



As the water passes its height and ebbs away from St Asaph, Ruthin and York, we look on with sympathy. This time round we had only minor puddles in our bedroom from water oozing through the stone walls. Back in July, the whole ground floor of our converted riverside barn was feet deep in black river water and devastated. The worst time, I now appreciate, is not when the water is swirling past your windows and gushing under your doors. While that's going on you have too much to do to panic or feel sorry for yourself – carrying stuff to safety, rescuing the cats and chickens, checking on neighbours – and everyone else wants to help. The misery comes later, when the rest of the world seems to be back to normal: the news no longer shouts "Floods devastate England and Wales", and yet your home is a wreck.

Outside lie enormous heaps of sodden possessions, not just beds and carpets that can be replaced, but once-loved books, old clothes, photographs and paintings that cannot. These stinking heaps do not instantly disappear but remain as a reminder of all you've lost until the insurers give the go-ahead. Then begin the phone calls and emails to loss adjusters, builders, engineers; the forms and databases of every item lost, with estimates, receipts and even photographic evidence to prove that you really did have that little wooden summer house that was completely swept away in the torrent.

As I watch the news and empathise with sufferers, I realise just how much I've learned about things I never thought I'd need to know – like floors. Until this July, as far as I was concerned, a floor was a floor. It might be tiled or carpeted, but underneath that – well it's a floor, isn't it? Now I know better.

Ours were suspended floors: starting from the bottom – concrete, insulation, waterproof membrane, chipboard, underlay, carpet. In a flood, the carpet floats and trips you up as you wade along in the dark, chipboard rots, and insulation can never dry out. So the whole lot has to come out. Even that doesn't sound too bad until you think what's on top. In our case, the solar installation, fitted furniture and bathrooms with loos, wash basins, showers and tiles. It all has to

go. The waste is horrifying. So is the carbon cost. I look back in despair on our attempts to reduce our carbon footprint and live more sustainably. Just imagine the carbon consequences of all that destruction.

This will pass. Yet what remains is the potential for future floods. These "extreme weather events" are just what climate scientists predicted, and we must expect more as the planet warms further.

So what to do? I mention the floors because of one stupid and distressing fact that could be changed. Many insurers insist that you put everything back as it was before. This means putting back a floor that, when the next flood comes, will all have to be taken up again. Our neighbours' insurers would not budge – in any future flood their entire new kitchen will be destroyed again. Happily, our insurers have agreed we can rebuild differently. But flood-resilient flooring is not readily available. That's why I know so much about water pressure, tanking, underfloor pumps, reflective blankets, closed-cell insulation, and waterproof grout. And that's just the floor.

Outside the house, I'm learning about flood barriers and flood guards, leats, millstreams, levees, and what it means to live in a "functional floodplain". None of us in our tiny hamlet knew that's where we lived, but we do now. So we'd better not want to sell our houses in a hurry.

I'm trying to enjoy the new knowledge gained and think positively about a house that will be better protected and more resilient when the next extreme weather comes. But, above all, I'm left with this thought: we, as a country and as a world, seem to have ignored the advice of the 2006 Stern review, that acting fast on climate change would be cheaper than coping with the consequences. We didn't act. So now we must cope with the consequences. Rebuilding homes as they were before is not the way to cope.