads.

2.22 Key points:-

- No major structural problems, except in old buildings
- Provision of public health advice, particularly on how to handle cleaning up flooded homes and avoiding contamination
- Recognised from beginning that worst flooded would need at least six months to dry out
- Flooding of industrial areas released oil and other pollutants. As water receded oil became concentrated in one watercourse. E.A. boomed some 70,000 litres of waste and heating oil and removed by tanker
- Hasty identification of a new (Cliffe) bonfire site for Nov. 5th, and temporary lighting for crowd safety. One society had no display

- Removal of flood damaged fittings from historic buildings has revealed a range of deep-seated (and often uninsured) structural problems – attempts to get English Heritage and lottery grants. No lottery grant achieved, but English Heritage provided a three year package (Heritage Economic Regeneration Scheme)
- 160 listed buildings affected
- Cavity wall insulation when wet often has to be completely removed
- Allegations of increased rat problems – not true
- Flood stirred up dormant soil content from previous industrialisation
- Concern re. children and pets playing in contaminated gardens
- 17 dead animal carcasses recovered, some many weeks after flood
- 500+ skips in first three weeks (120+ in Spences Lane alone), at a cost of £80,000
- Methane
- Asbestos
- Trading Standards Helpline – little usage
- Regional epidemiologist commenced survey into health effects in July 2001 using sample of 120 flood-affected households and ‘control’ population of non-flooded households. The results, due to be published in March 2002, will show that there was a significant impact on people’s psychological health and that there were impacts upon self-reported illnesses such as earache, skin rashes and gastro-intestinal upsets.

2.23 Business and Employment.

Transport & Environment, E.S.C.C; Policy & Projects, Lewes D.C; Sussex Enterprise.

“To assist the business community and consider the employment implications for individuals.”

2 MEDIUM TERM (continued)

2.24 Lewes D.C. invited Sussex Enterprise and the Brighton, Hove & Lewes Enterprise Agency to provide individual advice to flood affected businesses from October 16th. onward. Sussex Enterprise seconded a member of staff to Lewes for this purpose. Regular meetings of the business community were held in the White Hart Hotel in Lewes to discuss issues arising from the flood. It is important to stress that the floods adversely affected those not only in the lower part of the town but also 'uphill'. Therefore business recovery was a town-wide issue. The sub-group met regularly up until June 2001.

2.25 Key Points:-

- Concern about blighting the town's reputation as a business location
- Regular meetings in White Hart
- Lobbying M.P.'s and Government to provide compensation to individuals, farmers and other businesses who have suffered financial loss and often for valid reasons did not have (full) insurance
- Support through the new small business service to help businesses draw up business continuity plans – little take-up
- Enterprise Agency giving advice re. claims, allowances etc.
- Farmers could lose two years of crops – those they were unable to harvest and the forthcoming year because of inability to sow: unlikely to have been able to insure for such a risk
- Damage to business – not all Lewes was closed – restore external trade by street signs, publicity etc. – Christmas shopping was the re-launch (Lewes D.C. gave extra money for advertising)
- Board in Cliffe identifying which businesses had re-opened
- Street market for those with damaged shops

- Programme of events to promote the town e.g. Spring programme, Farmers Market, Lewes Festival
- Sussex Enterprise made bid to G.O.S.E. for Business Advice Service and regeneration scheme

2.26 Information and Consultation.

Public Relations, E.S.C.C; Lewes D.C; Environment Agency; South Downs Council for Voluntary Services; Lewes Town Council.
"To ensure that a two-way flow of information is maintained between the Group(s) and organisations involved, and the community, thus enhancing public confidence."

2.27 This sub-group met formally three times, under the chairmanship of the County Council Public Relations Officer. Although the last formal meeting was in January 2001 the members were in regular contact with each other after that.

2.28 It is felt that the regular flow of information via the media, and the flood bulletins to residents, was well received. Being sensitive to when it is appropriate to tail these off is important and was done on a gradual basis. It is also important to note that it does not stop once the main crisis is over – one year after the flood the information flow started up again.

2.29 Key Points:-

- Prepared detailed strategy at early stage
- Managed bulletin (30 in main run, ending March 2001, three more since)
- Local media publicity
- Extensive use of linked C.C. & D.C. websites
- Promoted good news stories
- Consultation – comprehensive survey of all households and businesses affected by the floods
- Public meetings (2) in November 2000, both well attended. Very heated. E.A., C.C. and D.C. on platforms.

2 MEDIUM TERM (continued)

- Flood Alleviation Scheme Meeting 10.9.01 – 500 people.
- V.I.P. Visits: Prince Edward, Mo Mowlam M.P., and others.

2.30 Finance and Flood Appeal.

Finance & Community Services, Lewes D.C.; Financial Services, E.S.C.C; Business Support, E.S.C.C; Lewes Town Council; Lewes Volunteer Bureau.

“To manage the flood appeal fund, the proper auditing and reclamation of costs wherever possible, to investigate possible grants, and consider any future community improvements which might result.”

2.31 A Flood Appeal needs to have a simple and transparent mechanism for channelling relief to people affected by the floods. It needs good administrative systems and adequate staffing resources to make it work promptly. Delays and bureaucracy are the keys to dissatisfaction.

2.32 Key Points:

- At time of writing Flood Appeal stands at £282,500 and may eventually reach £300,000
- About £190,000 paid out, and most of remainder allocated
- Led by Lewes D.C. Found ‘Red Cross Disaster Appeal Scheme’ (5) useful, but especially ‘Administration of Appeal Funds’ (6)

- Registered as a charitable trust
- Glyndebourne opera concert; Harveys Brewery Ouse Booze; Victim Support Masked Ball; Art Exhibition etc.
- Mayor of Lewes and chair of Lewes D.C. were trustees, along with chair of Volunteer Bureau
- ‘How to Claim’ leaflet
- Volunteer assessors
- 1st stage – allowances towards items such as fridges etc. 70 households received £100,000. 15 dehumidifiers to non-insured people
- 2nd stage – letters to all affected properties inviting claims for non-insured things e.g. gardens.
- 336 claimants in all, and expect a few more claims. All domestic claimants received something
- Bellwin Rules and charity law do not cater for improvements, only reparation, thus discouraging installation of anti-flood measures.
- Bellwin claim by E.S.C.C is £2.9m. (Total cost over £7m.)
- Bellwin re-claim by Lewes D.C. was finalised at £273,788. (Total claim £291, 788.)
- Advice on insurance claims. This soon became a major issue (See Appendix C)

3 LONG TERM

3.1 By late January 2001 the Co-ordinating Group and the various sub-groups were meeting less frequently. There was still an intense level of activity but the players involved were now well aware of the issues that needed to be addressed, and the necessary networks were in place.

3.2 Much attention was now being focussed onto two broad issues: the ReNOVate Project, and the inter-related aspects of identifying the cause of the flood, how a repetition could be avoided, and how flood warnings might be enhanced. Although the medium-term phase was still going strong, 'recovery' was beginning to move into the third phase of more long-term issues

3.3 It had been identified in the first recovery meeting (see paragraph 2.4) that there was a need to identify a 'positive' development to come from the floods. This was discussed several times at the Co-ordinating Group meetings but it was at the meeting of 15th. November 2000 that one member raised the issue of using art groups to help people create something new and different when they were able to re-occupy their property. There was a feeling that the idea merited further development and it was agreed that a small working group should be set up to investigate it further. This 'germ' developed into the ReNOVate project, the project team for which had its first formal meeting on 12th. January 2001.

3.4 ReNOVate Project:-

- To help restore homes and gardens in a more innovative way
- Volunteers helping householders to redesign their properties (Woolworths, American Express, Rotary Club, Roche Diagnostics and Connex all helped)
- Questionnaire sought volunteers and show homes
- Open Day at Lewes House
- Meetings for distribution of style boards
- Unsuccessful attempt to get BBC to do a 'Groundforce'
- 33 Action Days
- 1,000 volunteer hours
- 68 completed gardens
- 191 volunteers

3.5 **Flood Warnings.** The Co-ordinating Group had also discussed ways of enhancing flood warning systems and constituted a new sub-group to look specifically at those issues. This group had its first formal meeting on 4th. January 2001 and soon identified the areas that it wished to investigate:-

- sirens
- wardens
- more use of A.V.M. (automatic voice messaging)
- car mounted loudspeakers
- signs at vulnerable points
- dedicated plan.

3 LONG TERM (continued)

3.6 At the time of writing this report progress had been reached on each as follows:-

- a **Sirens.** An independent report was commissioned by the Environment Agency to investigate the options for a siren scheme in Lewes (7). After much consideration it was eventually concluded that a siren scheme was not viable.
- b **Wardens.** A comprehensive flood warden scheme was devised for Lewes and officially launched on Thursday 11th. October 2001. It is based upon 11 flood-risk sectors, each broken into individual 'warden beats'. The whole arrangement is co-ordinated by the South Downs Council for Voluntary Services.
- c **A.V.M.** After much publicity the uptake of this free service from the Environment Agency has been increased to around 70%.
- d **Loudspeakers.** Lewes D.C. purchased two such speakers in November 2001 and have trained a number of staff in their usage.

- e **Signs.** A variable display board, jointly funded by the Environment Agency and Sussex Enterprise, is due to be installed in Cliffe High Street in early 2002.
- f **Flood Plan.** Considerable effort was put into creating a dedicated inter-agency flood plan for Lewes, linked closely to the flood warden arrangements. This was then validated at a syndicate exercise held on 12th. September 2001.

3.7 **Flood Defences.** The Environment Agency undertook to carry out a study for the Uck and Ouse river catchments in East Sussex, including options on flood defence schemes. This report is due to be published in the summer of 2002, but the engineering options were outlined at a public meeting at Lewes Town Hall on 10th. September 2001. It is now the subject of detailed further study to identify the most appropriate option(s) to take forward.

4 SUMMARY AND CONCLUSION

4.1 In lesser incidents such a detailed approach might not be necessary, but in the case of the Lewes flooding the structure for managing the recovery is generally regarded as a great success.

4.2 The co-ordinated strategy enabled all concerned to be aware of the big picture, and to monitor the changing situation.

4.3 Key points:-

- Recovery is a long and resource intensive process
- Need for closer links with residential and business communities affected by flooding
- Organisations to dedicate more staff time & resources to recovery
- Demand responsive 'aftercare' – must be flexible in responding to needs of people affected by a disaster
- Statutory agencies cannot do it all – they need to work constructively with the voluntary sector
- Long timescales in dealing with housing problems. 'Waves' of different housing problems.
- Special problems of historic buildings affected by flooding
- Need for pro-active response to public health concerns. Value of personal visits by E.H.O.
- Business recovery to be pursued at two levels:- Recovery of the individual businesses flooded, and trading conditions in the town as a whole. (The latter also affects 'uphill businesses'.)
- Keep the flow of information going – rumours fill a vacuum
- A disaster appeal can be a useful focus for community recovery through local fund raising events
- ReNOVAte was a 'good out of bad' project which combined assistance for flood-affected householders with training and teambuilding opportunities for local businesses
- Get on to long-term issues sooner e.g. improving flood defences/warning arrangements, being better prepared etc. It is important to show that lessons have been learned and improvements put into place
- Funding for flood defence an issue
- Improvements to flood defences do not absolutely guarantee flooding will not happen again.

Appendix A: RECOVERY CO-ORDINATING GROUP

ATTENDEES – (16 MEETINGS, INCLUDING INITIAL ‘WORKSHOP’)

Lindsay Frost (Chairman)	Lewes DC
Alan Smith (Secretary)	ESCC
Martin Van der Lyn	Lewes DC
Chris Walker	ESCC
Phil Gander	ESCC
John Crawford	Lewes DC
John Magness	Lewes DC
Roger Moore	Lewes DC
Jill Ticehurst	Lewes DC
Tony Johnson	Lewes DC
Paddi Mobbs	MIND
Guy Davenport-Strange	Sussex Enterprise
Martin Auton-Lloyd	Sussex Enterprise
Tim Maskell	Sussex Enterprise
Ian Kedge	Lewes DC
Ben Hunter	Lewes DC
Peter Deacon	ESCC (Trading Standards)
Richard Hammond	Environment Agency
David Bonner	Environment Agency
Jeremy Knowles	Environment Agency
Maria McGlashan	Environment Agency
Nicole Ashdown	Environment Agency
Cllr. Maureen Messer	Lewes DC
Cllr. Rod Wilson	Lewes DC
Lynn Evans	ESCC (PR)
Martin Fitzgerald	ESCC (PR)
Mary Hayler	ESCC (PR)
Alan Hopkins	EA
Colin Brown	SDCVS
Paul Rideout	SDCVS
Ian Loughborough	ESCC
Peter Midgley	EA – workshop only
Peter Blackmore	EA – workshop only
Ron Cook	Lewes DC – workshop only
Dr. Geraldine O’Dea	Health Authority – workshop only

There was also the occasional visit from various ABI representatives, and BBV consultants, but they were never formally a part of the group.

Appendix B: RE-OCCUPATION OF FLOODED PROPERTY

	Residential		Business	
Flooded at 12.10.00 ¹	613		207	
Not vacated ²	216		60	
Total seeking CouncilTax/NBR relief	397		147	
Date of re-occupation	Re-occupied	Still vacant in month	Re-occupied	Still vacant in month
November 2000	11	386	8	139
December 2000	15	371	7	132
January 2001	14	357	15	117
February 2001	22	335	18	99
March 2001	33	302	22	77
April 2001	45	257	25	52
May 2001	24	233	10	42
June 2001	51	182	5	37
July 2001	55	127	3	34
August 2001	28	99	2	32
September 2001	21	78	0	32
October 2001	20	58	0	32
Still unoccupied as at 31.1.02.		33		12

¹ Total number of flooded properties (8)

² Properties flooded in October 2000, but not vacated and seeking Council Tax exemption. (Many people chose to stay in flood damaged houses for security reasons, living upstairs etc.)

Appendix C: INSURANCE ISSUES

Throughout both response and recovery much was said and heard about the reaction of the insurance industry. The following list summarises the main points raised.

N.B. In spite of the many anecdotes that circulated little **hard** evidence was received so the points made should be treated with caution.

- Some companies very responsive. On site by the Saturday and giving advice, handing out disposable cameras etc.
- Some were appalling e.g. Answerphones over the weekend, one wanted evidence that there had been a flood before it would consider a claim, one told people not to discard **anything** before they had inspected it – health risk with freezer contents etc.
- Association of British Insurers advice useful in understanding the rationale behind insurance thinking, but non-committal
- Only 5 non-insured in Lewes, but many more under insured
- Most are renewing insurance for policy holders (but not taking new customers) but often at greatly enhanced rates, or without flood cover
- Insurance industry has agreed to continue to provide cover until October 2002 but not after that unless flood prevention scheme is in place
- Some 'postcode' blocking i.e. anyone in Lewes refused flood cover
- Feeling that some people denied being flooded from fear of property being 'blighted' – no insurance, no mortgage, no sale
- Lewes D.C. Insurance Manager very useful as a negotiator
- M.P. constantly raising issues in Parliament.

Appendix D: REFERENCES

- 1 **Sussex Ouse 12th. October 2000 Flood Report**, para. E.3.1
Binnie Black & Veatch, March 2001. *Published by the Environment Agency*
- 2 **Sussex Ouse 12th. October 2000 Flood Report**, para. E.2.23
Binnie Black & Veatch, March 2001. *Published by the Environment Agency*
- 3 **Recovery: An Emergency Management Guide.**
Produced by the Home Office, October 2000.
- 4 **Lewes Flood Aftercare Group, Final Report**
Produced by the Flood Aftercare Group, March 2001
- 5 **Disaster Appeal Scheme (United Kingdom)**, 4th. Edition
British Red Cross Society, April 1999
- 6 **Administration of Appeal Funds**
Roger W. Suddards. *Published by Sweet & Maxwell at £16.95. ISBN: 0-421-41660-2*
- 7 **Feasibility Study into the use of Flood Warning Sirens in Lewes**
Binnie Black & Veatch, July 2001. *Published by the Environment Agency*
- 8 **Sussex Ouse 12th. October 2000 Flood Report**, para. E.3.3
Binnie Black & Veatch, March 2001. *Published by the Environment Agency*

All of these are available in the East Sussex County Council Emergency Planning Division Library.