

THE IMPACT OF THE 2015 FLOODS ON THE HEBDEN BRIDGE ECONOMY.

A REPORT BY THE HEBDEN BRIDGE PARTNERSHIP



Introduction.

This short report focuses on the impact of the Boxing Day flood on Businesses in Hebden Bridge.

It is a first draft to be added to by others. It is not focussed upon the direct impact on residents who have had their homes flooded. It does not report the effort of the Hebden Bridge Community Association in mobilising the huge volunteer response¹. It does not address subsequent flood prevention work in the Valley.

It is written to draw attention to the huge indirect impact on residents of the closure of and disruption to businesses upon which we all depend. It can contribute to the lobbying by the Hebden Bridge Business Forum, the HRTC and others for sufficient funds from the CMBC (and in turn Central Government) and from the Community

¹ <http://hebdenbridge.co.uk/news/2016/004.html>

Foundation for Calderdale and from other crowd funding sources to enable the town to be brought back to life. It is based upon a complete walk around of all the flooded streets and conversations with shop, cafés and other business owners. It can be supplemented later by direct input by the Hebden Bridge Business Forum

The local economy.

Hebden Bridge thrives on its small independent businesses and community organisations that serve both the local population and its visitors. The town is quite dependent upon the visitor economy. In addition there are a few manufacturing enterprises in the town, Calrec being the largest. Of these Wire Form and BeeHive Mill were affected by the flood. The other sector of the local economy is small high tech or creative businesses of the kind that are based in the Town Hall and studios or are home-based. These will have suffered briefly from broad band failures. This report does not address either the manufacturing sector or the high tech/creative businesses. It's focus is the town centre economy.

The Town Centre Shops, Cafes, Pubs and Services (hairdressing, financial, estate agents etc).

Within the area encompassing Market Street, Central Street, West End, New Street, Old Gate, Albert Street, Crown Street, Bridge Gate, St Georges Square, Valley Road and the Canal Side and Park there are approximately 180 premises providing a direct service to the community. Of these approximately 140 were seriously affected by the flood to the extent that they had to close for business, a very few only briefly, about 6 others were reopened by January 5th. **Just under 80% of all town centre business were impacted by the flood**

At the time of writing (January 6th) 110, or (60%) of such businesses remain closed. **This includes 11 out of the town's 15 public houses, bars or social clubs, 10 out of 17 of the town's cafes and 9 out of the 14 restaurants or fast food establishments. All Banks and the Post Office remain shut. The town has no cash point.**

Of the 110 businesses which remain closed many are estimating that it will be until March or much later that they will remain closed. This is essentially because floors, plasterwork, electrics and much more needs to be attended to after a long drying out period. A few will not reopen.

These closures of varying lengths impact on the economy and livelihood of the town in several ways. Goods and services that would have been bought in town, with money circulating locally will be bought elsewhere. Many jobs will be lost temporarily or permanently. If each small closed shop or service or café employs 4 staff that is 400 jobs currently at risk. Set against this is the additional income to trades people.

The negative impact, in the short term on the cultural life of the town is important too. Although the cinema is open in its balcony only, the theatre is closed as is the Holme Street Art Centre and several music and performance venues. Community Organisations such as the Brass Band using these places have been seriously affected.

Financial losses and insurance.

It is not easy to quantify the financial loss to each business and to work out how the refurbishment costs are going to be met. In the case of the few chain stores in town; boots, coop, fat face, etc it is likely that the costs will simply be absorbed. This might apply to a pub chain as far as the building is concerned. In other case the situation is complicated as to the costs falling to the owners of premises and to the businesses when they operate within them on a rental basis. Some Hebden Bridge property owners are able to absorb the refurbishment costs, others not.

The key issue to be addressed is that of insurance. Many of the businesses in the town will have to spend their own money to re establish their business either because:

- They have no insurance cover because of refusal by insurance companies
- They have very large excess payments linked to their cover
- Where insured the insurance covers like for like and does not cover the additional costs in ensuring the premises are refurbished in flood resistant ways (stone floors, waterproof plaster, high electrics etc)

Among the small businesses in the town that are beloved of all of us there are some who are faced with bills in the several thousands and sometimes tens of thousands of pounds. Some of these are run by folk with no more financial resources than most of us.

A key national demand here is that the innovative national government Insurance Re scheme² designed to cap the costs of insurance of householders in flood prone areas due to be implemented in April 2016 is a) retrospective to these floods and b) extended to small businesses.

Government, council, charitable compensation.

Can we rest assured that there will be sufficient funds available from government via the CMBC to compensate businesses? Will there be additional funds from the Community Foundation for Calderdale? Will specific crowd funding initiatives rescue a few of the more cherished enterprises in town?

Consequent upon the allocation to Yorkshire of additional funds to compensate household and businesses the CMBC is providing a grant of up to £2,500 per business to help them open up and start trading again. The funding covers costs such as clean up equipment (generators, dehumidifiers, lighting, brushes etc), building and stock security, IT and electricity, temporary accommodation, specialist advice and marketing to keep customers informed. This will go some way to meet some of the costs of some of the affected businesses but does not appear to address major building refurbishment costs. There are efforts by the CMBC to seek more resources. Clearly we need to support CMBC in its efforts to attract more central government money.

The Community Foundation for Calderdale appeared to be precluded from allocating their funds, matched £ for £ by government directly to business but have now agreed an approach which may release funds through a partnership with the Business for

² <http://www.floodre.co.uk/>

Calderdale organisation, linked in turn to local business associations throughout the Valley. How the scheme will work is now clear. Essentially the Business for Calderdale organisation is launching on January 7th this crowd funding scheme. They have received the full backing of the Upper Calder Valley Renaissance Business Recovery Team (UCVR), the Community Foundation for Calderdale and the Council. **The direct involvement of affected HB business in this work is essential because all funds raised will be paid out equally to all business involved regardless of size³.**

In some cases within Hebden Bridge appeals have been established for specific businesses. This might be useful but will not, I believe attract the £ for £ government matching

Processes seem to be in place to start rescuing Hebden Bridge business. **The problem would still seem to be the scale of the costs for some uninsured businesses are nowhere near being met by the funds currently available.**

A note on Mytholmroyd

For the purposes of the Hebdenroyd Town Council this report needs to be extended to include Mytholmroyd. Clearly, without doing a detailed study, it can be said that the *central* business area of Mytholmroyd has been as badly if not more badly affected than Hebden Bridge. With the exception of Russell Dean its wider economy based on the business park may have suffered proportionally less. In terms of the impact on households the impact has been much greater. **It would appear that of the 40 or so customer facing business and services in the centre about 80-90% were seriously affected by the flood including all its pubs, all its cafes and all its shops.**

Summary and Conclusions

- The flood has badly affected about 80% of all town centre small businesses in Hebden Bridge and probably 90% in Mytholmroyd
- On 6th January 2016 60% of those affected Hebden Bridge businesses remain closed
- A large number will not reopen until March 2016
- A significant loss will have been suffered by the local economy
- The absence of effective insurance is a priority to be addressed by opening the Insurance Re scheme to small businesses
- The current level of support from CMBC and from the CFC and the new BFC Crown Funding scheme while welcome does not yet match the recovery needs of local business
- Government needs to be pressed to increase its flood relief allocation to Yorkshire and the Leeds region needs to be pressed to increase its allocation to Calderdale.

Implications for Hebdenroyd Town Council

³ <https://www.eventbrite.co.uk/e/calderdale-rising-information-event-for-businesses-tickets-20480388393>

It is the council to decide what it might usefully do within its powers. It might consider:

- Proactively allocating some of its financial support to community organisations who have been affected.
- Cooperating on a more formal basis regularly with the other agencies in town contributing to the flood relief effort (HBCA, HBP, HB Business Forum etc). An example of this is the joint sponsorship of the HBP, HRTC and HBBF Public Meeting on January 16th. The suggestion by CMBC to establish a Town Board might be a way forward if it could be made to work transparently.
- Ensure all HB business are aware of the CMBC resource and the new Business for Calderdale “Calderdale Rising” funding campaign.
- Making a big shout both to CMBC and Yorkshire and Government for more funds. **The fact that almost the whole of the town centre (both Hebden Bridge and Mytholmroyd) has been affected badly is unique to the Calder Valley, and unique to Yorkshire.**

Bob Deacon, Chair Hebden Bridge Partnership with input from Stephen Curry.
January 6th 2016

Appendix: State of open and closed businesses and community organisations in Hebden Bridge Early January 2016.

**HEBDEN BRIDGE SHOPS-CAFES-PUBS-SERVICES AFFECTED
SERIOUSLY BY THE FLOOD**

(This survey excludes Valley Road area, St Georges Square, top of Crown and Albert Streets which largely escaped the flood: exceptions here are Silly Billy (Closed but see Independent living), Valentines café (Closed?), Shoulder of Mutton (see Bridge Gate) and Bonsall's basement (Open) and La Perla (Closed?))

A DATA BASE OF RECOVERY-REOPENINGS. January 4th
(The list is street by street on each side of road)

PREMISE	ESTIMATED OPENINGS, COMMENTS
MARKET STREET	NORTH SIDE
Old Gate Pub	Jan 14 th
Organic Coffee	March 1 st
Heart Art Gallery	Closed
York Soap	Quite soon
Barclays Bank	Closed
Cresswells Accountants	OPEN
The Deli	February 1 st approx
Molly and Ginger	Closed
Sowing Shop (?name)	Closed
Calder Gallery	Closed
Papas	Closed
Saka	OPEN
Radiance	February?
Ryburnes	OPEN
Monster Computers	January 18 th approx
Mooch	OPEN (cash only)
Music and Love	March
2 Tone Comics	Closed
Mattock Bathroom	January 14 th approx
The Banya Tree	Jan 16 th
Kip McGrath Education	Closed
Kitties Restaurant	Closed
Hat therapy	January 5 th (back door)
Snug	January 5 th or 6 th
MARKET STREET	SOUTH SIDE
Coop	Pop up shop now. Main Store. March?
Salem Mill	Jan 5 th
Not a Full Penny	Closed
Ruby Shoesday	Jan 7 th or 8 th
Dynamite	Closed

J K Chinese	Feb 1 st ?
Valley Organics	OPEN in Salem Mill
Bookcase	Possibly Jan?
Hair Care	January 5 th
Earth Spirit	January 9 th ?
Oxfam	OPEN
Element Jewellery	March 1 st
Hotcakes (HILTON Str.)	Closed
Eastern Spice	Closed
Drink	Closed
Copa Café	Closed
Spirals	Merge temporarily with Earth Spirit (see above)
Computer Shop	Closed
Afghan Rugs	Soon
Café Solo	January 18 th ?
Children's Toy Shop	OPEN
WEST END	
Mark Hurst optician	OPEN
Blazing Saddles	Workshop January 15 th ? Shop March.
Ryburne Estate Agent	OPEN
F Gledhitt Solicitor	Open by phone
Drew Forsyth	Closed?
Farrow and Ball	Closed?
I Phones	Closed?
HB Cleaners	OPEN
Olive Branch	Jan 18 th ?
Wire and Wood	Closed
Max's Jeweller	Workshop March?, Shop April.
HOLME STREET	
Post Office	Jan 11 th
Trades Club	OPEN
Holme Street Art Centre	"Closed for months: impacts Soup Dragon, Brass Band etc".
Little Theatre	Closed (performances moved to Birchcliffe Centre)
NEW ROAD	NORTH SIDE
Holts Veg	Jan 8 th ?
Willow Garden	OPEN
The Closet	OPEN
Hair and There	OPEN
Peter David Estate Ag.	January 11 th
Café on T'Front	Jan 12 th ?
Hope Chapel	Closed
Turners Letting	Closed
Just Eat	Closed
Dentist	OPEN
The Railway	March/April guestimate?
Moyles	Closed
NEW ROAD	SOUTH SIDE
Crossley Mill Nursery	January 7 th

Gina Glass	OPEN
Rim Nan Thai	Closed
Pottery; Flying Saucers	Closed
Hair "Blow"	January 9 th ?
TIC	Closed
Valley Private Hire	OPEN
Cinema	OPEN upstairs only (no disabled access)
Milk Bar	Closed
OLD GATE	
Kiddies Corner	Closed
Menagerie	Unknown proper opening? (but sometimes there)
Cornucopia	January 18 th ?
BRIDGEGATE	WEST SIDE
Shoulder Mutton	Closed?
Laundrette	January 11 th possibly
Café Cali	End January
Lamp Post	Closed
Sweetshop	Soon
Watergate Tea	March
Book Makers	Closed
Valley Opticians	OPEN
BRIDGEGATE	EAST SIDE
Pennine Wine Cheese	Closed
Reeds R Estate Agent	Closed
Age Concern	Closed
RSPCA	Closed
Wardrobe	Closed (but might move to Independent Living space)
AyaSophia	OPEN
Calan Beer	March
Earth Collection	Closed
Bamboo	Closed
Rendevouz	Jan 10 th
Fat Face	Closed
Turners Estate Agent	Closed
The Swan	Closed
Noir	January 12 th
Shelter	Closed
Just Books	Closed
CROWN STREET (bottom only)	WEST SIDE
Nelson's	"Several Months before opening"
Oasis	OPEN
Maskill Butcher	OPEN
One Stop	Closed
Crown Pub	Closed
Fish and Chips	OPEN
Claire Sheehan Estate A.	March
CROWN STREET	EAST SIDE

(bottom only)	
Hospice	Closed but Valley Road Store open
Hiu Man Chinese	Closed
Daisey and Sam	Closed
Boots	OPEN prescriptions only and emergency medicine
Christine Edwards	Closed
Empty shop x2	Closed
Amelia	March?
Mountain Wild	OPEN
ALBERT STREET (bottom only)	EAST SIDE
Independent Living	OPEN for Care Support. Mobility moved to Mytholmroyd Re-opening soon for pop up Silly Billy, Wardrobe? Earth Collection?
Print Bureau	Open for some services. Fully open in some weeks.
Greenwood Funerals	Closed?
CAB	Operating from elsewhere (town hall etc)
Quilt Cabin	Closed
Green Café	February
Gibbons	Closed?
Pennine Club	March
Sports and Social	Closed
Edwards	Closed
Squeeze	OPEN
Polkadot	Closed?
Colour by Yorkshire	OPEN, 25% discount for flooded homes
ALBERT STREET (bottom only)	WEST SIDE
Lloyds Bank	Cash Point from 6 th January. OPEN from January 18 th ?
Antique Centre	Closed Operating from ????
Albert Pub	March?
HOPE STREET	
Circle Hairdressers	OPEN
Library	January 8 th ?
CARLTON STREET	
Marshalls Bar	Open for bottles and cans, Main re-opening in weeks?
Zeitgeist Hair	OPEN.
HEBBLE END AND PARK	
Hebble end Bike Shop	Closed
Hebble End studios (n)	Closed
Park Life Café	Closed

Additionally Stubbing Wharf pub closed and Beehive Mill and businesses working from within it closed.

