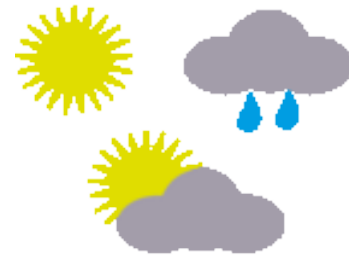


Editor's Note: Hi! This issue has an eclectic mix of articles: an update on Flood Re, a letter to West Sussex MPs, National Flood Forum updates, some fantastic news for two of our groups and much more.

If you have anything you'd like to voice, on any flood-related topic, please do get in touch by emailing me: hannah.tankard@floodforum.org.uk. We want to represent you and your thoughts and this is a great platform to do so.

With best wishes, Hannah



So far July has brought warm weather coupled with thunderstorms, which is traditional flash flooding weather. We hope that nobody is adversely affected this year by such events. If you are affected by flooding this summer, or anytime, please call our helpline on 01299 403055

Flood Re Moves a Step Closer

At the beginning of July we had confirmation from Defra that the draft Statutory Instruments for the Flood Reinsurance Scheme 1 ("Flood Re Scheme") were laid before Parliament on Wednesday 1st July. The draft Regulations set out how the Scheme will be administered and funded and how the Flood Re Scheme and the Administrator will be designated.

It had been hoped that Flood Re would be implemented by this summer. However, the systems needed to put it in place are a lot more complicated than the Government and insurance industry first realised. Therefore, the new implementation date is currently estimated to be April 2016; until then the Statement of Principles will remain in place, which is a voluntary agreement between the insurance industry and Government to improve the availability of insurance.

What is Flood Re?

- Flood risk insurance is normally part of household insurance, covered by a voluntary agreement between the insurance industry and Government called the Statement of Principles. Under this arrangement we all provide an informal subsidy to those at flood risk. However, many people struggle to get insurance covering flood risk, or insurance that is affordable.
- Flood Re is a temporary measure lasting for 25

years, which will make the flood risk element of household insurance more accessible and place limits on premiums and excesses for those identified as being at high flood risk

- After 25 years there will be a free market for flood risk insurance. Every 5 years, or so, there will be a review with a view to making a transition to a free market. The reviews could consider the number of properties covered, the level of premiums and excesses and the percentage "subsidy".
- Flood Re will ensure that cover against flooding remains a standard part of household insurance
- Flood Re is an organisation owned and run by the industry, to which insurers can assign any flooding policy at a set price. It will also report annually to parliament.

Finally, Flood Re now has its own website containing more detailed, insurance industry focused guidance. There is also more detailed guidance on eligibility – www.floodre.co.uk. Additionally, further updates will be posted onto the National Flood Forum website: it is something we are watching closely!



Flood Re logo - keep a look out for it!

Disclaimer: The views expressed in the bulletin are those of the writers and are not necessarily those of the National Flood Forum.

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Voice of the Flood Risk Community

Testing the Pumps

By Ron Smith (Burstwick United Flood Group)

In May, Burstwick United Flood Group held a joint flood pump running exercise with the Environment Agency here at Burstwick. The reason for the exercise was that the installed system does not allow for the complete testing of the pumps as there is not normally enough water in the system for the pumps to work. The Environment Agency temporarily loaned some additional items that allowed us to test the pumps to prove that they will function in an emergency. The additional item was mainly a strainer that can be attached to flexible suction hoses that can be lowered into the drain to a level lower than the permanent system allows. Hopefully Burstwick Parish Council will finance the purchase of the required additional strainers. The test highlighted some other minor problems.



Burstwick United Flood Group and the Environment Agency testing their emergency pumps

Many thanks to the Environment Agency for their expertise.

SSEPD Grant Success

Two groups have recently informed us of their successful Scottish and Southern Energy Power Distribution (SSEPD) grant applications, which was announced in our bulletin this January. This is wonderful news and full credit to the groups who have put in the time and dedication to submitting their application.

The **Colbrook Flood Action Group** achieved a grant of £5,646 towards their flood group. As well as this success, the group have now got an emergency plan in place, have regular multi-agency meetings and good relationships with other local groups in the area. The group is dedicated and going from strength to strength to enhance their flood resilience – congratulations, the hard work is paying off!

The second group that informed us of their wonderful news is **Datchet Parish Council**, whereby Ian Thompson led the council to successfully receive a sum of £12,000 towards the cost of installing an emergency pumping facility in Central Datchet. As a result of this grant, the Borough Councillors are now in the process of putting forward a proposal for match funding for the rest of the

project to the Borough. This will be a much needed flood defence for the town and hopefully put more residents at ease.



Application Bull's Eye - Twice!

If you live in Central Southern England you are encouraged to apply as a second round of applications are being taken until **25th September 2015**. After this, there will be two more rounds in April and September 2016 (dates to be confirmed). **There is nothing to lose!** If you would like to find out more then please visit: www.ssepd.co.uk/resiliencefund/

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Letter to West Sussex MPs

The West Sussex Flood Action Group Forum (a group formed of representatives from 10 flood action groups across West Sussex) have written the following letter to their MPs to highlight their concerns, which are specifically related to maintenance of waterways for the long-term. This is an issue the National Flood Forum comes across time and time again with groups across the country, so we thought others would appreciate seeing what is being done to highlight the issue in West Sussex. If this letter inspires your group to do something similar, with reference to long-term maintenance or otherwise, please let us know and perhaps your letter could be published too, to hopefully make an impact nationally as well as locally.

9th June 2015

Dear Andrew Tyrie, Nick Gibb, Nick Herbert & Sir Peter Bottomly

Congratulations on your recent re-election as MP for a West Sussex constituency.

We are writing to you as West Sussex MPs on behalf of the West Sussex Flood Action Group Forum (WSFAGF), a recently constituted body comprising representatives from 10 Flood Action Groups throughout West Sussex. We have 2 representatives on the West Sussex Strategic Flood Risk Management Board, which also comprises senior officers from West Sussex County Council, the Borough and District Councils, the Environment Agency and Southern Water. In all our work we are supported by the National Flood Forum.

Our purpose in writing to you is to urge you to support our campaign to oppose any further cuts to the Environment Agency (EA) budget funded through Defra. Indeed, in many areas there is a strong case to increase expenditure. Whilst we understand and appreciate the government's expressed intention to make further cuts to overall revenue expenditure, we believe that in this instance any cuts will be counterproductive and result in much greater cost in the medium and longer term.

We understand from the EA that their capital programme has received draft funding until 2021. However it is the revenue budget, which is reviewed annually, that is our principal concern. As you may be aware, the EA's powers over main rivers and sea defences are "permissive"; that is they can at any time for budgetary reasons give notice that they will no longer carry out vital maintenance work and, in effect, hand that responsibility over to riparian owners. In West Sussex there are a number of main rivers, including many of the West Sussex rifes.

In many areas of West Sussex these rivers and rifes are a vital part of the drainage network with numerous smaller land drains and ditches feeding into them. Large numbers of residents live within close proximity of these main waterways. Currently the EA maintain these watercourses, both in terms of annual maintenance, including vegetation cut and de-silting, and repairs to assets, such as culverts, when required. Our concern is that this service will be cancelled or cut; that is, the EA will no longer exercise its permissive powers. We are aware of the riparian ownership laws, but in this case there are so many riparian owners that any efficient and cost effective action is impractical; it really does require co-ordinated action by a single body with knowledge and experience. Even the smallest section of a rife can have two riparian owners where the watercourse forms the boundary between them. In addition the EA, in carrying out their work, are sensitive to the environmental needs of endangered species, such as water voles, an approach which we fully support.

Many of our members have first-hand experience of trying to organise work on a watercourse where there are a significant number of riparian owners. In order to maintain effective water flow, it is imperative that the work be properly planned and co-ordinated, particularly where re-grading or de-silting are required. It only requires one or two owners to be uncooperative to undermine all our efforts. This is particularly true of low lying areas with very slight gradients, which means that it is doubly important to maintain the grading of the rivers and rifes so that water drains away effectively.

In addition, we firmly believe that properly maintained coastal defences are vital, not only for protecting

Continues on next page....

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Letter to West Sussex MPs continued from previous page...

residents who live along the coast (as many of the people we represent do) but also because of their impact on areas inland that drain to the coast. Expenditure in this area should therefore be maintained at least at current levels.

We have always found the EA managers and staff on the ground helpful, knowledgeable and effective. They work to a high standard but we genuinely fear that this knowledge and experience will be lost if further expenditure cuts are made. It is not a risk worth taking.

There is a recent history of flooding in West Sussex, particularly during the major storm of June 2012, when over 700 homes flooded, with others having garden flooding and water under the floorboards. The clear up was at a huge cost to society and the public purse. There had been flooding before and there has been since, particularly during the very wet winter of 2013/14. With the help of West Sussex County Council's Operation Watershed funding, a great number of improvement measures have been implemented over the past two years; however, the new assets need to be maintained.

We genuinely fear that if the EA were to withdraw or cut its services to our communities then the risk of homes flooding will be significantly increased, with all the human misery and cost that entails. Indeed, given recent experience and the generally accepted facts of climate change, we believe that the EA should be increasing its resources. Clearly the problem of flood risk will not go away: the matter has to be confronted and addressed.

We would urge you to make representations to at least maintain the current level of EA revenue expenditure and preferably to increase it. This will help support the work we voluntarily undertake and help address the challenges we all face.

Yours Sincerely,

West Sussex Flood Action Group Forum

Writing to MPs

With the new government in place, the first budget delivered and a new batch of MPs finding their way around Westminster, now is a great time to engage your MP in the issues that concern you and other people at risk of flooding across the country.

You tell us frequently that the things that worry you are new developments causing flood risk, inability to get insurance, rocketing premiums and excesses, lack of maintenance and agencies that don't listen or work well together. Have a look at the [Manifesto](#) document on our website we produced a few months ago.

To find out who your MP is, go to <http://www.theyworkforyou.com> and enter your postcode. There is then a link to send an email.

If you get a response to your query, then please let us know how you get on.



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If writing to your MP about flooding seems a little daunting, then please feel free to contact the National Flood Forum. Where we can, we will be happy to help you edit your letter or put forward ideas of what to write. You can just use us as a proof-reader if you want to have a second pair of eyes to go over your letter one last time before you send it off.

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Welcoming Lisa and Thomasin

The National Flood Forum has recently recruited to new members of staff: Lisa Li and Thomasin Sayers. Lisa and Thomasin join us as Trainee Community Flood Resilience officers. They are currently shadowing project officers across the length and breadth of the country learning the ropes and meeting lots of different flood groups.



Thomasin Sayers

Both Lisa and Thomasin have backgrounds in Geography and both have an interest in swimming, the outdoors and languages, amongst many other hobbies and skills.

We'd like to take the opportunity to wish both trainees a good start to their new roles and very much hope that they will enjoy working with us.



Lisa Li

WELCOME!

Editor's Apology

Last month I was extremely excited to report that Bodenham Flood Protection Group received the Queen's Award for Voluntary Service. In my excitement, I wrongly wrote down Babs' and Tony's surname incorrectly. I would like to correct this and indicate that Babs' and Tony's surname is Mitcheson, not Mitchell. Babs and Tony, please accept my sincere apologies for this error and thank you for informing us. Once again, congratulations on your wonderful achievement.

Best wishes, Hannah

Do you live in Old Basford, Nottingham or know someone who does?

Emily Hutchinson, our Community Flood Resilience Officer, in the Humber and Trent region is working in the Old Basford area and looking to form a flood group.

Emily warmly invites Old Basford residents to join the National Flood Forum to discuss how we can support you to try to resolve your local flooding issues and reduce flood risk in Old Basford.

Stalls will be at local Summer Fun Days on both Friday 24th July, 3pm - 7pm, Vernon Park (near city council stalls); and Tuesday 28th July, 3pm - 7pm, Heathfield Park.

Interested but cannot make it?

Questions?

Queries?

Concerns?



Contact Emily Hutchinson 07592317761
emily.hutchinson@floodforum.org.uk

Climate Change likely to increase flood risks

The Committee on Climate Change has just presented their first report to Parliament on whether enough is being done to prepare the country for climate change. The main summary concludes that *"more households will be at high risk of flooding, despite the increase in spending on flood defence."* The committee makes a number of recommendations to help households protect themselves against rising flood risks and to improve approaches to flood management. The report also recommends a number of steps that would help preserve and improve the natural environment in a changing climate.

To find out more, please visit: www.theccc.org.uk/publication/reducing-emissions-and-preparing-for-climate-change-2015-progress-report-to-parliament/

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The Impact of Flooding on Small Businesses

By Paul Cobbing (Chief Executive, National Flood Forum)

Small businesses suffer from flooding in similar ways to householders. The impact is often very personal and traumatic, which is why it isn't surprising that small businesses are often a key component of flood action groups. They can also play a significant role in helping to protect themselves, their business and the wider community, bringing valuable skills and knowledge.



But small businesses are particularly vulnerable to the impacts of flooding, with AXA estimating that up to 80% of businesses fail to survive in the long term. A recent [report by Calderdale Council](#) also highlighted the long term impacts of flooding of small businesses on community economic resilience.

However, they are sometimes forgotten. A current example of this is the exclusion of small businesses from Flood Re, the new mechanism for including flood risk in household insurance. Whilst the reasons for doing so may be reasonable, small businesses do need a mechanism to help them cope with flooding, particularly in high risk areas.

We are often contacted by small businesses, chambers of commerce and other business groups, as well as local authorities to provide practical support and to work for policy change. In particular we need a new insurance mechanism to support businesses.

If you are a small business and would like to let us know how you have been affected and what you have been able to do to overcome the obstacles that flooding brings, in particular in relation to insurance, please do get in contact with us by emailing: hannah.tankard@floodforum.org.uk or calling the office telephone on 01299 403055.

DON'T FORGET!

The National Flood Forum invites you to save the date!

Flooding Resilience Community Pathfinder Conference - Lessons Learnt

2 December 2015 | One-Day Conference | SOAS, University of London

In partnership with Defra, CIWEM and Collingwood Environmental Planning

Defra, CIWEM, Collingwood Environmental Planning and the National Flood Forum are planning a one-day conference to celebrate and disseminate the *Defra Flooding Resilience Community Pathfinder* scheme. (More information [here](#).)

The conference will encourage community involvement in delivering flood risk management and will highlight case studies showing how this can be done.

Join us in December to...

- celebrate what has been achieved by the *Defra Flooding Resilience Community Pathfinder* scheme so far
- hear about the scheme's key findings
- meet up with and learn from fellow practitioners.

Speaker programme will be published shortly.

We hope to see you there in December!

Sponsorship Opportunities: Promote your company, products and services to water and environment professionals.

For more information or if you are interested in sponsoring this event please contact katerina@ciwem.org

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