

Morning Andrew,

I know you have received the transfer of photos and videos ok.... I'm sorry for the delay in sending this info.

On the morning of 1st October 2019 we were unaware of any problems until around 7.30 just after Abby had put our patio window flood barriers in place due to the upgraded weather warning which had happened overnight . I received a message from a neighbour asking us if we were ok as her back garden was flooded...at that time everything was ok for us. Abby went up the drive to Glen Road to investigate a car alarm that was going off continually, to find the road running with water... at that time we thought that it was due to road drainage problems. We had engaged our flood gate the night before but decided to put sandbags in front of the gates on the pavement to discourage water from building up at the gates which are set back a bit due to a drain being where we would prefer to have set them. All remained well at the front and the Cranleigh Ville side of the property which already has a flood wall after being so badly deluged in 2015.

Not too much later we started to see water coming into the lower garden from the car park of the flats owned by Arragon Properties and it slowly and surely built up to a depth of around 3ft and then went through our outhouse which is a lean-to on the whole back of the cottage and out of the door at the other end sending water around to the front of the cottage. As soon as we noticed the garden filling up we rang 999 and asked for the fire brigade to come and pump it out. Obviously they were tied up at the other end of Glen Road and didn't arrive until water had already started to get inside... they then only turned up on foot without any equipment and said they would be back with some pumps. ... then didn't come back until the rain had stopped and the flood subsided....too late to save our beautiful cottage.

We are now left devastated and distraught ... our problems are many:-

1) We need to make the cottage safe from water entering our garden from the Arragon Property site. They have a wide drive entrance on Minorca Hill with a hilly, ski-slope drive down to their big car park which has just one small drain in the middle of it. You will see from the photos how much water gathered there and also the state of the old dry stone wall which is our only defence from their water. We have checked with Land Registry and the wall is a shared boundary therefore we need their approval to remove the old wall and build a proper wall we are at a lower level than the car park so water cascades in. We now know that we were flooded from there as well as the river in 2015, at the time it was pitch black and I was trapped inside with a small torch...I had no idea where the water was coming from and we have only realised since this recent flood that it wasn't the first time. The problem we have is that they won't engage with us. Abby has once spoken to Peter Lloyd briefly and explained that we don't want money from them....just their ok to take the old wall down. Over all the weeks that have passed that is the only conversation she has managed to have, she has received a few text messages saying that the owner (his brother we believe) was away, then he was back but hadn't managed to get hold of him. When she rings she is told that Peter is out, on the other line, busy but has it in his diary to ring her the next day etc etc. We have even been given another person to contact there but the office

staff deny his existence even though we know people that know him. We are understandingly concerned...no..terrified... about putting the cottage back together without protecting ourselves and it creates insurmountable problems when it comes to negotiating insurance cover.

2) Our existing insurers won't even talk to us about flood and storm cover while we don't have a wall between us and the car park and even then nothing is guaranteed. IF they do agree to cover us should a wall be built we have to wonder at what cost? Would we be able to afford it? Judging by their present attitude we doubt it. The insurance cover ran out a few weeks ago and they have made us pay nearly £1,300 for fire and burglary. Bear in mind that prior to our first flood we were getting full cover for £240 which went up initially to £900 for full cover reduced down to £696 last year. When asked why they were charging so much for a 2 bedroom cottage in Laxey they replied that we had cost them a lot of money!! Surely that is the risk they take as millions of people risk paying insurance that they never make a claim on. We can't go to another insurer for reduced cover because there is an open claim and no-one will talk to us while that exists. We are trapped.

3)We can't walk away from it all because 50% of the purchase price was paid in cash allowing Abby to be able to afford a mortgage.

4) We are also fighting against a planning application on the Cranleigh Ville site on the other side of us. The developer wants to demolish the old cottage and build 1x 3 bedroom and 2x 4bedroom houses on an elevated site which will render our flood defences on that side useless. That site floods badly which is why we built the wall..... where will all that water go when the next flood happens?

To sum up... we have an unsaleable, at present unprotectable, uninsurable home with no positive outlook. We despair!!

If you require any further information or clarification on what the photos show please contact me. I believe you already have the details on our previous flood in 2015.

Kind regards,
Jill Kimber