

Despite huge efforts by all of the major stakeholders to resolve the issue of flooding exposure in the UK, has ministerial confidence started to evaporate into more empty promises?

For more than five million of the UK population, their property's exposure to serious flooding risk represents a position of potential financial meltdown if insurers withdraw flood cover.

Data not readily accessible Using better information, the Environment Agency (EA) has recently revised the number of properties at significant risk: up from 220,000 in 2002 to 570,000 this year – a 259% increase.

That rise is despite 80,000 properties in concentrated urbanised areas being repositioned following protection by civil engineered 'area' schemes above 1:75 'significant risk'. There is increasing awareness – particularly since New Orleans – that 'area' schemes, if overtopped, can exacerbate the consequences of extreme events. Many people with properties at significant flood risk can't access clear information to confirm that fact – despite the millions of pounds spent over the years in publicising the risk of flooding. And despite many feasibility studies it is still not clear which schemes will get funded; so it should not be surprising that only 16% of property owners at risk have undertaken any review, much less invested in flood mitigation.

A question of joined-up thinking No rational person or group likes the idea of planning for war, but such planning is vitally important when it needs to be fought over many decades to achieve clearly achievable objectives.

So, is global warming now no longer considered a more significant risk than global terrorism? The recent Government cutbacks in flood alleviation undermine the secure financial framework started in 2004 to go up to 2011 and beyond. Professionals and stakeholders need certainty to attain overarching longterm, sustainable solutions.

Any fragmented approach causes uncertainty – which damages the marketing that is needed to convince potential flood victims that they are not impotent and should take action to protect their properties.

Policy changes over grants have already stalled key pilot schemes that would have offered

property-specific options where an engineered area solution is not viable.

They were expected to provide a more equitable environment where currently none exists for excluded properties, many of which are at the highest risk level, having suffered repeated flood events.

All agree that flood events cannot be entirely alleviated – so available budget must be used in pushing the boundaries forward through property-specific systems and certainly not limited to largescale capital investment in static engineered protection methods.

### **Combined support**

The UK is currently the world leader in providing proven and certificated property-specific systems that can alternate with or enhance civil-engineered solutions at more affordable cost than area solutions and be cost-effective for properties in remote areas.

Over 3,000 properties are already protected by propertyspecific systems that have shown their worth in resisting actual flood events, thus providing mitigation of the trauma and consequential costs of such events, and restoring peace of mind and property values.

The Association of British Insurers (ABI) has, since the 1998/2000 floods, helped prevent large-scale financial meltdown for many by agreeing to maintain flood cover in adverse risk conditions. However, that may well change with the recent budget cuts in flood risk reduction.

### **Joined-up planning**

One key measure that a Government ministry has currently failed to implement is the introduction of a definition of flood resistance and/or resilience into planning and building control guidance – to support designers in their proposals to clients to achieve sustainability.

### **Legal implications**

Individual owners still remain responsible under English law for protecting their property from flood. However, should planners ignore EA advice and flooding results, then a local authority could face claims for compensation.

So, by having full guidance notes, planning and building control officers can check if submissions made by developers provide for flood resistance and/or resilience – and comment accordingly.

### **Practical solutions**

With the limited £570m budget it was essential that new concepts for managing floods were implemented quickly. That has only become more important if flood cover is to be maintained and risk managed within acceptable insurance levels. Better, more accessible information is also a prerequisite for those at risk to make informed decisions and take appropriate action.

A simple grant scheme, negating the need for a 40% top slicing for administration, would encourage property owners to take action if it were more equitable and more cost-effective in providing flood mitigation that 'pump primes' a more effective longterm strategy.

Being able to rationalise risk protection commercially is the key that such a scheme requires, as better available information should enable simple verification of the properties most deserving of grants.