COCKERMOUTH RECOVERY FAILURES and Deja vu 2009

Three weeks after the town of Cockermouth was flooded I undertook this audit of flood restoration progress. I had intended to spend a couple of days reviewing the progress in restoration competence since the floods of Hull, Doncaster, and Sheffield of 2007 where homes took months to years to restore. In less than two hours I realised there was no improvement from my inspections of 2007 or indeed my flood audits of Carlisle 2005 and even going back to Lewes in 2000.

The excuse of "Lessons will be learnt" which is always used just cannot be used anymore.

The photographs typically show the different approaches by building contractors and indeed accepted by loss adjusters and insurers. The properties of similar construction, one is almost ready for occupation with a minimal cost and the others show the almost total demolition, escalated costs and obvious delay in re occupation.

While builders just rip stuff out, the professional restoration contractors have apparently found ways of charging for what euphemistically called professional restoration.

The photos and captions show three major restoration companies racking up charges for no apparent benefit in the usual famine or feast scramble to capture as many jobs as is possible without the local resources to competently manage the works.

With no nationally recognised training, or certification and the absence of industry protocols the incompetence is to be expected and means that not one single contractor or technician working in Cockermouth can prove competence with a certificate.

What is unacceptable is that I have since the floods of Lewes in 2000 continuously warned the ABI *Association of British Insurers* claim forum and CILA *Chartered Institute of Loss Adjusters* of the problems and this view was supported by Sir Michael Pitt in his review of the wide area NE floods in 2007.

Specific Issues and failure points

There are three usual approaches to flood recovery:

Builders Specification
Builders make their money from "Building" so it makes good sense to rip out and re build as much as they can. Their alternative is to salvage and that would be called restoration and that is counter productive to profits. The usual explanation for gutting buildings is:

- It's contaminated with XYZ!
- It's wet and can't be dried!
- I have to guarantee this work for years so I need to be certain its done properly!
- We always do it this way!

Restoration Company Specification
Restoration companies make their money from smoke and mirrors, cheap labour (agency staff) put in white Tyveck boiler suits and charged out as technicians. They attempt to salvage what will make them the most money usually including wet walls that won't dry for months even using their expensive drying programs.

Their protocols usually revolve around

- Decontamination is essential and costly
- Drying certificates are absolutely necessary but worthless
- Guarantees are invariably worthless

- Sharp interest in developing customer skills and always have a shiny van and straight tie.

Uninsured
This is the most unfortunate group but incredibly time and again they show the way forward. Due to usual monetary constraints and lack of knowledge or equipment they will revert to a "common sense approach "From previous audits and especially in Carlisle the uninsured were seen to return to normality in front of properties managed by builders or restoration contractors. Simply put roll up the sleeves and quickly get the wet stuff out, clean and open windows, get the heating on.

Cockermouth Local Council
While the local council must be seen to have supported their community they must take some criticism regarding the recovery.

Trading Standards
This department were very successful in keeping out the ambulance chasing cowboys who always converge on any community affected by disaster. They used a broad brush to every stranger as a potential cowboy with a predilection for utilising the services of local builders.
While the local builders have responded well perhaps other specialists and advanced equipment available outside Keswick could have been imported to great benefit without risk?

Bronze control?
From various discussions with business people they say nobody was in charge, no real information or assistance was made available . They generally had to wait for their insurance companies.

Conclusion
Audits undertaken in 2007 of the NE flooding completed for members of the ABI claims forum proved without doubt that they were being overcharged by 40% but most importantly that time lines to claim closure could be reduced by 70% . The Cockermouth audit substantiated this in just 3 hours so why is the public being exposed to incompetence which leaves them homeless, unsafe or without a business? Why do insurers continue to ignore these stark facts which must have an impact on insurance premiums?

Photo Log Comments
I wish to make it very clear while I make comments about contractor actions in the following photo log they are meant to be broad based comments on the general national approach to the recovery or restoration. Absolutely no allegations or malpractice are being alleged or made regarding the specific contractors involved.

Photo 1 Ready to move in after only three weeks?

While there are minor technical issues about this job, the reality is that this shop is almost ready for business because the builder used common sense instead of “we always do it this way”

Photo 2 Getting ready to strip the walls?

This builder has removed the floor because it got wet. The walls are next to be stripped as he did in photo 3. If wood is so moisture sensitive why did they build boats from it? Photos 1 & 2 are reminiscent of the Carlisle audit ” see www. Claimtech.co.uk (Flood victim support) See photo 8 too.

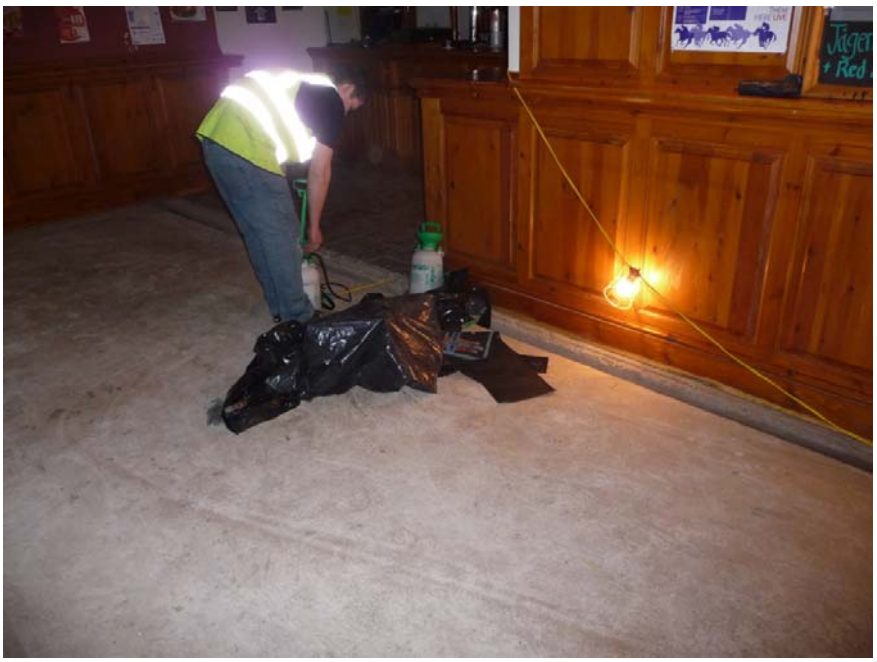
Photo 3 Gutted?

Technical point. This Infra red heater does nothing to heat the atmosphere as it is radiant not convective heat. A waste of time and money for insurers.

Photo 4 Waste of resources

Despite the electricity being on as seen in photo 3 this drying equipment is not connected or turned on. A waste of money paid for insurers and delaying recovery.

Photo 5 In situ drying



This pub was dried by the Revival Company in a few days. There are sanitation and perhaps some residual issues but this must be seen as a move forward

Photo 6 Ceiling removal

This building company decided to remove the ceiling although the water level can be seen and recent temperatures were unlikely to have resulted in high humidity or the need to remove it?

Photo 7 Heating the wall with the door open

Technically the open door would have made good sense as the radiant heat would encourage humidity to move to the outside, the unfortunate evidence is that the green dehumidifier plug sits on top of the machine and the drain pipe of the red machine is still coiled around the machine. Waste of equipment and money.

Photo 8 Improper salvage

The floor boards have been removed and the joists are left. These wood joists are embedded into the wet earth and will take a long time to dry. Should they have been removed too?

This is a technical question that would require investigation but the decision making process should be explained by review.

Photo 9 Detailed sanitation of walls and stairs by ISS in a pub

The pump up pot is for spraying a sanitising chemical onto the wall and is useless because if it was any good the man spraying it would be wearing, rubber not cloth gloves, a respirator and goggles, equally he wouldn't be doing it over the head of his technician colleague who is wiping down the black paintwork with a towel. This detailed decontamination is perhaps a little premature as the whole pub and basement has yet to be dried and restored. Perhaps the whole pub and basement should have been steam cleaned?

Possibly a waste of time and money?

Photo 9 sanitation of oven by ISS

Photo 10 Sanitation of deep fat fryer by ISS

ISS are one of the largest restoration companies in Europe. Here we see their technicians restoring a gas stove and 240 volt deep fat fryer. As these items were submerged in black water they obviously require this very detailed decontamination and salvage. Decontamination should be followed by safety certification from licensed gas and electricity technicians and or manufacturers or warranties.

Photo 11 Belfor drying a carpet shop

This carpet shop was submerged as others in the same high street to a height of about 4 feet. Belfor one of the worlds largest restoration companies have installed one dehumidifier and two fans with a 13 amp heater to warm the air and aid evaporation in this 15000 square feet (15000)approx cubic feet double shop. The owner can expect to have a considerable wait until the shop dries or Belfor decide to install more equipment which in light of the time line since the flood should perhaps have been at hand?

Photo 12 & 13 Chemdry dry a

church

The church was badly affected by flood waters. Leaving the doors open isn't really good practice when you install a closed drying program which is the only way the blue dehumidifier will work.

In the absence of heat or air movement, both required in this type of closed drying installation, there is no chance of the church drying out with this equipment set up. Leaving the doors open is probably

doing more good than the equipment. Insurers appear to be needlessly paying for equipment and technicians.

Photo 14 Uninsured recovery?

This photo was taken through an open door. It shows the evidence of hard work, scrupulous cleaning and effective sanitation. It shows a common sense approach to salvage and subject to confirmation I would guess it was the work of an uninsured owner?

Conclusion

I think the evidence speaks for itself. The audit took 2 hours and I left Cockermouth wondering what would happen if a major city was affected by catastrophe. There is absolutely no difference in the contractor approach since my first audits in Lewes 2000 although contractor profits and work load have obviously gone up.

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