British Red Cross

Water's Edge

Understanding flood preparedness, impact and recovery in socioeconomically disadvantaged communities

Image © Andrew Butterton

Acknowledgements

Our special thanks to:

Everyone who participated in the online ethnography and interviews; those who shared their personal stories of flooding with us or their experience of supporting flood response and recovery in their community.

The project team at Humankind Research who carried out the qualitative research on our behalf, conducted the analysis and drafting: Sarah Brierley, Aman Kalkat, Shyma Zitoun, Lisa Welling, and Jess Lister.

The British Red Cross project team who brought their time and expertise to the project design, editing and recommendation development.

Our wider British Red Cross colleagues from our Crisis Response & Community Resilience, Psychosocial and Mental Health, Media, Public Affairs, and Production teams for their input, advice, and support.

Laura Kennedy for proofreading this report, and Joanna Wheeler for designing it.

We are also deeply grateful to the individuals from external organisations who generously shared their time, insight and expertise during the development of this report and especially to those who granted us permission to link to their excellent resources. Their contributions were invaluable, though any conclusions or recommendations presented here remain solely those of the British Red Cross.

Image © Martyn Williams/Alamy

Table of contents

Foreword 4

Executive summary 5

1. Introduction 7

1.1 Methodology 9

2. Site specific findings 11

2.1 Rural site 11

2.2 Mixed urban-rural site 15

2.3 Urban site 1 19

2.4 Urban site 2 23

3. Analysis across sites 29

3.1 Before the flood 29

3.2 During the flood 31

3.3 After the flood 32

3.4 Future floods 46

4. Recommendations 50

References 57

Appendices 60

Appendix 1: Method in detail 60

Foreword

Béatrice Butsana-Sita
Chief Executive Officer, British Red Cross

Flooding is not a new challenge in the UK – but for too many people, it remains an unmanageable one. As climate change increases the frequency and intensity of severe weather events in the UK, the risks are growing. But, as this report shows, the ability to prepare for, respond to, and recover from flooding is not experienced equally.

This research shines a light on the lived experiences of people facing socioeconomic disadvantage in all four nations of the UK who have faced the devastating impacts of flooding in recent years. It reveals a stark reality: those least able to cope with the impact of flooding are often the least prepared and the least able to access support.

The findings are sobering. Most participants were completely unprepared for floodwaters entering their homes and unaware they were even at risk. Many lacked clear guidance and the support needed to prepare. Others experienced their evacuation as "chaos" and found themselves with no suitable place to live – a predicament that some had to endure for months. The emotional toll, from the trauma of displacement to the loss of treasured belongings, is profound and long-lasting.

But there is also strength. Neighbours helping neighbours, communities pulling together, and local organisations stepping up to play vital support roles for which they never planned nor received training or guidance.

The UK Government's new Resilience Action Plan, developed in response to the Covid-19 and Grenfell Tower inquiries, sets out a whole-of-society vision for a more resilient nation – one where risks are better understood, preparedness is strengthened, and support is more inclusive. Resilience to flooding must be a key test of that vision. If we cannot ensure people are protected from – and supported through – one of the most predictable and recurring emergencies we face, then we are falling short.

Image © Francesca Jones/BRC

At the British Red Cross, we believe no one should face a crisis alone. This report is a call to action for policymakers and all involved in emergency planning and response. It urges us to listen to those most affected, to design systems that are inclusive and accessible – and ensure support reaches people when and where it's needed most. Resources must be targeted where the risk is greatest, and resilience is weakest. It also sets out key principles for getting this right:

- Empower people with clear and accessible information.
- Protect those most at risk.
- Support the emotional as well as the physical recovery.

Severe weather may be inevitable. Leaving people behind is not.

Executive summary

This research explores how people in socioeconomically disadvantaged communities are impacted by floods and how effectively they can access support. See recommendations.

Physical

impacts of floods worse for people living with health conditions and for older residents.

Financial

impacts of flooding can be devastating for those on lower incomes

Emotional

effects from flooding are profound and far reaching

Low levels of flood preparation and low awareness of flooding guidance.
Lack of flood preparedness is a significant concern, with multiple contributing factors. There is evidence of low awareness of flood risk, that flood preparation guidance is either not reaching people or not inspiring action, and a perceived lack of clear protocols for emergency response during flood events. These factors leave people in increased danger from floods and heighten feelings of helplessness among affected communities.

Barriers to preparing for floods.
There are also financial, emotional and other barriers to flood preparedness and resilience measures, even when people know about them. Home adaptations are difficult to implement for people in financial hardship and renters often do not have permission to make changes to their home. Rural isolation can make it difficult to access flood-related supplies. Emotionally, the prospect of flooding can feel so overwhelming that people may avoid thinking about it altogether — making it harder to prepare effectively.

Flooding brings significant physical, emotional and financial impacts, which are exacerbated among people experiencing socioeconomic disadvantage.
The physical impacts of floods are often worse for people already living with physical health conditions and for older people.

Emotional effects from flooding are profound and far reaching. They can include shock and panic – often worsened by a lack of preparedness — heartbreak over lost belongings and distress and uncertainty from being displaced. For those already facing financial insecurity, this displacement can be especially disempowering, compounding feelings of uncertainty and loss of control. Flooding also places strain on family relationships, fuels anxiety about future severe weather events, and leads to long-term stress on people hoping to rebuild their lives — often without the financial means to do so. These cumulative effects show a pressing need for mental health support to help people process their experiences and recover.

The financial impact of flooding can be devastating for those on lower incomes. Repairing extensive structural damage to homes can be unaffordable for homeowners, especially for those without insurance. Private renters can face a lack of cooperation from landlords in repairing damages; social renters may be displaced to different areas, with associated increases in costs of living. Lack of access to (sufficient) grants or insurance compounds these financial challenges.

Local communities pull together, providing timely, impactful support.
Informal forms of support from local communities pulling together play a vital and timely role in helping people deal with the immediate and ongoing impacts of flooding. Support from family, friends, neighbours, charities and local businesses includes offering shelter, helping with the clean-up, donating essential items, providing meals, helping with grant applications and providing emotional support. Tapping into local community networks is an efficient and effective way to get the right help to people quickly.

Need
for more timely, coordinated and visible support in response to a flood

Formal support can be inconsistent and lack visibility. Local authorities provide many forms of support. However, these are not always visible or accessible. Eligibility criteria, complex processes, and limited outreach can prevent people from receiving timely help. There's a need for more timely, coordinated and visible support in response to a flood, working closely with trusted community networks. Particular challenges exist for people facing language barriers, mental health issues, digital exclusion or insecure immigration status.

Conclusion and recommendations

Flooding will continue to affect communities across the UK — but the impacts don't have to be so unequal or so severe. This report highlights the urgent need to address the barriers that prevent people who are socioeconomically disadvantaged from preparing for, coping with, and recovering from flood events. To build a more inclusive and resilient response, we recommend five priority actions:

#1. Strengthen **local flood messaging**

#2. Protect **renters and social housing**

#3. Make **recovery grant support** more accessible

#4. Meet the scale of **mental health needs with peer support**

#5. Target flood resilience **funding to deprived areas**

See section 4 on page 50 for more detail.

A note on terminology

We use the term '**socioeconomically disadvantaged**' to describe the group of people who are the focus of this research. Geographic areas and communities are referred to as '**deprived**' or '**experiencing deprivation**.' These terms are not precisely defined but are indicative of multiple intersecting characteristics — such as disability, digital exclusion, housing quality and language barriers — which can make people more vulnerable to the negative impacts of flooding. The simple term 'low-income' doesn't recognise the multiple, intersecting barriers that are making things harder for people. We label the sites using the Office for National Statistics Rural Urban Classification[1] as a guide.

See 1.1 Methodology for a brief description of our sampling and site selection criteria, and Appendix 1 for more detailed information.

1. Introduction

Flooding is one of the most pressing and growing climate-related risks in the UK — estimates suggest that over 6.9 million properties in England, Northern Ireland, Scotland and Wales are at risk of flooding from rivers, the sea or surface water[2,3,4,5]. Its impacts are far-reaching — from immediate threats to life and property, to long-term disruption of livelihoods, health and community cohesion[6,7]. As climate change accelerates, the UK is expected to face more frequent and intense incidences of heavy rainfall[8], placing more urgency on flood preparedness and increasing pressure on recovery efforts.

As the UK's largest voluntary and community sector emergency response organisation, British Red Cross volunteers and crisis response teams play a vital role supporting communities affected by emergencies. Since 2020, we have deployed to over 400 flooding incidents across the UK, providing support to communities in rest centres, making door-to-door checks and giving advice and support.

Through this work, we see first-hand how flooding disproportionately impacts those with the fewest resources and the least support. This is reflected in our previous research, including Every Time it Rains[9] and Vulnerability and Resilience[10], which consistently show that those most vulnerable to the negative impacts of flooding often have the lowest awareness of risk, limited access to insurance, and face greater challenges to recover.

Building on these findings, this research — conducted in partnership with Humankind Research — explores how socioeconomic disadvantage and intersecting vulnerabilities shape people's experiences of flooding. Drawing on insights captured from interviews and self-ethnographic tasks, we provide insights from four recently flooded sites across the UK, highlighting how individuals and communities navigate flood preparedness, recovery and access to support.

Image © riddypix/Alamy

With governments across the UK increasingly focussing on the delivery of new national resilience plans and flood resilience strategies, this research comes at a critical time in the UK's policy landscape. While national adaptation planning for severe weather has progressed through successive National Adaptation Programmes since the Climate Change Act in 2008, significant gaps remain. The Climate Change Committee (CCC) has repeatedly warned that adaptation efforts are falling short, held back by lack of a coherent and measurable vision of what successful UK adaptation to growing threats from severe weather looks like[11,12]. Despite a growing recognition of the need for greater resilience across a variety of sectors and the wider public[13], flood preparedness and recovery approaches often fail to reach those that need them the most[14,15].

From sandbags to grant schemes, insurance support, and Property Flood Resilience (PFR) measures, a range of options exist to support households to prepare and recover from flooding. With flood responsibilities and support devolved across the UK, each nation has developed its own approach.

Yet, insufficient attention has been paid to how support is experienced by households living with multiple, overlapping vulnerabilities such as poor health, disability, or insecure housing. These groups often struggle to access support, and the systems designed to assist them often adopt a one-size-fits-all approach that fails to acknowledge the diversity of different needs[16,17].

Against this background, this report presents findings from new qualitative research exploring how people's experiences of flooding are shaped by socioeconomic disadvantage and overlapping vulnerabilities.

We begin with site-specific summaries drawn from all four nations of the UK, which explore the experiences of two cities, a rural town and a mixed urban-rural area that have all experienced severe flooding in the last five years.

These case studies offer rich insights into how the impacts of flooding are shaped by socioeconomic disadvantage and overlapping vulnerabilities.

By taking an in-depth look at four distinct locations, the importance of local infrastructure, social networks, and the specificities of place come into focus. As the sample size in each location is not representative of a broad range of perspectives, this report does not seek to provide a definitive evaluation of flooding resilience measures and capabilities in each location. Rather, when considered collectively, the findings reveal recurring themes that affect people experiencing socioeconomic disadvantage across varied contexts.

We urge policy- and decision-makers across the UK to consider these carefully when evaluating strategies to strengthen flood resilience. To maintain focus on shared patterns rather than individual locations, the four sites have been anonymised.

Together, these findings aim to inform more equitable and effective flood policy and practice across the UK to ensure no one is left behind.

Our recommendations have been developed with reflection on both the themes that reoccur in the findings and the relevant legislative and policy context in the UK and devolved nations.

They focus on the need to:

empower people with preparedness information they can act on,

extend flood resilience actions to include renters and low-income home owners, and;

ensure recovery support is accessible and responsive to people's needs.

1.1 Methodology

This research is a place-based qualitative study conducted across four sites in the UK. We spoke to 32 participants overall, including 24 flood-affected participants and eight community stakeholders.

Site selection

Drawing on British Red Cross operational insight, the Neighbourhood Flood Vulnerability Index, and other measures of socioeconomic disadvantage, one site was selected in each of the four UK nations. The criteria included: affected by flooding in the last five years; high vulnerability to flood exposure; high level of deprivation.

Sample overview

We prioritised social grade using C2DE[18] and receipt of state benefits in our sampling but, recognising that there is no single correct way to define 'socioeconomic disadvantage', we also ensured most participants met at least two of the following characteristics:

Lower socioeconomic status (C2DE).

Not a homeowner.

Older (aged 70+).

Digitally excluded – lacking consistent online access.

Does **not have English** as first language.

In receipt of **Universal Credit** or **Personal Independence Payments**.

Have a **longstanding physical or mental health condition or disability**.

In the few cases where people did not meet this core definition, Humankind Research spoke to individuals over the phone to gauge their suitability for the research. One of the participants in urban site 1 was included in the study as they were able to provide important insight into a specific community.

We also spoke to two community stakeholders at each site who played a role in providing support to the wider community after a flood event, though were not necessarily directly affected by flooding in their own home.

Method overview

Flood affected participants took part in online tasks* of approximately 15 minutes per day over 4 days and a 60-minute interview (on Zoom or by phone) about their personal flooding experience.

The community stakeholders took part in a 60-minute research interview only.

See **Appendix 1** for more detail on method, sample, and recruitment.

*One participant who couldn't access the activity online completed the tasks on paper, which his daughter then emailed to us.

Table 1. Breakdown of flood-affected sample

Flood-affected sample	Rural site	Mixed urban-rural site	Urban site 1	Urban site 2	Total
Participants	7	5	6	6	**24**
Female	5	5	3	2	**15**
Male	2	0	3	4	**9**
C2DE Social Grade	7	5	5	6	**23**
Type of flooding (some participants experienced more than one type of flooding)	0 groundwater	1 groundwater	3 groundwater	2 groundwater	**6 groundwater**
	7 river	3 river	1 river	1 river	**12 river**
	0 surface water	1 surface water	0 surface water	1 surface water	**2 surface water**
	4 sewer	0 sewer	2 sewer	2 sewer	**8 sewer**
Homeowner	2	4	3	5	**14**
Renter	5	1	3	1	**10**
Uninsured	3	0	0	2	**5**
Made an insurance claim	3	2	4	1	**10**
Digitally excluded	1	2	2	0	**5**
Disability/long-term health conditions	2	1	2	1	**6**
Receiving Universal Credit or PIP	6	3	4	3	**16**
English as an additional language	0	2	0	1	**3**
Aged over 70	1	0	1	0	**2**

2. Site-specific findings

2.1 Rural site

2.1.1 Site description

This rural town has a history of flooding due to its location along a river. Parts of the town are deprived, but it has a closeknit community. It is home to many people on lower incomes, younger families and people over 70. There is a mix of housing in this area including caravan sites and private houses bought by the council for assisted living.

Participants describe the community as friendly, with several local gathering places and recreational groups that offer activities and support to people on low incomes.

In the early 2000s a significant flood led to the evacuation of families after flood defences were overtopped. More than two decades later, during a severe storm in late 2023, the entire town was evacuated and parts of the county were hit by six months' worth of annual rainfall in just 36 hours.

Though the town had a flood wall and pumps installed in the mid-2010s, the infrastructure was overwhelmed during the storm, with part of the floodwall collapsing.

2.1.2 Before the flood

Widespread awareness of flood risk — but not the potential scale and severity

In this area all flood affected participants expressed awareness of flood risk, citing frequent flood and red weather warnings, community discussions about past flood events and flood risk, and prior flood experiences.

"I was aware of [the flood risk], I've lived here for six or seven years and we live really close to a river and it's well known in the community that it does flood from time to time... so I mean, I was very much aware that we live in an area that does flood." – Interview, flood-affected participant, rural site.

Community stakeholders confirmed that in the wider area, residents have a general awareness of flood risk due to past events. However, the impact of the storm far outstripped perceptions of the possible effects of a flood. Many underestimated the severity and scale of the flooding, believing that only the low-lying areas and houses at the bottom of the hill, closer to the river, would be impacted.

> People went to bed thinking it would be wet, but they woke up with it coming in at the tops of the windows.
>
> **Interview, community stakeholder, rural site**

Lack of preparedness for the flood

Participants reported that confirmation of expected flooding had broken on the local news before the council had been made aware. Despite some initial weather warnings and evacuation warnings from emergency services, there was a significant sense of "alert fatigue" among the community, leading some to dismiss warnings. Participants did not recognise the guidance on how to prepare for a flood we described to them from the government website or the environmental agency website (for example, suggestions for creating a personal flood plan). This contributed to a lack of preparedness for the storm and its severity.

"People are seeing these warnings time and time and time again… if nothing happens, you're less likely to react with the next one." – Interview, community stakeholder, rural site

Both flood-affected participants and community stakeholders reported that, across the community, preparedness measures were minimal. Sandbags were the most commonly-used resource but were often insufficient against severe flooding; structural adaptations like property floodgates were rare due to cost barriers.

2.1.3 During the flood

Emergency services played a significant role in evacuation efforts, but this support was inconsistent and sometimes late

Many participants recalled the fire brigade and police using boats to rescue residents. Despite some experiences of delayed responses, participants recalled either themselves or others being evacuated to safety. Emergency responders were praised for their dedication, providing medical checks, triaging on-site and ensuring safety during evacuations.

"[The emergency services] were very good, excellent. They couldn't have done any more, their life was in danger as well. They cared and put a warm thing around you, they put you in a boat and the police at the other end put you into a big van and take you off. They couldn't be more helpful." – Interview, flood-affected participant, rural site

As flood warnings for the storm came quite late, it meant that evacuations were taking place in extremely challenging circumstances. Though emergency services had warned some older residents and families the night before, many couldn't or wouldn't evacuate. One participant mentioned that they were hesitant to leave as they and their family were all ill. Another didn't think that the flooding would be serious.

Some participants and community stakeholders felt that emergency services lacked coordination in the lead-up to the flood, meaning that residents had to wait until conditions had worsened before being rescued.

Structural damage to homes was significant and costly

Structural damage was extensive, requiring costly repairs to replace walls and floors. Persistent mould growth added to financial burdens. One participant had to replace all their flooring which was both financially challenging and extremely stressful.

"I had to replace all of my ground flooring... the whole downstairs of my home was affected!" – Online self-ethnography, flood-affected participant, rural site

2.1.4 After the flood

Impacts of flooding included worsened physical and mental health

The floods significantly impacted people's physical and mental health. Many participants experienced respiratory issues due to damp and mould in their homes after the flood. One participant described how damp conditions caused by flooding in a neighbouring flat led to persistent cold temperatures in her home.

Another participant faced worsening depression and anxiety from losing their home and belongings. Mental health challenges were also widespread.

> I have bad depression and anxiety because I lost everything, I lost my car as well as my home and I still find this trauma extremely upsetting... Since the floods I've also had several chest infections due to the damp in the new flat I got put into and I am also medicated for my depression.
>
> **Online self-ethnography, flood-affected participant, rural site**

The flood took a severe emotional toll, with participants describing heartbreak over losing irreplaceable belongings like baby books, photographs and sentimental items. Many participants have experienced persistent fear and anxiety of another flood event happening and explained that it has caused significant trauma for them.

Community organisations and the council worked together to provide support

Participants consistently expressed gratitude and appreciation for the community hub and the support coordinated by the cricket club. These organisations were present throughout the event, offering practical and tangible support for the community.

The council provided a drop-in service at the community hub to help people prepare their applications for financial support grants. Laptops were provided for displaced residents to complete their application.

"The council did actually do a lot of work with us. They still come in once a week to support people. Shortly after the flooding they actually phoned us and said can we set up a drop-in every day so we can try and get people housed." – Interview, community stakeholder, rural site

But there was a perception that council support was lacking

However, participants were not always aware that this support for grant applications was coming from the council, instead attributing it to the community hub.

"There was a lot of help at the [cricket club]. We went up to the [cricket club], filled the form in and then that was basically it. Then got the money within a week.... They were helping us all." – Interview, flood-affected participant, rural site

The council relied on existing community hubs to organise and circulate information about support and establish a presence via drop-in centres. However, this also meant the support they were offering wasn't consistently visible, and that there was confusion about who was providing the information and support.

Participants who used these services felt that local authority workers were still "hands off", operating from afar, and the proactivity was attributed to community organisations. One participant noted that improved visibility of the council and the ways they were supporting would have been reassuring.

> I can't really remember seeing anyone from the council or meeting anyone from the council after the flooding. So to see someone from the council down our area... would have been a big help.
>
> **Interview, flood-affected participant, rural site**

Mixed experiences of other forms of support

Immediate guidance about recovery support appears to have been inconsistent and delayed, with some residents not hearing from local authorities until days after the flood.

Temporary shelters were set up in schools and sports centres but were criticised for lacking safeguarding measures such as on-site security, especially for families with children.

Insurance companies played a significant role for flood affected participants who were insured. They provided clarity on what the next steps were after the flooding and how to go about recovery. However, many residents lacked insurance due to financial constraints while others did not make any claim due to the fear of rising premiums.

The stress of navigating recovery after the flood was overwhelming for many. Participants faced delays and confusion from local authorities, with mixed messages about accessing homes or retrieving belongings. Some relied heavily on family support to move items and find housing, while others struggled with inadequate council assistance for housing or clean-up.

Limited awareness of local authority grants

It was hard to assess awareness of this grant as although most of those we spoke to had received a grant after the flooding, they were unsure exactly what they had applied for. Most confirmed they had received a grant of up to £1,500 after the flooding. Many had applied at the council's grant application station at the community hub and couldn't recall the exact grant that it was — though not all were aware in time to apply. Even community stakeholders were unsure exactly which grant it was, though they did remember that it came from the council and was for £1,500. This was likely to be a local authority administered grant and residents used this to replace damaged or lost household items such as furniture or bedding. There were also reports of residents combining this grant with funds they had received from other charity sources.

"I didn't hear anyone mention any grants. The only one I did know was the council one that was being offered." – Interview, community stakeholder, rural site

A community stakeholder noted that some residents were relocated to various parts of the region, which made it difficult for them to keep up-to-date with local information about resources and grants. One displaced resident described needing to receive a grant before they could afford the bus fare to travel to the community hub, where information and support on the grant applications was located.

2.1.5 Future floods

Participants identified key issues in flood preparation that could be improved in the future

To address the lack of information about flood risk and preparedness that participants reported, some felt flooding preparation information, flood warnings and evacuation warnings should be communicated via door knocking as well as digital alerts, which can miss people who are digitally excluded.

Many only became aware of preparation measures after experiencing flooding, often seeking information independently. After being flooded, participants said they signed up for flood alerts and obtained sandbags to use in any future floods. However, home adaptations such as raising electrical outlets or installing floodgates were far less common due to financial constraints or perceived ineffectiveness.

For future floods, participants emphasised the need for better infrastructure maintenance and upgrades by local authorities to mitigate risks. Suggestions included improving drainage systems and ensuring older housing stock is adapted to withstand surface water flooding.

Community stakeholders advocated for proactive communication and tailored guidance to help residents prepare effectively. One important aspect of this was clear information broken down into distinct steps to ensure that it was accessible. Emotional preparedness was another key concern; participants said that having well-communicated protocols and support plans would alleviate anxiety about future floods.

> Knowing that there was a better protocol in place for the next flood would make me feel a lot happier... if there was more support and money available sooner.
>
> **Online self-ethnography, flood-affected participant, rural site**

Image © Sam Atkins/BRC

2.2 Mixed urban-rural site

2.1.1 Site description

This site is a former coal mining area characterised by towns and villages scattered across a rural valley. Some areas are fairly remote, with only a few small shops serving the community, meaning that residents can be quite isolated from public services and neighbouring towns. It is home to many people aged over 70 as well as people who are digitally excluded. Despite this, participants reported a sense of community cohesion.

In recent years, the region has faced severe flooding due to extreme weather events. A major storm in 2020 caused widespread damage, and further flooding occurred in 2024 following another storm.

2.2.2 Before the flood

Very low awareness of general flood risk and of the specific flood event

Despite this site being a high flood risk area, and also despite some awareness of rising and falling river levels, almost every resident expressed no awareness of the flood risk in their area. Several residents said they had never been flooded before. Though heavy rain and winds were common for the area, residents assumed that living on a hill would protect their homes. This lack of risk awareness meant that almost every resident we heard about was unprepared (including having made no household adaptations) and completely shocked by the flood event.

"We are on a steep hill, we are in the middle. I didn't think we would get flooding because it would run down, if that makes sense."
– Interview, flood-affected participant, mixed urban-rural site

Only some participants had received weather alerts to their phones, or on social media, warning them of the flood event.

> We had no warning we were due to be flooded. It had rained a lot leading up to the flood but on the night of the actual flood, we had no knowledge. The area hadn't flooded previously, it wasn't something we were even considering.
>
> **Interview, flood-affected participant, mixed urban-rural site**

Residents highlighted that such warnings rely on internet access, and they were unsure if these alerts were reaching older neighbours who may not have online access. When we asked about official information on the government website, most participants had not seen it. This included preparation kits as well as home adaptations, although some participants were familiar with the use of sandbags.

Official flood warnings felt to be untimely and inaccurate

A community stakeholder felt that warnings from the Met Office were often inaccurate and inconsistent, which affected how local authorities and residents were able to prepare. The Met Office weather warning for the storm was 'yellow', which did not reflect its eventual severity.

"The Met Office issued the warning and then downgraded the warning again. When the Met Office send out a warning, the local authorities have a certain response. But when they downgraded the warning, that means that locals' and the local authorities' reaction sort of gets downgraded as well." – Interview, community stakeholder, mixed urban-rural site

A community stakeholder explained that the flooding had occurred in the early hours of the morning, which meant that authorities were unable to inform residents in good time.

"The problem is it happened overnight in the early hours of the morning... you know, you can't inform someone at two or three o'clock in the morning because they're obviously not going to be awake. So that was the big issue. When the warning came, it was too late for anyone to do anything." – Interview, community stakeholder, mixed urban-rural site

2.2.3 During the flood

Evacuation support and recovery in the area was felt to be inconsistent

Some participants shared experiences of residents in precarious situations being evacuated on boats by the fire brigade. However, participants felt there was a lack of communication about the evacuation plan, meaning people were unprepared.

> I actually tried to phone the emergency services... nobody brought sandbags because we weren't in an emergency state, but it was an emergency. Nobody wanted to help us, so we just had to wait, watch our cars go down the road and wait... We had to wait for the water to disappear and then the local councillor came round with a skip. No emergency services, no local MPs, no one came around. It was literally left to us to sort out.
>
> **Interview, flood-affected participant, mixed urban-rural site**

A local leisure centre provided emergency shelter, but it was poorly coordinated, and evacuees arrived to find the centre unprepared to receive displaced residents.

"I know a lot of people were sent to the leisure centre. There wasn't anybody in the leisure centre that was expecting them. So again, the communication was awful." – Online self-ethnography, flood-affected participant, mixed urban-rural site

For many who evacuated, family or friends offered immediate refuge. However, this came with emotional challenges, disruptions to daily life, and struggling with feeling dependent.

"It changed our lives as well, in as much as we had to live in somebody else's home. We were very, very lucky that we had a friend who allowed us to stay in their home, but we didn't have anything that was ours. We didn't own a cup, a plate… All the familiarities that you have of a home were gone." – Interview, flood-affected participant, mixed urban-rural site

Flooding seriously harmed people's physical and mental health

Some people experienced acute physical health issues and had to be hospitalised. One participant recalled two neighbours who had heart attacks during the flood event.

Emotional effects were profound for both flood-affected participants and community stakeholders. Participants described shock in the immediate aftermath and anxiety about future floods.

"The stress from the initial event and the ongoing challenges of recovery have led to persistent anxiety and sleep disturbances." – Online self-ethnography, flood-affected participant, mixed urban-rural site

One participant explained how difficult it was to continue with her role as a support worker for people in vulnerable situations in the community, while also facing devastation from the flood in her home.

"You never think about yourself, you need support too. You just carry on and just do your job... I went from my house to [work], you know I didn't get a break. My house was bad and this place was bad… In the end I just gave up, I said I couldn't do it anymore. So I went on sick [leave]." – Interview, flood-affected participant, mixed urban-rural site

Isolation and financial impacts

Participants were affected by the cost of the clean-up and repairing severe damage to their homes. This included damaged doors and windows, waterlogged walls and cracked floors.

Rural isolation posed a particular challenge in the area, where access to essential supplies during emergencies was limited due to the absence of nearby shops.

2.2.4 After the flood

Local communities provided timely and impactful support

In the immediate aftermath, most support came from local community members, neighbours, family and friends, and community organisations. Ordinary members of the community shared information they'd heard or support they'd accessed. Families and friends – with limited resources themselves – donated clothes, shoes and other goods that people urgently needed.

"My friends all rallied around to get the kids some new toys and lots of everything. Shoes, clothes – family just did those things. I come from a family that's just working class, they haven't got money to throw at me. So we just did what we could." – Interview, flood-affected participant, mixed urban-rural site

Community organisations used their Facebook pages to communicate next steps and signpost support. Local charities, who know the area well, mobilised quickly to provide support with clean-up and recovery. Churches and local businesses provided regular food for those without access to kitchens. Community centres became donation hubs.

> One of the biggest things that happened for us and saved all of us was the local community centre... They threw open their doors and everybody within a three-mile radius went there to help. Within what felt like 24 hours that hall was full of clothes, shoes, towels, cleaning materials.
>
> **Interview, flood-affected participant, mixed urban-rural site**

Temporary accommodation brought challenges

In some cases, participants spent weeks or months in hotels or bed & breakfasts while waiting for permanent housing. The emotional toll of being in an unfamiliar environment and unable to settle wore on people as time went on.

Temporary housing was often unsuitable for people's specific needs, especially those with disabilities or chronic health conditions. One participant recalled wheelchair users from a flooded residential home being rehomed in inaccessible hotels in which the rooms were not designed for wheelchair access, thus limiting their movement.

Not everyone was able to evacuate. One participant stayed in her property despite the flooding because she felt she had no choice, primarily due to a lack of appropriate options for alternative accommodations. She listed health impacts such as lung issues and an allergy that flared up due to the humidity in her home, as well as the anxiety of having nowhere else to go.

"The flooding introduced excessive moisture into my home, leading to high humidity levels that severely affected my chronic lung condition. I suffered multiple chest infections, exacerbating my respiratory problems." – Online self-ethnography, flood-affected participant, mixed urban-rural site

Formal sources of support were often felt to be inadequate by participants

A community stakeholder reported that the council took lots of action to help residents, for example, council vans turned up in specific villages, signposting to and collaborating with other charities, and helping residents fill out forms for government grants. However, many participants were unaware of the extent of the council's work and felt neglected.

Flood-affected participants perceived there to be a lack of information about long-term recovery. Some who were displaced for months criticised the lack of answers from the council regarding housing and the lack of empathy they felt they received from the council.

For most participants who had insurance and managed to claim, insurance companies were a key source of guidance, helping them navigate recovery and advising them on next steps. However, one community stakeholder spoke very negatively about some insurance companies, so experiences were varied.

Some residents felt that infrastructure recovery, including road and drain cleaning, was prioritised over individual households. Here, the expectations of residents were different to the triaging priorities of the emergency response.

"I just think the council didn't really do enough. They cared more about how the roads were... but they didn't really check up on people's houses like how we were living after... I think they could have checked up on the people's houses who were ruined." – Interview, flood-affected participant, mixed urban-rural site

Limited awareness of local authority grants

Awareness of local authority administered grants was low among participants. A community stakeholder expressed surprise that the grant was available.

"I never knew that existed actually. Is this quite a new thing? It wasn't given out. No one I spoke to have ever said that they'd use that or they were aware of it, to be honest." – Interview, community stakeholder, mixed urban-rural site

However, one participant we spoke to confirmed that her neighbours received a grant she believed was a local authority grant, though she didn't get it herself.

"I think some of my neighbours, they had either £500 or £1,000, but we didn't get that because we had insurance." – Interview, flood-affected participant, mixed urban-rural site

2.2.5 Future floods

Community-based resources seen as vital in fostering awareness and preparedness

Many would welcome having clear guidance that is easy to follow, relevant and not too costly to implement. For example, one participant explained that sandbags are more accessible than home adaptations due to the cost.

"While there are sandbags available at the community hall, many people cannot afford more expensive prevention measures like shutters." – Interview, flood-affected participant, mixed urban-rural site

Having essentials stored in a community hall would help residents feel prepared and give them easy access to the things they need when a flood occurs.

> There is not any shop in this area. Not one shop, not even a kiosk. So imagine that you need to get something. You need a car to go to the next town because it would be a 45 minute walk on a winding road. The community hall should be able to store water, milk and sandbags.
>
> **Online self-ethnography, flood-affected participant, mixed urban-rural site**

Image © Mark Burgess/Alamy

2.3 Urban site 1

2.3.1 Site description

This urban area includes several densely populated neighbourhoods, with varying levels of access to services, transport, and flood resilience. Locally, many people have close-knit community networks.

The area is built over subsurface water channels, some of which run beneath residential areas. In recent years it has been affected by multiple types of urban flooding, including groundwater, surface water, and drainage system overflow.

The participants we spoke to mostly live in terraced houses near the city centre, where limited green space contributes to increased vulnerability to flooding.

2.3.2 Before the flood

Low awareness of flood risk, despite past flooding events

A few participants shared that they had no prior knowledge about flood risk or where they could find this information. Many participants were unaware that they could find information about their area's flood risk through a government website. Despite multiple past floods, a few residents stated that their neighbourhoods were not classified as at-risk areas, leaving residents unprepared for sudden floods described as "tsunami-like".

A community stakeholder reported that although flooding can occur frequently in the city, it is difficult to predict the severity and therefore how exactly to prepare. This means it can be hard to get information out to everyone in time when the extent of the flooding is so unpredictable.

"We knew it was going to happen but we didn't know the extent of how bad it was going to be... you know, leaflet drops and stuff like that, you could have informed, but we wouldn't have been able to get them out in time." – Interview, community stakeholder, urban site 1

Local community instrumental in sharing flood warnings

Flood warnings often came from community members. A community stakeholder used social media and posters to spread warnings about the flood and post contact numbers for the flood hotline and local councillors.

However, only one participant saw these warnings on the council's Facebook page. A community stakeholder raised concerns that those who do not use social media, follow relevant council pages, or are digitally excluded would have missed these warnings.

"If you are not on social media, you would have missed out on that. So the likes of your elderly that wouldn't have had, maybe anybody close by, they wouldn't really have had any kind of inclination about this." – Interview, community stakeholder, urban site 1

2.3.3 During the flood

Multiple challenges in responding to the flood event

People's lack of preparedness led to confusion about what to do when the flood happened.

Some participants had the perception that emergency services felt disorganised, further exacerbating feelings of vulnerability among affected communities.

> In the middle of this all happening we did call 999 for the fire brigade, the operators themselves were apprehensive on what to do, which wasn't reassuring or comforting to me at the time."
>
> **Online self-ethnography, flood-affected participant, urban site 1**

Many residents relied on sandbags to protect their homes, and these were distributed through community halls and businesses, but were insufficient against severe flooding events.

Some participants chose to stay in their homes. For example, one participant felt that leaving would have led to more damage to the property, so stayed to keep as much of the water out as he could. He was unaware of any support from the council and noted that many of his neighbours also chose to stay.

"If I had left and had the front door closed, the water level would have rose... The stair carpet would have got it. The front living room would have got it more." – Interview, flood-affected participant, urban site 1

People's homes sustained significant damage

Participants reported severe damage to their homes and in some cases, their entire ground floor was affected. Damp spread throughout people's properties, floors, walls, carpets and soft furnishings were damaged and left foul smelling from sewage.

"The damp had spread from the walls in the bedrooms and also the kitchen counters as well. It came up through the walls and then the countertops were soft and spongy because they were saturated." – Interview, community stakeholder, urban site 1

Physical and mental health impacts were significant and impacted finances too

For those who had to evacuate, the lack of awareness and preparedness meant they often didn't gather important belongings, including medical supplies, which impacted physical health.

"Not having things in my house that I would use for dealing with my illness was a bit annoying. I couldn't access it. That is what hindered me. It certainly had a knock-on effect to my health, not having it there." – Interview, community stakeholder, urban site 1

Pre-existing conditions were exacerbated by damp homes. One participant was unable to let her child with asthma return home until dehumidifiers had been installed, which took several weeks. This impacted their living arrangements and "sense of home".

Participants experienced stress from displacement and uncertainty about recovery steps. The trauma of the flood also left many with anxiety and fear of it happening again. Participants mentioned specific triggers including bad weather and heavy rain.

> It still affects people now, you get a couple days of heavy rain and everyone's like oh no, not again… everyone's getting really nervous about it.
>
> **Interview, community stakeholder, urban site 1**

2.3.4 After the flood

The council implemented many forms of help, but this did not reach all residents

Community stakeholders described efforts to provide 24-hour spaces in community centres, and some flood-affected residents recalled volunteers providing tea and sandwiches in the days after the event. One resident and one community stakeholder noted that helplines were shared on the community centre Facebook page.

However, this did not trickle through to all residents. Many felt a lack of guidance or support from community organisations and did not know how to access this.

"The council did not open till 9am and they didn't really have a clear alternative emergency flood number to call." – Interview, flood-affected participant, urban site 1

A community stakeholder recalled that there could be delays receiving grants, with some taking months to process. This caused distress for families who needed immediate financial support.

"I just think that the main challenge was the fact that the grants weren't being issued straight up, the grants must have took months to come through. I mean, some people, like their houses were ruined and they had to decorate them. It's awful to go back to a house that is, you know, it's dirty or it's smells. That's just not a nice experience for families to have to go through that." – Community stakeholder, Interview, urban site 1

Some participants assumed the grant application process would be complicated and laborious, based on past experience applying for grants for disability support or carers allowance. And for some, this was the case, they struggled with the various steps of applying for the grants, including determining their eligibility. At a time of high stress and confusion, some were too overwhelmed to attempt applying.

Community stakeholders reported that residents facing challenges such as health conditions, mobility issues, mental health concerns, advanced age and language barriers are disproportionately impacted by flooding. In the aftermath of these events, immediate needs often went unmet because of delays accessing help.

"I think they [a refugee family] just felt they had nowhere to turn, nowhere to go to. They're not very familiar necessarily with the country, with the processes. Didn't know how to go about things." – Interview, community stakeholder, urban site 1

"The process is very bureaucratic and slow. People have immediate needs and they can't be met because of the system… And then if they're going to replace furniture and things like that, they don't have the money straight away. Especially as these people are vulnerable. They're usually in the densely packed areas where flooding occurs and the older houses and they're on low incomes." – Interview, community stakeholder, urban site 1

Family, friends and neighbours pulled together

Neighbours were able to share knowledge and helped each other feel less alone in their experiences. Where some people felt alone and overlooked by formal sources of support, they often found strength in the community coming together.

"This is probably the wrong way to put it, but I enjoyed the camaraderie of my friends, my family, everybody coming together and helping. It doesn't make it as sad, you know?" – Interview, flood-affected participant, urban site 1

An older participant recalled younger neighbours coming to help them clean their house, as they were aware that it may be harder for them:

> Probably 24 hours later, people were coming and offering us things. And younger folks were actually coming around to help us sweep water out. They were very good probably because of our age. The community was excellent.
>
> **Interview, flood-affected participant, urban site 1**

Staying with family brought challenges

Staying with family often involved moving away from the area and school and work. It disrupted routines and caused stress, especially for children.

"I was fortunate that I was able to stay at my mother's for a few weeks… It was tough on [my youngest son] who wanted to resume his 'normal life' but was now staying away from his friends, his personal belongings and his normal life." – Online self-ethnography, flood-affected participant, urban site 1

Some physical health impacts had financial implications

The knock-on effects from physical health impacts can worsen financial hardship.

"The long term [impact] is pulmonary disorder and then there are other fungal disorders… It can make people's asthma a lot worse as well. People are more susceptible to colds and flus and having to take time off work again, exacerbating their poverty because they are not able to go to work." – Interview, community stakeholder, urban site 1

A community stakeholder recalled supporting a refugee family who faced ongoing severe challenges due to past flooding, including damp spreading through their home, which caused significant damage. It also caused respiratory illnesses in the mother and children, and a loss of income for the father who then had to care for them.

> The mother was sick. She had cold and flu type symptoms. This house had experienced damp for a long time. The husband as a result had to take time off work to look after the wife and then they had two small daughters. There's been a loss of income there because he's had to take time off work to look after her.
>
> **Interview, community stakeholder, urban site 1**

2.3.5 Future floods

Desire for better infrastructure and maintenance across the city

Participants highlighted the need for improved infrastructure maintenance, particularly in older housing areas with inadequate drainage systems that exacerbate surface water flooding issues. They called on local authorities to install physical defences such as higher flood walls or water pumps while addressing systemic issues like poor sewage management.

"The older houses that we live in don't have great drainage. Our pipes were too small for the amount of water that came through in such a small space of time so our pipes and drains could not hold out to the amount of water. I know changing the drains costs a lot of money, but if the drains are well maintained and cleaned it might help." – Online self-ethnography, flood-affected participant, urban site 1

Communication plays a big role in preparing a community for flooding and must be accessible and inclusive

Participants had concerns about insufficient communication from local authorities regarding flood risks and preparation measures.

Tailored guidance was seen as crucial in helping households prepare and recover effectively based on their specific circumstances whether that be regarding a disability or language spoken for example. Community stakeholders emphasised the importance of existing networks – such as mosques, churches, or tenants' associations – to disseminate information more effectively among diverse populations. Participants suggested that improved dissemination could involve webinar sessions to reach more people, as well as in-person sessions for those without digital access. Chats and forums also offer a chance for dialogue and questions so that residents feel reassured.

Emotional preparedness remained a significant concern. Participants wanted clear protocols outlining what actions they should take before and after a flood event, as knowing there is a plan in place would provide reassurance during emergencies. There was lots of emphasis on accessible information, with simple steps and language so that residents could be confident that they understand what to do in a future flood event.

2.4 Urban site 2

2.4.1 Site description

This site is a diverse urban area with various socioeconomically disadvantaged communities, including those living in social housing and undocumented individuals. There are many young families in the area as well as those who speak English as an additional language. This site is large and densely populated, and was a far more dispersed community to recruit from.

Most of the participants were recruited from one urban sub-area, which revealed varied experiences of community cohesion. Some described a strong sense of togetherness, whilst others reported that people often "kept to themselves". Despite these differences, most participants reported feeling isolated during and after the flood.

One participant in this site did not meet our core definition of socioeconomic disadvantage but offered valuable insights into a creative community living in a repurposed industrial zone.

The area has been impacted by various types of flooding across many years, including groundwater flooding, sewage flooding and various major storms from 2021 to 2024.

2.4.2 Before the flood

Flood awareness was very low as many didn't think an urban area could be at risk of flooding

Flood awareness in this area was very low overall. Many residents were unaware of potential flood risks, as flooding was perceived as rare in large cities. Instead, they expected that rural or river-adjacent areas would be at a much higher risk of flooding.

> I kind of see [the city] as one of those areas that isn't necessarily at risk or at high risk of any kind of flooding.
>
> **Interview, flood-affected participant, urban site 2**

However, a small canal-side community showed higher awareness due to their proximity to water and active local monitoring of water levels. One flood-affected participant and a community stakeholder highlighted the area's strong sense of community, with residents using WhatsApp and Facebook groups to share updates on various local issues, including canal water levels.

Participants had no awareness of government materials on flood risk or flood preparedness. Our community stakeholder from the council also shared that information on other issues such as fire risk and safety is shared more widely than that of flooding.

"It [information on flooding] is something we could definitely do some work on. We have a lot more on fire because of the overcrowding and the type of blocks that we've got here." – Interview, community stakeholder, urban site 2

Preparedness was low as residents and council stakeholders were often caught off guard by flood events

Despite this localised awareness, our participants explained that preparedness was felt to be minimal for unexpected events like canal overflows or burst pipes that caught both residents and authorities off guard. A community stakeholder working in the council explained that many past flooding events were unforeseen. No formal warnings or advice reached most participants before floods occurred.

"All the events I've talked about so far were ones we didn't predict. So, the canal flooding completely caught us off guard because that hadn't happened for God knows how long... And then the other ones have been just unforeseen pipe bursts, major pipe bursts where big areas were then flooded and again, not really any warning on that… I am not sure how you prepare different communities for these types of things." – Interview, community stakeholder, urban site 2

Informal community networks played an essential role in spreading news about rising water levels among long-term residents living near canals via group chats or online platforms. However, more recently, newer families have been moving into redeveloped housing within this area. These families lacked integration into these networks and therefore missed critical information that other, more established members of the community had access to. This affected their ability to prepare for flooding as well as knowledge of what to do in a flood event.

Due to the unpredictability of the flood, none of the participants outside of the canal-side community received any sort of flood alert or warning. Furthermore, they did not receive any advice on what to do in the case of a flood. This meant they were completely blindsided by the event and unprepared for its impact. Participants were unable to move items to safety or prevent any damage to their home and belongings.

"I tried to get out of my bed and before my feet touched the ground, that's when I saw a pool of water.... I just feel that there should be an element of informing the public, especially within that [area], that a flood is going to take place... and maybe some steps in order to mitigate. I don't feel there was enough guidance. Even when I looked on certain sites, there weren't any kind of warnings for the previous days prior to my flood." – Online self-ethnography, flood-affected participant, urban site 2

2.4.3 During the flood

Low awareness among residents of support provided by the council

A community stakeholder described a process to ensure that the council works closely with emergency services to support all residents within the area living in social housing, including a vulnerability list to inform rehoming and clean-up support. This involves approximately 50 different social landlords to ensure that they have up-to-date lists. However, access to this support was not reflected in flood-affected participants' accounts. For example, one person sought support from the council to move his belongings to a safe temporary location but was denied.

"I actually asked the council, in terms of moving, whether I was able to get their assistance to move from [the area] to my mum's place... they categorically said no." – Online self-ethnography, flood-affected participant, urban site 2

Mould and damp were key factors in physical health impacts

Various physical health impacts were associated with persistent dampness or mould growth. One participant shared that their building manager had suffered infections to his feet after having to wade through water, as well as a chest infection.

"He'd been wading through the water with his, like, flip flops, and so I think he got some, like, he got an infection on his foot... I think he had quite a bad sort of chest infection in the aftermath." – Interview, flood-affected participant, urban site 2

A community stakeholder spoke of a delay in the removal of wet and mouldy furnishings from the area, which contributed to health issues.

> We had all of the rubbish, all of the furniture, all of the mouldy clothes, everything that was destroyed, in a pile outside our building for about eight months after the flood. The health issues caused by all the mountains of decaying mouldy soft furnishings all around the area. And guess what? The council wouldn't come pick it up. The landlords had to pay for it. And they were waiting for months and months and months trying to get the council to do it.
>
> **Interview, community stakeholder, urban site 2**

Emotional impacts included panic during the flood and relocation stresses

Many experienced heightened anxiety and panic during the flooding, as they were unprepared. One flood-affected participant described being in a "state of panic" when they discovered their home

was submerged in water, and more generally, there was a sense of helplessness and confusion on what was happening and what to do next.

Changing demographics in the area meant it was difficult for local authorities to assess individual need

A community stakeholder we spoke to described what would typically happen after a flood event when assessing who needs this support:

"Any incident like that we would assess how many residents are displaced... We've made a phone call to the refuge centre manager, [who] is going to come in and open the place and, get the staff on site for that... Do we need to open a centre nearby to put them all in? Do we need to get them some hotel space? Do we need to bring in the Red Cross? […] We're going to make arrangements and at that stage trying to make some quick assessments on who needs to come with us and who doesn't."
– Interview, community stakeholder, urban site 2

The community stakeholder from the council explained that while efforts were made by the council to assess displacement needs and provide emergency shelter options, such as refuge centres or hotel spaces, this was complicated by uncertainty around who to contact and who needed this support. Complications often arose from the fast-changing demographic within the area, meaning it was sometimes difficult to know who was in which property at which time. The council relied on social housing contact lists to know who was living in the area, as well as lists of residents with vulnerabilities. However, they had no reliable way of identifying everyone affected.

> The other challenge is with our younger population and that the constant turnover means they're not always around to be contactable and therefore if there's a flood or something, fire, and we can't always track them down and find out, you know... who's supposed to be here?
>
> **Interview, community stakeholder, urban site 2**

The area has a high turnover of often younger people living in sublets on short-term contracts, which makes it hard to account for every single resident and know who's living in a property.

2.4.4 After the flood

Local authorities worked hard to keep people safe, but there was confusion over responsibility for clean-up

Local authority officers often focused on the people most in need of help. They worked through lists of residents they knew were facing mental health challenges, ensuring they were safe and had contacts for after the flood.

However, in some cases, it was unclear where responsibilities lay. A community stakeholder reported that one local council refused to collect damaged items from flood-affected homes, leaving them for landlords to dispose of. But landlords saw recovery as the council's responsibility, leaving flood-affected residents unable to get the support needed to clean up and move on.

Flood-affected participants felt let down by their local council

Contact with local authorities was limited and a few participants had unsatisfactory interactions when seeking support. Some were referred to services but found the process of seeking support lengthy and confusing. One participant expected to be referred to another organisation such as Citizens Advice or Samaritans but received no signposting. There were also reports of participants being referred to services not relevant to their situation or having what appeared to be scripted conversations where they didn't feel heard.

"I don't feel that I got much support from the council. I guess for that reason, I'm still quite upset with them in relation to that because I feel like there wasn't really a level of empathy or anything like that. They were basically just reading off a script and advising me on what they think is the best thing that should be done in terms of regulations and according to protocol, etc." – Interview, flood-affected participant, urban site 2

Community stakeholders highlighted challenges such as language barriers and mental health concerns that further hindered effective communication and assistance delivery.

"A very high number of people have got mental health issues. And so, getting an understanding around you need to leave, you know, are you prepared? For any sort of disaster, flooding as well… any sort of readiness is a real-world challenge. Getting them to understand what that risk is and follow instruction. That's probably the big one. Mental health is a real significant challenge." – Interview, community stakeholder, urban site 2

Renters and business owners faced significant financial challenges rebuilding their lives amid already high rents in the area and inadequate local government support for flood recovery efforts. Many left the area entirely due to these compounded pressures.

> People lost their jobs, their houses, people lost their possessions. People had to start completely over again. There were people that had to completely move back to villages that they grew up in.
>
> **Interview, community stakeholder, urban site 2**

Challenges supporting a transient population and knowing how long to provide support

Participants whose first language is not English pointed out that any communications before and after the flood might not be understood by those who receive them due to language barriers. A community stakeholder also noted the need to engage faith leaders and tenants' associations to communicate in different ways to those they work with and improve awareness of next steps.

Particular challenges emerged around the higher proportion of transient residents in the area.

Because of the transient population as well, you've got [residents] who aren't really integrated in the community. So you expect people to know their neighbours, but a lot of them don't. They don't know anyone around here. [They say] 'It's just me and my family or my kids or just me and I don't have anywhere to go.' That can be a real challenge as well. – Interview, community stakeholder, urban site 2

Undocumented migrants are also hard to assess and support, as they don't appear on official records and may not seek help due to fear of exposure, complicating recovery efforts. Many undocumented individuals lack insurance due to financial constraints, leaving them less able to access the right support during flooding events.

"They're almost a hidden community, don't want to be known because they've either had an immigration status that has been revoked or they're not even known that they're here… Then on the recovery side, that's where your charities come into their own because they're not restricted in how much they can help them. Whereas a lot of the government support and help won't help because they're undocumented." – Interview, community stakeholder, urban site 2

A community stakeholder working with a local authority explained how uncertain they were about when support stops being their responsibility:

"The aftermath is always a challenging one for us because how long is a recovery? That's what we always struggle with. If it was a couple of weeks to get the house back in order, all the water's gone... But then you've got the support side, which is always the challenge. And I don't always think we know how long that takes. So we almost sort of draw a line and say, well that's us done as a statutory partner because we're moving on to the next problem." – Interview, community stakeholder, urban site 2

Renters faced particular challenges

A community stakeholder reported that landlords did not always communicate effectively or provide necessary support to tenants during and after flooding. Examples include not offering a rent reduction despite tenants temporarily living in difficult conditions, evicting tenants who challenged them on lease terms (such as rent payment holidays during floods), and disposing of tenants' belongings without their consent.

> No one, for instance, in this building that I know of or anywhere else, got any help from the landlords in terms of money off rent that month. Everyone had to pay full rent, even though for two weeks of that it was uninhabitable.
>
> **Interview, community stakeholder, urban site 2**

Relocating for any period of time was stressful and disruptive

Even for those fortunate enough to 'only' be rehoused for a few weeks, the experience was stressful and disruptive. One flood-affected participant relocated to his mother's house a few hours away from his home and stayed there for a month. Living there meant a much longer commute to work and to his child's school, which impacted his child's sleep. Combined with the general stress of the flood, the participant reported that this had a major impact on the family's wellbeing.

Another participant explained that being relocated to a smaller home for approximately two weeks led to frequent disagreements and arguments between family members who were now sharing a much smaller space with a reduced sense of privacy and space for downtime.

"We just ended up arguing. Arguing, shouting at each other. That's all we did. Because just one toilet in the house, one shower, sharing two bedrooms, you know, it's quite hard." – Interview, flood-affected participant, urban site 2

There were mostly negative experiences with local authority grants

A community stakeholder involved in recovery efforts felt that awareness of available grants was generally low in the community.

At least three participants confirmed their awareness of a £500 grant offered by their local authority for flood recovery, and one of these participants had successfully applied and received it. This was spent on professionally cleaning their property and replacing household items that had been damaged. One participant was unsure he would qualify due to damage to the basement rather than the ground floor and misunderstanding about what the grant might cover.

"I don't think it would have covered it because the water did not get access to my home, although it was in the basement. So I was still able to live my normal life in the house. They probably would have had the £500 to move back to the hotel to cover the cost, whereas in my situation I didn't need to go through that hassle. So I don't think I wouldn't be eligible to get the £500 grant." – Interview, flood-affected participant, urban site 2

None of the homeowners we spoke to had applied for a property flood resilience grant, which can be used for home adaptations.

One community stakeholder felt the grants were generally insufficient for people's needs.

"That's probably something that would have helped me and I probably could have been eligible, but I wasn't aware of [it]." – Interview, flood-affected participant, urban site 2

"The only people that realistically got any kind of small help that was in any way useful were the businesses that were awarded I think it was £2,000. And then residents were issued £500. So if you were a resident and a business owner here, you could apply for up to £2,500 perhaps. For me that was a month's rent and a couple of bills. We spent probably about £3,400 in the first week on hiring dehumidifiers, cleaning products, paint, redoing everything. They didn't even scratch the surface. When it was £500 per household, not per resident, that's where the problems come too. Because you can't be doing that when you've got five or six people in a flat. There's a lot of people. If it was split up, they wouldn't have even got £80. There's just so many barriers to people actually getting any help." – Interview, community stakeholder, urban site 2

With grant amounts often allocated per household, residents living in multiple occupancy homes (often people in precarious living situations) lost out. When high numbers of people were subletting, many who had been affected didn't directly get any support – grants were claimed by leaseholders who didn't pass the money on.

"The residents here who lost everything are maybe subletting off a leaseholder and that leaseholder then kept the money themselves. Most of the rest of the residents didn't get anything[...] The fact that the government only gave £500 per household, not per person, that's ridiculous. Some people wouldn't even get £100 and most of the leaseholders just kept it themselves to put towards the damages of the house." – Interview, community stakeholder, urban site 2

Image © ProjectB/iStock

2.4.5 Future floods

There is a need for better financial support, especially for renters

Financial barriers significantly hindered residents' ability to implement protective measures against future floods. Many renters felt powerless without landlord support for necessary adaptations like tanking systems or non-return valves. Community stakeholders criticised private landlords who failed to utilise available grants for improving storm drains or other defences.

"People around here in the community don't have anything to put into the houses to change the situation and nor should we because the landlord's got just as much [of] a payout, if not more… Every single building that is owned by a private landlord on this road should have new storm drains put in at the front of the property… it is ridiculous" – Interview, community stakeholder, urban site 2

Accessible information is key to helping people to feel informed and prepared

Participants stressed the importance of predictive alerts based on rainfall data, alongside better-circulated and easy to understand step-by-step guide with clarity on the actions to take at each stage of a flood event.

"Also if there were like visual handouts… it wouldn't be something too descriptive, but just kind of five steps to follow if you do experience a flood and everything else." – Interview, flood-affected participant, urban site 2

One flood-affected participant highlighted the potential role of schools in educating young people on basic flood guidance which can then be shared with families more widely.

> If trained professionals were to go into the schools and speak to certain year groups about what to do in a case of a flood and everything else, the youth are more likely to absorb that information and share it with their parents.
>
> **Interview, flood-affected participant, urban site 2**

3. Analysis across sites

3.1 Before the flood

3.1.1 Awareness of flood risk

Low awareness of flood risk

Awareness of local risk was minimal to non-existent for all participants in three of the four sites.

Even in the more rural site where awareness of local risk was higher, this had **not translated into greater preparedness.**

Local geographies were often cited by participants as reasons for **assuming that flood risk did not apply to them**, including that flooding doesn't happen in urban areas, hills or areas distant from open water.

> I just didn't think it was going to affect me in any way... there is the river, the main street and then we are kind of back two streets. I thought, if it was going to be bad, it is probably going to affect the main road mostly.
>
> **Interview, flood-affected participant, rural site**

'Alert fatigue' appeared to have diminished the likelihood of taking flood alerts received on phones or seen in the news seriously.

Flooding information is often circulated on social media, meaning that some (for example, **digitally excluded older people or those on lower incomes** with less digital access) can miss out on crucial information.

Participants across all locations were **unaware that it's possible to search online for the flood risk of your postcode**.

3.1.2 Awareness of preparation and adaptation guidance

No awareness of official flooding guidance

None of the flood-affected participants in any of the four sites were **aware of official guidance on how to prepare for a flood.**

We prompted participants with guidance from relevant government sources for each area (for example, information from devolved environmental agencies as well as gov.uk resources), but **participants did not recognise any of them** – although some commented on how the information would have been useful.

Most participants had **never researched information on flood preparation**, as they did not believe they would ever need it.

There was **no evidence** that flood-affected participants had taken **any preparation measures** prior to experiencing flooding for the first time.

3.1.3 Awareness of flood event

Why alerts failed

Most participants were **not signed up to flood alerts prior to the flood event** – though some did so afterwards.

Weather warnings on people's phones were the most common type of warning received, although **no warnings were issued when flooding was totally unexpected**, for example in one of the urban sites, which was due to a burst pipe.

Some commented on **receiving an alert too late to prepare**, or even only after they had been flooded, and **described feelings of distress** at having not been able to act upon them.

Participants across all four sites mentioned that more **direct warnings such as door knocking would have been more effective**, as well as **more accessible for digitally excluded people**.

> I don't always get signal so someone coming down the door, sort of letting people know that this might happen would be the best.
>
> **Interview, flood-affected participant, rural site**

In the more rural site, some participants **received warnings** at night **when they were asleep** and unable to respond.

Some residents living near **rivers or canals had early awareness of the flood risk.**

Other warnings came from community members via **social media posts, online group chats and through word of mouth**. These informal channels proved highly effective at reaching many – but **excluded those not connected to them.**

> They put out a lot of warnings, but they were at the wrong time... all after the fact.
>
> **Interview, flood-affected participant, rural site**

Image © Tim Parker/iStock

3.2 During the flood

3.2.1 Access to evacuation support

Uncertainty about evacuation support available

Across the four sites, **different levels of evacuation support were received.**

Participants often **managed the situation themselves or relied on personal networks** rather than expecting formal evacuation assistance.

Many participants expressed their **uncertainty about whether to expect evacuation support or to attempt to evacuate themselves.**

Image © Steven May/Alamy

There were challenges associated with emergency shelter

We found **limited awareness or use of emergency shelters** immediately after flooding events.

Many shelters were reported to have been organised by community members or clergy **without visible local authority involvement.**

There were **safeguarding concerns** in some locations, including insufficient security and inappropriate behaviour.

Other issues included **inconvenient locations, exposed nails and debris near shelters, and perceived lack of preparedness** by staff.

> It was so varied... people were sent to [a leisure centre] which is miles away... It was absolute chaos.
>
> **Interview, flood-affected participant, rural site**

In some locations, there was **no awareness of formal shelters** set up by local authorities, with community centres and organisations being seen to step in to provide this support.

3.3 After the flood

3.3.1 Impacts of flooding

There were multiple impacts that often interacted with and exacerbated one another. This included physical impacts from living in damaged and unsafe homes, emotional impacts and effects to mental wellbeing, and financial impacts due to the loss and damage of their homes and belongings.

Participants experienced short- and long-term physical impacts

Some people experienced acute issues, such as **heart attacks and hypothermia**, and had to be hospitalised.

Flooding led to **respiratory issues** for some, **worsened by damp conditions** and limited access to dehumidifiers over time.

Pre-existing conditions such as asthma were exacerbated by damp homes.

Image © yavdat/iStock

Significant emotional impacts were experienced by almost everyone

The impact of flooding on **long-term mental wellbeing** was a major theme for participants in all four sites.

Experiences associated with **trauma and distress** included the **mental strain of dealing with various logistics** after the flood:

- losing belongings
- displacement from home
- financial consequences
- uncertainty regarding the ability to return home or secure suitable long-term accommodation
- lack of understanding about what to do during the flood

> It was the hardest eight months in my life... I remember when I was going to work, driving to work, and I was just crying. Just a thought to go to work and go back home for the empty shell.
>
> **Online self-ethnography, flood-affected participant, mixed urban-rural site**

On all locations, participants described feelings of **fear, panic, helplessness, shock and disbelief**, and struggling to come to terms with it in the immediate aftermath.

People **lost sentimental and irreplaceable items**.

> It's the loss. I had a cookery book which my mum had handwritten. I lost my mum when I was 15… We were evacuating and we weren't allowed to come back in. And they brought specialist people in to clear everything. It went. I will never, ever get that back again. It's gone.
>
> **Interview, flood-affected participant, mixed urban-rural site**

The impacts were **heightened for people with disabilities** – one participant described how difficult it was for her disabled child to understand and cope with changes to their routine.

Community stakeholders also experienced strain – often feeling they had to stay strong for others while suppressing their own struggles. **were exacerbated** by damp homes.

The trauma of the flood also left many participants with **anxiety and fear of it happening again**. Triggers included bad weather and heavy rain.

> I don't really get the opportunity to be so open about [the floods]. You know what it's like working with the community, you have to put on a brave face and be like 'I understand, it'll be okay'. Sometimes it's hard to always be like that and not have my own thoughts and feelings on it.
>
> **Interview, community stakeholder, rural site 1**

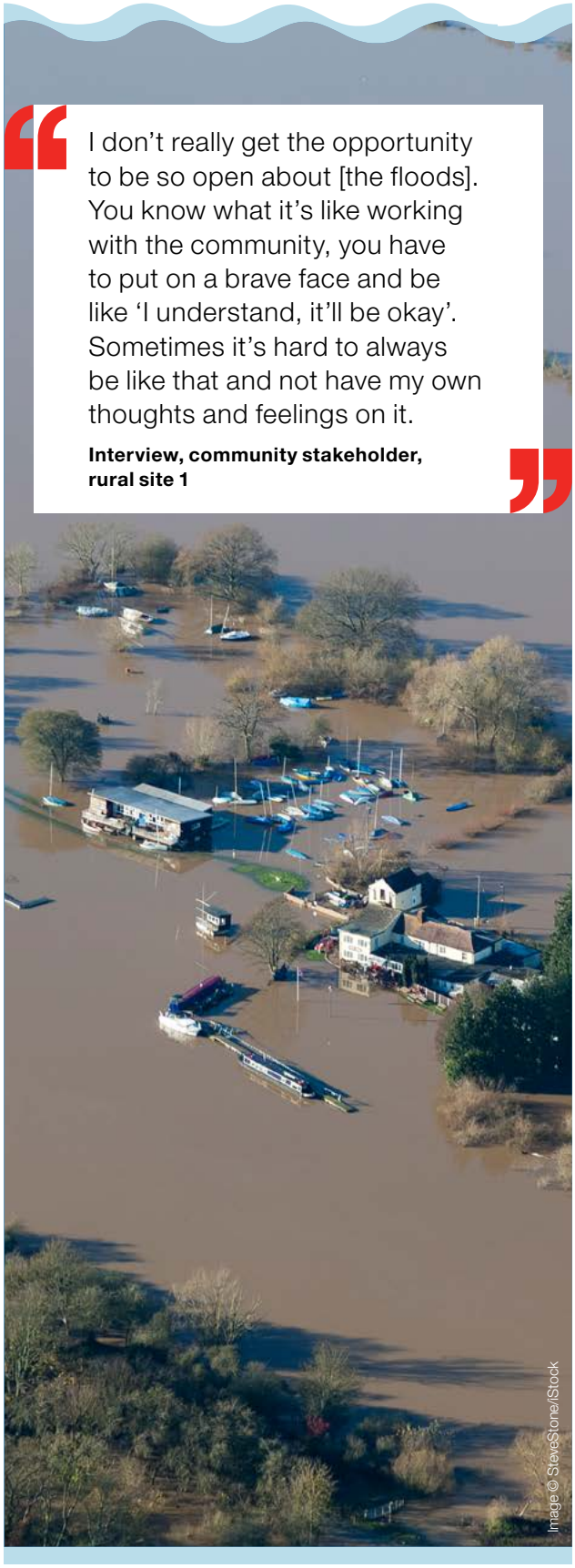


Image © SteveStone/iStock

Case study

Josie lives with her neurodivergent son in a rural area. They were flooded during a storm in 2020 and were deeply impacted.

Josie saw a yellow weather warning on her phone but didn't expect the storm to be as bad as it was. She was shocked by the severe damage the flood had done to her home and she lost many sentimental belongings which couldn't be replaced, such as baby photos. A lack of preparation for the flood meant that she had no idea what to do. She was evacuated with her son without any of their belongings and had to travel to her mum's house two hours away. Josie felt lost, she didn't know who to contact or how to start putting her home back together.

Josie and her son stayed with her mum for four weeks. This massively disrupted their day-to-day life and wellbeing. Josie had difficulty sleeping due to the stress and had to wake up very early each morning to travel back to her town for work. Her son struggled without his usual daily routine and found it difficult to get to school in time. Although Josie felt grateful to her mum for accommodating them, the lack of space meant there wasn't much privacy and this led to tension.

There was very little emotional support available to Josie during this time or in the aftermath, and she feels she really would have benefited from having someone to talk to. Josie is now back in her home, but a few years on she still finds it very difficult to look back on that time in her life. She finds herself frequently worrying about the weather and is frightened of another flood.

(This case study demonstrates the emotional impacts on flood-affected people. It is a composite case study made up of the experiences of more than one person to protect anonymity.)

Image © aqueArts studio/iStock

Financial impacts were often life-changing

The **cost** of clean-up, replacing damaged or lost belongings, repairing significant structural damage to homes, tackling mould, and increased insurance premiums **weighed heavily on people.**

Some repairs were difficult to implement for people in **financial hardship**, and renters often do not have landlord permission to make changes to their home.

> Addressing the extensive damage required significant financial resources. Repairing structural elements, replacing damaged belongings, and implementing mould remediation measures have been costly.
>
> **Online self-ethnography, flood-affected participant, mixed urban-rural site**

The **floods left many participants with persistent mould growth** which is expensive to tackle as well as a health risk, especially for those with pre-existing health conditions.

> All of our furniture was going mouldy – beds, carpets, wardrobes – everything… but I wasn't entitled to anything [grant support]. I'm not on a huge income and it was thousands of pounds worth of damage… quite an upsetting time because I'm a solo parent.
>
> **Online self-ethnography, flood-affected participant, rural site**

Inability to meet the cost of repairs can be a vicious cycle: untreated damp leading to health issues, leading to people needing to take time off work, which means a loss of income, exacerbating the situation.

> This house had experienced damp for a long time. The husband as a result had to take time off work to look after the wife and then they had two small daughters. There's been a loss of income… I think he's had to do it several occasions in the last six to 12 months, which unfortunately is a symptom of damp in the house.
>
> **Online self-ethnography, flood-affected participant, rural site**

Renters sometimes faced **additional challenges with the cost of repairs and clean-up** and, without financial help, felt a lack of agency in making recovery efforts, especially when landlords weren't cooperating.

> We had all the rubbish, all of the furniture, all of the mouldy clothes, everything that was destroyed in a pile outside our building for about eight months after the flood… The council, the landlords, got all the money for preventative measures for the buildings, for the future and for their damages. They didn't spend a penny on anything.
>
> **Interview, community stakeholder, urban site 2**

In one of the urban sites, the significant cost of damages on top of already expensive rents meant that **many residents felt forced to leave**.

> You've got everything gone in an overpriced rented building that is not even yours anyway in an area that is a floodplain with no changes made whatsoever, and then no money or help from the government... trying to rebuild your whole life with all the possessions you lost...
>
> **Interview, community stakeholder, urban site 2**

3.3.2 Access to financial support

Flood recovery grants were often difficult to access

Awareness and understanding of grants varied widely. Many only heard about them through word of mouth and lacked clear information on how or where to apply.

While there was general awareness of local authority administered grants among participants, there was also **confusion around the applicability of national crisis and emergency support grants for flood recovery** – such as through the Welsh Discretionary Assistance Fund and the Scottish Welfare Fund – available on top of grants offered locally.

> I am familiar with that. I didn't know it was available for flooding. I don't know anyone who took the offer up personally and I don't know if everyone were quite aware of it. I was aware of [it] because I know individuals have used that and we've advised them in the past as councillors, but not in the flooding. If it's replacing white goods, then it would have been helpful.
>
> **Interview, community stakeholder, mixed urban-rural site**

Confusion about eligibility, documentation and length of wait for accommodation was common – particularly for older people, people with health conditions, people far from community centres, and people with limited English.

Some participants **did not attempt to obtain a recovery grant** – either because they were unaware or felt overwhelmed by the process.

Others **assumed they wouldn't qualify for grants**, believed the process to be too complex or thought others were more in need.

> I didn't know that there were resources and schemes from the government to help with flooding. I just used my local community as people were offering to help and donate sandbags, their services, food etc. in case you couldn't get a hold of these.
>
> **Self-ethnography, flood-affected participant, mixed urban-rural site**

Some participants had **attempted grant applications but were unable to complete them due to language barriers or confusion** about the application forms.

> It wasn't very straightforward… The fact that we had to sort of email this person working for the council instead of there being a form online is a bit concerning. It should just be kind of clear and available.
>
> **Interview, flood-affected participant, urban site 2**

Some who could have benefited from grants **weren't eligible**. One participant had not been personally flooded but lived in buildings where **flooding on the ground floor had caused damp and mould issues** in their homes above, damaging walls, items and furniture. They were **unable to apply for support** because they hadn't experienced flooding directly.

> I wasn't eligible because I wasn't on the ground floor. That was the rule. You actually had to have water enter your property to be eligible, even though I had people around to assess what had happened and take damp readings. These professional people that were here said there's no doubt in their minds that the damp and the mould that I was experiencing was because of the flooded property below me. [The grant] would have really helped me.
>
> **Interview, flood-affected participant, rural site**

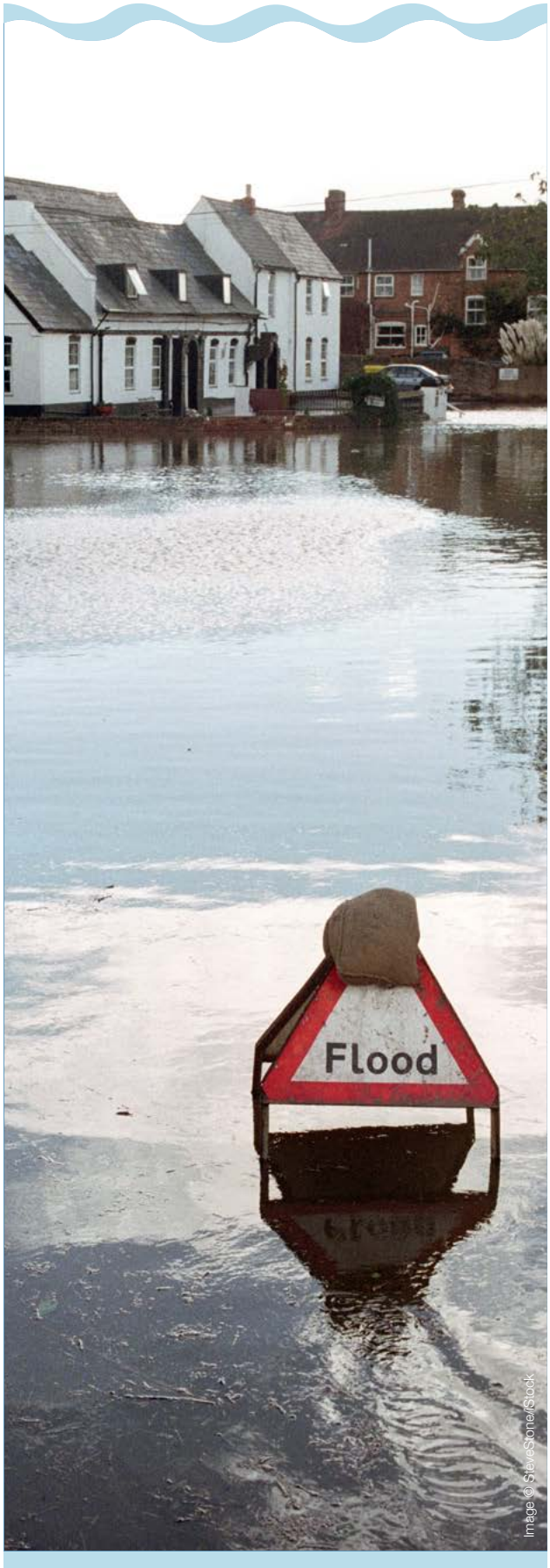
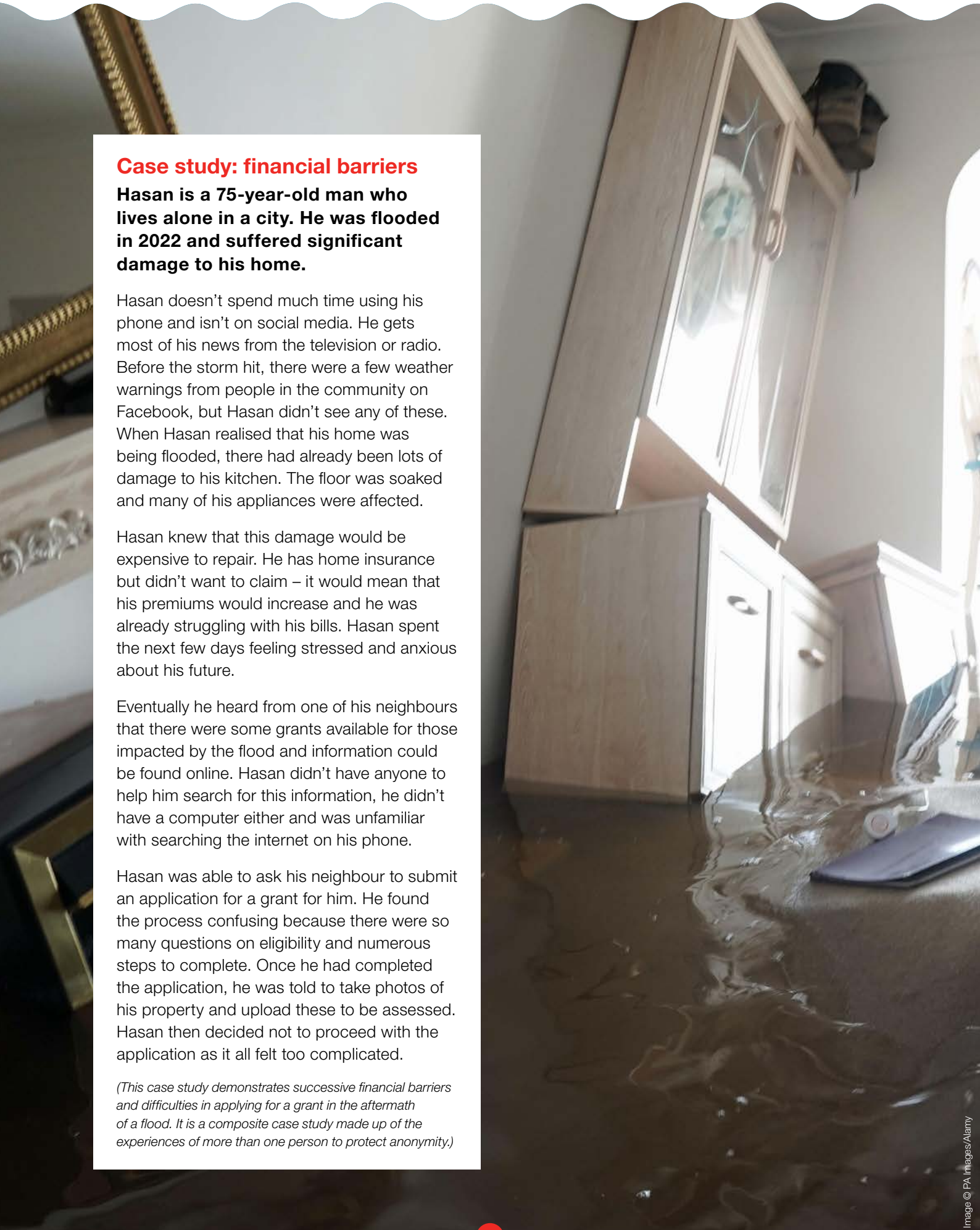


Image © SteveStoner/iStock



Case study: financial barriers

Hasan is a 75-year-old man who lives alone in a city. He was flooded in 2022 and suffered significant damage to his home.

Hasan doesn't spend much time using his phone and isn't on social media. He gets most of his news from the television or radio. Before the storm hit, there were a few weather warnings from people in the community on Facebook, but Hasan didn't see any of these. When Hasan realised that his home was being flooded, there had already been lots of damage to his kitchen. The floor was soaked and many of his appliances were affected.

Hasan knew that this damage would be expensive to repair. He has home insurance but didn't want to claim – it would mean that his premiums would increase and he was already struggling with his bills. Hasan spent the next few days feeling stressed and anxious about his future.

Eventually he heard from one of his neighbours that there were some grants available for those impacted by the flood and information could be found online. Hasan didn't have anyone to help him search for this information, he didn't have a computer either and was unfamiliar with searching the internet on his phone.

Hasan was able to ask his neighbour to submit an application for a grant for him. He found the process confusing because there were so many questions on eligibility and numerous steps to complete. Once he had completed the application, he was told to take photos of his property and upload these to be assessed. Hasan then decided not to proceed with the application as it all felt too complicated.

(This case study demonstrates successive financial barriers and difficulties in applying for a grant in the aftermath of a flood. It is a composite case study made up of the experiences of more than one person to protect anonymity.)

Image © PA Images/Alamy

Grants were sometimes insufficient or slow

The grants were **widely considered insufficient** considering the scale of loss and damage for most, especially as many didn't have insurance and had limited or no savings to cover their loss.

> We then found out that there was some kind of grant that we could access through the council… Someone had sent a message around saying that we would get £500 per household, which isn't really a lot considering, you know, we already spent like half of that just on a deep clean.
>
> **Self-ethnography, flood-affected participant, urban site 1**

In some cases, the **small amount of grant money people received was quickly eaten up by basic transport costs**. One participant spent it on getting the bus between their temporary accommodation and the community centre, and another on driving to and from hospital.

> We got the bus money for a week. It was about £30 or something. Not much at all compared to others. It just depends, depending on your needs and your circumstances,I suppose.
>
> **Interview, flood-affected participant, rural site**

> Not really [helpful]. I think [I] managed to put some petrol [because] I was just going to hospitals back and forth.
>
> **Interview, flood-affected participant, mixed urban-rural site**

Those who did receive a grant were often **unclear which grant they had received and whether any other grants were available**.

Delays receiving grant funds meant that people who were already experiencing financial hardship **took months to replace belongings and make necessary repairs**.

> The grants must have taken months to come through. And it's not right. It's not right for people.
>
> **Interview, community stakeholder, urban site 1**

Image © Petra Richli/iStock

People faced barriers to claiming on insurance

Some homeowners reported local **difficulties in accessing insurance cover** after the flood due to living in a high-risk area.

Others **were able to make claims without premiums becoming unaffordable**.

> We're always at risk of flooding anyway because you can't really even get insurance for flooding around here because it's [at risk of flooding]. You're finding these people in the country that are on floodplains that are unable to be insured.
>
> **Interview, community stakeholder, urban site 2**

> I do have house insurance, but I didn't want to claim on it because the last time I made a claim for my mobile phone it put my premiums up like more than double.
>
> **Interview, flood-affected participant, rural site**

Some did not make insurance claims despite having cover, due to **fears of premiums becoming unaffordable**.

Those who made an insurance claim mostly reported a positive experience

Of the participants who had insurance against flood damage, **just over half made a claim after the flood**.

The majority **spoke very positively about the support they received** – but experiences varied with one participant speaking very negatively.

Support from insurance companies included taking responsibility for clean-up and recovery, covering the cost of temporary accommodation while works were ongoing, cleaning and drying homes, replacing damaged items and furniture, and refurbishing damaged walls and floors.

Image © keith morris/Alamy

3.3.3 Access to other – non-financial – recovery support

Local communities pulled together, providing timely, impactful support

Examples of **support provided by family, friends and neighbours** included:

- offering shelter (families and friends)
- help clearing the damage in homes
- moving furniture and belongings that could be saved
- donating clothes, shoes and other goods that people urgently needed
- pooling resources to help those affected get back on their feet – one participant recalled pitching in with other neighbours to cover the hotel costs of people on their street who could not afford to pay themselves
- providing meals for one another and helping to do people's laundry
- where some people were displaced, neighbours kept an eye on their empty homes.

> Everyone chipped in and put time and effort into helping everyone sort the place out. One thing about when these situations happen is it tends to bring people closer together. So there was a lot of camaraderie and helping each other out.
>
> **Interview, community stakeholder, urban site 2**

Local organisations also played a key role despite limitations

Local organisations such as local charities, businesses, community centres, and faith organisations **stepped up to provide support** – all sharing the advantage of a deep understanding of residents' needs.

> It was just the community. People who had catering jobs were bringing big hot water containers and things. Food was being passed around. We had these stations set up for people to come and get food and drink and whatever else they needed, while every single person was spending money the first week trying to get all the water out. It was chaos.
>
> **Interview, community stakeholder, urban site 2**

> Our local takeaways [said] anybody who wanted a meal got one free. If you turned up and you'd been flooded, you were fed.
>
> **Interview, flood-affected participant, mixed urban-rural site**

> Say it's in the Muslim community, you'd have the mosques that will open up instantly and start offering food, drop-in sessions and other bits and we can use them as bases.
>
> **Interview, community stakeholder, urban site 2**

Community stakeholders felt the **biggest challenge was not being able to support everyone** and compensate for lack of institutional support.

> Hand on heart, when you work in communities like we do, you feel like you are picking and choosing the families you support. It is as blatant as that. It is anger and frustration.
>
> **Interview, community stakeholder, mixed urban-rural site**

Some experienced barriers to accessing support from community organisations

Reliance on informal networks worked well where evacuees were housed together and had access to their community. But for those relocated to temporary accommodation in neighbouring towns – sometimes hours away and without transport – support was far harder to access.

Community hubs also

weren't as accessible to older people or unwell

members of the community.

Support from local authorities lacked visibility

Local authorities took numerous actions to help communities after the floods – including restoring infrastructure, providing temporary housing, skips and dehumidifiers, helping residents apply for grants, and working with local charities.

Many flood-affected residents **were unaware of the support provided by local authorities**, often because it was delivered through partners or involved complex processes. This **disconnect contributed to a perception that local authorities were slow to act and largely absent during recovery**.

Not seeing council workers 'on the ground' or experiencing empathy from those expected to help **made people feel abandoned and afraid.**

In some cases, the **most visible actions by local authorities were experienced negatively** — such as restrictions that prevented people from returning home.

> I don't think they were quick enough to get out with the support. I think the biggest problem is that I remember waiting for a week, maybe even two weeks, before we heard anything from anybody about what to do, apart from the negatives like don't go back into your house, you're not allowed to take any of your possessions out of your house, etc.
>
> **Online self-ethnography, flood-affected participant, rural site**

3.3.4 Access to accommodation

Mental health support was much needed but lacking

Community stakeholders reported on a **stark gap between the scale of trauma for people displaced by flooding and the local resources available**.

Counselling services were not offered in the short or long term in any location as part of the flood response.

Some who had been displaced for months were able to get mental health support via the NHS. But in all cases this support was something they had to seek out as it was not offered as part of recovery efforts.

Others received **informal support from members of the community and local organisations**. Volunteers and staff not trained to provide mental health services offered conversations to comfort those who'd been badly impacted, which took a toll on them.

> The mental health problems are unbelievable here now. My friend opened a flood group... and she asked me "are you ok to help people who've been flooded?" I had people come in crying saying they'd phoned the local authority flood unit. This guy said he was going to take his life because no one called him back when they were supposed to... They're asking me how I coped because I'd been through it before. I said every flood I've been on antidepressants. The majority are on them because there are no other services for them.
>
> **Online self-ethnography, flood-affected participant, rural site**

Family and friends provided accommodation to loved ones, as many could not see alternative options

Immediately after the flooding, most of those we spoke to **temporarily moved in with family or friends**. While an immediate refuge, this often came with **emotional challenges, relationship tension, disruptions to daily life, lack of space and privacy and struggling with feeling dependent**.

> The temporary relocation to my mother's small flat with four people led to family tensions, including arguments between my daughters who had to share a bedroom. The situation also impacted my mother's independent lifestyle.
>
> **Interview, flood-affected participant, urban site 2**

Some had to live in temporary accommodation for several months, which was often unsuitable or in inconvenient locations

Those without family support, or who couldn't stay in their homes, moved into temporary accommodation provided by the council or insurance companies – mainly bed & breakfasts and hotels.

Many **found this accommodation inadequate**, citing insufficient space and a lack of privacy.

Some spent **several months in temporary accommodation** due to health risks from damp, delays in repairs, or waiting for permanent re-housing.

> We were in a B&B for eight weeks. A small room with a double bed for me and my partner and two single beds for the kids. Along with a cat it was a very stressful environment.
>
> **Online self-ethnography, flood-affected participant, rural site**

There was widespread dissatisfaction with permanent re-housing by local authorities

Some renters relied on their local council for long-term rehousing after the floods. Across all four sites, **dissatisfaction was common**, with **many left in unsuitable or unhealthy conditions** and receiving limited recovery support.

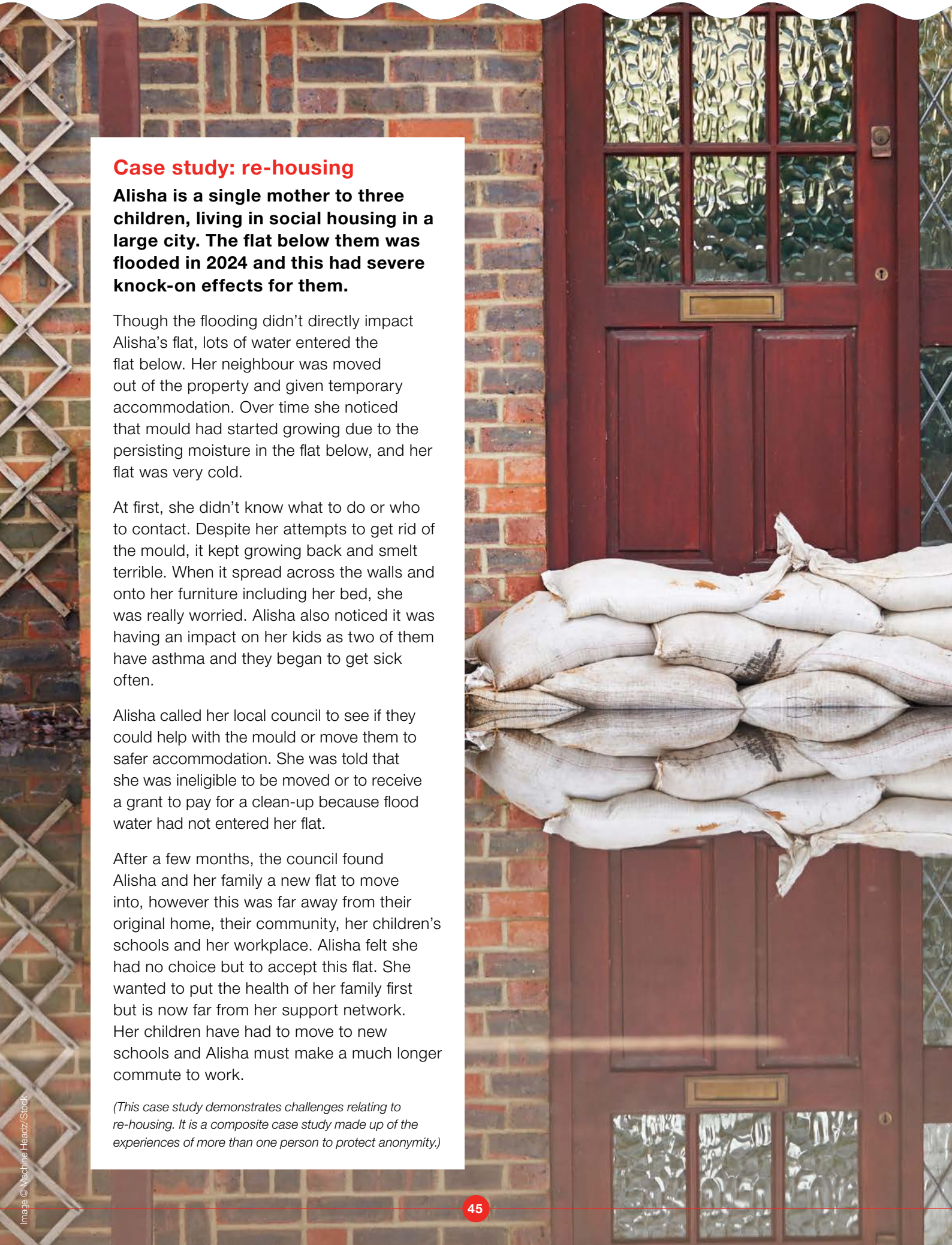
Many felt let down by unmet promises of "like for like" housing, with offers that were too small, too far away, or in poor condition.

Some participants felt **misinformed** about the process **and pressured** into accepting sub-standard housing.

Uncertainty around long-term housing and the stress of living in unsuitable housing **worsened the impact of flooding on mental health** and contributed to **feeling unheard and abandoned**.

> Since day one we have been promised a property which would be like for like, but feel we have been overlooked as we have been left in properties which are nothing like what we left behind. Small flats with one door and not a lot of room for the kids. The property which we now live in is bringing around mental health issues as there is a feeling of being trapped here.
>
> **Interview, flood-affected participant, rural site**

Image © Ellen Groome/iStock



Case study: re-housing

Alisha is a single mother to three children, living in social housing in a large city. The flat below them was flooded in 2024 and this had severe knock-on effects for them.

Though the flooding didn't directly impact Alisha's flat, lots of water entered the flat below. Her neighbour was moved out of the property and given temporary accommodation. Over time she noticed that mould had started growing due to the persisting moisture in the flat below, and her flat was very cold.

At first, she didn't know what to do or who to contact. Despite her attempts to get rid of the mould, it kept growing back and smelt terrible. When it spread across the walls and onto her furniture including her bed, she was really worried. Alisha also noticed it was having an impact on her kids as two of them have asthma and they began to get sick often.

Alisha called her local council to see if they could help with the mould or move them to safer accommodation. She was told that she was ineligible to be moved or to receive a grant to pay for a clean-up because flood water had not entered her flat.

After a few months, the council found Alisha and her family a new flat to move into, however this was far away from their original home, their community, her children's schools and her workplace. Alisha felt she had no choice but to accept this flat. She wanted to put the health of her family first but is now far from her support network. Her children have had to move to new schools and Alisha must make a much longer commute to work.

(This case study demonstrates challenges relating to re-housing. It is a composite case study made up of the experiences of more than one person to protect anonymity.)

Image © Machine Headz/iStock

3.4 Future floods

3.4.1 Resilience to future floods

Lessons learned on preparedness

A range of flood resilience behaviours were reported:

- signing up for flood alerts
- obtaining sandbags (or bags of cat litter)
- regularly checking their property's drains
- purchasing pumps
- storing electronics on higher shelves.

> I think maybe we will be more cautious to say, right there is heavy rain this week. Maybe we should get the sandbags in the garden just in case. Or in the past we've said, right, okay, keep an eye on the electric. But I don't think we'll ever be prepared for [flooding].
>
> **Interview, flood-affected participant, urban site 1**

Across locations, participants mentioned they became **more aware of flood preparation after experiencing flooding**, but most have had to seek out the information themselves.

Limited home adaptations were reported, with several barriers at play

Few participants reported having made home adaptations although some examples were given:

- raising electrical outlets
- installing floodgates
- installing shutters to help keep the rain out
- installing non-return valves.

Most participants took no such action. Cost was commonly cited as a barrier to making adaptations.

> I think maybe we will be more cautious to say, right there is heavy rain this week. Maybe we should get the sandbags in the garden just in case. Or in the past we've said, right, okay, keep an eye on the electric. But I don't think we'll ever be prepared for [flooding].
>
> **Interview, flood-affected participant, urban site 1**

- Some participants felt they were not at risk of another flood, or felt a sense of futility about any measures.
- Some renters felt they didn't have the power to make changes to their homes without support or permission.

> I spoke to a few professional companies who specialise in flooding and three years ago they quoted roughly £5,000 or £6,000 [for tanking]. So it is quite expensive.
>
> **Online self-ethnography, flood-affected participant, urban site 2**

Image © PA Images/Alamy

3.4.2 Reflections from participants on preparation for future floods

A clear need for tailored information and guidance

Participants emphasised the **need for better warnings through texts or phone alerts**, including predictive alerts based on rainfall data.

Most felt it was the **local authorities' and national government's responsibility to make sure people are aware** of their flood risk and how to prepare for a flood.

Many participants said they would like **experts to assess individual homes** to provide tailored solutions, since every property and person has different needs.

Some participants said **that step-by-step guides for flood preparation and what to do during a flood would be useful**.

> I would like to know personally who to reach out to, who to speak to or who to go to for help. That would make me feel more prepared… if there was like a step-by-step guide, even if there were resources online that told you like what to [do] in the event of a flood.
>
> **Online self-ethnography, flood-affected participant, urban site 1**

Community stakeholders suggested **signposting and targeting of specific groups** with tailored information.

In cities with larger populations, community stakeholders noted the importance of **delegating support to different community organisations so that those who need help will receive it**.

> Pumping that message out much more to community groups and those who would put the message out to more vulnerable groups. We have a number of the mosques and the faith forum. We've got a synagogue and few churches as well. We also have quite a few tenants' and residents' associations.
>
> **Online self-ethnography, flood-affected participant, urban site 1**

It's important to tap into local community networks and involve residents in flooding discussions

Many felt that using existing networks to proactively advise members of the community on how to prepare and respond to a flood would be effective.

> Whenever a flood happens, especially a large flood, if people are staying in a local authority or church hall, they should be given information straight away on how to get help and assistance. They shouldn't have to go looking for it... There should be more proactive help that's out there.
>
> **Interview, community stakeholder, urban site 2**

In the locations we heard from, discussion of flooding tended to die down in the long-term and people still weren't aware of how to prepare or recover. Making sure they have spaces to ask questions and get guidance would ensure they're still prepared.

> You've got your older age groups come together in community halls in those areas, we've got doctor surgeries, we've got various community forums where those things could be discussed. Somewhere where you'd actually have a discussion about it and ask the question rather than put a leaflet through someone's door and it'll go in the bin, or send out some notifications.
>
> **Interview, community stakeholder, urban site 2**

Some feel local authorities should be doing more to increase communities' flood resilience

Many mentioned local authorities could install more physical flood defences, including higher flood walls, water pumps and flood barricades to mitigate risks, learning from where previous flood defences had failed.

> Better organisation, having water pumps at the ready, more floodgates and sandbags given out. Most importantly I would say better care in the building of the flood defence walls and using common sense.
>
> **Online self-ethnography, flood-affected participant, rural site**

Image © jayfish/iStock

4. Recommendations

These recommendations will improve flood resilience policy and practice across the UK – and help meet the needs of people who are socioeconomically disadvantaged.

Recommendations 1 and 2 focus on strengthening flood preparedness. Delivering these will require coordinated action across different parts of government, including those responsible for flood preparedness, housing and national strategy for disaster resilience to provide effective support and guidance at local level.

#1. Strengthen local flood messaging

87%
of the UK have not accessed the Prepare website for advice on disaster preparedness

It is clear from these findings and others that the UK is still far from being "a nation of people that understand their risk of flooding" who are able to act and prepare accordingly, as aspired to by the previous government in 2020[19]. While official guidance for households on flood preparedness exists online in all four nations, uptake remains low; for example, 87% of the UK's population have not accessed the Prepare website for advice on disaster preparedness[20]. This suggests either limited public awareness of these resources or that current messaging is not driving behavioural change[21]. A transformative approach to public preparedness is needed.

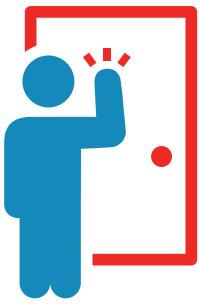
Across all four sites, local geography was often cited as a reason not to prepare for flooding – such as assumptions that hills, urban areas and locations away from rivers are safe. These assumptions illustrate optimism bias and expose a significant limitation to standardised national communications; as individuals, we tend to look for reasons to dismiss generic advice on disasters as 'not meant for us'[22].

Geography
was often cited as a reason not to prepare for flooding

National resilience strategies across the UK, including the UK government's Resilience Action Plan[23], the Welsh government's Resilience Framework[24] and the Northern Ireland Emergency Preparedness Group's Resilience Strategy[25], commit to improving communications for public preparedness through a whole-of-society approach.

To deliver on such commitments we recommend these actions:

A. Build local preparedness messaging capacity:
Government departments across the UK with responsibility for flooding and for supporting local authorities on civil contingencies should support and require local authorities to co-produce localised flood messaging with representatives from their local communities and neighbourhoods. These need to explain local flood risks, areas and services likely to be worst impacted and actionable guidance.



B. Diversify information delivery channels including through VCS partners:
Lead Local Flood Authorities (LLFAs) and district and borough councils should work with local service providers – health, voluntary, faith, community groups and schools to disseminate tailored messages. Lessons from the Covid pandemic demonstrated that such messaging is best delivered in collaboration with local voluntary and community sector (VCS) organisations operating as 'trusted messengers' to reach high risk groups and those with barriers to access[26].

C. Share local emergency response and evacuation plans:
LLFAs and local authorities should collaborate local resilience partners[i] to ensure local emergency response plans are shared and understood by local communities alongside preparedness advice. This would help keep people safer and more confident in an emergency as well as build trust in statutory responders for future emergencies. It would also help to address the low level of recognition for local authority support during and after a flood, building trust and recognition for the effectiveness of government support for flood resilience.

D. Make VCS collaboration on preparedness a stronger statutory requirement:
The Cabinet Office should support the implementation of localised disaster preparedness messaging through implementing the Grenfell Tower Inquiry's recommendation to place a legal duty on Category 1 responders to "establish and maintain partnerships with the voluntary, community and faith organisations in the areas in which they are responsible for preparing for and responding to emergencies."[27]

Image © Global Warming Images/Alamy

i We use the term 'local resilience partners' to denote Local Resilience Forums (England and Wales) Regional Resilience Partnerships and Local Resilience Partnerships (Scotland) and Emergency Preparedness Groups (Northern Ireland).

#2. Protect renters and social housing

1.3m
households are on the social housing waiting list

Flooding frequently results in prolonged displacement of residents, evidenced in this and our previous research where residents reported being displaced for over six months[28]. Displacement is strongly linked to worsened mental health outcomes, including heightened post-traumatic stress[29]. Social housing tenants are particularly vulnerable to displacement, often facing limited rehousing options and a lack of agency during relocation. This is compounded by a widely recognised national shortage of social housing[30,31,32].

For social housing:

Social housing is simply too scarce and valuable a commodity to be unprotected against flood damage. This research illustrates the need for collaboration across government to ensure:

A. Accessible funding to retrofit Property Flood Resilience (PFR) and other property measures for social landlords:
Social housing landlords should be able to access support for flood resilience, including financial assistance to retrofit PFR and low-cost building adaptations such as removing hard paving, increasing plants and greenery and treating bricks with waterproof sealant. Government departments across the UK responsible for PFR, housing and construction should collaborate to offer a funding mechanism for PFR similar to the Warm Homes Social Housing Fund[33] that supports retrofitting for energy efficiency.

B. Clear landlord responsibilities:
Duties and responsibilities of social housing landlords regarding flood resilience should be developed collaboratively from expertise and resources such as the National Housing Federation's Flooding Toolkit[34] and tenancy engagement experts such as Tpas[35]. These should include ensuring that both tenants and building management staff are aware of flood preparedness, evacuation and recovery plans and protocols.

Ministers, departments and government agencies responsible for the regulation of social housing across governments should monitor performance against these flood resilience duties to ensure compliance and protect tenants.

For private renters:

Private renters and low-income homeowners also require support to protect their homes and ensure they are able to find suitable alternatives if needed. Government departments across the UK responsible for PFR, housing and construction should implement wider initiatives to improve the supply, demand and accessibility of PFR and Sustainable Drainage (SuDS) including:

C. Providing leadership on flood resilience to the construction sector:
Explore and take forward more robust ways of leading and supporting the construction sector to ensure that PFR and SuDS feature in new affordable housing developments. The Environment Agency has estimated that the number of properties in flood plains is likely to double in the next 50 years.[36]

x2
the number of properties in flood plains is likely to double in the next 50 years.

D. Making PFR more affordable for households:
Review and upscale PFR subsidy schemes, such as that of the Scottish Borders Council. The Council has established a pre-approved list of flood protection products and suppliers, offering homeowners discounted rates to encourage PFR installation.[37]

E. Redefining PFR for greater accessibility:
Government and environmental agency public communications should promote public understanding of Property Flood Resilience (PFR) without use of jargon and by including low-cost, do-it-yourself measures that don't require professional installation such as those shared by Flood Mary[38].

F. Providing information and advice to private renters:
Collaborate with housing and debt advice providers to develop flood damage advice to renters for dissemination by local authorities and VCS organisations after flood events. Renters' recovery often depends on how their landlord responds – and while some are supportive, others are not. Many renters will need legal or expert advice on rent, deposits, and repair responsibilities after flood damage.

Recommendations 3 and 4 focus on flood recovery. Improving access to financial and mental health support and could best be delivered in the context of broader national-level strategies to strengthen institutional support for flood recovery beyond the emergency response phase.

#3. Make recovery grant support more accessible

only 5%
of people flooded received financial support from their local council.

Access to flood recovery grants is often inconsistent and inequitable, leaving those most affected by flooding – particularly low-income households, renters, and people in shared housing – without timely or adequate support. Our 2024[39] UK-wide polling research found that only 5% of people flooded received financial support from their local council. Barriers found in this qualitative research included confusing application processes, language challenges, payment delays, and technical eligibility exclusions (e.g. residents of multi-occupancy homes and properties affected by damp from nearby, rather than direct, flooding).

A new approach to ensuring the accessibility of flood recovery grants is needed – one that focuses on ensuring that financial support reaches those most in need, when they need it. This requires recognition of the structural and social barriers that prevent uptake and embed support through trusted local stakeholders and organisations.

To achieve this, we recommend:

A. Proactive and inclusive communication about grants:
LLFAs and local authorities should raise awareness of available grants through trusted local stakeholders – not just websites. Use VCS partners, community centres, schools, housing officers and local media to ensure information reaches those most at risk.

B. Accessible application support:
LLFAs and local authorities should simplify application processes. In addition, they should collaborate with the VCS to provide in-person and phone-based help to complete applications, especially for those with limited digital access, language barriers, or additional needs. Grant information should be clear, translated and easy to understand.

C. Timely and responsive grant delivery:
Administration of household level grant disbursement requires significant capacity in the aftermath of disasters. Local resilience partners should identify surge capacity for household level recovery grant administration in emergency planning in order to ensure local authorities are able to manage increased demand. Where there may be resourcing challenges, national and local governments should explore opportunities to work with local grant-making organisations such as community foundations to facilitate recovery support grants.

D. More inclusive grant eligibility criteria:
Eligibility for flood recovery grants should not be limited only to homes rendered unliveable. Government departments responsible for flood recovery should support local authorities to include people who have not been directly flooded but have still been affected – such as those whose health have been affected by damp or mould caused by flooding in neighbouring homes.

#4. Meet the scale of mental health needs with peer support

6x
more likely to experience depression, anxiety, or PTSD for up to three years.

Across all locations, participants reported fear, panic, and helplessness and little awareness of how to access mental health support.

Our 2024[40] research, which found that 40% of those affected by flooding reported moderate to severe mental health impacts, aligns with wider evidence from Public Health England[41] that people affected by flooding are six times more likely to experience depression, anxiety, or PTSD for up to three years at significant cost to the economy[42].

Mental health and psychosocial support (MHPSS) provision in the UK is currently insufficient to meet the scale and complexity of need following emergencies like flooding. While strategies such as the National Flood and Coastal Risk Management Strategy for England[43] acknowledge mental health, there's no framework for delivering support at scale. Yet community-based approaches for MHPSS have long been established internationally[44] and are also promoted domestically by the UK Health Security Agency in flood recovery guidance[45].

Flood affected participants strongly valued community-based recovery initiatives, highlighting their potential to strengthen social connections, reduce isolation, and ease pressure on formal mental health services.

To realise this potential:

A. Roll out peer support approaches for mental health in the aftermath of flooding:
Mayoral offices, combined-authorities and local resilience partners should build local partnerships to deliver trauma-informed peer support at scale in response to flooding and other disasters. These partnerships should identify, recruit and resource local VCS organisations well placed to promote, host and facilitate peer support in accessible, familiar settings, and tailor support to local needs.

Recommendation 5 is a call to action for the allocation of budgets supporting flood resilience to those areas and households least able to cope with the impact of flooding.

#5. Target flood resilience funding to deprived areas

Flood survivors who participated in this research highlight deep feelings of powerlessness

Flooding has unequal impacts, hitting socioeconomically disadvantaged people hardest. The personal testimony of flood survivors who participated in this research highlight deep feelings of powerlessness – manifested by limited awareness of risk, financial and tenancy-related barriers to preparedness, lack of access to insurance or recovery support, and reduced agency in both temporary accommodation and permanent rehousing.

There is a strong correlation between socioeconomic disadvantage and heightened vulnerability to the negative impacts of flooding. Recent policy developments – including the UK Resilience Action Plan[46], resilience strategies in Wales[47] and Scotland[48] and proposed reform to Defra's Flood Investment Framework[49] – signal growing recognition of the need to prioritise support for people with heightened underlying vulnerability to the impact of flooding when planning for and responding to emergencies across the UK.

To ensure public investment in flood resilience reaches those most at risk and least able to cope, government departments and teams across the UK with responsibility for capital investment in flood risk management should:

A. Rebalance funding formulas:
Adjust the funding formula on investments for flood resilience to give greater priority to deprived areas at high risk of flooding, ensuring they are among the first in line to benefit from these allocations.

B. Target awareness and preparedness campaigns:
Direct additional resources to raise awareness of risk, preparedness and recovery support to areas with high deprivation and flood risk.

C. Map effectively for flood vulnerability:
Develop and apply mapping tools that combine flood risk data with indicators of socio-economic deprivation such as housing tenure, or health vulnerability – to support more equitable planning and delivery of flood resilience investments.

References

1. Office for National Statistics (2025) 2021 Rural Urban Classification. Retrieved from https://www.ons.gov.uk/methodology/geography/geographicalproducts/ruralurbanclassifications/2021ruralurbanclassification
2. GOV.UK (2025) National assessment of flood and coastal erosion risk in England 2024. Retrieved from https://www.gov.uk/government/publications/national-assessment-of-flood-and-coastal-erosion-risk-in-england-2024/national-assessment-of-flood-and-coastal-erosion-risk-in-england-2024
3. Department for Infrastructure (2018) Northern Ireland Flood Risk Assessment (NIFRA) 2018. Retrieved from https://www.infrastructure-ni.gov.uk/sites/default/files/publications/infrastructure/northern-ireland-flood-risk-assessment-report-2018-updated-may2019.pdf
4. Scottish Government (2019) Living with flooding: action plan. Retrieved from https://www.gov.scot/publications/living-flooding-action-plan-delivering-property-flood-resilience-scotland/
5. Natural Resources Wales (2024) Flood risk management annual report 2023 to 2024. Retrieved from https://naturalresources.wales/evidence-and-data/research-and-reports/flooding-reports-evidence-and-data/flood-risk-management-annual-report-2023-2024/
6. Public First (2025) From risk to resilience: The case for flood resilient communities, economy and growth. Retrieved from https://www.publicfirst.co.uk/wp-content/uploads/2025/03/From-risk-to-resilience-report_PF_180325.pdf
7. Public Health England (2020) The English National Study of Flooding and Health. Retrieved from https://assets.publishing.service.gov.uk/media/5e6bb75fd3bf7f2695546ba8/Summary_of_findings_NSFH_January_2020_Final_for_DsPH__3_.pdf
8. Climate Change Committee (2025) Progress in adapting to climate change. Retrieved from https://www.theccc.org.uk/publication/progress-in-adapting-to-climate-change-2025/
9. British Red Cross (2022) Every time it rains: British Red Cross research on flooding in the UK. Retrieved from https://www.redcross.org.uk/about-us/what-we-do/we-speak-up-for-change/every-time-it-rains-british-red-cross-report-on-flooding
10. British Red Cross (2024) Vulnerability and Resilience: Public awareness and perceptions of flood risk in the UK. Retrieved from https://www.redcross.org.uk/about-us/what-we-do/we-speak-up-for-change/public-awareness-and-perceptions-of-flood-risk-in-the-uk
11. Climate Change Committee (2024) Independent Assessment of the Third National Adaptation Programme (NAP3) Retrieved from https://www.theccc.org.uk/wp-content/uploads/2024/03/Independent-Assessment-of-the-Third-National-Adaptation-Programme-NAP3.pdf
12. Climate Change Committee (2025) Progress in adapting to climate change. 2025 report to Parliament. Retrieved from https://www.theccc.org.uk/wp-content/uploads/2025/04/Progress-in-adapting-to-climate-change-2025-1.pdf
13. National Preparedness Commission (2025) Scaling the Whole of Society Approach to Resilience. Retrieved from https://nationalpreparednesscommission.uk/publications/scaling-the-whole-of-society-approach-to-resilience/
14. Joseph Rowntree Foundation (2015) Targeting flood investment and policy to minimise flood disadvantage. Retrieved from https://www.jrf.org.uk/climate-change/targeting-flood-investment-and-policy-to-minimise-flood-disadvantage
15. UNEARTHED (2024) Government flood grants a 'nightmare' for households and businesses. Retrieved from https://unearthed.greenpeace.org/2024/09/30/flood-grants-norfolk-pfr-uk/

16. Joseph Rowntree Foundation (2015) Targeting flood investment and policy to minimise flood disadvantage. Retrieved from https://www.jrf.org.uk/climate-change/targeting-flood-investment-and-policy-to-minimise-flood-disadvantage

17. British Red Cross (2024) Vulnerability and Resilience: Public awareness and perceptions of flood risk in the UK. Retrieved from https://www.redcross.org.uk/about-us/what-we-do/we-speak-up-for-change/public-awareness-and-perceptions-of-flood-risk-in-the-uk

18. ONS (2023) Approximated Social Grade Data. Retrieved from https://www.ons.gov.uk/census/aboutcensus/censusproducts/approximatedsocialgradedata

19. Environment Agency (2020) National Flood and Coastal Erosion Risk Management Strategy for England. Retrieved from https://www.gov.uk/government/publications/national-flood-and-coastal-erosion-risk-management-strategy-for-england--2

20. GOV.UK (2025) UK Public Survey of Risk Perception, Resilience and Preparedness: 2025. Retrieved from https://www.gov.uk/government/statistics/uk-public-survey-of-risk-perception-resilience-and-preparedness-2025

21. The Behavioural Insights Team/WPI (2021) Applying behavioural insights to support flood resilience. Retrieved from https://www.bi.team/wp-content/uploads/2021/08/210621-EA-Flood-resilience-report_final-draft.pdf

22. UNDRR (2025) Why are Behavioural Insights Important for Whole of Society preparedness? Retrieved from https://www.preventionweb.net/publication/documents-and-publications/publication-why-are-behavioural-insights-important-whole

23. GOV.UK (2025) UK Government Resilience Action Plan. Retrieved from https://www.gov.uk/government/publications/uk-government-resilience-action-plan

24. Welsh Government (2025) Wales Resilience Framework. Retrieved from https://www.gov.wales/wales-resilience-framework-2025

25. Northern Ireland Emergencies Preparedness Group (2025) Resilience Strategy. Retrieved from https://www.armaghbanbridgecraigavon.gov.uk/council/corporate-publications/

26. Local Government Association (2025) #CouncilsCan: a local response to a global pandemic. Retrieved from https://www.local.gov.uk/about/campaigns/re-thinking-local/councilscan-local-response-global-pandemic

27. Grenfell Tower Inquiry (2024) Phase 2 Volume 7. Retrieved from https://webarchive.nationalarchives.gov.uk/ukgwa/20250320200306mp_/https://www.grenfelltowerinquiry.org.uk/sites/default/files/CCS0923434692-004_GTI%20Phase%202%20Volume%207_BOOKMARKED.PDF

28. British Red Cross (2022) Every time it rains: British Red Cross research on flooding in the UK. Retrieved from https://www.redcross.org.uk/about-us/what-we-do/we-speak-up-for-change/every-time-it-rains-british-red-cross-report-on-flooding

29. Munro, Kovats and Rubin et al., (2017) Effects of evacuation and displacement on the association between flooding and mental health outcomes: a cross-sectional analysis of UK survey data. Retrieved from https://www.sciencedirect.com/science/article/pii/S2542519617300475

30. GOV.UK (2024) Planning overhaul to reach 1.5 million new homes. Retrieved from https://www.gov.uk/government/news/planning-overhaul-to-reach-15-million-new-homes

31. National Housing Federation (2025) Over a hundred years' wait for a family sized social home. Retrieved from https://www.housing.org.uk/news-and-blogs/news/over-a-hundred-years-wait-for-a-family-sized-social-home/

32. Shelter (n.d.) Loss of social housing. Retrieved from: https://england.shelter.org.uk/support_us/campaigns/social_housing/loss_of_social_housing

33. GOV.UK (2025) Warm Homes: Social Housing Fund Wave 3. Retrieved from https://www.gov.uk/government/publications/warm-homes-social-housing-fund-wave-3

34. National Housing Federation (2016) Flooding Toolkit. Retrieved from https://www.housing.org.uk/resources/flooding-toolkit/

35. Tpas Cymru (2024) A Call for Transparency – Voluntary Flood Risk Disclosure. Retrieved from https://www.tpas.cymru/blog/our-letter-to-ceos-a-call-for-transparency-voluntary-flood-risk-disclosure

36. Environment Agency (2021) Long-term Investment Scenarios 2019. Retrieved from https://www.gov.uk/government/publications/flood-and-coastal-risk-management-in-england-long-term-investment/long-term-investment-scenarios-ltis-2019

37. Scottish Borders Council (2025) Flood Protection Products. Retrieved from https://www.scotborders.gov.uk/downloads/download/73/flood-protection-products

38. Flood Mary (2025) Low-cost solutions. Retrieved from https://floodmary.com/help-and-resources/how-to-reduce-the-impact-of-a-flood-at-a-property-level/protect-your-home-from-flooding/flood-poverty/

39. British Red Cross (2024) Vulnerability and Resilience: Public awareness and perceptions of flood risk in the UK. Retrieved from https://www.redcross.org.uk/about-us/what-we-do/we-speak-up-for-change/public-awareness-and-perceptions-of-flood-risk-in-the-uk

40. Ibid

41. Public Health England (2020) The English National Study of Flooding and Health. Retrieved from https://assets.publishing.service.gov.uk/media/5e6bb75fd3bf7f2695546ba8/Summary_of_findings_NSFH_January_2020_Final_for_DsPH__3_.pdf

42. Environment Agency (2021) Mental Health Costs of Flooding and Erosion, Retrieved from https://www.gov.uk/government/publications/mental-health-costs-of-flooding-and-erosion/mental-health-costs-of-flooding-and-erosion

43. GOV.UK (2022) National flood and coastal erosion risk management strategy for England: executive summary. Retrieved from https://www.gov.uk/government/publications/national-flood-and-coastal-erosion-risk-management-strategy-for-england--2/national-flood-and-coastal-erosion-risk-management-strategy-for-england-executive-summary

44. See IASC Guidelines (2007) and Sphere Handbook (2018) https://interagencystandingcommittee.org/iasc-task-force-mental-health-and-psychosocial-support-emergency-settings/iasc-guidelines-mental and https://handbook.spherestandards.org/en/sphere/#ch001

45. GOV.UK (2023) How to recover from flooding. Retrieved from https://www.gov.uk/government/publications/flooding-and-health-advice-for-frontline-responders/how-to-recover-from-flooding

46. Cabinet Office (2025) UK Government Resilience Action Plan. Retrieved from https://www.gov.uk/government/publications/uk-government-resilience-action-plan/uk-government-resilience-action-plan-html

47. Welsh Government (2025) Wales Resilience Framework. Retrieved from https://www.gov.wales/wales-resilience-framework-2025

48. Scottish Government (2024) National Flood Resilience Strategy. Retrieved from https://www.gov.scot/publications/national-flood-resilience-strategy-3/

49. GOV.UK (2025) Open Consultation: Flood and coastal erosion funding reform. Retrieved from https://www.gov.uk/government/consultations/flood-and-coastal-erosion-funding-reform

Appendices

Appendix 1: Method in detail

This research is a place-based qualitative study conducted across four sites in the UK. Humankind Research designed the methodology with the British Red Cross, recruited the participants and conducted the research activities.

Site selection

British Red Cross and Humankind Research collaborated on site selection. Drawing on British Red Cross operational insight, the Neighbourhood Flood Vulnerability Index, and other measures of socioeconomic disadvantage, one site was chosen from each of the four UK nations.

The criteria included:

- affected by flooding in the last five years
- high vulnerability to flood exposure
- high level of socioeconomic disadvantage.

These criteria helped us focus on communities that are both flood-prone and socioeconomically disadvantaged – and therefore more likely to face greater challenges in adapting to or recovering from flood events[1]. A range of local authority recovery grants had been made available in the sites selected, but these varied in activation mechanism, eligibility, and the level of support they provided. Flood events varied in origin, scale and impact, with a range of types of flooding represented (groundwater, river, surface water and sewer flooding). We included a mix of urban and rural areas.

We have anonymised the four sites to enable focus on common themes and avoid misinterpretation of the site summaries as definitive evaluations of flood preparedness and response in those areas.

Sample overview

Flood-affected people:

At each of the research sites, we spoke to between five and seven people. Recognising that there is no single correct way to define 'socioeconomically disadvantaged', we ensured most participants met at least two of the following characteristics. In cases where we felt less certain, Humankind Research spoke to individuals over the phone, using our own judgement to gauge their suitability for the research:

- lower socioeconomic status (C2DE)
- not a homeowner
- older (aged 70+)
- digitally excluded – lacking consistent online access
- do not have English as first language
- in receipt of Universal Credit or Personal Independence Payments
- has a longstanding physical or mental health condition or disability.

We decided not to speak to people who had experienced flooding very recently, due to the higher risk of exacerbating trauma. Everyone we spoke to had experienced flooding in the past five years. We acknowledge that specific emergency response mechanisms and local awareness may have shifted since then, but our interviews with community stakeholders allowed us to include reflections on the current context.

Community stakeholders:

Humankind Research also spoke to two community stakeholders at each site. These were people who offered support in their community after a flood event, though were not necessarily directly affected by a flood event in their own home. These community stakeholders include those working at charities, local authorities, community centres, and small business owners.

Recruitment

After identifying potential sites and agreeing on the recruitment criteria, Humankind used multiple recruitment techniques to recruit flood-affected participants and stakeholder interviews:

A. Community-based recruiters:
Community-based recruiters spoke to contacts on their databases to determine if they met the recruitment criteria. This participant pool was then used to suggest people who had assisted the community following the flooding (for the community stakeholder sample).

1. Recruitment agencies: Humankind Research engaged three recruitment agencies: FieldMouse, Criteria and Taylor McKenzie.
2. Participant referral: we encouraged participants to share (with consent) contact details of others who had similar experiences or had provided support to them in the aftermath of the flooding event.
3. Flyers and posters: local recruiters distributed flyers in shops and community centres, inviting relevant participants to get in touch.
4. Desk research: we used desk research to identify relevant organisations whose networks could be used for recruitment.
5. Targeting community centres: we compiled lists of community-based organisations to approach, including churches, food banks, councils, community centres, schools, cricket clubs and bowling clubs.
6. Social media engagement: we joined local Facebook groups relevant to the four sites to connect with potential participants.

Fieldwork

Onboarding: introductory calls (with flood-affected participants)
Participants completed a short introductory call with a researcher to establish their needs for comfort and safeguarding, to ensure full transparency about the research and to answer any questions participants might have. These calls helped participants feel confident and empowered about their role in the research and were not used to gather insight for this report.

Stage one: online self-ethnography (with flood-affected participants)

The first stage of the research involved online self-ethnography with the flood-affected participants using a mobile app platform. By minimising the role of the moderator, this approach eliminated issues of positionality/privilege, helping people to open up confidently. Over four days, completing a different task each day, participants shared text responses, voice notes, photos and videos to shed light on their experience of flooding, how it affected them, the types of support they received and their thoughts on future floods. One participant who couldn't access the activity online completed the tasks on paper, which his daughter then emailed to us.

The online self-ethnography took place between 4 March and 23 April 2025.

Stage two: online interviews (with flood-affected participants and community stakeholders)

Flood-affected participants:
Following the self-ethnography, participants completed a one-hour interview. We conducted most of the interviews online (via Zoom) and offered some phone interviews for participants who are digitally excluded. This provided an opportunity to clarify, refine and delve deeper into the experiences of flooding they shared in the online self-ethnography, as well as explore their response to various stimulus materials.

We began by discussing their awareness and understanding of flooding, including whether they had accessed any official guidance on how to prepare for a flood. Here, we prompted them with examples of what the guidance may have included (e.g. suggestions for making a personal flood plan).

We went on to explore their experience of formal and informal forms of support, identifying any support they felt was lacking and what ideal support would look like for them. We used stimulus materials summarising the details of relevant grants in each location to gauge participant awareness, understanding and experience of financial assistance.

Community stakeholders:
Community stakeholders completed a one-hour online interview. Due to their roles in local organisations and relationships with a range of residents, these interviews gave us a broader view of the community and its experience of flooding, and insight into grassroots or council-led initiatives.

We began by hearing about the community's understanding of flooding. We then discussed the community's experience of the flood event, including the key challenges faced and any groups with particular support needs. Using stimulus materials summarising the details of relevant grants in each location, we discussed awareness and suitability of the available financial assistance. We explored community resilience to flooding and considered what ideal preparation and support would look like in their community.

We closed interviews with both flood-affected and community stakeholders by checking on their wellbeing, reminding them of relevant signposting and asking how the research process felt so we could gather learnings for future interviews. These interviews took place between 25 March and 23 May 2025.

Limitations to methodology

We chose this place-based methodology to gather insights into a small number of people specifically situated in their local area. This uncovers those 'day to day' experiences of people that are often invisible to policymakers in larger scale research. While this means that the sample isn't representative of a broad range of perspectives, it brings us deep and rich insights which it would be too costly and impractical to gather from a larger, more representative sample. The findings do, however, reflect those in larger representative surveys we have previously conducted.[2]

Recruitment proved challenging. Where communities weren't so closely knit together, it was difficult to establish networks. In one of our urban sites there was not one single flood event on which we were able to focus recruitment, unlike in the other sites. There were particular challenges in recruiting renters. It was evident that, in some of our sites, this was because many renters left the site after they had been flooded.

Finally, some participants shared that many of those affected by the floods in their communities had a sense of fatigue from being asked about their experience. In two sites, residents have been interviewed about flooding many times by various organisations including by the media, but have seen minimal benefits in return – such as improvements to local infrastructure or additional support for recovery. This meant they no longer wanted to talk about the flood.

1 Joseph Rowntree Foundation (2015) Targeting flood investment and policy to minimise flood disadvantage. Retrieved from www.jrf.org.uk/climate-change/targeting-flood-investment-and-policy-to-minimise-flood-disadvantage

2 British Red Cross (2024) Vulnerability and Resilience: Public awareness and perceptions of flood risk in the UK. Retrieved from www.redcross.org.uk/about-us/what-we-do/we-speak-up-for-change/public-awareness-and-perceptions-of-flood-risk-in-the-uk

Published 2025

The British Red Cross Society, incorporated by Royal Charter 1908, is a charity registered in England and Wales (220949), Scotland (SC037738), Isle of Man (0752) and Jersey (430). Cover photo © Andrew Butterton/Alamy. BRC25-114.