

Evaluation of the Cumbria Flood Recovery Fund 2015 Household Survey

Prepared for the Cumbria Community Foundation by



Kitty Booth-Clibborn



Wingspan Consulting



Viv Lewis

May 2017

1.1 Introduction

As part of the overall evaluation of the Cumbria Community Foundation (CCF) Cumbria Flood Recovery Fund, an online survey was developed for individual applicants. As of 13/04/17, 3,065 unique applications had been made to the fund. An email invitation to complete the survey was sent to every applicant with a valid email address (2,300 or 75%).

In total, 792 surveys were completed, a response rate of 34%.

All surveys are subject to some degree of statistical error. The size of this error varies with the sample size, population size and strength of response. The table below shows a range of sample sizes, and the margins within which you can be 95% certain that the figures will be true if the sample is a random one. For example, if you have a sample size of 500, and 80% of them answered 'yes' to a particular question, you could be confident that any repeat of the survey would generate between 76.5%-83.5% 'yes' answers.

| Statistical Reliability | | | | | |
|-------------------------|------------|------------|------------|------------|-------|
| Sample size | 10% or 90% | 20% or 80% | 30% or 70% | 40% or 60% | 50% |
| 500 | ±2.6 | ±3.5 | ±4.0 | ±4.2 | ±4.4 |
| 400 | ±2.9 | ±3.9 | ±4.5 | ±4.8 | ±4.9 |
| 250 | ±3.7 | ±5.0 | ±5.7 | ±6.1 | ±6.2 |
| 100 | ±5.9 | ±7.8 | ±9.0 | ±9.6 | ±9.8 |
| 50 | ±8.3 | ±11.1 | ±12.7 | ±13.6 | ±13.9 |

A sample of 792 from an overall population of 2,300 statistically produces answers at a 95% confidence level that will be accurate to +/-2.8% or better. It is generally accepted that an error level of around +/-5% is satisfactory for reliable and robust results, within accepted market research industry standards, and this sample falls well within that range.

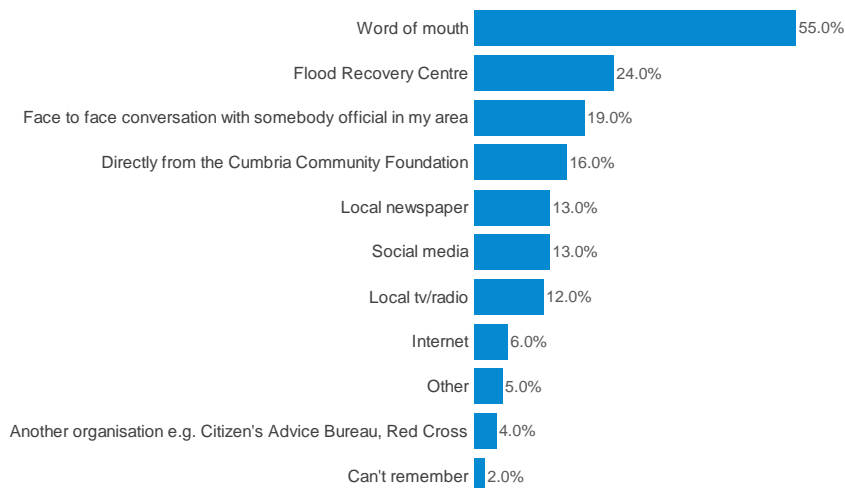
1.2 Results

1.2.1 Grant Type

58% of survey respondents had applied for a Hardship grant, 23% for Resilience Top-Up, and 19% for both types of grant.

1.2.2 Awareness

Three quarters (75%) of survey respondents heard about the Flood Recovery Fund grants within a few months of the flood (before April 2016), 15% after this date, and 10% could not recall. Most (55%) heard about the Flood Recovery Fund grants through word of mouth, 24% through a Flood Recovery Centre, 19% from somebody official in their local area, and 16% directly from CCF.



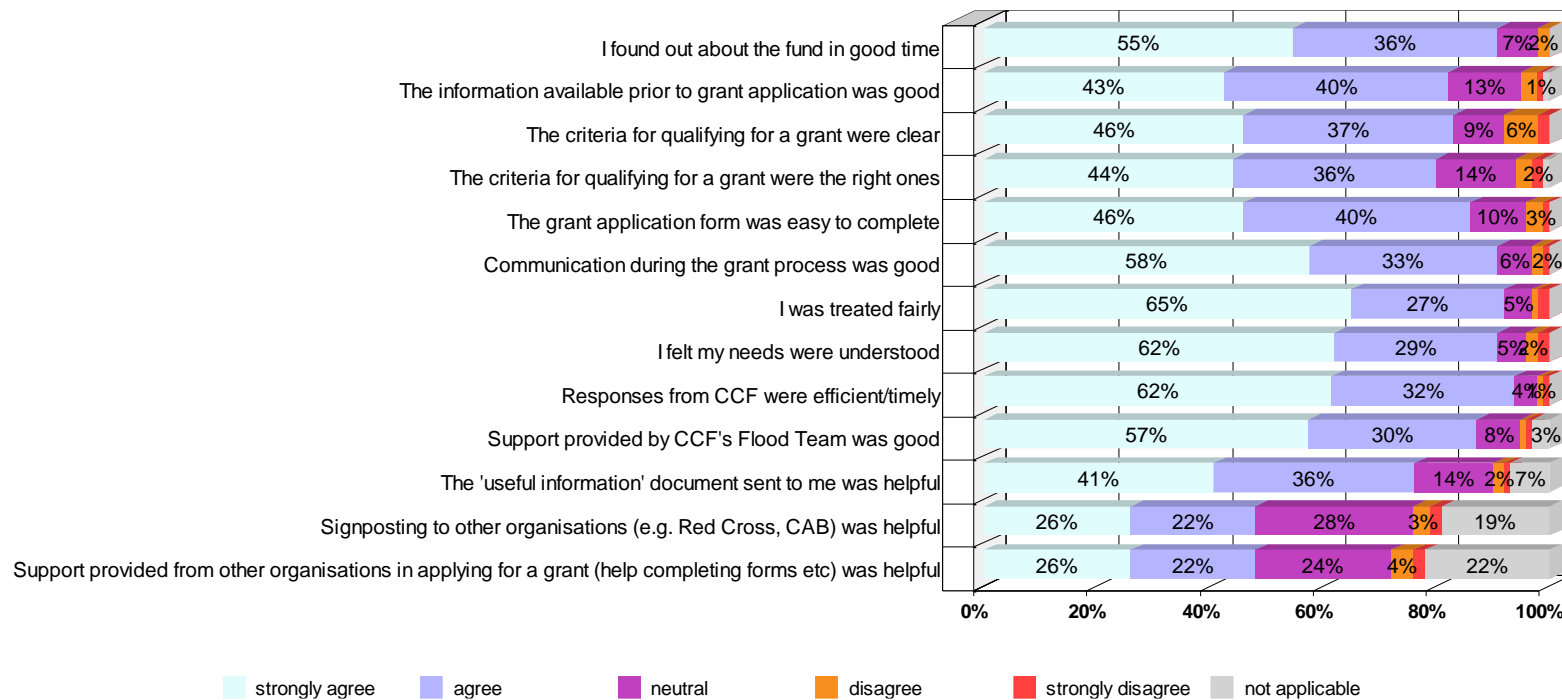
Some people said they couldn't remember, others knew about grants from previous flooding events, and the local authorities were also useful sources of information.

1.2.3 Statements about CCF's Flood Recovery Fund

People were asked to what extent they agreed with several statements about CCF's Flood Recovery Fund (where applicable).

Results were positive, with the majority of respondents agreeing with each statement. Over 90% agreed that: they found out about the fund in good time; that communication during the grant process was good; they were treated fairly; their needs were understood; and that responses from CCF were efficient/timely.

Highest levels of disagreement (although small) were in response to the statements that: the criteria for qualifying for the grant were clear (8% disagreed to some extent); support provided from other organisations in applying for a grant was helpful (6% disagreed); the criteria for qualifying for a grant were the right ones (5% disagreed) and that signposting to other organisations was helpful (5% disagreed).



People were given the opportunity to comment on the grant application form and process. All comments are repeated verbatim in section 13.3.1.

The vast majority of comments were positive:

- people were grateful for the help
- they found the CCF team to be helpful, friendly, and efficient
- the process was clear, quick and easy

"I wish the Cumbria foundation had been in charge of some of the other grants, as they were really efficient!"

"I spoke with the grant team and they were incredibly helpful. I was contacted when application received and given clear information about their processes."

"I was extremely grateful for the information and assistance provided by the grant and found the application form clear and straightforward to complete.

My contact with everybody involved was supportive and useful and helped me through a very hard time"

"Very helpful and friendly staff which made the process an easy and pleasant experience."

"It was very quick and easy and the staff were friendly and helpful in every aspect"

"It was fantastic to get such strong support so fast, and the response was really quick as well which helped to get things sorted quicker after the flood."

Where there were criticisms, these included:

- that the criteria were not always clear (and seemed to change as time went on)
- that there was an element of being judged
- that grants seemed to be means tested, and those with insurance were losing out
- that the level of information (especially financial) required was too detailed
- that the awards were not always fair or consistent

"Some of the questions were vague and we were unsure as to the exact information that was needed or the level of detail required. This made us anxious as to whether the information was what was needed to be successful. We struggled to attach supporting documents to the application and had to email them separately."

"I was very truthful when completing the form and declared all income and savings. As it turned out my claim for £200 was denied as I " did not meet the criteria". It would seem that if you were insured, had savings and a regular pension you did not qualify. I think that everyone who was flooded and applied for help should have got something regardless of their circumstances."

"The original information I found suggested that I was ineligible to apply for a grant. It was only through subsequent publicity that I discovered I was."

"I applied twice. Once for a small amount 4 months after floods. I telephoned and emailed first and was encouraged to apply but was then refused. I was devastated and felt dismissed. I applied again 12 months after, after lots of encouragement from friends and family and the team were this time amazing, supportive, helpful, communicative and went out of their way to support us and awarded us more than we applied for."

"Was ok, but not evident just how poor you needed to be to qualify"

"Clearer instructions at the start would have been beneficial although the process did seem to get less complicated as time went past."

"The grant should have been the same for all applicants. A lot of people that worked and paid insurance were heavily penalised whereas people with neither came out better. One of the many quote from somebody in the latter was I've never been so well off I've just bought a camera worth two grand! A bit galling for people who while working and insured were struggling due to having to pay out and claim back."

"I feel during the application process when I was rung by a member of the flood recovery team that I was made to feel guilty for applying for grant because I was in full time employment and that I should be replacing stuff myself with regular income ... however I lost personal belongings just like other people and to replace them was difficult even in full time employment ... I had no insurance therefore had to pay for over-priced rental property which absorbed finances and I'm not sure people in less fortunate circumstances where entirely honest with applications"

"I found the questions about my finances to intrusive considering that it stated they would not affect whether you got the grant or not ... so why ask the questions"

1.2.4 Applications

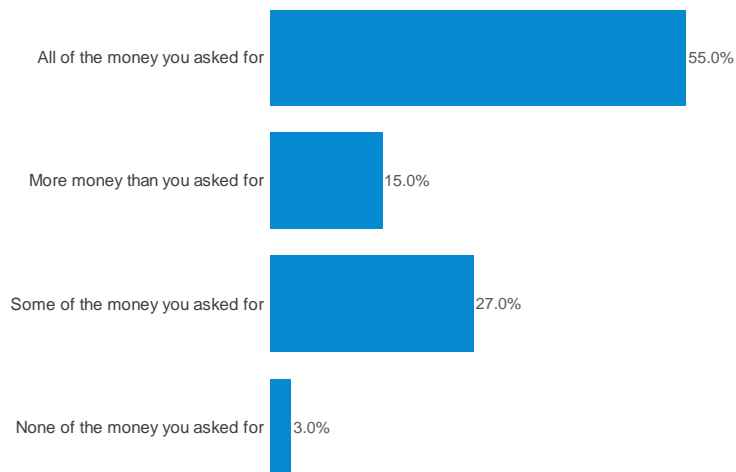
Just over half (51%) of respondents had made just one application to CCF's Flood Recovery Fund. 37% had made two applications, and 11% had made three.

61% were aware that it was possible to re-apply to the Fund, but 39% were unaware of this.

70% felt that the maximum amount they could apply for was enough, but this was not the case for 30%.

1.2.5 Awards

Just over half (55%) of respondents received all of the money they applied for. 27% received some of the money applied for, and 15% received more money than they applied for. 3% were unsuccessful in their applications.



Almost all (97%) thought they received the money quickly enough.

People were given the opportunity to comment on their grant award. All comments are repeated verbatim in section 13.3.2.

Again, the vast majority of comments were positive:

- people were extremely grateful for the help and support during such a difficult time – many said it was ‘life-saving’
- people said the grants made a massive difference
- it was a great help, and much appreciated
- many people took the opportunity to say thank you

"Considering it was the most stressful time in my life the people that dealt with my application right the way through to receiving the grant were understanding, empathetic and extremely helpful; this made the whole process so much easier to deal with and was such a help I don't know what my family would've done without it"

"Without this money, I don't know what myself and my young family would have done. It was a lifesaver. A massive help at a horrid time."

"The money I received has made a big difference to how supported I felt in the latter part of 2016 and has really made a difference in the resilience measures I have been able to put in place."

"Having been flooded three times in past 10 yrs. the emotional stress and cost for recovery and resilience has been enormous. The assistance from the Community Foundation Flood Recovery Fund from a communication, and monetary fund has been a real help..."

"I was delighted with the grant and am extremely grateful to those involved in raising the funds, approving my application and releasing more than I had asked for, as that met my actual needs. Thank you."

"I would like to thank you very much. We are really grateful and it has made a huge difference to us in what was a horrendous experience. You are doing a brilliant job and the kindness of strangers astounds me."

Where there were criticisms, these were mainly due to:

- perceived inconsistencies
- people being unaware that they could re-apply
- that while the grants were useful, some people had in fact paid out much more on recovery and resilience than the award covered

"It was very useful and much appreciated but we still had to pay a lot ourselves. It was also difficult that you only get the grant money after you've had to pay for the work, which causes difficulty"

"We know of people who WERE NOT FLOODED and received money whilst genuine people, like my daughter were turned down"

"Grateful that we received some monies, but unclear why we only got part of it on the second application."

"Why were some people allowed to claim many times for lots of money and are maybe claiming fraudulently and I got one pay-out for £500"

"The grant is there to help people and it did exactly that for me. My trip to work was quadrupled with all the bridge closures and I was really struggling to make ends meet with fuel costs along with all my other bills. Had I known you could re-apply I would've done so. As much as the money helped I was still left in the red each month for about a year or more."

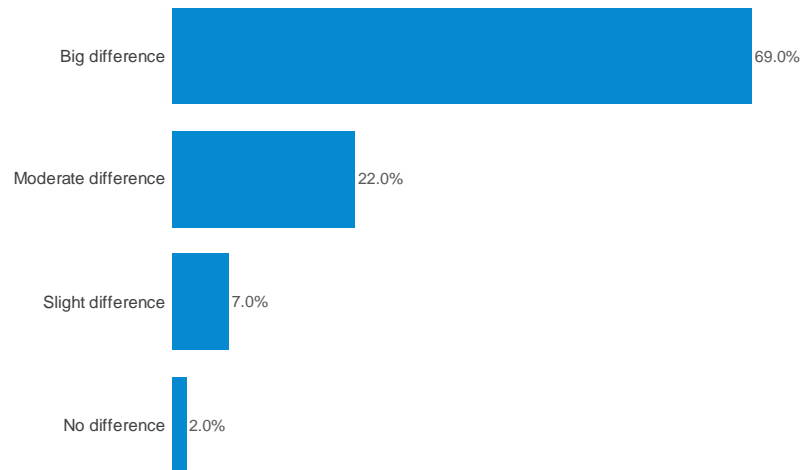
"Although I am not privy to how the decisions are made to award people funds for resilience I am unhappy about the fact that other neighbours who have been flooded twice (as I have been) have confirmed they have received all monies needed to carry out resilience measures which costs the same as the estimate I received whereas I have not received sufficient to carry out all the works. I feel that the protection of the property will be compromised and I am upset emotionally by this difference in treatment. The flooding experience has been very difficult to deal with as a member of the Cockermouth community and I feel unfairly treated by this differentiation. I am also embarrassed to make a fuss about this as I perceive I will be seen as ungrateful and/or greedy and it is difficult enough as it is to apply for a grant (as it goes against the grain). I am only doing it to help others in the future as my instinctive emotion is to do nothing and leave the place to sink under the next inevitable flood."

"Next door to us at xxxx, Mr and Mrs xxxx received £5000 from you in spite of being paid out £90,000 by the insurers, we were given £1500 and were not insured so why did next door qualify for that amount"

"I was very grateful for it but I did spend more on flood resilience than both the council money and CCF grant put together. I still haven't purchased a pump and flood gates as I did not have enough money from the grants for these. Most of the money went on a concrete floor and lime plaster."

1.2.6 The Difference Made by Grants

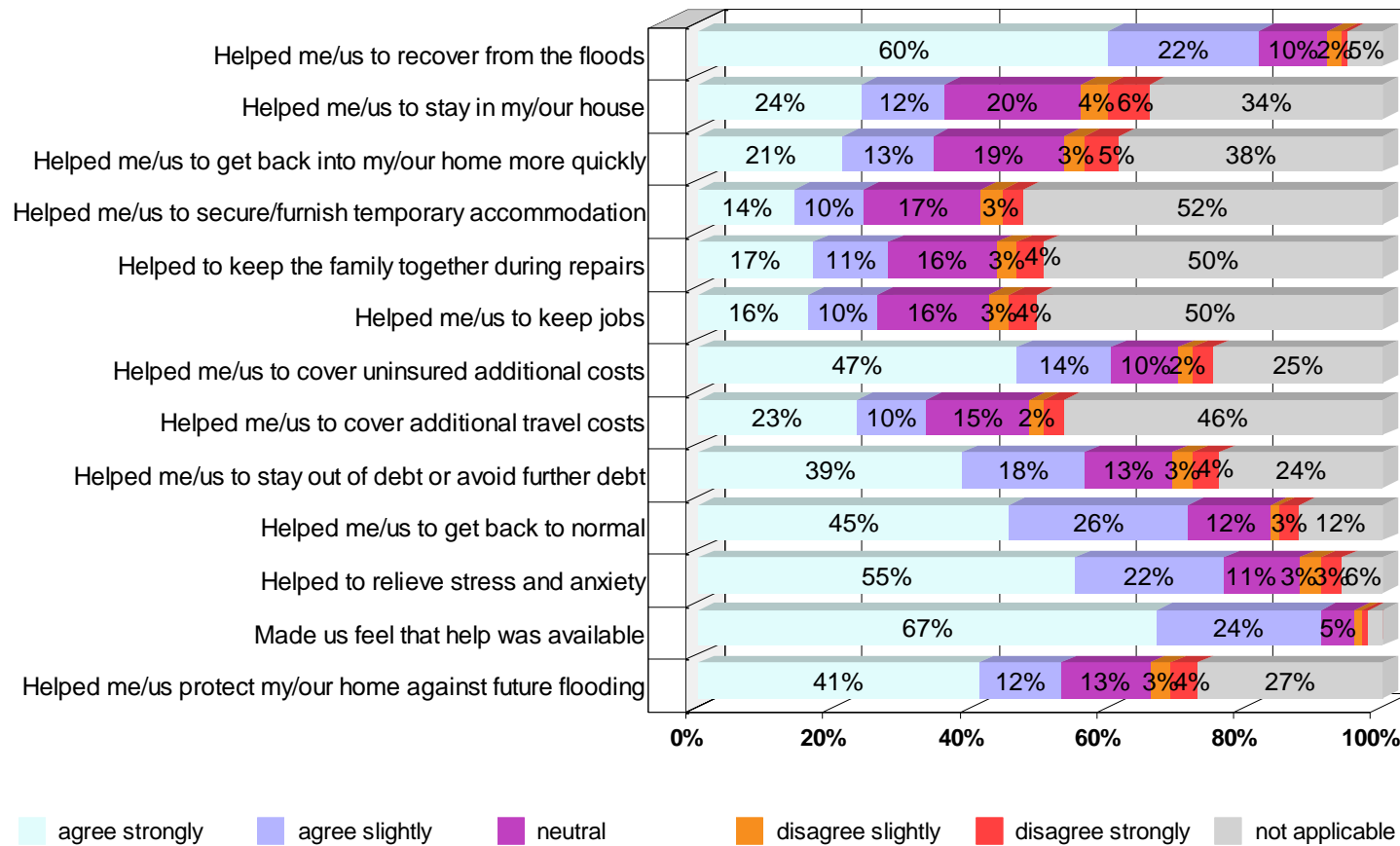
For over two thirds (69%) of respondents, their grant award made a big difference to them and their household. For 22% it made a moderate difference, 7% a slight difference, and 2% no difference.



Evaluation of the Cumbria Flood Recovery Fund 2015

People were asked to what extent they agreed with statements about the difference the grant made to them and their household (where applicable). Some of the criteria did not apply to all respondents.

Highest levels of agreement were: that the grant 'made us feel that help was available' – 91% agreed, 67% strongly; that the grant 'helped me/us to recover from the floods' – 82% agreed, 60% strongly; that the grant 'helped to relieve stress and anxiety' – 77% agreed, 55% strongly; that the grant 'helped me/us to get back to normal' – 71% agreed, 35% strongly. Over half of all respondents agreed to some extent that the grant 'helped to cover uninsured costs' and 'helped me/us to stay out of debt or incur further debt'.



People were given the opportunity to comment about the difference their grant award made to them/their household. All comments are repeated verbatim in section 13.3.3. Again, there were mainly positive comments:

- grants helped where insurers would not
- grants helped to replace savings
- grants helped people stay out of debt
- grants helped to relieve anxiety and stress
- the support made people feel like they were not alone
- grants also helped make them feel secure and better protected against future flooding events

"A godsend. without the help, I would be struggling with debt and not have put in any resilience measures. I was surprised insurers were not prepared to assist at all with that since it is as much in their interests, but their loss adjusters were brutal"

"Unexpectedly, upstairs was damaged by condensation requiring additional drying, redecoration and some new carpeting due to mould and I was shocked that our Insurers would not cover this - the grant was such a huge help as we did not have the funds to pay for all of this ourselves so we were able to get this redecoration work and carpets prior to us moving back home."

"As at the time we couldn't get insurance it made an enormous difference to getting us back on our feet"

"It made all the difference, it helped me protect my house and kept me out of debt"

"after failure to secure the initial funding, I spent thousands of my own money, when later we were allowed to re-apply it was very welcome, allowing us to replace savings as we are retired."

"It allowed us to pay for things that the insurance company refused to pay for e.g. the top half of the kitchen cabinets that didn't go under water and extractor fan. We thought this decision as very unfair and the grant alleviated a lot of the stress involved with this."

"It was a massive help. We couldn't get insured and lost everything downstairs as we didn't have enough time to move things. We were worried about how we would find the money to replace the things we lost and the grant eased the stress and anxiety and helped us replace the things we lost."

"I think the biggest difference was the feeling of community support - that we weren't doing this on our own."

"It's made a massive difference without the flood fund we wouldn't have been able to put into place flood defences to help protect us for the future."

"Without the grant, I would have been homeless housed in temporary accommodation unsuitable for my disability for months. CCF made me feel human."

One or two people said that while helpful, there were additional costs not covered by their grants:

"It did help me at the time but didn't begin to cover the extra costs to get to work. I was just really grateful for what help I did get though."

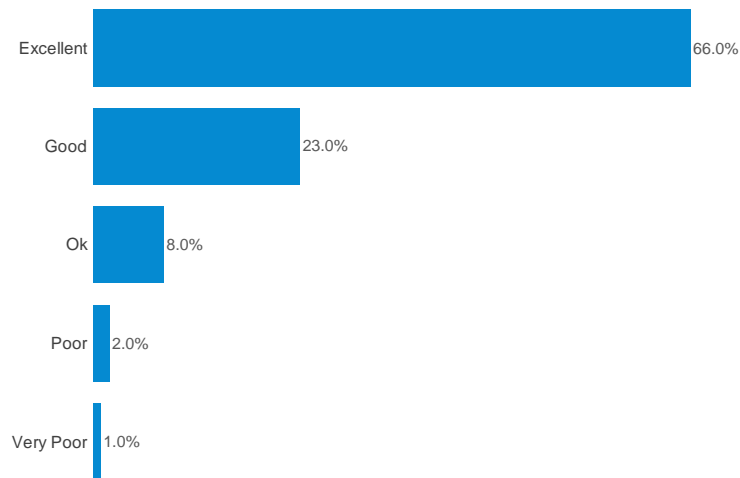
"The total cost to make my property more resilient to flood cost £11,000 and I was only able to claim £5,000 which meant I had to go into debt."

"the grant only covered basic things I now have a lot of debt"

"Every little bit helps, so the grant awarded was helpful and much appreciated. The truth is that there were many expenses incurred that were not obvious at the time."

1.2.7 CCF's Role

People were asked to rate CCF's role in providing support to them after the floods. Results were very positive, with 66% rating as 'excellent', and 23% as 'good'.



They were then asked to think if anything could have been done better. Over 300 people took the opportunity to comment, and their comments are repeated verbatim in section 13.3.4. Most people said no, there was nothing that could have been done better, they were very happy with the fund and the way it was handled.

"CCF were outstanding in their delivery. That fact that I was spoken to/treated with respect by everyone I communicated with from CCF probably sticks with me the most."

"From our point of view, we were very satisfied."

"I thought considering the amount of applicants you were dealing with you done very well to be efficient and helpful to all. Thank you."

"I thought you had provided a great service, given the pressure you had to work under"

"No I think it was a fantastic help and was very fast in awarding us a payment."

"No it is an excellent service I felt listened to understood and supported thank you"

Those that did offer suggestions were focused on:

- better information and advertising
- clearer criteria
- support completing forms or face-to-face help
- better promotion of the ability to re-apply
- receiving funds ahead of getting work completed rather than afterwards
- help with garden fences and gates
- some people felt they did not get enough money

"A bit more guidance on qualification e.g. if you are insured you automatically assume you do not qualify for any grant, in which needs to be advertised if it happens again."

"A specific amount should have been available or I should have had someone to help us claim the amounts I needed."

"A visit to disabled people to assist with evaluation on what can be claimed for."

"Although I found out about the fund I am not sure other people knew that grants were available (judging from media reports at the time) perhaps more feet on the ground knocking on doors and informing people may have helped eased peoples worries) involving local or parish councillors or the like perhaps! For my part I have no complaints."

"As it is now 2017 and a number of properties have still not been re occupied - continuing to publicise if the fund/grant is still available to help in the aftermath of the floods."

"Because we are not in receipt of benefits we didn't think we would be allowed to apply but our local councillor advised otherwise and we are so grateful she let us know about the fund."

"Clearer guidelines on who was applicable and for it NOT to be means tested."

Fairness and not means tested. We felt because we worked and did not claim benefits and managed to pay insurance premiums, we were discriminated against and we fell very, very bitter about this. Neighbours who received benefits got everything paid for after the floods."

"Good in terms of application/receiving funding but poor with making people aware of what was available and support to fill in application forms."

"I heard about reapplying for a second grant on the local news (TV). It was only by chance that I was in on that Friday evening. CCF could have sent an email to encourage flood victims to reapply. I informed all of the people I knew about reapplying but perhaps an automatic email to original recipients might have been more effective. I was pleased to hear on the TV I could re-apply."

"I was on a ground floor flat the water came to the second floor. Everything in my room was destroyed in have nothing left. I know that I received £500 but that doesn't even cover the bed let alone electronics sentimental possessions and clothes. I had to go to charity shops to get another set of clothes. I needed more help and I didn't get much"

"Make it easier to recover costs to gardens such as fences and gates. My insurance and CCF would not do this"

"Not in our own case - but certainly in others - the provision of staff/volunteers to assist people in making claims/making a case is a key part of the process; and whilst assistance was forthcoming on a more supportive basis this time by Red Cross, Cumbria CC etc, there is a case for trying to put in place more people who can assist in this regard. Other than that, no - we feel that CCF did a fantastic job."

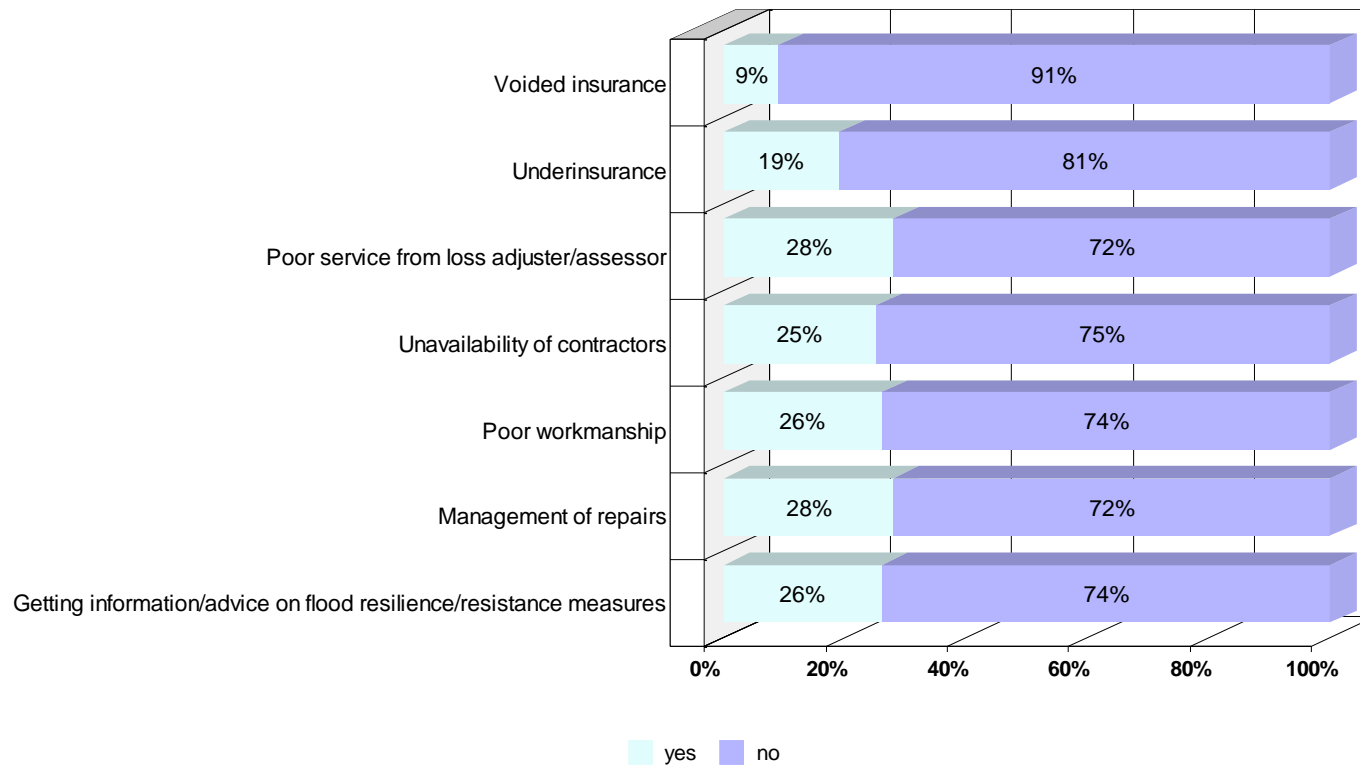
"We were very upset, not able to cope well and making the application seemed too daunting at the time"

1.2.8 Other Issues

People were asked if they had other problems. 28% said they had poor service from loss adjusters, and problems with managing repairs. 25%-26% suffered from the unavailability of contractors, poor workmanship, and getting information/advice about flood resilience/resistance measures.

19% were underinsured, and 9% had their insurance voided.

78% have insurance against future floods.



People were invited to comment about the problems they encountered, and their comments are repeated verbatim in section 13.3.5.

There were:

- issues with loss adjustors
- problems with builders
- people suffered long delays, partly due to the huge demand for contractors, or builders taking on too much work
- problems in getting independent advice about flood resilience measures.

"Loss adjuster was very slow - 3 month delay in work starting after the house was dry. Insurance would not cover upstairs damage. Local contractors who carried out the strip out were horrendous (cowboys!!!). Very stressful chasing insurers and contractors all the time. Information about flood resilience came AFTER work was completed - far too late to do anything."

"Huge demand for contractors meant a change within a few months - delaying the final date work was completed"

"Insurance workmen terrible, all their work was condemned and had to be redone which took longer"

"Loss adjusters workmen caused more damage and unnecessary work so I asked for a cash settlement and got on with it."

"I am on my tenth loss adjuster and tenth move since the floods, I am left with the impression that most loss adjusters are psychopaths, and most contractors just see the cheque at the end"

"We had horrendous issues with our loss adjustor/insurance due to a total lack of communication which often led to us not knowing from week to week where we would be living or when the work would be completed"

"I found being a single woman and dealing with the loss adjuster on my own very stressful, they put a lot of pressure on me initially to settle very quickly which I wasn't prepared to do. The insurance contractors who initially stripped my building out caused me a lot of added stress; causing gas leaks, taking away my floorboards I had asked them to leave me, tampering with the electrics which the energy board had forbidden before they were safety checked. I managed all the workmen on my own - which again was stressful making sure they were doing things as I wanted them to and not feeling like I could trust them to do things as I had asked them. I was lucky to get some very good local workmen but didn't find it easy finding ones available. I had to plead with them to fit me in. Initially when most needed there was very little information provided on flood measures. Then there was so much conflicting information coming from different experts it was hard knowing if you were doing the right thing. In the end I am happy with what I chose but more support would have helped."

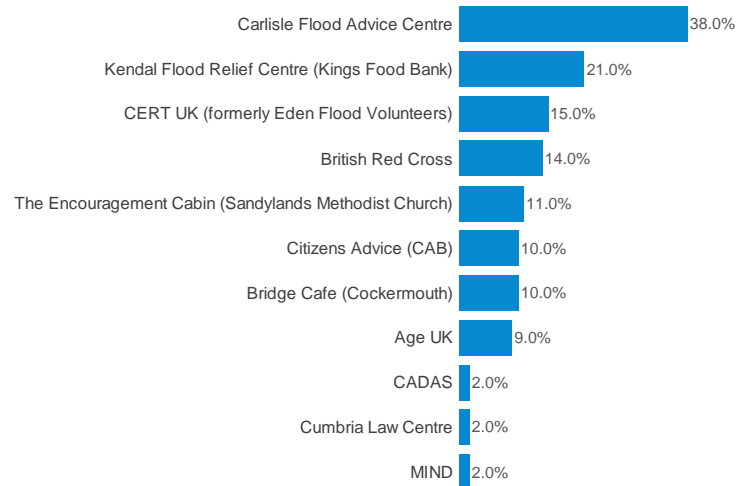
"Getting advice on types of resilience products, where to get them and how much they should cost would help. Found specialist contractors unreliable, unhelpful and very over priced."

"The contractors had taken too much work on which meant they were juggling lots of different jobs. This meant that we were out of our home longer than was necessary. They also needed to apply more attention to detail. A number of times we asked for little jobs to be redone. We did get there in the end but it was a long stressful process. The contractor also on numerous occasions didn't turn up when they said they would!"

"It was hard to get detailed info from insurers/loss adjusters to help make decisions about resilience measures. Insurers contractors did some additional damage and some of their workmanship was poor. It was really hard to get local contractors to do quotes and take on work - they were under enormous pressure, demand was high and it was stressful all round."

1.2.9 Support

38% of respondents had received support from Carlisle Flood Advice Centre, 21% from Kendal Flood Relief Centre, 15% from CERT UK and 14% from the Red Cross.



Other supporting organisations included local authorities, local churches, Keswick flood group, Keswick Lions and Rotary, and the Salvation Army.

62% of respondents thought there was enough emotional support available to address stress and anxiety caused by the floods – 38% did not.

People were asked what emotional support would have been helpful. Comments are repeated verbatim in section 13.3.6.

People suggested:

- counselling
- ongoing support as the effects of flooding go on for so long
- get togethers/groups for people that had been through it
- home visits
- support for children/in schools
- just 'someone to talk to.

"Support initially was excellent, including the flood centre located in the town. However, this should have been kept open longer, perhaps in a different format, to provide ongoing support for people still not back in their homes and who were still dealing with flood-related issues."

"a counselling service would have been good"

"I felt very stressed, tearful unable to sleep. We were also going through a traumatic family bereavement and my husband was away a lot. It would have been lovely to talk to someone. I would not have sought help as there were so many people worse off than me. We were still in our home. I just couldn't cope with the builders and all the decisions on my own. I felt inadequate."

"Talking therapy or local open forums for local people to gather and talk"

"someone to visit us, or just talk to."

"Someone to talk through our anxieties with, even once back in our home I felt/feel very stressed when bad weather is forecast - many others feel the same"

"Someone who would try to understand the problems we have faced. No-one visited us in the aftermath of the flooding; it was only through a neighbour informing us of a meeting in the local library that we ever became aware that grant support was available; no-one has visited us since the resilience measures have been put in place. Maybe this type of situation can be addressed in future, particularly for those who suffered significantly greater damage to their property than we did."

1.2.10 Respondent Profile

37% of respondents were from Carlisle, 27% from South Lakeland, 25% from Allerdale, and 10% from Eden. Responses were representative of the applications made. South Lakeland had fewer applications per flooded household than other areas.

| Population Comparisons | | | | |
|---|------------------|-----------------|-------------|-----------------------|
| | Allerdale | Carlisle | Eden | South Lakeland |
| Number of survey responses | 199 | 287 | 76 | 214 |
| % of total | 26% | 37% | 10% | 27% |
| Number of individual applications made | 1,295 | 2,133 | 402 | 1,303 |
| % of total | 25% | 42% | 8% | 25% |
| Households flooded | 1,392 | 1,598 | 425 | 1,900 |
| % of total | 26% | 30% | 8% | 36% |

14% of households had children under the age of 5. 18% had adults over the age of 70.

18% of households were receiving some kind of benefits.

1.3 Verbatim comments from the individuals and households survey¹

1.3.1 The grant application form or process

"Having access to grants has enabled me to replace items lost and get back to as normal as possible."

"They were very quick with the applications and grants."

"All straightforward. Helpful people and good advice."

"The original information I found suggested that I was ineligible to apply for a grant. It was only through subsequent publicity that I discovered I was."

"What I liked about the grant was that it was open to all effected - not just those (say) without insurance i.e. was blanket assistance as it should be in these circumstances as everyone suffered"

"fantastic would have been out of home out of business"

"Very easy with Internet access for people familiar with form filling. I heard people saying it was completed."

"Someone else filled in my form, millions were pumped into the grant and I got £500 which barely covered essentials when I'd lost almost everything. I had no contact from the Foundation, nobody checked up on me, I had no idea what I was entitled to and yet heard that there were people who were applying for thousands and getting payouts. My car was damaged in the storm following the flood and I applied again and got nothing and yet had to pay out for the excess on my car insurance and the damage not covered by the insurance. I did not know what the criteria was for applying and I did not receive 'useful information'"

"Very helpful and friendly staff which made the process an easy and pleasant experience."

"It was very quick and easy and the staff were friendly and helpful in every aspect"

"It was fantastic to get such strong support so fast, and the response was really quick as well which helped to get things sorted quicker after the flood."

"It was clear and user friendly"

"I was delighted by the issue of the grant to me and the ease of applying. You made such a difference"

"Amazingly quick."

"It was atrocious"

"It was a clear process and the staff involved were very helpful"

"extremely appreciative of the assistance received and the manner it was processed....it wasn't (still isn't) quite clear what qualifies (e.g. it seems the bill for (necessary) arrangement and supervision of resilience work wasn't covered, and I got a call suggesting I could get assistance with first 5000 I had to pay on my insurance but no follow up on that"

¹ We have removed from these comments anything which might identify an individual

"We failed the application because although we owned the house due to owners recent death, we did not live there and therefor did not qualify. We could not afford to repair /flood proof the house and as it was unoccupied at the time was not insured."

"You're in a panic so you don't claim for everything! ! House visit so you can go through everything that you need to help you and your family try get back to normal as you can"

"The questions regarding pre and post flood income were easy to complete in immediate aftermath but when re-applying at later date in the midst of insurance and rebuild stress it is hard to remember details and I was scared to get it wrong in case they compared the forms and thought I was making it up. As time went on these questions were less relevant and form could have been redone."

"criteria were not clear and in fact appeared to change as we progressed through the process"

"Easy and quick"

"I applied twice. Once for a small amount 4 months after floods. I telephoned and emailed first and was encouraged to apply but was then refused. I was devastated and felt dismissed. I applied again 12 months after, after lots of encouragement from friends and family and the team were this time amazing, supportive, helpful, communicative and went out of their way to support us and awarded us more than we applied for."

"Thank you for your help and the grant helped fund our works"

"Appreciated the grant money wasn't expecting to be allocated anything thank you"

"Just thank you"

"Should have given some to static and mobile caravans along the river Eden that got 100% wiped out"

"Was ok, but not evident just how poor you needed to be to qualify"

"In the circumstances I felt the application was kept as simple as possible and consequently the process seemed very quick"

"My application had been filed away and forgotten about, it was a couple of months later when someone contacted me and I got the money !! Better late than never !!"

"Many financial details were asked for that we were unable to provide"

"I found the process very easy to follow and communication with staff was excellent."

"This was very helpful to us easy process and not stressful"

"I did not apply for a grant until 2017 because the initial criteria was for those not insured (or benefits etc) however flood resilience measures have cost me a great deal of money. The grant I have received now has been life changing and I am extremely grateful to everyone who contributed and to those who administer the grants."

"grant not available initially due to the criteria, the criteria changed late 2016 and grant approved"

"The form was completed for me by The Flood Recovery Centre Carlisle"

"Was absolutely delighted with the whole process and I couldn't have asked for a better outcome"

"Very impressed at the speed which both grants were processed and paid"

"Easy to complete, fast response"

"CCF were very good to encourage me to apply, even though I was a bit proud about seeming needy"

"Gratitude. Having a certificate from the Environmental Agency saying we would not flood for 175 years I was uninsured, so most grateful for CCF's Recovery Fund."

"Whilst we are extremely grateful for the top up grant - our flood resilience outgoings far exceeded the £7000 available to us overall. We have had to find an extra £10,000 to cover the cost of our flood defences to date. We still feel very vulnerable as we are unable to afford barriers for any of our doors at this present time."

"The person that dealt with my claim was excellent, talked through the process, put my claim in, informed me in a matter of days the outcome of claim and money paid into bank."

"We found the process once we put the application in, very quick."

"I thought the process worked extremely well and was impressed by how speedily my application was considered."

"Very straightforward application"

"Very good"

"The support we received was invaluable. It really made a huge difference to our family and how quickly we were able to become financially stable again."

"The information didn't seem to filter through until a good way into 2016. However, once I had been made aware of this fund, I found the information I gained from phone calls to Cumbria Foundation was helpful and my applications were processed efficiently."

"I am most grateful to the volunteers who assisted and to Paul Hendy who did a fantastic job in helping with my application. It was just a pity he did not have more support whilst he was working full time in Scotland too."

"everything was A1"

"The whole process was fast and so very helpful"

"it was fantastic.. grant released immediately.. especially it happened before xmas.. so it really help me a lot."

"Fair for all"

"Very quick and easy"

"Clearer instructions at the start would have been beneficial although the process did seem to get less complicated as time went past."

"I appreciated having someone from Flood Fund ring to clarify points and to give a progress report."

"Excellent and straightforward process and easy to understand and follow."

"I think the process was good and fair"

"I thought it was easy, quick and helpful and we were very thankful for it and still are."

"On calling CFF office I was always given advice. Everyone was very informative. When I contacted initially re: top up for the Allerdale grant for my flood gates, I was advised by your agents of additional things I may be entitled to."

"I was questioned as to why I would not move house I felt upset by this"

"The grant should have been the same for all applicants. A lot of people that worked and paid insurance were heavily penalised whereas people with neither came out better. One of the many quote from somebody in the latter was I've never been so well off I've just bought a camera worth two grand! A bit galling for people who while working and insured were struggling due to having to pay out and claim back."

"The ladies I worked with were both polite and efficient"

"I lost income from my burger van after the floods helping out people it was too much for it and several things broke down so I had to get a loan to buy another one which now I had to sell as I struggled to make a profit. So the floods ruined my business as the small trailer struggled to cope with helping feed everyone and 6 people working in a small trailer. But made me feel good helping everyone at the time of need."

"Us flood victims found these people a life line. To some the only support they had"

"This grant was to help cover losses caused by the flood. Asking people questions about bank balances etc., is of no relevance."

"Very straightforward"

"I was without basic hot water for 15 weeks and unable to wash/bathe properly, I lived in upstairs with my dog and used friends facilities once a week. The grant allowed me to have an electric shower to be installed because the boiler was flood damaged. Which was a god send many thanks to the team."

"felt as if it was means tested"

"This grant was easy to apply for and had a quick response, unlike the terrible experience we had with Eden District Council"

"Excellent process and staff were both attentive and sympathetic"

"I would like to thank again CCF for the help and support they gave me."

"So very grateful and my cellar will now be resilient to any further flooding. Previous owner made it into a room which I undid."

"Should be able to fill in online"

"I feel during the application process when I was rang by a member of the flood recovery team that I was made to feel guilty for applying for grant because I was in full time employment and that I should be replacing stuff myself with regular income ... however I lost personal belongings just like other people and to replace them was difficult even in full time employment ... I had no insurance therefore had to pay for over-priced rental property which absorbed finances and I'm not sure people in less fortunate circumstances where entirely honest with applications"

"It was easy to apply and obviously vetted by a team that totally understood the hardships we encountered."

"The online link to attach documents only allowed one document not multiple attachments. Despite feeling confident I should be eligible for a grant due to the direct and severe impact the flooding had on my business I was unhappy to find my application was unsuccessful, although I was told I could reapply. I asked to be given the reason why my application was unsuccessful on my first attempt but this request was ignored completely and I never received an email in response. I feel strongly that if there was a reason why I was not eligible or some other reason why my application was declined that I had the right to be informed of this reason. The email I received informing me I had been unsuccessful was short and unsatisfactory given the time I had taken to complete the application."

"Very grateful for the kindness"

"At least we found out about it this time as we didn't have this kind of info in 2005 floods."

"The flood resilience top up grant could have been better advertised. I felt lucky to have found out about it through word of mouth. Many people I told knew nothing about it."

"I wish the Cumbria foundation had been in charge of some of the other grants, as they were really efficient!"

"They were kind"

"I spoke with the grant team and they were incredibly helpful. I was contacted when application received and given clear information about their processes."

"We heard that you were given only small grants so never knew if we would get anything so paid a lot ourselves as we needed to pay for things."

"I found the questions about my finances to intrusive considering that it stated they would not affect whether you got the grant or not ... so why ask the questions"

"The form was a little fiddly to fill out online but I got there in the end."

"Very grateful to CCF who were so helpful. The process was so much more efficient than applying for the resilience grant - decision made quicker and money received in good time. Thank you."

"Very quick once the 'i' & 't's' were crossed."

"Was very helpful in the hardest time in my life"

"It's clear well thought out"

"Tony Lywood Councillor in Keswick was very helpful"

"well run."

"I found the grant application form difficult to complete also with requests of a personal nature. Although it took a little time to finally obtain success in the end I found the CCF to be helpful and informative during phone conversations. I was very pleased with the final financial support"

"Very simple and straightforward and a speedy and efficient response to queries"

"I must say Kerryanne Wilde was fantastic. An angel in disguise. Thank you"

"The team dealing with it were very good"

"Personally I found it really hard. I don't fit into any of the tick boxes and no one really understood my problems. Luckily the office staff were really kind and helpful"

"The whole process was efficient and the staff were excellent"

"I had received 2 grants and on one occasion the lady was rude and judgemental. I did complain."

"Overall it was a helpful and efficient solution which helped a great deal"

"I felt very disappointed that I received the majority of the information from both Red Cross and Age Concern. However the help received from Steve Newton from Eden Council and Ian Corker and a lady I know only as Bev from the British Red Cross has been invaluable. These are the only people that we actually received help and considerable support from during the whole application process."

"The limit of £10k grant for flood resilience could be reviewed where landscaped flood wall cost £75+k"

"OK but needed other family members help"

"Our damage and loss appeared not to qualify for any assistance"

"Cumbria Community Foundation team made the process so easy and comfortable, thanks"

"Concentration needed but not difficult"

"The form seemed complicated"

"A very simple process at a stressful time"

"it's a shame that there is always someone who will take advantage of the system spending the money on shoes and a good time."

"very straight forward, fuss free process"

"I was granted my grant the first time, I was happy but when I applied again, I got accepted for another grant and I was granted more money, after someone had called and said the decision made for other people was unfair, my grant money was half, I was heavily pregnant at this time, and I also had a young child, I was struggling badly."

"Excellent help and advice"

"I felt it was not made clear I could apply each month and missed out when I could have really needed extra help I am still catching up on bill etc. now"

"We felt the process and its application made a very traumatic situation much easier, and we're very grateful for both the support and the empathy with which it was delivered"

"The grant was other means tested so our income and savings should not have been a part of the application, it was invasive and did not affect the outcome."

"Received very prompt response"

"Found the CCF team to be responsive and helpful."

"Whilst it was a great idea and very welcome in principle, I don't think its application was either fair or consistent. People who didn't actually need help were encouraged to apply on numerous occasions and were successful."

"Everyone was brilliant"

"There was so help full thank you so much"

"An excellent resource with a clear and easy application process"

"It was means tested"

"Very quick from filling in the application to them replying and agreeing to receiving payment couldn't fault it"

"Didn't like being questioned about our finances. The grants should not be means tested."

"I was very appreciative of the attention and support that I received."

"The contractors part of the form didn't really take in to account if you had had the work done already. We are a business and so we had to push ahead to get the work done so as not to lose business. In general I'd say businesses weren't look after as well as individuals by the various agencies. We can all take a view on this but without thriving businesses where would the region be. Nevertheless every time I phoned for help I received very helpful responses. I was sad the ability to apply for a hardship grant closed so early. Don't get me wrong I'm very grateful for the provision of flood resilience grant which has allowed us to qualify for insurance against flooding (the cover is very limited though). I also felt that the survey whilst interesting was probably over priced for what we we're likely to be able to afford. If I'd been paying for it I would have asked for a more pragmatic and succinct approach. I suspect the survey company did very well but they recommended we spent tens of thousands of pounds on resilience - they weren't really in the real world and probably wasted a lot of time in the report discussing things we were never going to afford but were over thorough (possibly so no legal ramifications down the line) I understand but was probably a bit of a waste"

"I realised I was struggling to heat my home during the strip out faze. I am a carer at home as well, so to dry and heat our home was important. My request for top up for extra fuel to heat, helped us tremendously through a very difficult period. We only applied once but it helped me to cope better with the situation. It also saved us from incurring damp issues in the bedrooms. Something that has been a common issue for homes not aired and dried out in the aftermath of flooding."

"It was incredibly stressful"

"The process was easy which was good as it was such a stressful time"

"Very straight forward and efficient process."

"It was difficult to put very specific details on the form, at the time of applying so much was still unknown to me to be able to be very clear. But I understand this was necessary information."

"All of the process was simple to follow and the people working at the Fund so friendly, helpful and supportive at such an important and vulnerable time and I can't be more grateful. It's been a total lifesaver to me."

"Some of the questions were vague and we were unsure as to the exact information that was needed or the level of detail required. This made us anxious as to whether the information was what was needed to be successful. We struggled to attach supporting documents to the application and had to email them separately."

"All straight forward"

"I was very pleased with the help I received and I had no problem being awarded the grant. I am very grateful for this."

"criteria for eligibility were vague was the fact that I had some savings used against me? SLDC officers were helpful."

"The process was less stress than I thought it would be, given the circumstances we had."

"The only comment I would like to make is:- I thought the questions which were finance related were inappropriate as the grants were not financially linked."

"It made my life more comfortable and u felt reassured that flood victims had not been forgotten about"

"I was not sure that I would qualify for financial reasons, though my total annual income from pensions etc. is not that great."

"A life saving institute well done"

"It was easy to speak to someone on the phone and I was treated with real empathy. Someone got back to me the following morning to say my hardship grant had been approved - amazing service especially considering how inundated you must have been."

"The online form was really easy to fill in and the decision made was extremely quick. This was a far easier process than obtaining the initial grant of £5000 from SLDC which was unnecessarily prolonged. The stress of being flooded for a second time was immense and we are grateful for the help we received from CCF. We only moved back into our house in March this year and we are still having some issues with our insurance company."

"I was extremely grateful for the information and assistance provided by the grant and found the application form clear and straightforward to complete. My contact with everybody involved was supportive and useful and helped me through a very hard time"

"I found the whole process very straightforward when applying for a top-up to my PLFRG from Eden District Council"

"When we required help with the application process, the flood team were very good at talking us through the process."

"The process was easy and communication was excellent, even the kind words used in the reply were lovely."

"Very clear and easy to understand"

"The grant is a good thing and the application process is simple"

"I personally found it awkward to "upload" supporting documents like proof of flooded address but that's just because I'm not very good with things like that..!"

"I am still waiting for the final bill from the UK flood alliance to enable me to submit my final application that has already been agreed"

"It was straightforward and simple to do"

"Was really fair and quick."

"It was very speedy and staff were encouraging"

"Grant Application Fine"

"At the time I didn't think I applied but kept getting told by different organisations to apply"

"Doddle"

"We are still ongoing with the work taking place and not yet completed our application to receive funds"

"Just to say it took a long time to process just received confirmation but I understand you have been very busy"

"The resilience top up was very straightforward and response was timely. The SLDC process for grant application is a bureaucratic nightmare, we waited for 4 months to be REPAID the costs of the original resilience measures and now can't get our APPROVED top up grant from CCF because we are waiting for SLDC to approve the tiny residual amount of grant left over (we didn't claim the full £5000 first time around). We have PAID for the flood barriers and are in limbo thanks to them."

"My form was filled in by a lady in the community hall she was from the council."

"Just to say thank you, and I appreciated that my needs were understood."

"The form was easy to fill out and the turnaround process was very quick and professional."

"Simple easy to follow and quickly resolved ."

"I was disappointed by the whole thing it was such a waste of time and I got no money after having me wait to find out. I received money from a different organisations whom where lovely kind and helpful unlike the people who were supposed to help me here"

"I just wish flood protection was designed properly in the first flood of 2005. This failure by so called experts, being paid £££££ has reduced my property by £100,000. I am 95 years old, disabled and partially sighted, and I do not want my home to be flooded for a 3rd time. In my opinion the £5,000 grant is a complete waste of time, in fact a cover up, as where I live the water rises up from the ground. I cannot believe nobody accepts this. Thank you."

"The first application for hardship was straight forward and dealt with by Annalee in a professional but caring way and I felt at ease. The second application for flood resilience was not dealt with in the same open and friendly yet professional manner and I felt like it was a hardship for my application to be dealt with."

"It was Age UK that helped me. I left it for nine months as my damage was outside my property and thought there was more needy than myself"

"I applied for the Resilience Top Up grant, the form was not difficult to fill in but unless I had phoned to check whether the grant was means tested, I would have been put off applying by all the personal financial data I was asked to provide."

"Red Cross visit was very helpful and reassured me that it was appropriate to apply. John from the Red Cross was very helpful and patient."

"Very grateful for all your help in making our house more flood resilient"

"I thought the whole process was easy to complete and was extremely helpful to us in an awful situation."

"The Application Form was well written and the questions relevant. Thus making it easy to fill in. Instead of second guessing the answers."

"it was easy to complete"

"Very professionally executed overall"

"It was very straight forward which was a blessing after the traumatic experience of flooding."

"The flood grant team were extremely helpful and sympathetic towards my needs as an elderly person and I am very grateful for the financial support which enabled me to stay in my rented home with my cat throughout a difficult period ."

"Disclosure of sensitive personal information was of concern and I know has put people off from applying for assistance although I recognise there may be a need for such information although not if applications are not means tested"

"I really cannot fault our experience in this process, all communications were answered and all very helpful, thank you"

"I only found out that I was able to claim some assistance with hotel costs and transport to and from my flooded property to the hotel in which we were staying until temporary accommodation was found. I found this out by contacting the Foundation via the phone."

"The CCF flood team were brilliant"

"Very simple to apply."

"Very quick and easy with prompt communication and explanations of how much we were able to apply for and why was clear"

"Excellent service and grant - the only downfall has been with the electronic communication but other than this niggle the grant has helped us out enormously in building some robust flood walls and putting in some extra pumps which will stand us in good stead in the future."

"Met our needs through a terrible time"

"Quite easy to do, advice given at the centre very helpful and courteous"

"It's a stressful situation for all families. There is a hardship period for most even if you are insured e.g. if you lose your car to get to work or you don't get emergency accommodation furniture e.g., beds, table and chairs, cooker etc. Many people do not have enough funds spare so it would be good to give every household £500 regardless if possible."

"I was very impressed with the staff I dealt with during the process - they were very efficient but also treated me with great understanding and respect for my situation."

"both myself and my husband could let out our breath again so we are very thankful"

"Staff were always helpful & courteous when I contacted CCF. Grants were considered & awarded quickly and without any fuss or complication. All communication was friendly and very prompt.
THANK YOU ALL VERY MUCH"

"I was very truthful when completing the form and declared all income and savings. As it turned out my claim for £200 was denied as I " did not meet the criteria" . It would seem that if you were

insured, had savings and a regular pension you did not qualify. I think that everyone who was flooded and applied for help should have got something regardless of their circumstances."

"The foundation have been truly amazing at a very difficult time for many. We received amazing support & reassurance which made the whole thing that bit easier to cope with."

"THANK YOU"

"straight forward questions, and dealt with quickly which is great when you are going through a bad time 😊"

"Fair and generous! Much needed in a time of hardship"

"Only thanks for the valuable assistance provided."

"No. all very good"

"This was excellent support for my elderly uncle"

"I have dyslexia I did struggle to fill it in"

"It was not clear that people that their property is a second home could apply."

"the only thing I was unclear about was that there were 2 different types of grant - resilience top up and hardship - which was not really made clear as it was all on the same form. And it wasn't that obvious that you could apply for both"

1.3.2 The grant award

"I am forever grateful to this chance"

"Without this money I don't know what myself and my young family would have done. It was a lifesaver. A massive help at a horrid time."

"The award I received was brilliant which made a massive difference to mine and my daughter's life following the flood, I could have applied again but as I work full time I felt there are families that still need more money more than I did. The grant was a god send"

"Excellent and stress-free"

"Just to say thanks really, it did help in a difficult time. I was working in Glenridding and had to relocate to find work. It has been difficult since leaving however the business could not operate thus having to find work elsewhere"

"The grant award was very fair and quick. They made sure you had enough to cover any expenses."

"The money was a great help, and the flood protection help we had from BERG was brilliant."

"I was delighted with the grant and am extremely grateful to those involved in raising the funds, approving my application and releasing more than I had asked for, as that met my actual needs. Thank you."

"Helpful."

"Thought processed and dealt with quickly given circumstances"

"A big help and really appreciated. Communication can always be improved but not meant as a criticism"

"A life line much appreciated"

"It was great to know we could buy the items we needed as we had no insurance to fall back on"

"helped when really needed"

"Why were some people allowed to claim many times for lots of money and are maybe claiming fraudulently and I got one pay-out for £500"

"No comments other than I was extremely grateful."

"Very helpful"

"I undervalued the items I claimed for as they were second hand when I bought them and planned on buying used again to replace, so valued everything at the used item pricing, but was given a bit more money than originally asked enabling my to buy new items, which was really good as most of the used items I needed were not available anywhere after the flood."

"I'm very grateful for the support"

"The grant is there to help people and it did exactly that for me. My trip to work was quadrupled with all the bridge closures and I was really struggling to make ends meet with fuel costs along with all my other bills. Had I known you could re-apply I would've done so. As much as the money helped I was still left in the red each month for about a year or more."

"just great"

"Very much appreciated"

"Both myself and CCFFRF to be invoiced but CCFFRF to pay contractors direct"

"It would have been good if fences and decking were covered as this is not covered by insurance. Our fences and decking are now needing to be replaced when we can afford to do this"

"It was relatively quick though I was unaware if it was successful for a while (after Allerdale had persuaded me to go ahead with the measures and appearing to promise the award was sure to be granted)"

"very pleased and very helpful for my needs to get back on my feet"

"We were lucky to have received the grant award so we could fit a sump pump BEFORE the new floorboards went back down. We found that there was a lack of information available about companies where to purchase flood defences (in fact we gave the details of our supplier TO the council as someone who could be reliably used)."

"Thought might be needed for rehousing costs when finding accommodation when flooded"

"The initial hardship application was processed very quickly and provided more than we had requested to see us through the initial upheaval. The second application for uninsured losses was processed quickly and we received most of what was asked for. We also requested help with the new insurance premium as since the claim is ongoing we cannot switch insurers and our insurers are not in the flood re scheme. We are a low income family with mental health problems and a child with a learning disability. Currently most of the tax credit money meant to support the children is paying for our extortionate premium. We did not claim top up for resilience measures as we think that it should be covered by the £5000 grant. However that application has not been processed yet- we had to wait until the last minute to see how much the insurance would cover as we were not going to claim for the same work twice. However now we are still waiting for insurers to pay interim payment so contractors will come back on site to complete the works, and we have not heard from the council re the resilience application."

"Although I am not privy to how the decisions are made to award people funds for resilience I am unhappy about the fact that other neighbours who have been flooded twice (as I have been) have confirmed they have received all monies needed to carry out resilience measures which costs the same as the estimate I received whereas I have not received sufficient to carry out all the works. I feel that the protection of the property will be compromised and I am upset emotionally by this difference in treatment. The flooding experience has been very difficult to deal with as a member of the Cockermouth community and I feel unfairly treated by this differentiation. I am also embarrassed to make a fuss about this as I perceive I will be seen as ungrateful and/or greedy and it is difficult enough as it is to apply for a grant (as it goes against the grain). I am only doing it to help others in the future as my instinctive emotion is to do nothing and leave the place to sink under the next inevitable flood."

"Next door to us at xxxx, Mr and Mrs xxxx received £5000 from you in spite of being paid out £90,000 by the insurers, we were given £1500 and were not insured so why did next door qualify for that amount"

"Very helpful"

"I'm self-employed so marking the loss of business is really hard - we're still tidying up from the floods now and so it's still affecting my business in terms of loss of time I can put into the business"

"Just a big thank you for all your hard work - such a help to get support to cover additional non-insured costs."

"I would like to thank you very much. We are really grateful and it has made a huge difference to us in what was a horrendous experience. You are doing a brilliant job and the kindness of strangers astounds me."

"I applied for a grant to help replace mine and my children's bikes which were damaged beyond repair in the flood, but the insurance company would only pay for the cost of repair (even though two bike shops said they weren't worth repairing). I applied for money towards the cost of replacing the bikes and received the full amount. it was great to be able to do that for the children! I have a current application in for the flood resilience top-up and have not yet heard how that has progressed. The application was submitted in early March via BEHR"

"Very helpful"

"Very, very welcome."

"Thank you so much I don't know what I would have done without your help and support."

"At the time, we didn't know the minimum or maximum amount we could claim for. We just submitted all our invoices and a panel decided how much to award us. We received more than we expected but not as much as we spent. We are still very grateful, thank you."

"Great help in getting me back on my feet after the flooding!"

"Together with the local council grant it went a long long way to relieving the financial pressure. I could have done nothing and waited for the next flood but because of the grants I hopefully will prevent any future flooding and taken away that worry"

"Waited months to get it, filed away and forgotten about."

"Was very pleased and appreciated the grant aid."

"Made things so much easier for us to know we had the money to replace our furniture"

"The grant took the initial financial stress off me and my family, although we had insurance the delay in receiving payment would have created debt and worry the grant alleviated this for us"

"The work has not yet been completed."

"Thank you so much, I can't emphasise enough how grateful I am"

"initial approval criteria did not favour everyone, this was changed approximately 10 months later, making it available to all that had received a grant from the council"

"Without CCF help we wouldn't be back as quick"

"The amount has been authorised for the resilience measures but the work has not yet been carried out so the money is not yet to be paid"

"I feel very lucky to have had this support."

"It was prompt and I got done what I had decided to do at that point"

"Happy with amount"

"each time, the grant came at a good time, it also provided a lift when we felt down"

"It was a great help as I lost my job due to the floods and it was just before Christmas"

"Very much so appreciated during an extremely difficult time"

"I thought it was fair since there would be so many other uninsured people who had no resources."

"I am extremely grateful for the award as my insurance company let me down very badly with both contents and buildings payments."

"Enabled me to pay balance of flood defences at my house. This was essential for things like getting insurance they were interested to hear such defences had been installed therefore helping reduce premiums"

"I received excellent help with claim"

"Just thank you"

"just to say we wish to thank Cumbria Foundation Flood Recovery Fund for the help they gave us. It was a very stressful time for us"

"It was very welcome and somewhat unexpected."

"The grants we received allowed us to replace contents that the insurance didn't give enough money to cover, we also replaced our bedroom carpet and decorated after living upstairs for 9 months, again when the insurance wouldn't cover the costs....we were extremely grateful at the time and continue to be so."

"It was slightly delayed"

"the staff were very helpful and money helped when we really needed it. Many thanks"

"Easy process"

"Amazing setup"

"payment of money still pending completion of work"

"I didn't ask for an amount they made the decision and it was more than I expected.."

"We greatly appreciate the support we received"

"The money I received has made a big difference to how supported I felt in the latter part of 2016 and has really made a difference in the resilience measures I have been able to put in place."

"I am most grateful to all the people that donated."

"I was over the moon and thank you everyone"

"I was very surprised when I found out about the top up. I was very grateful for this help"

"Very helpfully when most needed."

"It was extremely useful for things such as taxi fares (we had lost our car due to flooding), buying food to replenish all the items lost in our four freezers (we grow all our own fruit and vegetables, hence the need for four freezers!)"

"I lost everything in the floods clothes furniture carpets and was out my flat for over 9 months I received 4 thousand grant but that was nothing compared to what I had to buy"

"I would like to say thank you very much for the foundation.. excellent.. brilliant.. more power to your foundation and organization.."

"We were led to believe that everyone who was flooded would be able to get a hardship grant due to the amount raised by the public, we were not aware that it would be means tested. We had contents insurance for our rented property and were told that we were to get nothing, after appealing we received, somewhat begrudgingly we felt, our insurance excess as a one off payment. We are both employed, but not well off at all, but ended up being out of pocket several thousand pounds."

"I am afraid it was too low to make much difference. However, it was helpful and I was grateful."

"Absolute life changing part of my family's life. To believe somewhere people who don't know us cared enough to help."

"The process was fast and highly efficient."

"Quick and stress free"

"I think the team and Elaine from the Red Cross were brilliant."

"Each time I applied I was informed that I could re-apply after 1 month and although I was granted all the money requested I have probably still be left out of pocket."

"Because I was insured but didn't want to claim as it was minor compared to the floods of 2005, I was told by the foundation that they wouldn't give me all of what I'd asked for, they gave me help for loss of earnings but wouldn't help for me to purchase a new carpet, they told me I should claim on my insurance, I told them I didn't want to claim on my insurance because I had only just got it back down to a reasonable level and without a massive excess, they told me that my insurance would go up no matter what because of my postcode, this information was incorrect, my insurance did not go up"

"We were overwhelmed by the money which at the time was a life saver"

"Very generous and allowed us to carry out resilience measures without having to use our savings."

"Thanks"

"We were and still are very thankful for the money. It helped us buy emergency goods that we needed and also day to day food/clothes as we didn't know where our next meal was coming from, and had no savings to fall back onto."

"It's was life changing, I had no home insurance and it helped take me out of a very depressed state, as did the volunteers I spoke with"

"we were not expecting to get all the hardship grant we asked for and stated in our application that any contribution would be gratefully received, we were so grateful, Thank you again"

"It was really a life saver. Thank you"

"We were very pleased to have been successful and felt the committee understood our needs."

"Would like to have received the full amount for the grievance we suffered"

"we are very appreciative for the money contributed towards the flood resilience work around the exterior of the house, and the money donated to us towards food. A big thank to the CCF."

"Everyone was very helpful, informative and supportive throughout a very tough time. My experience of CFF was an efficient, valuable and compassionate service. 10 out of 10 for your employees. I can't thank you all enough."

"It made a huge difference to the pressure the floods gave which I would compare to foot and mouth incident"

"I was grateful for the help I received I couldn't have managed otherwise"

"As of this time we are only just starting the resilience work so have not received any money yet"

"It was a godsend at the time would not have managed without it"

"I was so happy to receive the grant as I am a pensioner and didn't have the money to pay for all the things that were ruined in the flood"

"So very grateful for all the help. Made our situation a bit easier by not worrying about money so much"

"Extremely quick and was a huge help to us. Don't know how we would have managed without it"

"The grant award was very generous I was given 500 for food and 2500 for carpets and cooker"

"Thank you"

"Was a life saver as our insurance were awful. Without this help we would have struggled even more. They were amazing"

"Having been flooded three times in past 10 yrs. the emotional stress and cost for recovery and resilience has been enormous. The assistance from the Community Foundation Flood Recovery Fund from a communication, and monetary fund has been a real help..."

"It was an absolute life saver! I had suffered in 2005, badly in 2011 and then 2015 nearly finished me off! Everyone was so kind and so understanding."

"It was a relief to know that there was financial help at a time when a lot had been lost."

"It was sufficient to meet all my needs."

"I was very grateful to receive it."

"The amount originally applied for and which was granted exceeded the final amount required."

"Although all our grant has been approved, the work has not been totally completed, we are awaiting the sump pump being wired up tomorrow, so the invoice has not yet been sent to us so we have not claimed the grant money yet."

"It was very useful and much appreciated but we still had to pay a lot ourselves. It was also difficult that you only get the grant money after you've had to pay for the work, which causes difficulty"

"Happy that the top-up amount was sufficient to bridge the gap from the council grant to the full cost of flood resilience measures"

"It arrived within a short time of being granted"

"I did not realise there was an award to help prevent future floods."

"Was so grateful it helped so much at a hard time"

"Very grateful for the money I received, however to enable me to keep my business running I had to seek help from family"

"Gave you estimated and you covered it all"

"very useful in helping to make our home more flood resilient"

"Wasn't made clear we could ask for money to help with clean up, we just asked for replacement"

"We applied for flood resilience grant only"

"I am grateful for the grant money it helped somewhat towards starting again"

"We were very appreciative of the help we received."

"Getting more money than I asked for was amazing and such a blessing. It made us feel really valued and cared for."

"Excellent service and a warm comfort voice at the other end of the phone at a stressful time thank you"

"We know of people who WERE NOT FLOODED and received money whilst genuine people, like my daughter were turned down"

"We applied over the phone the first time but didn't want to re-apply as there was so much paper work and as I'm disabled and was very stressed we didn't re apply for any extra. Plus there was hundreds of people needed the fund."

"Thank you so much"

"I was very grateful for it but I did spend more on flood resilience than both the council money and CCF grant put together. I still haven't purchased a pump and flood gates as I did not have enough money from the grants for these. Most of the money went on a concrete floor and lime plaster."

"I lost everything £500 doesn't cover all my damages"

"We had no wages for 7 weeks we put 2000 back into business because we never realised it was for our own hardship and used up within weeks"

"I had insurance but was sure I would never be flooded! I had an excess to pay. I requested this and was very grateful for the assistance. I found I missed quite a lot of significant items off my contents claim and applied for replacement tumble dryer. I did not imagine I would be entitled to flood grant recovery money. I am so pleased I applied."

"Didn't know how much you could apply for so only claimed minimum amounts up to £1000."

"It helped me even though I only claimed for a smallish amount to top up the council grant so I now feel that I have done all that was requested to help me protect my home from future flooding in the survey provided for my property. I was lucky enough to be able to afford to insure my property and contents so the insurance paid out for most of that. But I am sure many people who didn't have insurance were appreciative of the grant award. So thank you."

"I was very pleased and greatly appreciated the grant."

"I suppose it's too late to make a further application? The insurance company was meant to reimburse my £450 energy cost for having the heating on full blast and running their machines whilst I was absent but no sign of it yet. I wish I knew the name of the landlord's buildings insurance company!"

"Most welcome"

"As already mentioned very quick when sorted. But didn't apply for large amount and didn't cover everything. I still had/have expenses."

"Just very very thankful -- it saved me"

"grateful"

"Very pleased cannot thank all persons involved in my application too much."

"We were surprised and gratified that we could apply for a second time, and this made a significant positive difference to the sum we still had to find from our own resources for resilience measures."

"It was a boon at a time we were struggling. The insurance took over 8 months to come through."

"the awards were fair."

"Very helpful at a very difficult and anxious time for both myself and my family. Unfortunately follow up advice from other organisations was readily available in the form of literature but practical help and support non-existent to cover problems outside the support from CCF"

"The grants made it possible to connect with my friends, as the only alternative would have been taxis as both had only a weekly bus and I was living a mile from Brampton with no bus service."

"Processed very quickly and efficiently"

"The flood grant enabled us to be more flood resilient. I may apply again (as I was not aware you could do so) for the cost of a flood door to the cellar which would be really beneficial."

"It was wonderful to receive the resilience top up grant as we had used most of our savings to ensure we had the maximum protection"

"The money did not cover my losses and I am still struggling because of the money I lost. I was just so grateful to receive anything that kept my business going"

"Great help thank you"

"I was very grateful as I was uninsured. Brilliant help."

"I would have liked the full amount I applied for"

"The process was fast and efficient once applied for, however we were not aware of the funding available until mid 2016."

"Thank you"

"Excellent support but max grant limit for resilience work to a large listed building too low for the concrete defence wall and flood barriers"

"I haven't received the money yet as I'm still waiting on the installation company to complete."

"It was less than we applied for but welcome all the same."

"I found everyone extremely helpful especially the 2nd time as just had a stroke"

"I ask for the grant so I could replace white goods and help replace some furniture so I could move back in, I am grateful for the grant it help massively."

"the grant award was fantastic, although we really could do with 1 more flood door please!"

"I was embarrassed to ask initially but pushed by work colleagues and friends."

"Still to receive money after work complete in July - August 2017"

"I felt it was very fair and well explained to me"

"It was a huge help to cover uninsured and unseen costs"

"Surprised and very grateful for the sum awarded"

"I did not specify an amount I would have liked, but was happy with any help available"

"I just felt that because we both worked that we were not entitled to the full amount, we had to find the rest of the money. e.g. only half the money for the sofa and half the money to render the outside."

"I was delighted with what I received"

"Not all completed yet"

"The grant was so helpful as it helped me replace a lot of items I lost during the floods 2015..thank you very much"

"most grateful but it did not "feel right""

"I was more than happy to have this grant awarded to me and my family"

"it was such a relief during a very bleak time - living alone with my partner away at sea made it harder for me to cope"

"Gratefully received. Thanks"

"Extremely grateful of grant awarded"

"Considering it was the most stressful time in my life the people that dealt with my application right the way through to receiving the grant were understanding, empathetic and extremely helpful; this made the whole process so much easier to deal with and was such a help I don't know what my family would've done without it"

"We were encouraged to apply by a member of the committee but when we did we were refused initially because our situation was not taken in fully. The committee said we hadn't lost anything which wasn't so, as we had lost all the white goods from the kitchen. Ultimately we received £1,000.00 because another agency pushed our case."

"As before at no point were we made to feel guilty or endowed but despite a significant hike in pre2009 insurance, we are hoping we will be able to lay the next problem at Aviva's door! I do not expect they will be half as sympathetic or efficient! Thank you."

"Received with thanks"

"Helpful, timely and a great relief"

"Very appreciative"

"We were exceedingly grateful for the support."

"All I have is approval and an application number. (Grant Number). I do not have the funds as yet. I believe the money will be paid into my bank account when the work is complete. I have placed the order with Mike Fell Builders who have the Flood Gates on order. I will submit the Invoice when work is complete. I will contact the builders today to check progress."

"What I received was very fair in my particular circumstances. It is likely that I will make a further application for a top up for my flood resistance grant."

"We were extremely grateful for the grant amounts we received and how quickly the applications were processed. We could not have managed without the help we received."

"It was helpful but it would have been great as always to have had more. If you were flooded which some properties in Helvellyn Street were, their basements flooded you were actually better off. Business and therefore income dropped dramatically for everyone not just those who flooded."

"still waiting for the SLDC to sort out the payment for the flood relief grant to A & Allen, and let you know that i have received the £5,000 grant so you can pay the top up amount."

"Staff very helpful - had a problem with some part of on line form and they got back to me and helped me make the submission"

"Payment has yet to be made as work is still ongoing"

"Extremely grateful, I had no insurance so it helped enormously. I did not like being put in a position where I had to apply for money, I have always been very independent and looked after myself but I was in a position where I had no choice."

"It was very good to receive the help from CCF and it helped ease the stress of the situation"

"We found the organisation very helpful all the way through the process of the claim and kept us regularly updated with its progress"

"No just thank you for being there to help."

"I thought the grant were given out fairly as there were so many people affected it was really helpful as we had no insurance and we would of no way been able to replace all the essential things we needed e.g. cooker, fridge, washer"

"Very efficient staff and volunteers. The grants helped us get our house back to a home without any hardship"

"Very much appreciated"

"We were not given the amount we asked for, which was still much less than we lost"

"The application for my grant was dealt with promptly and efficiently for which I am very grateful."

"I'm confused which grants I received. We got a flood resilience grant and earlier a £1000 recovery grant but not sure if it was from you. For the latter we only asked for a token amount to help us which only covered a very small proportion of the work on the basis we didn't like to get check as the form said it wasn't for businesses. However we did get some thank you but really there should

have been a grant to specifically help businesses recover and we were unaware of one. I know there was a one to help market the business after the flood but the ability to apply for it was closed very early and its coverage was not really much to do with flood recovery for our business."

"as yet the invoice has not been received from builders"

"Grateful to people who donated and to the team who managed the fund, and continued with communications and support"

"I received a telephone call to inform me we would receive the grant ASAP which happened. I was also made to feel cared for which was lovely and helped me feel supported."

"The grant award was extremely helpful to us"

"We have five children including two toddlers, we were desperate, on paper we look wealthy but if you consider my whole wage goes on childcare, some unemployed people are better off than us."

"I received a generous award, which really helped at a difficult time"

"Stopped us going out of business at the time but the losses we incurred were greater than we realised"

"Money is promised (for resilience measures) but not yet received because I am waiting for the contractors to fit the work into their schedule."

"I think the grant at the time was fair. Further months down the line showed I lost a lot more than first thought, but the grant did help me at the time yes."

"The grant was very much appreciated."

"Very appreciative"

"The grant was a life changer (for me), I was desperately short of finance after the flood, the CCF was a life line to pull through. God forbid if we have another natural disaster I will be the first one to come forward and participate in the recovery."

"I received more than requested on my 2nd application, this was possibly down to a conversation on the telephone with someone from CCF who had a very good understanding of the kind of issues I was facing. It is not easy to ask for financial help when you are in an already vulnerable situation and he evaluated what I told him and adjusted the payment. This was a more realistic amount that I required but had found it hard to ask for more, so he did a very good job."

"Surprised me could apply for additions to resilience costs. Advice and help given to do this was appreciated and probably saved me from mental breakdown."

"I just can't say often enough how important and helpful this money was to me. I had major problems with the insurance company who didn't pay me until last August (2016) and following the trauma of dealing with the insurance company's assessors I had a breakdown and had to leave work. I needed to get away from Carlisle and be closer to my 2 daughters as I'd been flooded for the second time and it was all extremely difficult. I should have been signed off sick but was in such a dreadful state I just resigned and haven't worked since then. I wish there had been a fund the first time I was flooded as we had similar problems with the insurance company the first time round and my business claim wasn't paid until 15 months after the event and the buildings insurers were similarly difficult to deal with which actually led me to moving overseas to get away from any flood possibility. Being flooded is a doddle in comparison with dealing with insurance companies who clearly don't want to pay out. This is harrowing and traumatic and something needs to be done about this to avoid others suffering the way I did. I ended up with a personal apology from a very senior employee at Co-operative Insurance for the way my case had been handled in July last year."

I write all of this to try to explain in practical terms just how crucial this money was for me. Not only have I lost everything that was dear to me but also had to walk away from a job which at 63 has caused severe financial loss to me as I'm divorced and have to survive on my own and have also lost my confidence for working."

"Was very much needed and very grateful for the help"

"Everything was simple. No issues at all"

"Thank you. It was very much appreciated."

"Very helpful. Lifesaving in a difficult time."

"The grant awarded was sufficient and came within days, which was very helpful. The support given to complete the form was very useful."

"The money was used to top up fund from Flood defence at Civic Centre, Carlisle"

"I think that Cumbria Foundation have done a good job from a 'standing start' for 'Desmond' victims. My problem has been in getting contractors to do the actual fitting of the measures approved for grants I am worried that this will not be done by September 2017 and I will lose my SLDC grant. I am also part of a community scheme grant application (xxxx) and Cumbria Foundation have been a great help in securing group flood defences. Must be the way forward for future use of funds."

"I was totally amazed at my grant awards. At first, I was under the impression that there was a limit to the amount you could claim for, but each individual I spoke to on the phone was excellent and more than helpful. They helped me claim for things I would never have thought I could claim for and I am extremely grateful to all your team. Thank you!"

"It was very much appreciated and allowed us to have flood barriers fitted on all doors to protect our property"

"Thank you. It saved my life"

"I am very grateful"

"We were incredibly grateful for the assistance that we received. No amount of finance was going to be able to cover losses that we sustained during the floods but the assistance from the Community Foundation was really beneficial. The financial support from the Community Foundation was the only financial support that we were able to access. Without this support we would have been in a much worse position."

"I had confirmation of the grant very quickly but still waiting on total completion of works so that I can claim the grant itself."

"I am very thankful for the grant and support I received"

"I was relieved and very grateful for my grant and cannot speak highly enough about the Fund."

"Although I have applied for a 2nd time regarding my flood resilient grant, I have not received the money yet as I have just had the work completed. I am hoping the amount I was granted is still available to me."

"thank you for the help"

"I'll be eternally grateful that I was given more money than I actually asked for - without having to go to the ends of the earth to prove my situation as well. If it wasn't for the Foundation I'd be massively out of pocket but due to them I've been able to keep my head above water (excuse the pun)!"

"yes, the main reason we flooded, and will continue to flood, was identified in the builder's survey....yet action to mitigate against the next time isn't within the remit of the grant allocation so we won't receive funding, we'll continue to flood even though the causes are known and can be dealt with"

"Only to say thank you. The fact that the process was so straightforward made a real difference."

"I was very glad to get an award as I had no means of refurbishing my property without the help given. It was good to be given extra money as this helped me with travel and moving costs as I was housed in another town."

"It covers those things you forget about as part of an insurance claim and helps a move to temporary accommodation."

"As I wrote at the time, I felt the whole process was very efficient and caring. I e-mailed after the funds were transferred to my bank account which was amazingly within days of the application being received by the Flood Fund Office."

"We are still humbled and grateful for the way we were helped and by the amount of the grant and will always be in debt to CCF"

"Just waiting for my money that I have just sent off for"

"I would have struggled to survive through the post flood period without the grant award which helped me cover the additional costs incurred as a result of being displaced from my home for what turned out to be over 9 months instead of the initial 3-4 months predicted."

"Mine was put on hold for a little while due to my ex frauding the fund"

"Very helpful thank you."

"I was very grateful for the financial support"

"We are eternally grateful as we were struggling after the floods. We can't praise staff at the fund enough."

"Thank you"

"Quick and easy process to apply for"

"At the time it was very very much needed as we couldn't get house insurance and as such it had a massive difference in enabling us to re-build our home."

"We could not have managed without this money it really made a huge difference"

"So understanding given our difficult circumstances, especially when our health took a turn for the worse with depression and anxiety - and trying to raise a 1 year old baby. The response was fantastic."

"Very much appreciated"

"I was granted the full amount from both the council and the community fund, the work was completed by Adler and Allen but following the work I never had any information from anyone that they had been paid for the completed work and still I am concerned about a bill landing on my doorstep."

"Fantastic people really helped me through"

"Still to put final bill in"

"I received enough to cover my rent and utilities buying food was still a bit tight but managed, still I was happy with the grant."

"I have been awarded money that I applied for. As yet I am still waiting to get work done, before applying for any of the money from CCF. Builders all busy, if I had had the money up front I would have got the work done quicker. Paying for any of the resilience jobs in advance is painful. It would be good just to submit invoices for CCF (and or Eden District Council) to pay direct. But on the whole getting the work done (slowly), has provided peace of mind for the future."

"Thank You."

"Grant award not yet completed to receive payment so difficult to comment in this questionnaire"

"Grant awarded but still to take up funds"

"Thank you very much"

"Very grateful for grants"

"SLDC are blocking payment of the CCF £2000 top-up as they have not decided re the residual amount of funding left from the original £5000 grant (£300). This is unbelievably stressful and upsetting. Our flood barriers cost over £3800 and we are funding a big chunk of that ourselves (£1300+) but are stuck waiting for SLDC to make a decision so we can get access to the CCF money so we have money on credit cards waiting for grant approval. The flood has cost us a fortune. We have had other house problems dating from the storm with pointing, roof etc and have had to fund this ourselves. To be honest, after 18 months we are flagging. I'm not saying that we are a hardship case - we had insurance - but there is such a lot that wasn't covered as well as all the disruption to life generally and dependent members of the family. CCF have been straightforward and responsive and SLDC have not. I am at the end of my tether with them."

"Not accessed it yet as awaiting builder"

"The application was just completed today and it is with the council today (8 May)"

"We were treated very well and in a timely fashion and the amount awarded was essential for us to repair our home. We are very grateful."

"Yes, thank you!"

"Just a big Thank you to all who donated it meant a lot to us"

"Not paid until works completed later this year"

"I have spent just over £15000 borrowing money credit cards and I'm struggling to pay back I need more financial support but didn't receive any more from CCF"

"Grateful that we received some monies, but unclear why we only got part of it on the second application."

"I am grateful, as without the grants I would not have been able to keep in touch with my remaining friends, I am 90, and there was no public transport to Irthington or Burn Rigg that I could access, and I was able to use the volunteer schemes which were affordable."

"Many thanks to you all for your help and financial assistance."

"Was amazed and pleased how quickly everything was sorted once I had filled out the form and sent it off."

"Lifesaving."

"Being flooded was really traumatic. Support from the flood fund was extremely useful and we are really appreciative of the money we were given. It has helped us to get back on track."

"was a welcome top-up to what insurance company would not pay for"

"At an extremely low emotional time in my life, post 2015 flood, the grant provided not only financial support but also made me feel as though the community had recognised my plight and this was incredibly uplifting."

"The whole grant for the initial claim was successful and used only for those goods applied for. My second application was for flood resilience work which I think was done so inefficiently and treated as flood resistance an entirely different thing."

"Although I have been successful in my application for a grant award towards `flood resistance` measures, I have not yet been able to complete the process as the relevant paperwork/invoice is not yet available from the building contractors."

"I'm still struggling with rent arrears since the floods"

"Thanks for all who contributed in making the stress of the flood a little easier to cope with."

"Just to say thank you"

"I was very grateful to receive the money which did help a lot"

"I thought the people I spoke to were very helpful and considerate"

"I don't think we could've managed in our situation without the grants. It helped to make our lives easier and relieved some of the stress"

"My grant enabled me to replace all of my destroyed possessions and helped set me up in a new home."

"It was a bad time for a lot of people and the grant saved a lot of people from going bust or into debt."

"Only gratitude"

"it was very quick at processing"

"Very helpful and timely"

"I don't think we would have been able to complete flood defence mitigation without the top up to the government grant."

"Very impressed with how efficiently it was done."

"I was very thankful for the money I received it helped me get mine and my daughter's life back on track , it was just a shame that when applying for funding it did not cover garden toys or garden equipment"

"It was very helpful at the time. It didn't cover everything we needed help with as a few months later we found our adjoining walls were very damp and all had to be dried out and re-decorated, but all in all the money we received from you was a godsend. Thank you"

"I was extremely grateful for the grant at a horrible time for my family"

"property not repaired yet so money not yet paid"

"The grant money received paid for half of the work eventually carried out internally. More money would have paid for extra flood defence externally."

"I was very grateful for the help that I was given. The grant got me through a really difficult time."

"It was helpful to us at a difficult time when we had to fork out a lot of money to replace clothing and day to day things which we were unable to save in the flood. Our living circumstances meant we had to find a deposit and first month's rent literally days after the flood. In order to secure a property for our family it was essential we acted fast. Many people were in our situation. Our

insurance were slow to make a payment. It was after Christmas before we received anything from them."

"This was a lifeline, whilst insurance issues were ongoing (resolved with partial payment ie 80% in June 16). Without the funding and support from the team my family and myself would have been in a potentially unmanageable position."

"Although the grant was less than sought I was nevertheless very grateful for the assistance"

"It was fantastic to be awarded with this grant and made a massive difference to us in what was a very difficult time."

"The grant was helpful and assisted in the contribution to hotels, fuel and food. It was helpful towards contributing to the Flood Resilience payment."

"After the floods my ESA benefits were stopped I was really ill. As a result I had to use some of the recovery fund to live on. My front room is like a building site and I'm still living upstairs"

"The process was made so easy by CCF staff"

"Very quickly sorted, no hassles at all."

"The whole recovery and reinstatement process has been a very lengthy one as it is now 18 months on from the flood events and we are still yet to complete protection with flood doors and the associated application for assistance again. However, this is not the fault of CCF, it is more to do with the insurance companies' delays, and the subsequent follow on delays with other organisations such as government and CCF assistance programs that result. We are very grateful to both organisations for the valued and important contributions and help in getting back to normal happy household."

"The grant was a blessing to our family as we had several months of uncertainty regarding the liability of our insurance claim."

"I was grateful for anything I received"

"It was a huge help and took away the worries of little things. Especially when we had no heating or electricity for 4 days. It meant we could claim back money to have a hot meal plus it allowed us to make up any losses for furniture etc. that wasn't replaced like for like with our insurance"

"Excellent service and grant - the grant has helped us out enormously in building some robust flood walls and putting in some extra pumps which will stand us in good stead in the future. The CCFRF encouraged me to do a second application since I had already spent over £50,000 on flood defences - so the money I was awarded was very helpful. Otherwise I would have had to move and my home has already been devalued by the flooding."

"Thanks it was a great help"

"Very quick efficient procedure"

"Excellent and very helpful, and what was required"

"I wasn't really expecting to receive any of the grant applied for and was very surprised to be awarded the amount I did actually receive. It was very much appreciated and helped in a time of great stress."

"Thanks again!"

"Money not received yet as work only completed last week"

"We were very grateful and it helped us out tremendously."

"Criteria for grants seemed to change during the period for applications."

"I lost quite a bit of my belongings and I was able to get them all back without your help it would have been a different story 😊"

"We were most appreciative for the funds that were given to us and we would have been really stuck without it."

"I thought I was extremely fair and very helpful especially with the circumstances we found ourselves in after the flooding. It helped with the stress and strain enormously."

"Very helpful at a very stressful time"

"The grant was paid directly to the contractors who fitted our flood gates"

"very helpful"

"Flood resilience was what we needed a grant for we wouldn't have been able to do this without help the options were all very expensive but next time we only need to pressure wash the house out and it's done"

"I thought the process would take longer than it did to go through the system, very efficient in dealing with applications"

"Very grateful"

"I hope to receive the Grant in the near future"

"I was very grateful to receive £2000 towards the cost of £3822."

"very helpful"

"Not yet received grant because work not yet completed"

"It made a huge difference to my uncle's wellbeing at this very difficult time"

"I really appreciated it"

"It was better than nothing so appreciated"

"First application gave less money than applied for but the second agreed with the application."

"As there was a shortfall between the £5000 for resilience measures and what we actually had to spend, and I understand I can apply for a grant to meet this shortfall, so will be applying"

"I am extremely grateful for the money that I have been awarded."

"It helped so much during a very difficult time and the person I dealt with was very helpful and supportive."

"Cumbria Community Foundation were excellent, the people were wonderful so kind and understanding. We cannot thank them enough. The money they gave us helped us during such a sad and difficult time. It was so hard when our house was flooded and they helped us so much."

"It helped a lot"

"unbelievably helpful initially, when funds were tight and everything was confusing."

"Have not received to date. Waiting for final invoice of works completed."

"Very gratefully received during an extremely difficult time"

"Came very quickly following the telephone call from the office, a very nice lady who totally understood why we had claimed and promised it would be dealt with quickly. Very much appreciated as obviously, there was a lot going on following the flood!"

1.3.3 The difference the grant made

"The money we received was a massive help to our family as we were uninsured and lost a lot of our things."

"as previous comments, it helped get the basics and some small comforts back in my daughter's life."

"Every difference thank you"

"The business where I was working is now up and running again"

"It helped us get back to normal very quickly and any items we lost."

"Just that my wife and I are very grateful to all concerned"

"Feel more secure at times of heavy rain when water levels start to rise."

"every little helps and an important gesture"

"It all helps"

"100% better and bearable"

"It secured us for a little while we couldn't replace everything we lost I did try again to get help with a stair carpet but got refused for that still haven't replaced it yet"

"helped to cover excess costs and travel"

"It took away the not knowing how we would manage the costs not included in our insurance."

"Has given us the reassurance and confidence that we have done everything we can to prevent us from being flooded again."

"It meant we could replace everything quickly which meant my mum was not stressed and dealing with chemotherapy at the same time"

"It was just great from start to finish, and with ongoing checks etc."

"It enabled us to make our home as flood resilient as possible for a property of this type."

"It did help me at the time but didn't begin to cover the extra costs to get to work. I was just really grateful for what help I did get though."

"Enabled us to upgrade to self-closing air bricks rather than manual ones. Much more effective - we hope."

"A godsend. without the help, I would be struggling with debt and not have put in any resilience measures. I was surprised insurers were not prepared to assist at all with that since it is as much in their interests, but their loss adjusters were brutal"

"I would be panicking every time we had a heavy rainfall with the fear of future flooding if we had not had the grant to make us flood resilient."

"It really did help get us sorted when we moved back home"

"It felt good that people wanted to help. It provided bits of hope at the darkest time. It covered some of the gaps in the insurance cover so we can remake our home as completely as possible. It made me feel terrible when we were knocked back after advice centre said we should apply again - I felt like I had been cheating when I hadn't"

"All it paid towards was a flood door and a limmer floor we paid the balance"

"Not only helped me but people all over Cumbria and the lakes"

"The total cost to make my property more resilient to flood cost £11,000 and I was only able to claim £5,000 which meant I had to go into debt."

"Helped pay for fuel for more travel (a591 closure etc.)"

"helpful funds available when they were needed at a very difficult time"

"Unexpectedly, upstairs was damaged by condensation requiring additional drying, redecoration and some new carpeting due to mould and I was shocked that our Insurers would not cover this - the grant was such a huge help as we did not have the funds to pay for all of this ourselves so we were able to get this redecoration work and carpets prior to us moving back home."

"Eased financial pressure"

"We had already paid for the extra tanking to be done in our house as I could not have continued to live there without it. The grant made a huge financial difference to us as my husband is retired and I work part time."

"Being able to replace the bikes was fantastic - I'm no longer able to drive a car due to poor eyesight, so the children rely heavily on being able to cycle to get around locally. I'm hoping my request for help towards a sump pump and flood-doors is going ahead as this will give me peace of mind about not having to go through the trauma again! With the bikes, it was a wonderfully straightforward process and a quick turnaround - I felt incredibly well supported by it."

"Unexpected help"

"Saved our lives we had a 5 month old boy"

"We had no content cover so the fund helped us to replace our furnishings."

"It helped me enormously thank you"

"The grant replaces some of our savings we spent. Being pensioners we will be more comfortable for the future."

"Whilst I still had to borrow some money the grant helped reduce this and take away any financial worry"

"Helpful"

"Helped relieve some of the financial pressure"

"Good to know a grant was available."

"As at the time we couldn't get insurance it made an enormous difference to getting us back on our feet"

"It made all the difference, it helped me protect my house and kept me out of debt"

"after failure to secure the initial funding, I spent thousands of my own money, when later we were allowed to re-apply it was very welcome, allowing us to replace savings as we are retired."

"Without the help, I would have struggled to make my home secure."

"It enabled me to get stuck in to dealing with flood issues promptly. The issues are not finished but well on their way. I have a deadline of October 2017 to finish the preparations for a repeat"

"it wasn't just the money it was the helpful friendly staff"

"Helped in pay some bills I couldn't pay"

"Helpful, but we had huge implications of storm Desmond"

"When I'd spent all my savings on rebuilding the grants made the house fit to live in and helped towards resilience."

"The differences the grant made were immense, as I have previously stated my insurance company were dreadful."

"Ensured flood defences to a good standard were installed. These aren't costs you really take into account at first"

"It has given us peace of mind that our property will be better protected for future floods if they occur."

"Avoided further debt so I could reclaim the VAT element of the claim."

"It was a great help as I am on income support."

"The gates that were installed in the foyer of my flats enabled us to get flood insurance for the block, including my ground floor flat."

"Massive difference at a very difficult time."

"Excellent help just to get us back on our feet and clothed until we received our insurance money. Helped relieve additional short-term financial worries. The team were very kind and supportive throughout."

"Helped get my brought horrendous time"

"Because I wasn't insured the grant helped me not worry as much as to where I was going to find the money to replace the things I had lost."

"The grant given to us and especially the grants given to my Mum who is elderly and lives on her own and had a £10000 excess made a massive difference and we are eternally grateful to the CCF"

"Help to protect our home if flooding happens again"

"This grant made it easier financially for me as I am a pensioner"

"At such times as the flood then the relief is off the scale!"

"Our grant was small but sometimes the little things mean a lot. Just knowing people were there if help was required was a great comfort"

"Very helpful and more than anything gave me peace of mind that I wouldn't lose my house, if my business failed."

"Helped us to feel as though we still had some funds to use which we wouldn't have catered for."

"the grant only covered basic things I'm now have a lot of debt"

""A very big help specially it was happened before xmas.."

"It was a pathetic amount, didn't even cover a couple of days alternative accommodation costs"

"CCF was brilliant, easy process and massive support"

"Helped to keep animals in kennels."

"If was a gift from the heavens"

"Enabled me to repair drain damage that was not covered by my household insurance. It was a huge relief to receive a grant to carry out the work."

"Reduced worry/anxiety"

"It has made a Big Difference to the potential for flooding again."

"It helped at the beginning because my income was nearly halved, my place of work flooded too"

"It allowed us to pay for things that the insurance company refused to pay for e.g. the top half of the kitchen cabinets that didn't go under water and extractor fan. We thought this decision as very unfair and the grant alleviated a lot of the stress involved with this."

"Significant difference as without it as a top-up to the Government Grant it is unlikely that the resilience measures would have been carried out to our property."

"Resilience grant allowed us to make resilient improvements to our home."

"We had no savings and money was running out fast, paying out excess and food and emergency goods. It was a huge help to me and my family. We are very grateful."

"It's restored my faith in humanity"

"it meant that a concrete floor could be put down and help protect hopefully against future flooding. The hardship grant meant that we did not have to borrow money or dip any further into our savings"

"Just a huge help in a very difficult time"

"Every little bit helps, so the grant awarded was helpful and much appreciated. The truth is that there were many expenses incurred that were not obvious at the time."

"We considered ourselves very fortunate that we were able to live in our house initially (albeit upstairs) and moved out for what we thought would be a 3 week period to enable the work to be done. Unfortunately, that turned into 6 months away from our house and we were moved by our insurance company 14 times during that period with a considerable part of it living in hotels or away from our home area. Whilst we had insurance we did not appreciate the costs we would incur whilst out of our home and the stress this put on our family having to live in 1 room for so long! The grants we received enabled us to try and get on with our lives as normally as possible and prevented increased financial hardship due to the additional costs. It was invaluable and we cannot thank you enough for the support received."

"Relieved a lot of stress and worry as I was made redundant in October last year also. A massive difference."

"The relief the day I got the news was unexplainable"

"Have not received any money as yet as work is only just starting on flood work"

"We would have ended up in debt without it"

"Huge help we are so grateful"

"It was a massive help. We couldn't get insured and lost everything downstairs as we didn't have enough time to move things. We were worried about how we would find the money to replace the things we lost and the grant eased the stress and anxiety and helped us replace the things we lost."

"The grant meant that we could get the Bungalow as we needed it for our son who has Profound Learning difficulties and Epilepsy"

"Without this money, we wouldn't have got through as good as we did as our insurance company caused us more stress than needed"

"Made us feel that there was people who were there to support us"

"It was a big help to know that funds were available to help us get the property back in good order, and to know that somebody was taking an interest."

"It helped me replace some of the items we lost but not all."

"Increased resilience for next time..."

"I live alone so the help provided made a big difference."

"Helped replace essential items quicker so it more liveable."

"I was able to obtain new furniture and equipment. I also applied for a resilience top up grant which helped me to provide extra protection for our house."

"We feel a lot more secure now that the flood prevention and resilience products are in place."

"Helped towards cost of flood resilience measures"

"It was most helpful at a very stressful time"

"It was so lovely to feel that somebody was helping. My insurance company was very good and helped me get things sorted quite quickly but the confusion and shock meant that I did not have extra work done, e.g. tanking the floor and moving the utility pipes, because I could not pay for it. By the time I realised there were grants available from SLDC then too much work had already been undertaken and it was too late for the tanking etc. I didn't know that there were CCF awards for building work or perhaps (with hindsight) I didn't even think about it. I didn't know that Red Cross or Citizens Advice could help. The experience was horrendous and I did feel that I was very much on my own. I phoned Tim Farron's office but they could not signpost me anywhere. I sincerely hope it doesn't happen again but if it does then I would hope that central resources are put in place much faster"

"Grant was very helpful personally but still feel vulnerable because of lack of extra flood defence work in the area as a whole."

"Receiving the grant enabled us to complete a major piece of flood resilience work of a new stone floor. Without the grant, we would have struggled to complete the work we thought necessary."

"The flood resilience grant has helped in giving us peace of mind for any future flooding events"

"It alleviated pressure to find income for furniture electrical"

"It allowed us to purchase some of the items we lost in the floods that were not covered by our insurance cover. It also assisted to pay the excessive bills we received when living in rented accommodation."

"Great support"

"As all 9 of us had to move to a rented house that was a quarter the size of our house and we only had 1 small room downstairs it allowed us to pay for 2 of my grandchildren to go to nursery were they had room to play and toys to play with plus we were able to use it towards adaptations for the rented house as I'm disabled and my 84yr old mother has dementia and is very unsteady on her feet. And we also used it to rent a generator for our flooded house as myself and my youngest daughter had to stay in the flooded house for 6 weeks until we founded a property to rent."

"Yes - it was brilliant!"

"Being giving a helping hand during a rotten time meant a lot. It took some money worries away and made making decisions easier on how best to protect my house. It was also comforting to know people cared and there was support available."

"Not much was homeless had to live with my boyfriend for months in a small room as there was no other option"

"My insurers were terrible, and the grant helped pay for essentials the insurers should have covered"

"I cannot believe how much I spent after being flooded. I did not get any help from any other source apart from the recovery grant. I spent a fortune on packing boxes, cleaning materials towels and new shoes! The grant was invaluable to me."

"It paid for some building materials"

"Our home in Pooley Bridge was flooded with approximately 3 feet of water. Unfortunately, our landlords required us to terminate our rental agreement in order that they make extensive repairs"

throughout. This took time, time to locate new housing, housing that we found through the help of the Cumbria Choice organisation, whom made available a bungalow for I and my partner. During the time sourcing new housing, some months spent living in a home taken over by mould and damp, we lost so much more of our possessions. I have progressive Multiple Sclerosis which make stairs very difficult for me to safely navigate. We were successful on our first two applications for aid but denied access to our third application. Three MS societies very kindly came to our aid in providing flooring for our new home. The money sourced from our two Cumbria Foundation grants have helped us to replace a part of the huge amount of losses we suffered. We are still living in horrid circumstances. After so long since the flood, we still live in abysmal circumstances, sleeping on the rescued sofa cushions on the floor of our new bungalow, no curtains or blinds, no flooring. Little avenues for support through the foundation were evident to us, we applied for further grants and were denied each time. We gave up applying after several refusals. The aid received from the Cumbria Foundation were massively appreciated, we remain though still in desperate circumstances and it is difficult to speed our recovery. Recovery is happening, flooring has started to be laid, we hope this will be complete by the end of this month, fingers crossed! From there we will be able to start unpacking furniture purchased via successful grants from the foundation, grants that we are hugely thankful for. The point of recovery has started to come into focus for us, it will be a long long time, but at least that focus is there now, that is of great psychological benefit to us."

"Really helped me because I'm on my own and don't really have any disposable income, would have been much more stressful without the financial help."

"It more or less covered the replacement of my floor coverings for which I was not insured"

"Relief for being able to cover costs that insurance did not cover"

"Help us make our home more resilient as we could not have afforded the flood barriers and door for our home without the grant."

"Very grateful."

"I was pregnant on that time, so that money let me buy some stuff for my baby."

"Thanks"

"apart from the value of the grant it did make a difference in knowing that it was on top of the Govt support. In our case, it covered most of our additional costs"

"Made us feel more secure in our home"

"I think the biggest difference was the feeling of community support - that we weren't doing this on our own."

"We got heating back on downstairs allowing us to stop further deterioration."

"I feel more protected from further flooding"

"Tremendous help financially to cover extra costs outside our insurance cover"

"I was able to access public transport to Carlisle and travel to my two friends"

"The money enabled us to undertake resilience measures without having to use our emergency fund"

"We now feel that we have all possible resilience and resistance measures in place and/or available as a result of the grant"

"Made a huge difference to the cellar under the house. Helping us to feel more secure knowing that the cellar beneath us is more resilient and much easier to pump out and clean out should it happen again."

"I lost all my income for 6 months - it kept me going - my business survived and I kept my flat"

"I did not get into debt"

"Helped me cope living in the flooded house till repairs were finished. Helped also to partly furnish and cover my outgoings for work as I lost my position due to work premises flooding also."

"We received the full amount of £5000 and this funded the total cost of the cellar tanked to prevent future flooding. It immediately made the house warmer and improved the damp rapidly."

"I would be in serious difficulty without the help"

"Without the remedial work required following the flooding it was very likely that the same problem would arise again if the repairs to the drainage system were not dealt with."

"Essential and welcome support above the government £5k grant but unable to meet our flood wall and barrier costs"

"Gave us hope that there was a 'safety net' and we were not on our own."

"It stopped us from going too far into debt with things that were not insured and helping towards travel costs when had to move out of home"

"we feel so safer"

"My home was flooded and my workplace. As our office did not reopen afterwards I lost my job in Cockermouth and was relocated to Workington and Whitehaven."

"Helped me to feel more relaxed knowing that help was available."

"Big Relief of the prevention of our house flooding in future floods"

"It was a welcome help but not nearly enough."

"It is fantastic that such grants are available - the time of the flood was the hardest we have gone through as a family and to have this support to make this less stressful and less worrying on a number of accounts was so greatly appreciated."

"It helped us a great deal as even though we were insured we had a lot of extra things to pay for which weren't covered by the insurance, and it took a long time to be paid the insurance money"

"Very grateful"

"Peace of mind in case of God forbid another flood"

"It saved my sanity knowing that help was there"

"my claims were not great but it relieved a great deal of worry for myself and my neighbour who sadly lost her husband through illness during the floods"

"We used the money to enable us to make the repairs needed to our home that the insurance company would not pay for."

"a huge difference I was sinking....."

"The grant helped furnished a temporary home as we were unable to move back into the flooded house"

"Actually, because we were refused initially, having not wanted to apply for charity in the first place, we felt slightly embarrassed as the amount granted did not make a lot of difference."

"The grant was amazing and very helpful but I didn't know I could apply each month only found out later"

"Covered additional travel costs incurred as we lived away from Carlisle"

- "it allowed me to complete the resilience measures to help prevent internal flooding from happening again"
- "Has taken away the worry about future flooding"
- "The financial backup has been of assistance to relieve further debt"
- "It helped but the money we lost has forced us to sale"
- "Damage was extensive and we had a lot covered by insurance but there is so much out of pocket expenses - staff seemed to understand the issues we faced"
- "The grant has ensured we are better able to cope should a similar level of flooding occur in the future"
- "I was able to purchase items that I had lost, it enabled me to put in place resilience methods."
- "The funds received meant I did not have to get into debt to replace the lost items"
- "The grant made a massive difference to us. As a single parent, without insurance, it was a lifesaver really."
- "It helped to hire in machinery to clean up the land which made the job so much easier"
- "The grant helped with the things our insurance couldn't."
- "It gave us a help when we needed it"
- "The difference between being able to afford the cost of flood defences or not having them."
- "It just meant we could get limited insurance cover. Hopefully it may protect against future floods but who knows as the height of the water is very key"
- "Made full flood resilience possible"
- "Instead of just managing the expense of the damage to our home, the stress and anxiety was reduced knowing that the funds made available to us helped so much to get back to normal."
- "As someone who has never asked for financial help before, I found my circumstances due to flooding were impacting on me and stress was beginning to creep in, due not just to the flood but to keep mentally afloat. The CCF made a massive difference to enable me to cope with a situation that took 11 months of hard graft and disruption to daily life. I have utmost gratitude for their help ."
- "It did help thank you"
- "It helped us stay afloat"
- "Extra confidence in having a home that will be resilient to future incidents."
- "I would like to say a big thank you as the grant really helped our family when we were going through an extremely difficult time even without the flooding."
- "We were given money towards wood for wood burner in our temporary home.it enabled us to keep warm, rather than be cold in a damp house."
- "The grant made a huge difference to my life, very grateful to community spirit, thank you."
- "Helped keep us together as a family, having experienced flooding in 2009 this was crucial to our emotional wellbeing. It reduced the feeling of vulnerability and uncertainty"
- "Senior's little money, very poor health physically and mentally, the grants given saved us a great deal of stress and anxiety."
- "Crucial"
- "Big thank you"

"Our insurance was voided. Receiving the grant not only helped us financially but also made us feel like we had someone in our corner."

"It made a big difference and allowed me to introduce resilience measures to protect my house for the future"

"The grant amounted to nearly 20% of the total cost of the resilience measures that have been put in place."

"helped us repair house when Insurance was declined"

"Made a big difference immediately after the floods - dealt with the how are we going to eat / get the kids to school / wash clothes..., however longer term we had a huge drop in income and unanticipated costs that were not taken into account (by myself) in the initial application. To complicate things our income is from our business, which was out of action for 7 months, when making the application I had assumed a much shorter period."

"The biggest it is new boiler. It was huge help with all the extra costs."

"It helped with additional travelling costs as my car got washed away so I had to rely on taxi's. My second car was then written off when someone driving a van left their handbrake off and it rolled down the hill! The funding was useful for costs associated with cleaning the house when I moved back in as the upstairs was dusty and dirty."

"Helped us to make our home feel safer and upgrade should flood occur again"

"Enabled us to buy furniture for our lodgings"

"Words cannot convey how grateful we are for the grants we received from you and the continuing help and guidance of your team. I would particularly like to say a special thank you to Annalee Holiday for her help, guidance and understanding."

"I felt more secure"

"Without the grant, we would have been moving home without basic essential items such as carpets soft furnishings kitchen equipment and a pram. A grant enabled us to make sure that we had these things and made our move home much less stressful. We were still missing items but we were able to focus on the positives of the items we been able to purchase with the grant."

"Greatly helped to get resilience work underway, which relieved some of the stress. Compared to dealing with Allerdale DC, dealing with CCF was efficient, timely and helpful. Information from Allerdale staff was often wrong, processing application was very slow, inefficient and very stress inducing. I ended up asking my MP to help me get some progress with the District Council."

"Help with additional expenditure, also good support available at a difficult time."

"Helped me stay out of debt"

"Relief and the fact I could get my household liveable again."

"Without the grant, I would have struggled to pay a month's deposit and the 1st month's rent with only one income coming into my household. This was a godsend."

"with hope, secure from future flooding"

"Massive difference - THANK YOU!!"

"We had additional heating bills which we couldn't afford and created debt. The money to recover this was a big financial help and reduced further stress and worry."

"A big difference as it made it possible for me to keep in contact with family and friends in my home area and enable me to go back to a furnished, cosy home."

"Although I only applied for the grant a year after the flood on the recommendation of the flood surveyor at South Lakeland Council it helped me so much mentally to be able to restore my home to normal, as there was a large amount of electrical work internally that I could not have paid for without the fund's help."

"The grants made a huge difference to us. Without them, I don't know how we would have got through that period. The value was not only in providing physical help, but having this extra help also provided a massive psychological boost to the whole household. We can't thank you enough."

"I would probably have lost my job and succumbed further to the anxiety & depression which I was already suffering from before the flood without the grant I received"

"The additional grant meant that I was able to install all the flood resilience measures I wanted to my property rather than having to choose based on the cost"

"The grant help us with our loss and we were stressed at the time cause we had no insurance."

"It was very helpful in establishing my temporary accommodation"

"We were able to replace lost items as we had no insurance, this relieved pressure and reduced our anxiety levels. We were able to put a home back together for our children too."

"Helped with defences"

"Able to put things right that wasn't covered by insurance"

"We wouldn't have had a lot of furniture without the help of this grant."

"Helped me replace tools and equipment that I would not have been able to replace if it wasn't for the grant"

"Helped take the pressure off during a terrible ordeal"

"Helped when we had no clue how we would get through the devastation"

"Big help"

"We were extremely grateful for the help in protecting our home from any future flooding"

"I suffer from depression and this helped me not go downhill as bad as I would have done. I also lost my nan around the same time so this definitely helped me to stay positive"

"we were able to carry out work above that which we were insured for, which hopefully will make the property flood resilient"

"The grant has enabled works to go ahead to protect the property from future flooding, that I would not have been able to afford to do. The floods were Dec 2015, and it is now May 2017, - it has been a very long draining process, and my site still looks like a building site - needing more funding which I do not have for a make-over to get it back to its original state. The property has probably de-valued because of the flooding and the whole experience is totally depressing."

"Very very grateful that this grant is available to help us with resilience work to protect from future flooding"

"We would probably not have got the flood barriers without the CCF grant. Had we been thinking straight, it was probably the most important thing to do, but actually we prioritised getting our kitchen / dining room floor sorted. Having the top up grant spurred us on to get the barriers, we are so much more positive about withstanding another flood. However, we can't get the CCF grant money yet because SLDC have not approved their bit, so we are in limbo at the moment. Worst of both worlds."

"Very grateful, felt supported"

"It was such a Godsend...thank you so much"

"It has helped me make my home more flood resilient."

"We would have had to go into debt without the grant."

"I am rather confused where the grant came from , it was 500 pounds .?"

"Just hope that all the resilience work is never tested but if it is that it has been worthwhile"

"We had to move out of our home for 11 months. We were moved 40 minutes away the grant money helped with fuel costs"

"Very grateful for the practical support and the mental encouragement that it also provided"

"Right funds at the right time to avoid severe hardship."

"Being able to get out, as there is no footpath to Brampton on any of the three routes, and it is one difficult one mile walk each way with very little pavement."

"very helpful."

"Think it was amazing and as a single parent of two boys I felt the support was incredible. I had to live far away from my boys schools so this helped me pay for travel every day to and from where I was living as well as be able to pay for my lodgings"

"I initially claimed for time off work. The monies received made a major difference."

"Helped massively to replace things which were lost in the floods."

"Hope flood resilience helps in event of future flood"

"The first grant we applied for helped us to put a deposit down on a new rental property. The second grant helped us with the additional costs and debt that we accrued due to the flood. Getting into debt was stressful and the additional grant helped relieve emotional anxiety and stress. We are really appreciative."

"It's made a massive difference without the flood fund we wouldn't have been able to put into place flood defences to help protect us for the future."

"It was very reassuring and good at the time as not everything was covered by insurance"

"The extra `top-up` grant in addition to the Council grant for flood resistance measures made the whole process possible."

"I was very grateful as the flood took 2 large fences and wrecked my garden shed. I'm on benefits as I have a muscle disorder. So struggle with money at times"

"Our house is much better protected and we hope that we won't flood next time. .. or that the impact will be much less"

"I didn't think it would apply to us even though we didn't claim on our home insurance because we had an excess of £10,000 I thought we wouldn't qualify but it was really helpful to help with during our and stuff as we stayed in our home and moved upstairs"

"The grants we received were a huge help to us as it took away some of the stress of trying to stretch an already stretched budget"

"Without the grant, I would have been homeless housed in temporary accommodation unsuitable for my disability for months. CCF made me feel human."

"The grant helped our household to be able to function with some normality. Both myself and my wife had to travel at least 20 miles more a day to get to work."

"it took a lot of stress off both my partner and myself worrying about how we could afford it"

"Invaluable"

"It made a big difference"

"I would have had nothing to buy new furniture or to start again if it wasn't for the grant I am so thankful"

"It enabled us to do more outside work to get back to normal"

"A light at the end of a tunnel. Comforting to know that other people cared about my dilemma"

"We still found ourselves in more debt after the flood but the grant helped us keep it to a manageable level"

"It made us feel that someone actually cared"

"being able to protect my property with the funds is life-changing. Relieves stress and anxiety"

"It was gratefully received and benefitted us at a very stressful and difficult time."

"Allowed us to proceed with works, whilst living in property. Insurance company voided policy in March, later re-instated as a limited solution so without funding we would have been 1/2 year behind and limited with financial constraints"

"being awarded with this grant made everything feel a lot less stressful in what was a very stressful time, it made the world of difference to us and we are very grateful for this, thank you"

"we feel so much safer although our back door is still vulnerable and we could really use a further grant to get a flood door"

"Enabled us to install a more flood resilient flooring downstairs"

"the grant was fab but when claiming such you don't really think about everything I thought it was good that not long ago someone called from Red Cross she knew my washer was not working properly and told me to claim again same as my gardening things we haven't replaced yet but I told her I didn't like to as felt eventually I might be able to afford these items"

"We couldn't replace our sofa with the money from our insurance, with the grant it meant we weren't out of pocket"

"Excellent service and grant -the grant has helped us out enormously in building some robust flood walls and putting in some extra pumps which will stand us in good stead in the future. I had already spent over £50,000 on flood defences so this was very helpful."

"Being self-employed it eased the loss of income"

"Grant stopped us from further debt, covering the VAT element of the flood works carried out at the property"

"It helped us to make a home 3 days before Christmas"

"Extremely grateful for the help and support it gave"

"It made me feel help was there and also gave me a sense of dignity knowing people cared about my situation. It was just nice to know I and my family weren't on our own and could ask for help if needed."

"It took a great deal of pressure off us financially and emotionally at a difficult time. The release of the financial pressure was a massive mental win and helped us both reduce our anxiety and improve our family time with our young children."

"We really struggled financially to pay for the elements that were not covered by the insurance and we would have had huge delays in the building works without the funds. It also relieved some anxiety over the costs as this had caused a lot of stress over the months."

"Although we are still waiting for resilience measures and grant to come through, it does give peace of mind. The first grant we received help to relieve the ongoing problems."

"it was very useful to receive the grant at a time when you needed help"

"The house is now protected for future years!!"

"Helped with uninsured loss"

"Supported general wellbeing and confidence re measures permanently in place if future flooding takes place"

"the flood resilience measures have eased the worry of future flooding."

"very comfortable"

"Helped us to participate in an ambitious flood prevention scheme"

"It made a huge difference to my uncle recovering from this huge misfortune"

"It helped to replace a lot of items lost"

"It was amazing, without the monies I was unable to do anything, as my insurance company refused to pay out, I did however receive a sum of monies as a non Garcia payment but this did not cover the works cost, I still have not replaced my kitchen which is still damp. I am also still dealing with my initial claim which is now sitting with the Ombudsman."

"cut my debt down."

"It did relieve the stress and anxiety mainly caused by the loss adjuster's extremely tardy actions."

"By putting in flood resilience measures we feel more secure in the house and may render the house saleable!"

"It has helped towards getting my house liveable again."

"They helped us to get back to normal life. They were so understanding lovely to talk to and always would listen."

1.3.4 Things that could have been done better

"A bit more guidance on qualification e.g. if you are insured you automatically assume you do not qualify for any grant, in which needs to be advertised if it happens again."

"A specific amount should have been available or I should have had someone to help us claim the amounts I needed."

"A visit to disabled people to assist with evaluation on what can be claimed for."

"Additional money for more in depth resilience measures would always be welcome."

"After first attempt did not reapply."

"all good"

"Although I found out about the fund I am not sure other people knew that grants were available (judging from media reports at the time) perhaps more feet on the ground knocking on doors and informing people may have helped eased peoples worries) involving local or parish councillors or the like perhaps! For my part I have no complaints."

"An application form that was easier to complete and geared more to individual households rather than a general cover of associated problems"

"As it is now 2017 and a number of properties have still not been re occupied - continuing to publicise if the fund/grant is still available to help in the aftermath of the floods."

"As with most organisations there was a little left hand right hand confusion. Generally pleasant to deal with."

"Because we are not in receipt of benefits we didn't think we would be allowed to apply but our local councillor advised otherwise and we are so grateful she let us know about the fund."

"Better assessment of individual cases"

"Better communication"

"By the CCF, no.....by United utilities.....?"

"CCF have and are still doing a fantastic job, and are providing a life line. BUT for the future, help for families to speed up the process of getting life back in order would be good, no one can imagine it takes so long to get work done, and the stress and trauma you go through in the process. You see so many properties around still doing work - it just all takes too long. For myself 17 months of living in chaos, and finding money in advance for work has taken its toll."

"CCF were outstanding in their delivery. That fact that I was spoken to/treated with respect by everyone I communicated with from CCF probably sticks with me the most."

"Certainly not in my case."

"Check better our situation coz I lost my job for a few months because of flooding"

"clearer criteria for qualifying for grant"

"Clearer guidelines on who was applicable and for it NOT to be means tested."

"Communication was good but a bit lacking with combined organisations!"

"Communication with manager. He thought I was accusing him of not giving me enough hours"

"Coordinating with Eden District Council to release the funding more quickly after the resilience work was completed"

"Could we be put on a data base"

"Counselling would be helpful. This was our third flood and we were completely traumatised."

"Cover all living properties, whether occupied or not"

"Criteria made more clear"

"Damage for Riparian owners' property was not covered because it was not our residence but field fencing etc. DEFRA assistance was also not made available because we did not make our principal income from farming so Riparian owners losses are not covered by any assistance unless it is directly part of living accommodation."

"definitely not"

"Despite feeling confident I should be eligible for a grant due to the direct and severe impact the flooding had on my business I was unhappy to find my application was unsuccessful, although I was told I could reapply. I asked to be given the reason why my application was unsuccessful on my first attempt but this request was ignored completely and I never received an email in response. I feel strongly that if there was a reason why I was not eligible or some other reason why my application was declined that I had the right to be informed of this reason. The email I received informing me I had been unsuccessful was short and unsatisfactory given the time I had taken to complete the application."

"Difficult to do things online when you have lost all computers and tablets and have no internet access"

"Difficulties with online application which I was told was due to system in place"

"Do not means test requests for help. All people who were flooded are victims and everyone lost money and property"

"Early signposting was good, but see above Re: consistency and fairness."

"Electronic application would have been of benefit."

"Electronic communication was always sent to the wrong e-mail address - but other than that only that it would have been useful to know how the application for the supplementary grant was processed and the application criteria."

"Everything people were not helpful and very rude to me and left me stuck with no home no money and no personal belongings"

"Everything seemed to be handled in a professional way and payment was made quickly. However, as a result of the flood I still have an overdraft facility with my bank."

"everything was perfect and hopefully know we may be safe"

"Excellent service"

"Fairness and not means tested. We felt because we worked and did not claim benefits and managed to pay insurance premiums, we were discriminated against and we fell very, very bitter about this. Neighbours who received benefits got everything paid for after the floods."

"for me no. I thought you were outstanding"

"From our personal point of view, we don't think so."

"From our point of view, we were very satisfied."

"Funding provided for outside fencing and decking as this is not covered under insurance"

"Get the grant to pay for the work, not after you've paid"

"Given funds to caravans along the river Eden that got 100% wiped out"

"Going forward even now we struggle every day never knowing if we are getting a wage or not"

"Good in terms of application/receiving funding but poor with making people aware of what was available and support to fill in application forms."

"Had I understood that we would not be able to get the top up grant from CCF until SLDC had approved the payment of the full £5000 I would not have paid for the barriers upfront. I did ask CCF for advice on this beforehand. We are stuck now waiting on SLDC to make a decision, over 5 weeks now. Not long maybe as it took them 4 months to approve payment for the bulk of the main grant, but it feels like a long time when you are waiting to pay off credit cards and have no idea about when they will make a decision."

"Heard about it quite late in the process. Earlier notification would have helped relieve stress"

"Help with a barrier for driveway"

"Higher limit. Better advertising."

"Higher wall!!"

"House was empty due to a death so no help was given"

"how do you better first class"

"I did not like being asked about savings and earnings, it was hard enough seeking charitable handouts."

"I didn't apply straight away for a grant because I was insured and I didn't think any grant would be awarded because of this. It might be worthwhile making it very clear that this is not the case and anyone can apply."

"I didn't know what I could apply for. I used to work with a LAC (local area coordinator) and he encouraged me to apply. My nerves were in bits after the flood and perhaps I could have got more support if I went looking for it. I'm very proud person and felt others were more entitled. Perhaps a standard form identifying simplistic items that could be applied for. E.g. I spent £40 + on plastic boxes with lids, prob £100 on mops and cleaning material. Then after I had cleaned it all it got ripped out!"

"I didn't receive any more advice for the future with anymore help, I was left jobless after the job ended, I was heavily pregnant and also had a young child, it brought stress amongst us all, as I had to apply for job seekers allowance which made my income very low to what I was receiving from work."

"I don't think so"

"I don't think so."

"I don't think you it should matter if you're working or not."

"I had to replace all the carpets, furniture and relocate the boiler due to the flood damage and I received no support what so ever. Due to the property being a rental property but I also need to ensure that my tenants were rehoused and then back into their home as soon as possible."

"I have not seen one person before or after floods"

"I heard about reapplying for a second grant on the local news (TV). It was only by chance that I was in on that Friday evening. CCF could have sent an email to encourage flood victims to reapply. I informed all of the people I knew about reapplying but perhaps an automatic email to original recipients might have been more effective. I was pleased to hear on the TV I could re-apply."

"I honestly don't know what to say, very difficult time"

"I only have my own experience, as I lived in Carlisle, and was staying all the time with my daughter in Brampton."

"I struggled for months to find any help because it was my income that I lost not technically my property"

"I think as for me I've been flooded twice in 10 years!! People think we should be grateful we are back home but it's not as easy!! We are still left with depression, anxiety and the feeling it's not home, the funding could have helped us through this however little the grant is as I applied and got refused aftercare should exist"

"I think certain people's telephone manner at a hyper sensitive period in people's lives"

"I think friends whose basement was flooded who could not initially claim should not have had to argue so hard to be included."

"I think if the funds are available and the resilience work was approved (as it was by Allerdale who gave their full support) then all of it should have been funded to protect the property, not the partial amount awarded."

"I think initially it was announced that you could only apply if you had no insurance. We found out later that we could actually apply and it did help relieve the stress - as many people don't understand what a devastating time it is, and the just knowing that there was a little help really did make a difference. We were flooded in 2005 and no help was available for anything. I've got to say this time it was a lot easier to recover."

"I think it could have just been advertised a little better"

"I think some of the questions on the claim form were too personal."

"I think that possibly have more frequent panel meetings to review applications as it takes a long time to progress from applying to receiving results."

"I think the work they have been doing is excellent"

"I think they've done best..because after the flood the help already there. Excellent.."

"I think with the enormity of the disaster, help was given as quickly and as best possible"

"I thought at times difficult to contact people at civic centre"

"I thought considering the amount of applicants you were dealing with you done very well to be efficient and helpful to all. Thankyou."

"I thought you had provided a great service, given the pressure you had to work under"

"I understood the process but I think it may have been more confusing for older people."

"I was on a ground floor flat the water came to the second floor. Everything in my room was destroyed in have nothing left. I know that I received £500 but that doesn't even cover the bed let alone electronics sentimental possessions and clothes. I had to go to charity shops to get another set of clothes. I needed more help and I didn't get much"

"I was with my daughter in Brampton, and rather isolated from Carlisle except for shopping visits, so I cannot say."

"If they had been given the flood resilience grants to process we would have been back in our home sooner - the delays in that cause stress, worry and slowed our recovery work. If CCF had been given this grant worry I believe it would have been handled better seeing how effectively they handled their own grants."

"In our case no"

"Information about the availability of the fund much sooner would have helped to relieve some stress/anxiety."

- "Initially perhaps more publicity re. Top Up availability"
- "Irrespective of means, think a token amount should have been distributed to all individuals."
- "It's a terrible experience to be flooded. The fund which had a lot of money could have been more generous which would have made a greater difference."
- "Letting people know it was there"
- "make application form more easier to understand, especially for the elderly that do not have computers"
- "Make it clear about 'means testing'"
- "Make it easier to recover costs to gardens such as fences and gates. My insurance and CCF would not do this"
- "Maybe a little more clarity/guarantee - if that is possible - on whether or not grants would be accepted BEFORE going ahead and committing to measures"
- "Maybe publicise the Fund a little more."
- "monitor skanks and low lives better and make more generous pay-outs for those who have a genuine need"
- "More advertising at the outset perhaps? But we were very happy and that is not meant to be a criticism."
- "More advertising so people apply for help"
- "More equality"
- "More finance available without being 'means tested'. Not many people have spare money who run a house and a family."
- "More information about the help available. I was informed by a friend."
- "More information on what the flood recovery money could be used for"
- "More outdoor things covered."
- "My experience was positive."
- "No - everything done for us was fantastic- thank you for all your help"
- "No - it is a well-managed process"
- "No it was excellent"
- "No - your team have been fantastic."
- "No. Very pleased with all the advice given"
- "No I think it was a fantastic help and was very fast in awarding us a payment."
- "No I thought it was fair"
- "No I was very pleased"
- "No it is an excellent service I felt listened to understood and supported thank you"
- "No it was all done with expedience"
- "No it was an easy process"
- "No it was excellent timely service"
- "No it was generous and helpful in stressful circumstances"
- "No it was perfect."
- "No not from the fund but I still don't know if the work has been fully paid for. I did call Adler and Allen about three months ago but no one got back to me"

"No not really I was late applying, the claim was dealt with quickly and efficiently."

"No not really just wish I had applied sooner."

"No the process was efficient"

"No the service was excellent I don't know how I would of manager without it."

"No they just were so helpful"

"No they were a great support"

"No they were extreme helpful and compassionate to our needs"

"No they were fantastic"

"No they were great."

"No they were totally amazing"

"No very happy with everything"

"No very timely"

"No was happy with everything"

"No we're very helpful & supportive"

"No your amazing"

"No" (x76)

"No, all was very good thank you."

"No, everyone did a great job. Thank you"

"no, I am very impressed with the way my application was handled."

"No, I thought it was first class"

"No, in my experience it all worked very well"

"No, it was a first-class effort."

"No, it was all very straight forward which really helped too"

"No, it was well organised and really helpful"

"No, just keep doing what you are doing best."

"No, our application was very positive."

"No, the grants team were excellent. In particular, the support from Jenny Benson and her team was outstanding."

"No, the help & support that we received was second to none. Thank you to all"

"No, the service and help available was exceptional"

"No, the staff were amazing"

"No, they were most helpful."

"No, you were all wonderful"

"No. Everything went very smoothly and we cannot fault any part of our application etc."

"No. Everybody involved delivered what they promised - plus a few extras. Christmas decorations and a goody bag of mince pies and Christmas cake. Wonderful"

"No. Everything was clearly explained and I knew what to expect as the process developed."

"No. I am more than satisfied and am now awaiting the start of the external flood prevention measures when my builder is free to commence. Funds for this have been approved by SLDC."

"no, very good overall"

"Not really, excellent and speedy process and easy to follow."

"Not a thing the whole team were wonderful"

"Not a thing"

"Not for me personally."

"Not for me personally."

"Not from my experience"

"Not in my case"

"Not in my case."

"Not in our own case - but certainly in others - the provision of staff/volunteers to assist people in making claims/making a case is a key part of the process; and whilst assistance was forthcoming on a more supportive basis this time by Red Cross, Cumbria CC etc, there is a case for trying to put in place more people who can assist in this regard. Other than that, no - we feel that CCF did a fantastic job."

"Not a lot of people in our area knew about the fund until later on. Maybe make it easier for people to find out these things"

"Not really as very difficult and stressful times for lots of people. More support involving local parish councils initially, people with local knowledge."

"Not really everyone was very helpful and went host extra mile"

"Not really just grateful I had a daughter to fill in the form at a stressful time"

"not really" (x6)

"not really, it was a simple, understandable process that was run by friendly, sympathetic and helpful folk"

"Not really. The staff were extremely helpful and friendly"

"Nothing as my experience was perfect"

"Nothing at all an amazing organisation that's helped us more than we could have hoped for"

"Nothing at all"

"Nothing at all, the process to apply and the staff I spoke to were excellent, not sure what we would have done without you"

"Nothing at all. They were quick, friendly and efficient. It really helped give us a boost at a time of great stress and upset and meant that I could replace many of the things that I'd thought were too small or insignificant to itemise on the insurance claim."

"nothing could have been better"

"Nothing could have been done better, everything was fantastic."

"Nothing could have been done better."

"Nothing you done a brilliant job ! Thank you"

"Nothing"

"Nothing"

"Nothing, the whole service was excellent. Our insurance company could learn a lot from them!"

"Nothing. I was informed, proactively contacted in a timely manner. Treated with respect and compassion. Stress is a big factor in these situations and this type of support and having more options helped me a lot."

"Now I've moved I no longer have letters and proof of address for the home I was in – I'd like to re-apply but that's my stumbling block - if you could go back and use the proof of address from previous applications that would be helpful"

"Only that I was not aware that you could reapply."

"only thing I didn't like was talking on a phone and discussing items at time as I had just lost my mam and dad in the same week I was suffering from pneumonia couldn't really concentrate would rather spoke personally to someone and not over phone"

"People with younger children appeared to get more support financially. I feel although my children weren't under 5 they were still badly affected. They lost a lot of their things and the uncertainty of where we were going to live meant anxious times for us all. They were more aware and that isn't always a good thing in the circumstances we were left in, especially so close to Christmas. I realise you had to monitor support to those you felt most vulnerable, but maybe have a more flexible approach next time. The flood is quite simply devastating. Your home is your sanctuary and to have it destroyed and many of your belongings with it is very testing on some of the strongest families."

"Perfect 10 out 10"

"Perhaps a call to offer again would have been useful later in the year, I now remember my wider family were offered more support"

"Perhaps an appeal panel application where resilience and protection work was over £75k to our historic R listed home"

"Perhaps specific site visit(s) to inform, assess and communicate in person would help allay concerns"

"Possibly the explanations about what the grant could be spent on, we put some towards tiles for instance instead of carpets"

"probably but with the notice you had don't think you could have done better at the time. I hope a more detailed standard operation plan (SOP) will be written for, if any, future events"

"Process wise nothing more could be done. I was very grateful to everybody who helped me."

"Promote more widely- there was a lot of hardship in Northumberland too and houses damaged by the storms other than flood damage which did not receive the same support"

"Questions around why I needed the grant felt a little belittling"

"Quick and efficient service. Kind staff. The only change I would have found useful was a guideline of what and when it could apply for."

"Rejected the first time round as we had insurance but people who had insurance were still out of pocket as many things not covered"

"Requests for the same/similar information that had already been submitted slowed the process a tiny bit."

"Run by people who knew what they were doing"

"Scarcely. It went like clockwork"

"Slight delay getting money"

"Some other clients of yours said that they felt patronised at times. Or felt really guilty for asking for money."

"Take young people into consideration."

"The advice that we received was very good and helpful ,"

"The CCF done an excellent job, first class care and understanding."

"The flood defence barriers to the home should be made compulsory practice for all insurance companies and builders involved with insurance flood recovery work. Offering a grant half way through is too much to comprehend for estranged householders struggling to project manage the renovations."

"The grant was very welcome and took some of the stress away"

"The help should be universal to those who flooded."

"the initial criteria for approval was too selective, many grant organisations spent money paying other organisations to spread the word, when people already aware of grants, before realising it was the criteria at fault rather than people not applying"

"The initial grant was dealt with perfectly in a professional way the second time not so."

"The online form was awkward. When we applied, trying to find the relevant form and information on the website was confusing as there were multiple grants with different deadlines and criteria."

"The team were very good and supportive when in touch with them."

"The way in which CCF operates is admirable."

"Told me sooner"

"Wasn't clear about the amount of times you could apply"

"We generally had a very good experience when applying for and receiving the grants. Nothing that we, personally, would have looked to have improved"

"We thought the advice on defending homes in the future were pretty futile as water will just come through the bricks if it is high enough. With old houses that don't have damp courses it is, unfortunately, inevitable. What we need is an ACTIVE Environment Agency who will allow locals to clear blocked passages in rivers and open up filled in arches in bridges. These measures will not affect anyone adversely. Of course a bigger plan such as reservoirs for holding water temporarily further up stream will need a longer time to facilitate but should be done. Sadly, much stress is back on our doorstep from lack of obvious action by the DoE. Too much thinking by remote personnel and too little action in our opinion."

"We were asked to provide detailed receipts for things we'd had to purchase for the flooded house that the insurance company didn't cover to use to apply for a top up to the 1st grant but I did get receipts but I was told that they weren't enough they needed an itemised break downs of every individual item we purchased witch I couldn't get. So I ended up having to get a bank loan out to cover it so now I have that to pay back and I had to purchase a lot of the items we needed on shop cards on finance so I have a year to pay it back."

"We were more than satisfied with the way your Recovery funds were made available. Again, thank you!"

"We were satisfied with outcome"

"We were very upset, not able to cope well and making the application seemed too daunting at the time"

"Wider coverage indicating that it was open to all and not restricted."

"Wish we had known sooner about claiming help"

"Worked brilliant for me and my family"

"Yes - not file away my application and forget about it ."

"Yes make it cater to businesses more specifically"

"Yes. I am registered blind and the application form wasn't accessible on my computer."

"You couldn't it was great"

1.3.5 Problems encountered

"We had to move due to the landlord not having insurance and the house being left as it was after the flood. The grant helped us move to a much nicer home and better for my children."

"The only problems we would complain about is the service from our loss adjuster and the stress of getting the insurance contractors team out. We had to wait over two weeks and compared to the service we had from every other person...they were a complete shambles!!!"

"Loss adjuster / insurance were great with us and we had excellent surveyor and contractors"

"I am a tenant. My landlord is utterly incompetent."

"I have a dog so found it very difficult to get suitable accommodation"

"Could not contact loss adjuster easily. Poor workmanship from Frank Rogers builder of Liverpool"

"Loss adjuster was great for the contents insurance but undervalued our building insurance needs."

"Insurance companies take the money yet when we flooded would not pay out even though it was not a river flood but a drain overload"

"As I lived in rented accommodation, and my landlord was also flooded, it took a while for her to get the ball rolling, then her insurers for the property were so slow that 11 months later there was still no real sign of the final items being fixed/repared, or of the flood resilience measures being sorted, so we ended up moving out of the property."

"We're were very lucky as we had a very good insurance handler"

"Our builders were awful even stealing from our property"

"The above issues were completely independent of the grant from CCFFRF."

"once I had the grant there were none"

"We were lucky to have excellent loss adjuster and all contractors were excellent."

"Work in the kitchen had to be done again."

"first loss adjuster was awful. Very low initial settlement fee. Rude to my wife. And making unnecessary comments"

"I employed a professional to manage the repairs and resilience measures which proved to be an extremely smart step to take, I would recommend all people do that, and recommend that you consider offering grants to cover that to encourage people to do the same"

"Again, we could not insure the house against flood because it was recently unoccupied. This did not seem too much of a problem as the house had never had water anywhere near."

"I had only bought/lived in the house 10 months prior to the floods. The flood damage revealed extensive pre-existing structural damage to the property which was not identified in the survey even though a home owners survey was carried out. As this was pre-existing was not covered by insurance. Without the help, I would have faced considerable financial difficulties."

"Drying company could have stripped out and started drying before Christmas but as they were not the approved contractors we had to wait until Feb for drying to start. Approved strip out contractors had to be sacked by us and removed from site after causing structural damage to the building. Second contractor walked out as did not have necessary skills for traditional materials and realised he had underquoted. Had to wait until November for appropriate builder to be available to work with stone and lime. Loss adjuster continually threatening to cancel temporary accommodation from June onwards - monthly battle for extension. Moved back in Feb but work still not completed and builder has been waiting nearly 2 months for interim payment."

"The worst problem is the impact on my mental and physical health which is continuing."

"We received no help from anyone we had 40 tons of the River Rothay debris deposited on our cottage and adjacent cottage collapsing the septic tank which cost £14,000 to replace"

"The wider problems - the family house didn't get wet but the damage to the farm will need work for years still"

"Loss adjuster was very slow - 3 month delay in work starting after the house was dry. Insurance would not cover upstairs damage. Local contractors who carried out the strip out were horrendous (cowboys!!!). Very stressful chasing insurers and contractors all the time. Information about flood resilience came AFTER work was completed - far too late to do anything."

"Because we were not covered for the tanking the insurance company would not oversee the work. We were given a fixed cash settlement giving us no leeway when extra problems arose."

"Initially I had problems with the contractors but my insurance company appointed a different contractor to oversee it - we had been left with no heating or hot water for 6 weeks through Jan and Feb - with myself and two children living in the house. Once the Insurance company fully understood the issue they were great, but communication between the Loss Adjuster, Project Managers and workmen was very poor initially. I also had a boiler installed where the plumber (brought in from Rochdale) cut through my bath outflow, connected it (uphill) to the toilet outflow, left the bath see-sawing on its stand, and a gas leak in the pipe connecting it. The new contractors fixed that but we only found out after they investigated why the bath wouldn't drain properly!"

"Contents insurance said we were covered then changed their mind after our contents were disposed of. Charming."

"Loss adjuster was hard to contact and unreasonable"

"Was not insured,,,"

"We had problems finding suitable accommodation due to the high demand. Perhaps a register of properties could be started before the floods arrive?"

"took a long time and work was poor in parts. Workers were from the midlands."

"Huge demand for contractors meant a change within a few months - delaying the final date work was completed"

"the problem I encountered was the massive £4000.00 insurance excess."

"Not many contractors about to do the work so trusting someone to give you a fair price meant I would only talk to people I knew from reputation locally. Finding where existing drains are on my property and off was not straight forward. As the work was for future resilience measures existing insurance does not cover this. Perhaps a discount offered by insurers for work done might help recoup some of the costs over the years to come. After all it does reduce the chances of them having to pay out in the future."

"House still empty and unsold"

"Insurance workmen terrible, all their work was condemned and had to be redone which took longer"

"Loss adjuster's workmen caused more damage and unnecessary work so I asked for a cash settlement and got on with it."

"I am on my tenth loss adjuster and tenth move since the floods, I am left with the impression that most loss adjusters are psychopaths, and most contractors just see the cheque at the end"

"insurance companies and loss adjusters made more unwanted problems along with building control insisting on 2016 standards being applied to 100yr old properties, unlike the 2005 flood"

"The contractors took on too many properties and wasted a lot of time flitting from one property to another"

"Too many contractors came from far away. It would have been better using local."

"We were fairly treated my everyone. There were delays due to shortages of labour and material but they were nothing"

"our local council were not up to speed with what help we could get (we tried to be self-motivated which meant we couldn't get certain grants from our council) the council seemed to want you to wait and be told what to do rather than try and help yourself"

"The people in Eden Place are builders, so, because I was uninsured they rebuilt my house immediately. Without certificates. That is a problem for selling."

"Our insurance company refused to pay initially as we had only lived in the house for a week. After a huge amount of negotiation, we managed to get them to honour their commitment. However, we remain out of pocket due to the initial costs being covered by our savings."

"Sadly this would take a very long time."

"was just a very stressful and worrying time"

"The loss assessor and insurance company have been very slow at paying out to our builders."

"In the beginning, it was very difficult to get 2 estimates but BERG were very helpful during this time."

"Our preferred builder delayed for months in giving us a quote. When a quote came through, it was ridiculously high. We then had to find another builder. The delay meant that I was out of my home for 9 months."

"It was evident that much depended on the personal approach of individual loss adjusters rather than particular insurance companies."

"Loss adjuster thought he was God, and knocked every item down in our contents claim, making it hard to replace everything"

"Loss adjuster awful for building insurance"

"No we've been through it before and our insurers AVIV were excellent. Unfortunately, we are not able to get insurance with them any longer."

"We were very lucky to get good workmen. The most stressful part was getting insurers to agree to alternative accommodation in Keswick where we live even though we have plenty of insurance cover"

"I didn't receive sufficient guidance as to what flood resilience measure would be best approached."

"Although my property was not directly involved in the floods I suffered through lack of electricity and enduring 15 months of noisy and sometimes disrespectful contractors working on neighbouring properties."

"I was not one of the most affected in so far as I could stay in my own home. The resilience work took an age to complete, it was not completed until 22nd December 2016."

"We never had any contact whatsoever from our local councillor who said that there weren't any properties in our area!"

"We ended up moving out of our home and the village we have lived in for years, because of the financial loss we suffered in the floods"

"Moving forward with the resilience grant was very protracted."

"My insurance company wouldn't re-insure my property."

"Rising damp was discovered in my property 2 weeks before I was due to return in June 2016. The insurance disputed liability which I then had to fight to prove my property was not damp before the floods, this took 5 months, during this time no work could continue and eventually with an independent survey carried out it was the responsibility of the loss adjuster and surveyor who did not instruct the drying company correctly."

"We fought with our insurers for 3 months until they finally accepted liability"

"Access of insurers was sometimes difficult as they were very busy with other peoples flood damage and ours was very small in comparison"

"Our loss adjuster has been a nightmare, which is still ongoing, Our buildings insurance money was not paid out until August 2016, I missed my slot with my builders and had to wait until end of October 16 before they could start. Our contents claim has just been agreed and hopefully will finalised by the middle of May. 17 months later"

"The flood resilience measures for individual domestic properties were, in the majority of cases, a complete waste of time and the money would have been better spent on the real source of the problem, namely dealing with 'run-off' at the source. I made this point when I was approached to apply for the flood resilience grant, on two occasions, and it would appear that this was a comment made by many of those affected by the floods."

"We had horrendous issues with our loss adjuster/insurance due to a total lack of communication which often led to us not knowing from week to week where we would be living or when the work would be completed"

"An extremely ignorant and slow loss adjuster who did not care!!!!!!"

"The contractor my building used have done some shoddy work and I am still experiencing problems now. Poor plumbing meant that 2 radiator pipes burst so I had to completely re do one room including carpets and skirting boards and painting. The snagging list and issues are still ongoing pending final sign off with Day Cummins."

"First ever claim in 30 years and I'm still waiting for settlement and having to deal with rubbish workmanship"

"to many people with widely differing ideas as to flood defence and recovery , nothing coherent to follow"

"Everything has been sorted now but at the time thought we would end up sleeping on people's couches but the help we received went a long way"

"Loss adjusters making decisions and they never ever visited your home."

"Even though we were told we were high priority it still took 8 months to get back to the bungalow"

"After helping in the floods my hatch came off my boiler broke, my griddle broke, also a punctured tyre flooring sunk and casing came loose."

"Insurances just caused more stress and try to screw you over and rip you off"

"I feel that we could have had more professional advice on the range of flood defences that were available"

"My home was a home group property and home group were very unhelpful."

"Having been with a rotten insurance company for many years (and unable to get away from them) I had only been with my new one for 3 months. Didn't want to try and claim and start off with a bad record."

"Specialist flood resilience contractors have been slow in processing quotations and arranging the scheduling of work and have been difficult to contact - it seems some have taken on more than they can cope with"

"No still ongoing"

"The lack of information about how and where to get help in those first few weeks was a huge problem. It was then very difficult to get contractors. I applied for an SLDC grant but they wanted two quotes and it was impossible to get somebody to come and quote, let alone to do the job."

"Under insured was my main problem. Was difficult to carry on trying to run business."

"we recovered well with a lot of help from the community."

"We were not insured for flood as this had been held in my Father in Law's name until 2011, the year he died. Subsequent to then the house was uninsurable after the floods of 2009. We are now covered by the flood-re scheme."

"Council still haven't made our home floodproof"

"Questioning during telephone call once I had applied was not pleasant ...I'd made discrepancies from previous application which was brought up and insinuated I was not being truthful"

"We had a problem in that the new hall and lounge floorboards lifted at the joints but the Insurers got the contractor back and the issue was corrected."

"Lots of poor workmen who were out to make lots of money and didn't care less about the workmanship . The only people who really helped were other flood victims"

"We are still fighting our contents claim as we still haven't had all our things returned to us as they went into storage and they've lost them plus our claim hasn't been finalised yet as our loss adjuster left in Dec and we had only met him twice as we could never get to speak to him and we've never met the loss adjuster that took over even though we've asked for a meeting with her we can't have one seemingly they're too busy."

"Some problems are inevitable"

"I found being a single woman and dealing with the loss adjuster on my own very stressful, they put a lot of pressure on me initially to settle very quickly which I wasn't prepared to do. The insurance contractors who initially stripped my building out caused me a lot of added stress; causing gas leaks, taking away my floorboards I had asked them to leave me, tampering with the electrics which the energy board had forbidden before they were safety checked. I managed all the workmen on my own - which again was stressful making sure they were doing things as I wanted them to and not feeling like I could trust them to do things as I had asked them. I was lucky to get some very good

local workmen but didn't find it easy finding ones available. I had to plead with them to fit me in. Initially when most needed there was very little information provided on flood measures. Then there was so much conflicting information coming from different experts it was hard knowing if you were doing the right thing. In the end I am happy with what I chose but more support would have helped."

"we have a rat problem and still do"

"My insurers appointed workmen who carried out dangerous gas works, they left my house as a building site, the insurers did not pay for all the repairs. The financial ombudsman have also been very unhelpful. CCF have been the only helpful agency!"

"Insurance company were good, I had a local builder who made a very good job. I was very unhappy with the support from the resilience team based at Asda in Kendal. They talked the talk but were, in my opinion, unprofessional and useless. The team at SLDC were brilliant and restored my faith."

"Lack of support."

"We were not insured at the time of the flood."

"The problems were with the contractor appointed by my insurers and the fact that I was unnecessarily out of my home for nearly 12 months."

"The only way I can afford buildings and contents insurance is to exclude flood cover which is why I'm underinsured."

"It's up to the landlords and as far as I know they've done nothing about resilience or resistance"

"Inconsistent loss adjusters. Difficulty in contacting them."

"Homegroup, pathetic!"

"Getting advice on types of resilience products, where to get them and how much they should cost would help. Found specialist contractors unreliable, unhelpful and very over priced."

"Until we heard about Day Cummins we struggled to get consistent advice about what flood resilience measures to take. I think their charges were rather high. We are facing a very long delay in getting our grant from Allerdale - their communication re payment has been poor and unclear as they have requested further information but staff are unavailable to clarify what the problem is"

"Loss adjustment this time round seemed chaotic, which may well have been due to the number and complexity of claims. Whichever it was, insurers need to set about preparing a better system for the next flood."

"Insurers should have an emergency payout facility to help with initial problems"

"We are an isolated property therefore the clean-up lacked support from all concerned and was totally reliant on friends and family. Many organisations flocked to assist where they could be visually seen by the media but individual properties were completely neglected"

"My daughter seemed to have to do most of the managing!"

"We felt the fitting of flood door overpriced, in fact a rip off."

"Insurance company used really bad builders and made my life hell"

"The issue was that the underground pipework which fractured was not an insurable item as it was not a direct water link to the house. This was an underground top water waste pipe which, according to Environment Agency, Cumbria County Council, SLDC & United Utilities was the responsibility of the house owner as the pipes at the fracture passed under our land."

"None except VAT recovery should be offered off resilience defence works by the Government"

"apart from the actual flood itself that could have been prevented to some houses, and the after repairs from the council, the service has been great."

"Very slow in responding and rejecting like for like quotes for the kitchen until our protestations eventually got them to agree. The quotes in question were from the same people who replaced the kitchen ten years previously after the first floods."

"Even though insured the workmanship was not good even though the insurance company was great"

"no insurance"

"Workmen took advantage and advised work to be done and carried it out before properly dry. This resulted in more work later on and more uninsured expense."

"Our insurance company, although helpful in the main, were unwilling to cover certain things even though this wasn't stipulated on the policy. Also it felt like they were more concerned with driving the repair costs down and not covering the true costs and supporting us to get back in our home as soon as they could."

"Loss adjusters were a nightmare and made my life so much more stressful than necessary. I'm still suffering today."

"Insurance for contents knocked me down a bit"

"Getting grants from council re flood v resilience was a nightmare due to government rules"

"dismal con artist "builders" it seems anyone can put on a hi vis vest and call themselves anything. my insurer told me they would be "dealt with" in due course"

"Over priced building work and materials, insurance loss adjusted de-valuing work needing completed leading to lack of funds to cover jobs."

"The company that the insurance company got which was FSH had no organisation skills and I'm still waiting for jobs to be finished."

"Unsympathetic insurance company, customer services for gas/electricity/home phone provider unwilling to understand the hardship we were going through with a young child and were not flexible with regards to payment or timeframes, the grant made up for excessive bills etc. As well as helping towards extra nursery care so we could get the house finished quicker to move in within the year"

"Once there were floods in bigger cities like York, Carlisle became an afterthought to government and the media"

"A lot of teething problems were found after moving back in to our house and we struggled to get our contractors back as they were based in Aberdeen."

"We had previously been unable to get flood cover on the insurance and so we were struggling to find funds to pay for the enormous flood repairs. We did ask for a loan but one was not available anywhere."

"There is a need for a totally independent advice service re flood prevention, otherwise victims are forced to depend on the advice of others like themselves, whose issues may be different, or on the biased advice of involved companies."

"Builders appointed by insurers were out of county and very poor workmanship. Loss adjuster was good and supported my requirement for work to be like for like in terms of quality. Works are still on-going!"

"Prices seemed to go up and there was a feeding frenzy among contractors. We ended up with contractors from outside the area to ensure quality of workmanship and reasonable pricing."

"Had difficulty getting a gas fitter to reconnect radiator and gas fire and electrician to repair light fittings, also electrician was dishonest about the extent of work needed, trying to make money out of other people's misfortune. And the gas fitter who re-connected the radiator tried the same scam"

"Most of the stress we encountered was caused by the quality of the repairs carried out. Jobs were rushed and not finished properly."

"I think we were one of the lucky ones with a good insurance company and friends who knew good contractors that we could use."

"I used local contractors keeping money in the county. Flood doors came from wales and workmanship was poor"

"We had some ludicrous quotes from cowboy companies. Some recommendations and advice would have been helpful"

"The contractors created as much stress as the actual flood - they were inefficient, unreliable and did not seem to employ tradesmen."

"I felt out of control with sorting the reinstatement of the house. However put into perspective ,a whole community had been affected, thus the task was mammoth. Likewise the learning curve"

"Initial builder/contractor could talk the talk but did no practical work in the first three months and we had to instruct another contractor who couldn't have been more helpful, which enabled us to get back in our home in six months"

"Yes. Cockermouth town council insisted on going ahead with Taste festival, this meant our help could not get to us and they went elsewhere as other towns flooded, we were left flooded and without contract because of the festival, set us back months"

"Good contractors are always busy and sometimes expensive."

"The application for and processing of the resilience/resistance grant has been a little confusing."

"Loss adjusters and initial insurance response very poor!"

"I do not wish the problems I encountered on my worst enemy."

"Dealing with the insurance is difficult when you are still very traumatised and vulnerable, they seemed to take advantage of this, so whilst this gave us a reasonably quick payments, it meant we agreed amounts that turned out to be incorrect and items were undervalued."

"Not until after applied did we find out that house had to undergo survey by Carlisle City Council and that each stage of the work had to be approved and signed off. Additional cost and cause of delays."

"Still waiting for flood barriers etc. Filled forms in approx 3 times. They couldn't make it more frustrating or complicated if they tried"

"My insurance adjusters were appalling. There was little/no communication, no support and I was told I was being "investigated". What they actually meant was that my situation as a divorcee with joint items that they needed to make sure that everything was shared correctly and that we weren't double claiming - despite the same spreadsheet being sent to both insurance companies with everything clearly identified right from day one. Their intimidator tactics worked and having been told my claim had been agreed and I was being paid out, the following call then told me I was being investigated threw me into mental turmoil and I was made to feel like a thief. When I spoke to Joel Zimmerman he explained that that was exactly the tactics insurance companies use. I was told ONLY when asked at the end of July I think that I was going to receive payment. Prior to that I was just

being made to feel like a thief. When I told my adjuster's manager how I felt he told me I should be quiet and let him speak! I gave information to the adjuster in response to queries immediately but received nothing back for weeks and was left in limbo with no knowledge of what on earth was happening despite repeated emails etc. from me chasing for information. The stress is unbelievable as you're waiting to receive money for everything you've lost, living in a strange home miles away from your normal friends etc. and can't replace anything as you just have no idea whether you're going to be paid anything. I ended up mentally traumatised by the process and spent so many phone calls in tears with these people. To them it's just business but to us it's our homes that have gone and everything precious to us. We were well insured and have always paid for insurance but our divorce made things more complicated but being made to feel like a criminal was completely unnecessary. A few words of explanation would have gone a long, long way to alleviate and make matters clear. Being told you need to make an appointment to speak to a senior investigator makes your heart drop at such a vulnerable time. I could write a book! My saviours were Paul Hendy and particularly Joel Zimmerman who actually wrote letters of complaint for me which submitted and at that point things started to move. Without them I've no idea what would have happened. I can't speak highly enough about them and Joel's insurance knowledge was obviously crucial. They both explained that the only wrong thing I'd done was not to go to them soon enough BUT you just assume that the adjusters are doing their best!!! Little do you realise that it's not in the insurance adjusters interest to pay out - we just don't understand how these companies work."

"I am not certain that anyone knows whether the measures that have been put in place will be effective against another flood of this type. Only a recurrence of such a flood will provide the answer."

"The poor workmanship was in certain areas. Things were not finished properly and not always replaced like for like, e.g. oak wooden floors replaced with pine softwood flooring! The contractors left the site for days, sometimes weeks before returning, it sometimes seemed as though they had taken on too much work and we're spreading themselves too thinly."

"Insurance company was ripped-off by all surveyors, contractors, tradesmen, the lot! Not my problem but now I can't get flood cover without £50k excess as the property will now be let out and I am a 'landlord' so don't get 'Flood-re'"

"Getting information about flood resilience measures before we completed the house repairs."

"Our surveyor initially dragged his feet but with the help of the intervention of our MP, Sue Hayman, things eventually got sorted to our satisfaction."

"The contractors had taken too much work on which meant they were juggling lots of different jobs. This meant that we were out of our home longer than was necessary. They also needed to apply more attention to detail. A number of times we asked for little jobs to be redone. We did get there in the end but it was a long stressful process. The contractor also on numerous occasions didn't turn up when they said they would!"

"There was no independent advice on flood resilience measures. Advice only came from sales men."

"Mortgage lender, insurers, loss adjuster and builder I felt really let down"

"Because we live in a rented accommodation we were unable to access phone to prevent against further flooding. We've still been unable to access insurance to properly and cover ourselves in the light that this will happen again."

"The original flood team contact's help proved to be inadequate. My insurers would not settle the claim until flood resilience measures were carried out. They were slow to provide a report by a

surveyor / assessor so that I actually knew what needed doing. See previous comments about Allerdale District Council- which reduced me to depression and despair at one point. I was 69 and sole person in the house when floods occurred and found it very difficult to deal with the experience without the help of my friends."

"Difficult getting hold of my insurance company in the first place. Huge difficulties getting someone to say I was covered for alternative accommodation which meant just about all accommodation had gone by the time I was able to look. Needed £800 deposit + £800 rent in advance for my accommodation which I didn't have - only managed it thanks to the Foundation. Problems with standard of workmanship and finding the time to sort things out (single mum with very full time job)."

"The workmanship was appalling and they disrespected our home. Everyday was a constant battle; in the end we had to get rid of them. The new contractors were better but the paint work has not been done to the standard we had it before. We are going to have to spend several weeks rubbing down gloss work and re-painting. Eventually we just had to accept things as they were; we needed to get our children and ourselves back home. We spent the first Christmas living in our flooded house as we initially didn't have anywhere to rent and the second Christmas we were in damp accommodation paying huge oil bills. This is the second time our home has flooded and we are still battling with CCC and we are still trying to claim back money owed to us from our insurance company."

"This time there were quite a few agencies involved with insurers e.g. carpet company and white goods company, who did not seem to understand the difficulties of households affected by flooding. Carpet company wanted to visit to assess loss of carpets in January, couldn't give a definite appointment other than this morning or that afternoon, had no awareness that they were asking someone to sit around in a cold house, with no means of getting hot drinks waiting for them to call. White goods company wanted to barter for goods I had lost and which were insured in good faith."

"Only the long delay of one year by the Loss adjusters to approve my claim."

"I would have preferred flood doors rather than barriers but this wasn't given to me as an option"

"Whilst I had a survey done which recommended measures to take for flood resilience it was difficult to find advice on the best suppliers for my property and once I had chosen suppliers in some (but not all) cases arranging the installation proved very difficult as the schedule was changed at short notice and the job not completed the first time."

"We had moved into the home 2 weeks prior to flooding and we struggled to get insurance therefore we were uninsured at the time of the floods"

"I was lucky to get a good contractor to complete my building works"

"Very very stressful time in my life hope it never happens again ever"

"I gave up on the grant to make my house more resilience as it was going to significantly delay the repairs to allow me back in the house."

"I would like to get some info about resilience measures to protect my house in the future, but I think I have past the deadline, and also not sure if I would qualify."

"I wasn't insured and didn't get any more help from anyone than someone who was insured. The lady that lives upstairs from me who was insured but only her steps got flooded got more money than I did when everything I owned got ruined"

"Just as I mentioned I don't know what has happened since the work and if the company were paid"

"Our contractor was our own but some of the subcontractors were poor"

"Having money up front to secure contractors would have been helpful, and or submitting bills / invoice direct to flood funds for payment."

"At the time about flood resilience but since found out can get help with flood resilience from CCF which I am looking at applying for as we still haven't finished with making the house flood resilient"

"Info on flood resilience was too late. Given that Carlisle has flooded before you would think this info/support would have been available much sooner before our houses were refurbished would have been good"

"The flood doors were not fit correctly and the contractors had to come back and put new ones on"

"For family reasons we did not decide to move out for the work to be done, we moved upstairs and got our own builder and used a settlement from the insurance company. We couldn't get advice on what it would cost to restore and it turned out that the settlement was clearly lower than what we needed by several thousand pounds. We have met the shortfall by doing a lot of work ourselves, both to work within the budget and because we couldn't get contractors. My husband ended up in hospital at one point. It has been horrible. I would never do it this way again."

"Bad tradesmen have caused delays in repair work. They still have not finished and its now May 2017"

"We went with Alder & Allen. Never again"

"Unfortunately, the men who did all the work on the house did the cost estimate and applied to my insurance. They found that everything they bought was much more than they had estimated, and they felt that they were out of pocket."

"Lots of people in crisis and not enough skilled workman to do the work"

"Not all repair and renewal facilities, such as drying out were fully taken advantage of by the insurance companies, compounding delays."

"Just having time off unpaid."

"Home group where shockingly bad with their aftercare of the floods that the grant helped so much with no support elsewhere."

"Fight with loss adjuster to get decent settlement"

"Our experience of both our insurance company Axa and the loss adjuster they appointed was positive - in contrast to the experience of many acquaintances"

"I would have liked more help in choosing the best flood resilience products to use. For example, there are a lot of flood doors on offer - how do you choose?"

"Restricted by massive excess on insurance and desire to remain in our home."

"My landlord decided he didn't want to repair the house which would have left me homeless if I didn't have the grant to apply for a new home"

"My house didn't flood in 2015 because it flooded the last time so managed to put better drainage and other things in place"

"getting the insurance company Aviva to deal with the issues this took nearly 11 months"

"Insurers very slow to respond"

"I didn't go back to my home after flooding so I didn't have to face any of the above."

"We didn't encounter any problems thankfully"

"Delay on repairs due to drying out the property. High energy bills that I had to pay for due to cost of drying out using electrical appliances. Cost of purchasing appliances. Cost of hotel accommodation while re plastering and wiring carried out which I had to pay for. Lots of extra costs to pay for on top of essential flood recovery costs."

"Because of the scale of the flood, getting things sorted took longer."

"Struggled with contractors letting us down"

"SLDC seemed to make getting help for flood resilience harder than it should have been."

"Insurance were very frustrating and acted so slowly to administer payments. The loss adjuster would pass a report on to them and it would take 3-4 weeks to apply the payment. As if we weren't already stressed enough, we had to battle to chase payments constantly."

"We got there in the end with our insurance company but it was all very difficult and stressful"

"Insurance is renewed but with excess of £1000."

"I am still upstairs. Can't move down as I need available good workmen"

"We knew we would have to be patient with the number of households affected, however after 3, 6, 9, 12 months pass and now nearly 18 months we would never have thought the process would be so slow"

"We were one of the lucky ones who had very few issues as we were able to pick our own contractors who had done work for us before"

"It seems to be impossible now to get insurance against flooding."

"We found our own tradesmen because of poor work through insurance companies."

"In the beginning getting 2 quotes was very difficult BERG at the Civic centre were a great help to me during this time."

"We were too distressed to comprehend flood resilience and it came midway"

"No major problems"

"The loss adjuster I dealt with has been on the whole helpful but I have encountered problems because I didn't deal direct with the insurance company. Both the loss adjuster and myself have to go through the underwriters of the policy, which holds up the process considerably."

"It was hard to get detailed info from insurers/loss adjusters to help make decisions about resilience measures. Insurers contractors did some additional damage and some of their workmanship was poor. It was really hard to get local contractors to do quotes and take on work - they were under enormous pressure, demand was high and it was stressful all round."

"The order in which the work on the house was done seemed to be very random."

"We did have problems in getting the information and advice on flood resilience measures until we got in touch with Paul Hendy who was an endless supply of information and support"

"the first builder we had ripped us off, claiming for things they had not done. The insurance companies do not check this kind of thing. The second builder was fantastic"

"The council being very difficult about planning permission for flood resilience measures, and it almost feels like they are making an example of us."

"We were with the NFU no problems what so ever"

"The constant changes in contractor's staff and poor communications"

"Very difficult to sort out action plan when the house is not detached and you need to get organised with your neighbours"

"Can't get affordable insurance now it's worse than before. I couldn't afford it before the floods and can't afford it now"

"The whole issue with my insurance was one of the most stressful things I have ever had to deal with, its 19 months since the floods and I am still dealing with this"

"Loss adjusters extremely slow in responding to emails etc. For Q18 we have just been rejected for renewal by the broker and are currently trying to renew by 1 June."

"My insurance company said that I answered a question wrongly but at the time I did so correctly."

"My insurance company were awful and the people they put on to deal with it were too. They took an inordinate amount of time despite the fact there should have been no hold ups. I had to ring them constantly, at least 3 times a day, whilst working full time. If I hadn't had the grant I couldn't have secured contractors and it would have been much longer until I was home again. They also refused to pay for damages incurred after the day of the flood but were a result of the flood, my grant helped me to secure a wall and other issues."

"currently waiting report re rising damp as drying out work was not undertaken as it should have been."

1.3.6 Emotional support that would have been helpful

"Councillors to speak to. There was a good can after 2005 and people used to meet there and talk about things"

"Not sure what was / is available to be honest, so it's not really a "no " it's a "not sure ""

"Greater advice about flood resilience from independent sources"

"a counselling service would have been good"

"better support from work"

"Not from my workplace"

"People/agencies were supportive immediately after the flood, but the stress of refurbishment went on for 10 months. An ongoing listening ear, "shoulder to cry on" would've been helpful"

"Support initially was excellent, including the flood centre located in the town. However, this should have been kept open longer, perhaps in a different format, to provide ongoing support for people still not back in their homes and who were still dealing with flood-related issues."

"People to come to the area to talk to, found it hard to go and ask for help don't like asking"

"Talking groups for kids"

"Home visit aftercare such as counselling free service"

"My daughter now suffers badly for anxiety and I have had fight for to get help she does get help now but it isn't taken very seriously at all especially at school though they were good when we were flooded"

"I don't know. When I realised I had a problem the GP was happy to put me on Prozac. It has really just been taking things a day at a time that has kept it manageable. Some days I would wake up happy and then receive an email saying we had to be out of the flat and I would spend the whole day chasing surveyors, loss adjustor and landlord to ensure my family would still be housed. I would

be an emotional wreck and shattered at the end of the day and yet really would have done nothing that felt constructive. It was being a pawn at the mercy of the unknown 'them'. At the end of the day I had to remind myself that I was lucky to be getting this support at all."

"Confidential counselling"

"A response from Tim Farron, Cumbria Council and the Environment agency who didn't want to know."

"I'm not sure really - it was just on-going stress of chasing people continuously; being away from home; living in fairly grotty rented accommodation for 8 months. I'm not sure anything could have helped with the exception of insurers/contractors being quicker and being able to rent somewhere that was 'nice' instead of what we had to live in."

"Tea and sympathy"

"I felt very stressed, tearful unable to sleep. We were also going through a traumatic family bereavement and my husband was away a lot. It would have been lovely to talk to someone. I would not have sought help as there were so many people worse off than me. We were still in our home. I just couldn't cope with the builders and all the decisions on my own. I felt inadequate."

"Visit to victims as a group in the street"

"Counselling of some sort."

"I wasn't aware there was any"

"Counselling"

"Perhaps a weekly or monthly meeting place in local community for coffee and a chat with other flood victims to share progress problems ideas and support"

"Forums around bad work done by contractors"

"merely to escape all the negativity present every day on the telly & in the streets"

"The opportunity to get together with others and share information and way forward would be great if we actually knew action was being taken to lessen the possibility of future flooding instead of continually talking about how the flood occurred"

"I guess with hindsight some counselling"

"Again this would take an age, I received counselling through an agency my GP referred me to."

"I don't think anything could give you the emotional support you need during flooding. It really was a horrific time. Although there was lots of support from different people I think the only people who truly understood were other people in same situation."

"We got told we weren't insured after four months and a complete rip out, I ended up at the DR's and they put me on Diazepam and Beta Blockers for stress, they said they had, had loads of patients in the same boat, but didn't point me in the direction to receive any further help which would have been helpful"

"Local help line"

"None was offered although not needed"

"I think there was support there it just wasn't advertised well."

"Any at all"

"It would have helped my Mum if she had had someone to talk to. She has not recovered from this 3rd flood in 10 years and now has serious mental health problems"

"We are in a leasehold block of flats and town houses, and as such are not covered under the Flood Re scheme. It would have helped if local council representatives or our M.P. showed a bit more interest at an earlier stage. Even the local media ignored us and kept referring mainly to Warwick Road."

"I think my stress was caused by the length of time it took to complete the work. Even though it was a downstairs room the fact that it had been flooded caused the rest of the house to be upside down"

"Yes, we did not know where to turn."

"As an elderly person living alone I struggled with practical things such as moving boxes around. I was unaware where to get help. Now things are almost back to normal I am exhausted."

"Family counselling"

"I just find it hard to ask for emotional support but Elaine was great"

"There was through my family and my friends as I have a good support network. I was also under the doctor at the time at the time"

"Help for children who were struggling with living away from their friends and school community"

"At the time I did not know who to talk to, to help me with the stress. But afterwards it hasn't been so stressful for us as others who have not got any insurance after being flooded three times"

"CERT were arguing that we had not been flooded they were horrendous"

"I am on my own my nearest relatives are Leicester, I have a serious back condition. I struggled to do simple things and felt on more than one occasion like just giving up"

"Talking therapy or local open forums for local people to gather and talk"

"To be honest I didn't seek any because of pride, so perhaps more house calls."

"My son is 12 with autism and anxiety disorder he went into crisis after floods and there was no help whatsoever for him or us"

"Professional medical support/advice on how to cope with the stress of the floods"

"Just more!"

"If all the assessors were singing off the same hymn sheet, instead off down to individual opinions. Different assessors for the same insurance company had different ideas/ and it caused a lot of stress to those who had to fight for what they got."

"Recognition if you stayed in your home it was still difficult, especially with recurrent threat of further flooding."

"Contact from the above"

"Some practical support combined with emotional support. I needed somebody to help me strip out the carpets etc. and my difficulties in getting that help had a big impact on my emotional state."

"More easy to understand help"

"More in schools and help for everyone in general"

"My husband had just been out of hospital two weeks after having a 5x heart bypass, we both were struggling to start with."

"counsellors to facilitate stress"

"Outside help away if people don't have family"

"offer of counselling"

"Once you have been flooded the stress is always there every time it rains heavily. There is nothing you can do, you feel so helpless"

"Judging by me now having extremely high blood pressure that I never had before and emotional help is something I've never been offered"

"Counselling"

"Online forum / Facebook page sharing stories it was traumatic but hard to talk about it because others had it so much worse"

"Early on it felt like there wasn't a lot of awareness on the emotional impact of flooding. All the emphasis in council leaflets seemed to be on physical health risks. About a month after the flood I raised this with a young man from the South Lakeland district council who laughed at my suggestion and told me there wasn't the money for this. All I was asking was an acknowledgement on their literature. I thought there needed to be a bigger emphasis on mental health. The local church was a huge support but not being religious (although they welcome us all) I felt it would have been nice to have had a secular drop in centre to go to in the area. Being fed and listened to in such a distressing time was invaluable."

"Any idea just got a woman on the phone more worried about this other girl she was talking to before me so my needs weren't met or listened to."

""No one helped because we were indirectly affected"

"I need(ed) some kind of cbt. I think I have ptsd I am a different person. I have not heard of any kind of emotional support."

"Someone to give advice on how to get started cleaning up and help with guidance on the work needed as I had no insurance."

"I didn't know about this kind of support"

"Any"

"Some"

"Those hit by water were, but storm Desmond weren't."

"Just knowledge of where to go --- if you have money anxiety issues and you type that into google you get loan companies"

"PTSD Counselling"

"Need for well-advertised "Drop In" points which could then step up or refer to support at a higher level."

"someone to visit us, or just talk to."

"Personal visits although it probably was not possible to visit all at the time there seems to have been no follow up or ongoing help now the situation has gone off the radar."

"Someone to talk to - groups even. Certainly, no emotional support was available!!"

"Someone to talk, relieve the stress and give reassurance of sequence of repair work."

"People coming around and chatting"

"Stress release for muscle tension in neck and shoulders"

"I live on my own so would have been nice to have somewhere I could of gone for moral support just someone to talk to, and company."

"No support was given!"

"My wife suffered the most and some support would have been helpful"

"People on hand to provide help during the floods many people did not know where to go and the after effects when not able to live in your home"

"Help with the practicalities. Everything happened so quickly. Some practical advice would have been helpful."

"Group support such as is currently on offer but a great deal sooner."

"I'm still suffering now mentally but I could probably have accessed help if I'd tried. More counselling at a later date would help."

"Just thinking that there is so much stress for everyone maybe a support group"

"Somebody to talk too later in the process June/July not people gawping to see in the house immediately afterwards"

"Yes. My mum died 2 weeks before the floods which accumulated to more stress for me and me having more sickness time off work"

"Someone to talk through our anxieties with, even once back in our home I felt/feel very stressed when bad weather is forecast - many others feel the same"

"More support for the elderly would have been helpful as not all had family that were supportive"

"more understanding from agencies such as the rivers authority/environment."

"This did not affect us as much as it might have done as we do not live there now. However, it appeared to us that those who did probably needed better support from the authorities, e.g. government."

"Only responsive professionals can really help.....it took many weeks before any officials from local councils and more importantly UI came to the door. Management of media was also non-existentthe last thing one needs is a tv camera!"

"We had no support in our village at all we had to look after each other."

"Offers of support (emotional and financial) should come to the flooded person rather than for them to have to seek it. There are lists of everyone affected."

"Given that a report was written post the 2009 floods with some excellent recommendations re: the mental health aspects of flooding, nothing was in place to put these into action until quite late on in the recovery process. GP was dismissive and told me to 'get on with my life' (over the phone)!"

"I got stressed because I wanted my own contractors to do the work and my Loss adjuster whilst communicative kept stressing the importance of complying with CDM and I didn't know how best to deal with that until I appointed my own Local Surveyor who then acted as my go between to the Loss Adjuster. It was a large learning curve but I will know what to do in the future if I should have the misfortune of being in the same position."

"Greater community support such as that offered by the Encouragement Cabin in Kendal, there didn't seem to be similar in our area."

"not to have been given 30 minutes to find some where to live as my son suffers from autism."

"The council visited us to see how we were but no one else. We had only moved to Cumbria twelve months before the flood so didn't know anyone. The stress was over whelming at times as we stayed home during the renovation so we could look after our dogs. We have both been left feeling low and slightly depressed as it has taken so long to get back to normal. The final job on the house was finished today"

"More support from medical services"

"We were lucky as we had plenty of family help close by but I never heard of or was offered any emotional support"

"not sure what could be done to assist at this time."

"A babysitter, just for an hour or so"

"Someone to talk to I felt lost"

"We could not leave our property for 5 days due to all around us being forced, no one checked us or contacted us during that time"

"Dealing with contractors and just someone to chat too."

"Just to talk to someone about my feelings"

"My elderly mother who was flooded for the second time struggled counselling availability would have been good!"

"I wasn't aware that there was anything available. But there again I don't live in the main flood area."

"Perhaps a knowledge that you could receive funding for private counselling. For me, groups getting together to talk about things that happened is not my way of dealing with things. Also it is quite a long time after that you really feel like you need something, or it was for me"

"I have health problems (high BP. Pulmonary Emboli, Severe anxiety and suffer from flash backs (military service). Apart from odd persons knocking on door offering help, at inappropriate times, Greater info on this subject was needed"

"There just wasn't enough of anything and I had to wait a good while for an appointment and then the lady went off ill herself. There just needed to be more people."

"We have only become aware of emotional support for flood victims recently e.g. MIND poster in local GP surgery. It would have been good to have known that there was someone to talk to with a specific understanding of the consequences of flooding earlier."

"Someone who would try to understand the problems we have faced. No-one visited us in the aftermath of the flooding; it was only through a neighbour informing us of a meeting in the local library that we ever became aware that grant support was available; no-one has visited us since the resilience measures have been put in place. Maybe this type of situation can be addressed in future, particularly for those who suffered significantly greater damage to their property than we did."

"Wasn't aware of any support although we are out in the sticks and put our energies into getting on with it as both our business and home were flooded."

"Difficult to say sometimes it was hard to know where to turn"

"Someone to talk to who had been through the same experience."

"Probably my own fault for trying to cope alone"

"Counselling"

"Only found out about help from the Red Cross after the worst time. A counselling service might have been helpful. Although my flooding wasn't as severe as some people experienced, it happened twice within one month and my home is still not back to normal."

"They forgot about the people outside of Carlisle"

"More care and attention from South Lakes Housing."

"Not really sure. We are a resilient family and supported each other, though flooding causes a great deal of stress and anxiety. We were overwhelmed with dealing with the practicalities of moving to a

new house, ringing the insurance on a daily basis, trying to negotiate funds from SLDC and living between two homes to consider what our emotional needs might be."

"The period after moving back is very difficult and this seems to be forgotten."

"There's a lot of support around immediately after the flooding, but we needed most support a few weeks afterwards, when we were struggling with trying to live in a flood-affected house. The after effects are longer lasting and more severe than most people imagine, and it's very easy to become depressed about the whole situation."

"Although I'm sure such support was available I did not see anything advertised/promoted at the time."

"Someone to talk to more"

"Fast access to counselling services"

"Counselling, general stress relief programme"

"Most of the support came from neighbours in a similar position. It was really hard holding down my job during this time, and having someone to speak to would have been good."

"I do not know, but the stress / anxiety of the flood has had a major effect on me. I also worry if my property will ever sell in the future, and the hidden cost of the loss of value of the property which will not be covered by insurance. The first problem is the shock, then you are involved in the process of repair, but it all takes such a long time, and you can't prepare for that, it takes years of your life. Maybe there should be extra insurance for stress/anxiety. Emotional support does not do much for you when you are living in a damp house, no heating, drying machines whirring, dust and dirt, and the destruction of personal items that cannot be replaced, months and months of dirty damp chaos, and plans are out of the window."

"More relaxation, massage, yoga sessions... Not everyone wants to go to group for flood victims...ability to speak to someone one to one"

"Only family support."

"It would have been helpful to talk to people who were in the same boat. I never felt that we could use the Sandylands support as we don't live there and we had insurance, but actually just having someone to talk to would have been such a help."

"A Counsellor to be ready available for 12 months or more , I have suffered terribly"

"Further work with children in local schools"

"Not quite sure. As you feel totally lost even when you have gone through being flooded twice."

"Easier access to counselling. When I enquired with Mind they said it would take around 3 months and made it sound like it would be difficult to qualify"

"Flood support groups. Talking groups with fellow flood victims."

"Someone to talk to. Felt alone and worried. Dealing with forms and contractors was stressful, not sure if I was doing the right thing. Concerned about potential scams or rogues."

"People to talk to one on one and have check ups"

"The only support I received was my immediate family"

"Advise on how to access counsellors,"

"After care with rent arrears and council tax"

"Yes we had been flooded in 2009 and this time the stress was even greater. We are still battling with planners and EA to allow us to do flood defences - for which we have not been able to get any

financial support due to the ridiculous requirements for any grants. We are having to do everything ourselves. So some emotional support would have been very well received"

"People who aren't affected don't realise just how harrowing it is. I still have nightmares now, and wish my GP would take my concerns seriously."

"Legal advice around employment, although I appreciate that may be niche"

"Not in a major flood area so I was/still totally ignored"

"I find it really hard to ask for help, and it seemed to be the ones that asked got everything and sometimes pride isn't always a good thing"

"I was disappointed that there was no support from local churches."

"More prominent places in flood areas."

"Someone to visit me and assess how I was coping as an elderly person, aged 89 without any family. Thankfully my landlord was very supportive and together we got through a very challenging period."

"Too many different opinions/ways of working made things much more complicated than they needed to be."

"difficult to know as you weren't at the flooded property."

"in the first few months, the only support available was regarding flood defence and resilience, which consisted in a lot of people trying to sell you things. You are actually in shock during these few months, so more counsellors, therapists should be available before people make decisions about protecting their homes."

"More meetings to get people together to discuss what we had been through. It helps to talk to others who have suffered the same fate. You run on adrenaline at the beginning trying to find a roof over your head and support your family's needs and try to get some normality back. Its only after things settle that the true impact on you, comes to light."

"Family days for those flooded for all those that were flooded to help take away the stress of contractors, insurance companies etc. It felt that anything that was arranged was for those located on Warwick Road area, Carlisle."

"any help at all"

"Mental health"

"Offers of advice and support during period following flooding."

"More site visits from officials to reassure property owners/ tenants of rights/available assistance"

"not sure to be honest as I didn't really see anyone"

"For traders, some one to one would have been fabulous"

"the support needs to be ongoing"

"I have been living in a bedroom with my daughter for 18 months it's not easy."

"knowing that the government and other agencies are going to do something about further flooding. A pity now its forgotten about they don't care."

"Our property has been flooded twice - first in 2009 and then in 2015. We were in the building in 2009 and then it was let out in 2015. As we weren't living in the property it was hard to feel like we deserved any help or should seek it out. However, many memories of the previous occasion came back and we still had to resolve the destroyed property and deal with the trauma of that. Our stress at flooding has worked its way into our eldest child who asks if it is going to flood if there is heavy

rain. So our anxiety has built into him - it would be useful to have had help and assistance with that through pre-school and/or school."

"Feeling that politicians (local and national) were taking the matter seriously enough"

"Just somebody to talk to my still isn't fixed ☹️"

"I think maybe just a drop-in centre would have been useful. More social communication between affected households."

"A counsellor to help us, particularly our son who was doing his A levels that year."

"Don't know of any organisations who offered counselling"

"Some sort of anti-stress therapy"

"Still suffering from attachment to my things that belonged to relatives. Lost photos etc. I have been diagnosed with Asperger's syndrome and ADHD and the flooding sent me to another level that I can't explain."

"I would of liked to know what support was available and how I could have accessed the help, my daughter was doing her exams, I became very ill not only with stress but from living in damp conditions for months, we are still drying out."

"Access to counselling, as was available after floods of 2005 by 'flood therapy centre'. The NHS did help line but when I phoned several times there was no answer!"

"Perhaps groups held in central locations just for people to gather and talk and help each other. I was lucky in that I have a great family but I think that other people really suffered and were quite traumatised by it."