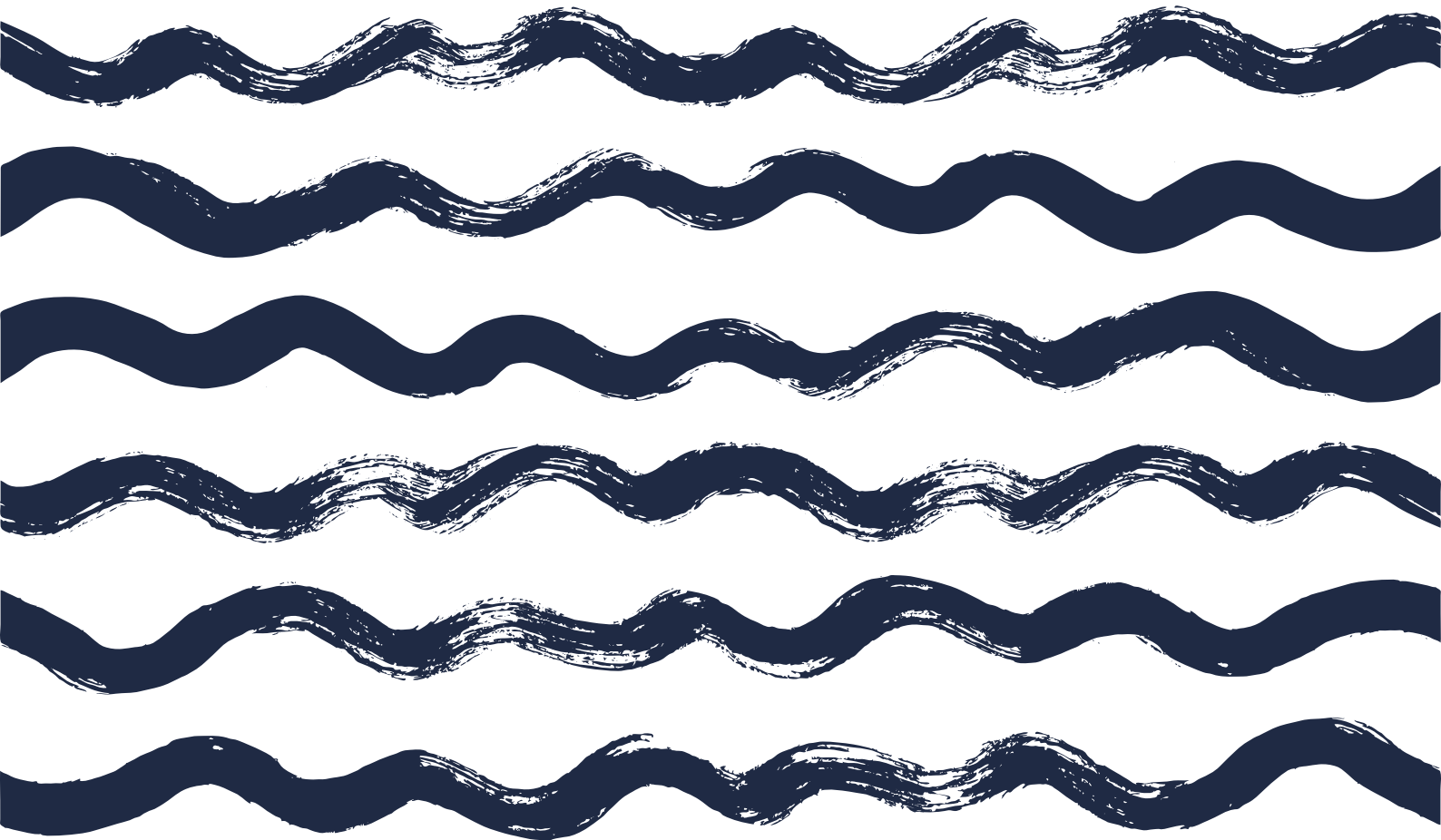


# Stories After The Storms

Lessons on recovery and resilience  
from UK flood survivors



**NATIONAL  
EMERGENCIES  
TRUST**

In collaboration with

Lancaster  
University 

# Introduction

Flooding is one of the most urgent emergencies facing the UK today. More than 6 million properties in England alone are already at risk from rivers, the sea or surface water, and by the middle of this century that number is expected to rise to 8 million properties. That's equal to one in four homes.

The winter of 2023/24 was the wettest six-month period on record in England and Wales, a stark sign of how climate change is driving more frequent and severe weather events.

Behind every number is a family, a community and a long and difficult journey back to normality. While many excellent studies have examined the physical, social and economic impacts of flooding, there has been far less focus on the support people receive in the aftermath - and their perspectives on this. That gap is what led us to create this report.

For the National Emergencies Trust, this issue has particular urgency. During major floods, the Trust may activate a national fundraising appeal to support those affected. To ensure those funds make the greatest possible difference, it is essential that we understand how support is currently experienced by flood survivors, what works - and where the gaps lie.

This report is one way of helping to build that understanding, so that funding in future floods can be directed to where it is needed most. It is not intended as the final word on the subject. Rather, it is a starting point: an invitation to government, insurers, charities, and communities to work together, with survivors' voices at the centre, to ensure that when the next flood comes, no one is left behind.



**Mhairi Sharp**  
CEO  
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# Stories in summary

1

**Information is support:** provide a clear path forward

Almost half (43%) of flood survivors received no professional support at all<sup>1</sup>

“ Everyone was flooded and yet there was no help from the council or anybody. We were left to get on with it ourselves. ”

Flooding throws lives into chaos, and many survivors told us they felt adrift in the first hours, unsure what to do or who to turn to. Survivors stress that what they need is not just sympathy but structure: a clear checklist of next steps, a local contact for questions, and early signposting to sources of support by councils, insurers and charities.

2

**Financial shock is immediate:** support must be too

Nearly half of those who received financial support (48%) experienced barriers in accessing this<sup>2</sup>

Two thirds (63%) of flood survivors said their finances were impacted

“ I had to borrow from my family just to get by that first week. We had nothing. ”

Flooding brings sudden, heavy costs: deposits for accommodation, skip hire, replacement white goods and hundreds of pounds in electricity for dehumidifiers. With many forced into debt or using savings and pensions to cope, survivors stress that urgent cash makes a huge difference, giving them breathing space when claims and grants can be delayed. Even modest sums can enable families to replace essentials, start the clean-up and reduce additional anxiety at a traumatic time.

1. Respondents were asked what practical or wellbeing support they had received from professionals, excluding any financial support they may have received

2. Respondents were asked about the sources of financial support they accessed, excluding any payments they may have received from an insurance provider.

3

**Close the gaps:**  
design recovery for everyone

59% of survivors who received professional support with practical or wellbeing needs experienced difficulties accessing this<sup>3</sup>

Just 25% felt that the professional support they received was sensitive to disability, while a third felt it was sensitive to age.\*

“ Our elderly neighbours just dropped out of the grant process... they couldn't access it, they didn't understand it. They were left behind. ”

Flooding does not affect everyone equally. Older residents, people with health conditions, and families on low incomes are often hit hardest, lacking the resources or resilience to cope with upheaval. Survivors told us complicated paperwork, inconsistent grant schemes and adversarial insurance claims left the most vulnerable excluded. Survivors stress that recovery systems must be simpler, more proactive and designed with lived experience in mind, from paperwork to outreach.

4

**Hidden impacts:**  
make mental health part of recovery

69% of flood survivors said their mental health was affected, but just a third of those (33%) received professional support for this

One in five (20%) reported impacts on their children's mental health

“ The stress and anxiety you experience never leaves you and whenever there is prolonged or heavy rain you live in fear that it is going to flood again. ”


Flooding leaves psychological scars that don't fade once repairs are complete. Flood survivors described sleepless nights, hyper-vigilance during rain and children struggling at school. They highlight that access to counselling, proactive check-ins from councils and stronger community networks to reduce isolation would all help to alleviate the mental burden. They stress that psychological care must sit alongside practical and financial aid to ensure the hidden wounds of flooding can start to heal.

3. Respondents were asked what practical or wellbeing support they had received from professionals, excluding any financial support they may have received.



5

## More resilient together: resource community recovery



20% of survivors  
said their communities  
were dispersed by  
flooding, and 8% lost  
touch with neighbours  
altogether

“ Once we formed a flood action  
group, that was a turning point. ”

When formal systems falter, it is neighbours, family and local groups who step in first with shovels, hot meals and moral support. Survivors said that without this immediate response, they would not have coped. Informal networks and flood action groups are lifelines, providing practical help, emotional reassurance and, and, are often more valued than official channels. But goodwill alone is not enough: survivors stressed the need for coordination, relevant supplies and recognition of peer groups. Community support is not just a short-term fix but a foundation for resilience, and to last it must be properly resourced.

# About this report

Through the stories of those who have been affected by UK floods, *Stories After The Storms* examines the nature of support that flood survivors receive.

A collaborative project between Lancaster University, UK disaster response charity, National Emergencies Trust and those with lived experience of flooding, our aim is to help provide a fuller picture of how flooding affects people in the UK, the kinds of support that are available, and the gaps to address to strengthen societal recovery and resilience in the face of floods.

*Stories After The Storms* builds on the National Emergencies Trust's and Lancaster University's track record of disaster survivor-led research. In 2023, we collaborated on a ground-breaking project, *Bee The Difference*, which amplified the voices of young people affected by the 2017 Manchester Arena attack.

That study showed how listening carefully to survivors can highlight systemic gaps and create meaningful change by showing all parts of society how they can play their own part. With *Stories After The Storms*, we are applying the same survivor-led approach to the very different, but pressing, challenge of flooding.

The findings in this report draw from three sources:

- Interviews with organisations that support flood-affected communities, including charities, funders, and community groups which helped provide valuable context to survivors' stories
- One-to-one interviews with 14 flood survivors, capturing in depth the lived experiences of people whose homes and lives have been disrupted by flooding
- A survey of more than 95 survivors, the majority of whom experienced flooding within the last five years, providing both quantitative data and their personal reflections.

## Who shared their stories?

Repeat flooding:  
56% of respondents  
had been flooded  
more than once

Sources of flooding:  
Most common were  
rivers (65%), blocked drains  
or overloaded systems  
(35%), surface water (35%),  
and flash flooding from  
heavy rainfall (35%)

50% were  
working or in  
education

50% said they  
were a parent or  
carer when they  
were affected by  
flooding

**“** The voices in this report are powerful and humbling. They remind us that recovery is not just about repairing homes, but about rebuilding lives. And they challenge all of us - businesses, government, charities and communities, to do better, and to do it together. **”**

Hilary Jenkins, Sustainability Business Partner, IKEA,  
Patron of the National Emergencies Trust



# Information is support: provide a clear path forward

## Feeling adrift

Flooding throws lives into chaos in an instant. Homes are wrecked, treasured possessions destroyed and routines obliterated. Survivors who shared their stories with us as part of this study described the first hours and days as disorienting and frightening, not only because of the physical damage, but because of the sheer lack of guidance.

It's clear that many of those affected by flooding expected some sort of official plan to be in place, only to find there was none. The realisation quickly set in that the "plan" was self-reliance.

**“ The kids were crying, I was trying to calm them, but everything was soaked. I just didn't know what to do for them. ”**

**“ Everyone was flooded and yet there was no help from the council or anybody. We were left to get on with it ourselves. ”**

**“ One minute we were living in our house and the next minute we were mopping up in the dark with nowhere to stay. ”**

Survey data reinforced this picture: almost half (43%) of respondents said they received no professional support at all with their practical or wellbeing needs after being flooded.<sup>4</sup> For those reeling from shock and exhaustion, this absence of direction compounded the trauma.

## The daunting clean-up

For many survivors, the first and most daunting task after the water receded was the clean-up. Homes were filled with mud, silt and contaminated belongings. Survivors described being overwhelmed by the sheer scale of the destruction and uncertain about where to begin.

Neighbours and relatives sometimes arrived quickly to help, but official support was often absent or delayed. Survivors described being left to work out the most basic and urgent questions for themselves: how to clear waste, where to get a skip, what to do about temporary accommodation, and even how to navigate the insurance process.

Without advice or coordination, flood survivors paid out of pocket for essentials like deposits on accommodation, drying equipment and cleaning supplies; often resorting to savings or credit cards just to get through the first few days, as we explore in the next chapter.



4. Respondents were asked what practical or wellbeing support they had received from professionals, excluding any financial support they may have received.

## Not just sympathy, but structure

While compassion shown for their situation was deeply appreciated, survivors shared with us how a clear plan for the first steps to take would have made a world of difference. They highlighted that what's needed most in those first hours of a flood is not just sympathy, but structure - and many had clear and practical ideas for how this gap could be filled in future.

A dedicated local point of contact who could answer questions and guide them to the right help. A simple checklist of immediate actions: what to do with waste, how to arrange a skip, where to get emergency cash and who to call for temporary housing. Their feedback also points to the value of some kind of formal recognition for their situation - and a formal process to help them start to recover.

“ A dedicated person of contact for your local area if you have questions or needs. ”

“ A checklist of what to do in the immediate aftermath. ”

“ I would have liked to speak to someone about the insurance process. ”

“ It would have been helpful to get some official recognition. ”

## The valuable role early responders could play

The responsibility for providing this guidance could be shared by early responders, helping to take the onus off survivors at a challenging time. They suggested that insurers, councils and community groups - often among the first organisations survivors spoke to - could each play a positive role in offering clarity and structure in those first days.

Insurers were often the first people contacted after a flood, yet survivors said conversations felt transactional and limited to claims. Several noted they would have welcomed a more human response, including simple advice on what to do next or where to find further support.

While local councils were the most cited source of professional support, many survivors felt their council was absent despite being uniquely positioned to provide guidance on waste disposal, skips and housing. Meanwhile, charities and community groups provided valuable help for many (17%) but survivors often didn't know they existed until later. If councils and insurers routinely signposted to them, more people could benefit from them earlier.

Volunteers already appeared spontaneously in many communities with shovels and buckets. Survivors suggested that formalising this through a local volunteer register would make it easier to mobilise help quickly. We explore this further in our final chapter.

### Stories in summary

Information is support: in the chaotic aftermath of a flood, even simple guidance can make the difference between despair and progress. A dedicated local contact, a checklist of next steps, and proactive signposting by insurers, councils and charities could ease the shock and confusion that so many described. Survivors don't expect every problem to be solved for them, but they do expect not to be left to guess.



# Financial shock is immediate: support must be too

## The loss is profound

Flooding does not just damage property, it rips away the sense of safety, comfort and belonging that a home provides. Survivors often described this as a kind of bereavement: the grief of losing not only bricks and mortar, but also family memories, familiar routines and treasured possessions. The physical clean-up was hard enough, but for many the deeper struggle was the overwhelming sense that life as they knew it had been taken away.

**“ We were absolutely devastated... this was our home... to see it being ripped out, quite literally, was soul-destroying. ”**

**“ People were grieving... not only the shock, but realising that everything has changed forever. ”**

**“ It’s like a bereavement, because you’re losing your home, your memories, everything that’s familiar. ”**

**“ We lost so much... photos, things the kids had made. We don’t feel like it’s our home anymore. ”**

In these moments of devastation, many described feeling paralysed by shock and unable to think clearly. What they needed most was simple: a structured plan, as we have just touched on, as well as urgent financial help to take their first steps towards recovery.

## The financial impact is immediate

The wholesale disruption of flooding brings heavy costs from the very first day. Survey data showed that 61% of flooded people had to leave their homes, at least temporarily, with 5% never returning. Being uprooted generated new expenses: travel to schools and workplaces, higher fuel bills, and the cost of running two households in parallel - the damaged home and temporary accommodation.

Nearly two thirds of flood survivors (63%) said their finances were impacted and, reviewing the impacts on their lives, it’s easy to see why. More than four in ten survivors (41%) lost access to essentials - such as food and white goods - which would have needed to be immediately restored, while a similar number had to live away from their homes for a ‘sustained period’ (37%).

It’s clear that the financial consequences of floods can strike just as quickly as the waters rise, and that this can add an additional layer of stress during a time of immense loss. Survivors who shared their stories described having to pay upfront for accommodation deposits, clothing, white goods, furniture and skip hire. Bills mounted from day one, with families reporting hundreds of pounds just to run dehumidifiers and heaters.

**“ Food, cleaning materials, clothing trashed by the cleanup, deposits & bonds for temp accommodation, increased fuel costs for additional travel. ”**

**“ We needed to pay for a hire car. ”**

**“ Deposit for accommodation, bills on both houses, electricity for drying... could eventually be claimed back from insurance but had to pay upfront. ”**

**“ Electric costs of approximately £1,000 for four months for running dehumidifiers and heaters in flooded property. ”**

**“ We didn't have a kitchen for months, so were having to eat out. ”**

Though some costs were reimbursed later, most households had to shoulder the initial burden themselves. As a result, many relied on savings, credit cards or overdrafts. Others remortgaged or drew down on pensions and ISAs, while some borrowed from family.

**“ I had to borrow from my family just to get by that first week. We had nothing. ”**

**“ We had to buy a new laptop, new white goods and furniture... all funded from our savings. ”**

**“ Had to cover accommodation expenses for many months before the insurance reimbursed us resulting in maxed out credit cards and diminished savings. ”**

**“ We have taken money from our private pension to subsidise these additional costs. ”**

**“ Replacement car deposit was funded from ISA. ”**

The result was deep inequality. Those with resources could, however painfully, absorb the shock. Those without were left in debt, struggling to replace even the basics.

## Emergency cash offers breathing space

Against this backdrop, survivors were clear: even modest amounts of emergency cash can make an enormous difference. While insurance claims and government grants often took weeks or months to process, people needed money the moment the flood waters entered their homes. Where urgent financial support was provided, its impact was unmistakable. Survivors described how a £500 council grant, a small charitable donation or emergency funds from their insurer gave them vital breathing space at their lowest point.

“ Immediate financial support as we needed to immediately replace lost things. ”

“ Did receive a charitable donation after a few weeks which helped. ”

“ My insurance company was brilliant. I received emergency payments to cover basic losses. ”

However, outside of insurance payments, those who received timely emergency funds from other sources were in the minority according to the survey data: Just 10% of those who received financial support accessed this within the first week, and 32% within the first month. Meanwhile, nearly a third (31%) of those flooded reported never receiving any financial support at all outside of any insurance payments.

This financial support was skewed towards longer-term flood resilience, as opposed to immediate needs. More than a third received a grant to make their properties more resistant to flooding (37%). By contrast, around one in four people received grants from local councils (27%), or charitable grants or funds (25%), to help them cover personal costs incurred. One in ten received financial support from friends and family (10%).

In contrast, donated goods, however generous, were often mismatched to need. One response organisation recalled pallets of tinned pies arriving at a rest centre while families were struggling to afford food, cleaning supplies or shoes for their children. Survivors consistently reported that cash, not goods, restored a sense of control, dignity and choice in circumstances that otherwise felt overwhelming.

### Stories in summary

Financial shock is immediate, so support must be too. In the days after flooding, cash can make a huge difference to people's recovery. Even modest sums provide stability, allowing households to replace essentials, secure temporary accommodation and begin the clean-up without the anxiety of mounting debt. By contrast, donations of goods, though well-meant, are often impractical or burdensome. What people need is not tins of food, but the means to make their own choices when control over other aspects of their lives has been swept away.



# Close the gaps: design recovery for everyone

## Impacts are unequal

Flooding does not strike on a level playing field. Survivors and those working alongside them emphasised that the people hit hardest were often those already disadvantaged: older residents, people in poor health, families in social housing and those on low incomes. These households had the least capacity to prepare, the least financial and physical resilience and the greatest difficulty navigating complex systems of support.

Survey results confirm this: 19% said their physical health was impacted by the flood, while 53% said their ability to go about their day to day life was significantly impacted. Parents and carers, who made up half of survey respondents, described the particular pressures of juggling children's needs alongside repairs, insurance claims and the sheer emotional weight of the experience. For many, there was little space to focus on their own wellbeing.

For older people, and those with disability or health conditions, the challenge was especially stark. Survivors described older neighbours who struggled with the physical demands of clearing homes, or were simply unable to cope with the stress.

**“ Our neighbours were in their 90s... She said ‘we couldn’t cope with another one of these. ”**

**“ One chap had a heart attack from the stress of it all. ”**

**“ Other people affected were extremely vulnerable elderly people with poor eyesight. They didn’t receive any help from the local town council either. ”**

**“ I have autism so the upheaval of the flood had a very severe impact on me. ”**

Survivors themselves offered practical suggestions that could be added to formal recovery processes: councils proactively checking in on older residents living alone, and even basic coping tools like a counselling session or clear information on insurance processes, would have helped reduce stress and confusion.

## Barriers to accessing support

Even when help was available on paper, it could fail to reach those most in need. Survivors pointed to complicated paperwork, confusing criteria and unhelpful processes that excluded the most vulnerable. Elderly neighbours, in particular, found resilience grant applications so burdensome that they gave up altogether.

In fact, 59% of those who accessed professional support for their practical or wellbeing needs experienced barriers in doing so, and just 25% of those who accessed this felt it was sensitive to disability, ethnicity or culture, while a third (33%) said it was sensitive to age. These figures underline how recovery systems risk amplifying inequalities if they are not designed with inclusion in mind.

The story was similar for those seeking to access financial support - excluding insurance payments - almost half (48%) said they experienced barriers in doing so. Meanwhile, insurance was often described in adversarial terms. As one survivor put it: "We felt that we had to battle for everything". Others recalled multiple rounds of visits from assessors and hours on the phone to loss adjusters, which left them feeling mistrusted and exhausted at a time when they most needed reassurance.

Several survivors reflected that outreach was missing altogether. Councils were sometimes described as absent, leaving people to rely on online information - inaccessible to some older residents - or on neighbours who happened to know more. Others felt let down by inconsistent recognition of government schemes, with some insurers refusing to accept grants that should have been available.

**“ Our elderly neighbours just dropped out of the grant process... they couldn't access it, they didn't understand it. They were left behind. ”**

**“ It's a needle in a haystack what Defra is giving by way of a grant... I couldn't claim this because my insurer hadn't heard of it. ”**

Survivors suggested simplifying grant paperwork so it does not overwhelm those least able to complete it; and insurers recognising national schemes rather than leaving households to fight their corner. Their feedback pointed to the value of including those with lived experience in flood recovery design, from processes through to key paperwork.

## Financial injustice

The gaps extended to financial resilience. Some of the households who shared their stories spoke about insurance claims being drawn out for months, escalating premiums becoming unaffordable, and difficulties in changing insurance provider. Survivors spoke about shortfalls between insurance payments and the full costs of repairs, meanwhile resilience grants, while welcome, were generally regarded to fall short of the costs required to adequately improve the flood resilience of their homes.

Financial support for affected households largely came in the form of resilience grants rather than recovery funding. Provided by Defra and administered by local councils, the £5,000 Property Flood Resilience (PFR) grant was intended to help residents install measures such as flood doors or non-return valves to protect their homes from future floods. However, survivors said the grant process could take 18 months or more to materialise, leaving households vulnerable in the meantime. While some councils offered limited emergency support from their own budgets, this was not consistent across those who shared stories.

“ We were offered the Defra grant but it isn't enough to protect our house, we already have flood doors, no return valves and the water can still get in through the brick. £5000 will not sort that out. ”

“ £5,000 doesn't go anywhere... we spent £8,000 on barriers and £40,000 on a wall, out of our own pocket. Not everybody can do that. ”

“ Funds were insufficient and will probably cover 50% of the costs for basic protection such as flood doors. ”

“ Many had no insurance, or could not afford it. ”

“ You had to pay for it all upfront... a number of people just fell by the wayside. ”

## Stories in summary

Recovery systems must work for those who struggle most. Support must not just exist in theory but be accessible in practice. That means simple processes, proactive outreach to people at risk of exclusion, and systems that recognise the realities of age, disability and low income. Unless recovery systems are designed with, and for, the most vulnerable, those already disadvantaged will continue to be left furthest behind. At the same time, designing fairer, more accessible recovery systems benefits everyone, creating a response that is simpler, more humane and more effective across society.

It is also important to note the limits of this study. While the survey and interviews provide valuable insight into inequalities, they are not fully representative of all ethnic groups or demographics. The stories shared provide an important starting point, showing where some vulnerabilities lie and where support systems currently fall short, but further research is needed to build a more comprehensive picture of how flooding impacts different communities across the UK.



# Hidden impacts: make mental health part of recovery

## The fear doesn't fade

Flooding does not just damage buildings; it leaves lasting scars on people's minds. Survivors often described how the psychological toll stayed with them long after repairs were finished. 69% of survey respondents said their mental health was affected by flooding, and many explained that the stress and anxiety never really went away. Heavy rain, storm warnings, or news of rising rivers could bring it all back, triggering fear and sleepless nights.

For many, everyday life became defined by hyper-vigilance. Survivors spoke about constantly monitoring weather apps, rivers and brooks, and neighbourhood WhatsApp groups buzzing with anxious updates whenever the forecast turned wet. This constant state of alert was exhausting, making it hard to ever feel settled again

**“ The stress and anxiety you experience never leaves you and whenever there is prolonged or heavy rain you live in fear that it is going to flood again. ”**

**“ The experience never goes away – everything reminds me of the flood. I've lived with the trauma for over 24 years. ”**

**“ We're hyper-vigilant... on the WhatsApp group, everyone's messaging when the brook rises. ”**

## Families under pressure

Flooding took its toll across whole families. One in five (20%) said their children's mental health was affected, while 8% reported an impact on their children's education. Parents described children becoming anxious during storms, distracted at school, or socially withdrawn.

**“ Schoolwork was affected as the children were unsettled and distracted. ”**

**“ My children became very anxious when it rained, they thought it would flood again. ”**

For parents, the strain was doubled: they had to manage their own stress while trying to reassure their children, often without professional support. Families who were displaced for months described the extra burden of disrupted routines, lost social networks and the knock-on effects on school and work life.

**“ The trauma of moving into a hotel and then having to find and move into temporary accommodation greatly impacted my daughter and myself in our mental health and school and work life. ”**

## Coping without formal support

Despite this widespread distress, most survivors reported being left to cope alone. Only one in three (33%) of those whose mental health was affected said they received professional support for this. Some accessed counselling through their GP or privately, but many said no one ever pointed them towards psychological care. Others turned to medication as their only option.

**“ Not one of them has ever pointed us down the mental health route... it was left entirely up to individuals. ”**

Several explained that while friends and family tried to help, they often didn't fully understand the depth of the trauma. Well-meaning advice such as “just move on” could feel dismissive, underscoring the need for formal systems of care that recognise the seriousness of flooding's mental health impacts.

## Time - and lasting - trauma support

Survivors were clear about what could have made a difference. Many said timely access to counselling and trauma-informed services in the weeks after a flood would have eased the strain. There was also recognition that trauma lasts long after the flood waters drain away. Survivors called for ongoing support, not one-off interventions, with councils and agencies proactively checking in on residents, especially those who were older, disabled, or living alone.

At the same time, community-based support networks were seen as vital, as we'll explore more in our closing chapter. Flood action groups, neighbours, and informal peer groups provided emotional reassurance as well as practical help. Survivors felt these should be recognised and strengthened as part of recovery systems, not left to chance.

## Stories in summary

Flooding is a psychological crisis as much as a physical one. Survivors emphasised that emotional care must be embedded in recovery alongside practical and financial help. That means proactive check-ins from councils, trauma-informed counselling when people need it, and stronger community networks to reduce isolation. Without such support, the hidden wounds of flooding remain unhealed, resurfacing with every storm.



# More resilient together: resource community recovery

## Strength in neighbours

When official systems of support faltered, survivors repeatedly said it was immediate family (65%), neighbours (56%) and friends (56%) who stepped in. People described how friends arrived with shovels, strangers delivered hot food, and community halls opened their doors. These early acts of solidarity made the difference between despair and hope. For many, without the immediate response of their community, they would not have coped.

**“ Our nephews came from London... neighbours came to shovel the silt. ”**

Survey data reinforces this picture: 20% said their community was dispersed by flooding, and 8% lost touch with their neighbours altogether. Yet for those who could stay connected, peer support was often described as the most valuable form of help; even more so than official channels.

## Informal networks and action groups

In the days and weeks after flooding, informal networks were a lifeline. Neighbours checked on each other, WhatsApp groups lit up with weather updates and local halls became places to share information, warmth and company. Survivors spoke about how these groups not only provided practical support but helped people feel less alone.

Some communities went further by forming flood action groups in the months after the initial shock of the flooding. In fact, nearly half (48%) of those flooded said they received informal support from either a Flood Action Group or other form of flood support group. Survivors who formed or joined these groups told us they were a turning point: a way of turning trauma into agency. They gave residents a collective voice, a forum to share knowledge about local risks, and the confidence to challenge decisions by councils or agencies.

**“ Once we formed a flood action group, that was a turning point. ”**

Flood action groups also offered continuity when official support tapered off. Survivors often spoke of the “long tail” of recovery - months or years in unsuitable accommodation, waiting on repairs, or managing ongoing disputes with insurers. In these drawn-out recoveries, peer groups and community hubs gave people stability, information, and companionship that formal systems could not always provide.

## Goodwill and its limits

The goodwill of the wider public was also clear. Survivors and responders described vans of donations pouring in; sometimes too much, and not always useful. Rest centres were swamped with piles of unsuitable clothing and goods. Managing this became an extra burden at a time when capacity was already stretched thin. Survivors stressed that the most valuable contributions were relevant and coordinated: hot meals, dry clothing, cleaning supplies, and organised volunteer help.

**“ Everybody and their dog was turning up with clothing donations... managing that became unmanageable. ”**

This highlights the importance of not only community spirit, but also structure. Harnessing goodwill effectively requires coordination, otherwise good intentions risk adding pressure instead of relieving it.

## Beyond bricks and mortar

Survivors made clear that recovery is not just about repairing homes but rebuilding lives. Parents described the pressure of managing children's disrupted routines in temporary housing, while elderly and disabled residents spoke of struggling with daily life without tailored support. Survivors wanted systems that recognised these human needs alongside property damage.

Several reflected that community groups often stepped into this role, offering not just practical help but also emotional support and advocacy. This echoes a strong theme across the research: people want to be seen as more than “cases” or “properties.” They want support that acknowledges their whole lives.

## Building resilience for the long term

For many survivors, the importance of community went beyond the immediate aftermath. Local action groups became vehicles for longer-term resilience: campaigning for better defences, sharing local knowledge, and keeping watch on rivers and brooks during storms. They gave survivors back a sense of control and connection, even in the face of future uncertainty. As one survivor reflected: “It makes people feel they're not alone.”

Survey data highlights the scale of this challenge: 37% of respondents said they were displaced for a sustained period, sometimes over a year, and 56% had been flooded more than once. This shows why community resilience matters - not just in the first days, but over the months and years it takes to recover.

### Stories in summary

Survivors made it clear that the community is powerful, but also fragile. Informal networks and local action groups were lifelines, providing emotional support, practical help and collective advocacy. But they cannot run on goodwill alone. To endure, they need recognition, resources and coordination. Investing in community resilience means more than celebrating volunteer spirit. It means supporting the groups that already carry so much of the weight when disaster strikes, and giving them the tools to keep doing so in the long haul of recovery.

# From experience: guidance from a flood survivor

By Heather Shepherd, co-founder of Flooded People UK, volunteer advisor to the National Emergencies Trust and co-designer of Stories After The Storms

Experiencing flooding in our homes is a devastating experience that tests us both mentally and physically, especially when other life events can worsen the situation.

I am Heather, and I have faced repeated flooding for many years. Over the past two decades, I have been actively involved in communities, offering support to flood-affected individuals once emergency services have completed their tasks. With thirty years of experience in flood risk, it has been my privilege to assist countless individuals traumatised by flood events. This, combined with my own experiences, has provided me with a deep understanding of the challenges people face post-flood. My mission is to use this knowledge to advocate for better flood risk management and improved support after floods.

Recently, I founded 'Flooded People UK', a support group for those impacted by flooding, promoting solidarity and empowering communities. As a volunteer survivor advisor for the National Emergencies Trust, I was honoured to be asked to contribute to and co-design 'Stories after the Storms.' This research aims to start to better understand the factors affecting us and enhance our national response.

Flooding, especially for the first time, can be overwhelming. We may feel lost and struggle to process information while witnessing our damaged homes and disrupted lives. The support available often depends on our location and the community's impact. However, many reflect on the invaluable support received from their community, banding together to help one another.

## If you find yourself flooded:

For those flooded in their homes, here are some quick tips that may help during those first few days:

- If you have insurance, contact your provider as soon as possible.
- Take photos of everything, including the water height mark on the wall and all damaged possessions.
- Whether insured or not, remove items from the home that hold water, such as carpets and sofas. If insured, do not discard anything until you have permission from your insurance company.
- Record an electric meter reading, as insurance will cover the cost of dehumidifiers and fans.
- When at home, open windows both upstairs and downstairs to create an airflow through your home.
- While reinstating your home, you'll interact with many people. To remember key details when it's hard to concentrate, carry a small notebook and pen. Note down names, organisations, job roles, and key points from conversations. Using a phone for notes can risk accidental deletion.
- Join [floodedpeople.org.uk](https://floodedpeople.org.uk)

**For those in a community affected by flooding but have not had floodwater enter their homes, here are some tips to consider when offering help:**

## Six ways you can help flooded people in your community:

- Check on those flooded, particularly the elderly or disabled, as they may be hesitant to ask for help but often need it the most.
- Identify community members willing to assist with washing clothes, taking care of pets, lending tools, offering lifts to work or school, or providing a room for the night if needed.
- Consider creating a WhatsApp or Facebook group for volunteers to coordinate their efforts. While these platforms can foster community cohesion, be mindful that they might also cause anxiety!
- Explore the possibility of opening a community space where people can find nourishment and companionship.
- Raise awareness about available grants from charities, councils, or the government, and offer support in the application process.
- Keep in touch with news from [nationalemergenciestrust.org.uk](https://nationalemergenciestrust.org.uk)

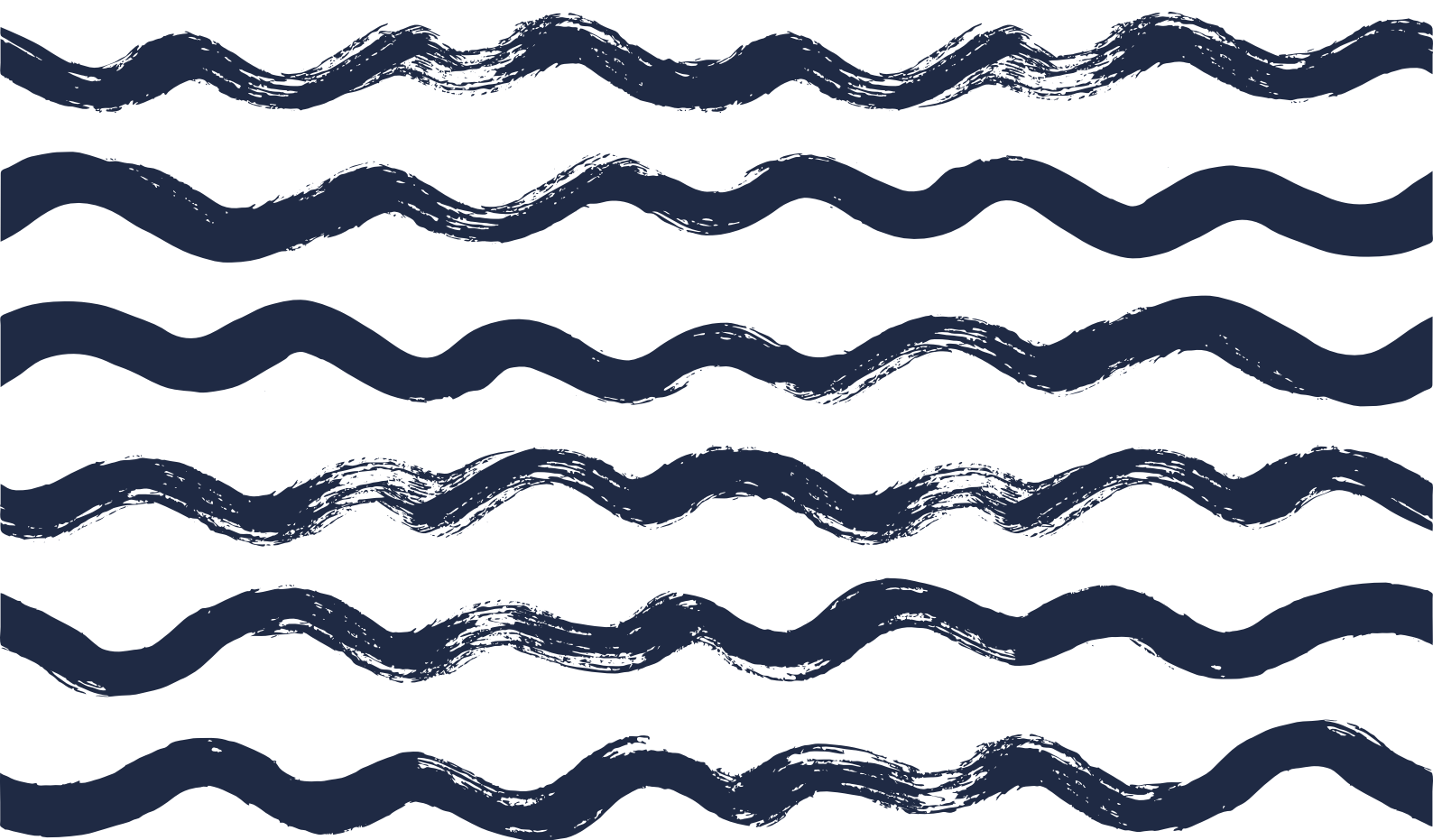
# Acknowledgements

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- British Red Cross
- Cumbria Community Foundation
- Flooded People UK
- National Flood Forum
- REACT Disaster Response
- Scottish Community Development Centre
- Scottish Flood Forum
- The Crickety, Brechin

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