

Editor's Note: This month saw the much anticipated launch of Flood Re. It's been a long time in the planning and we're optimistic it will help many thousands of people. In this edition we hear from Flood Re CEO, Brendan McCafferty, as well as some of your views on the new scheme. It's still early days but we are seeing evidence that people are already benefitting. As with any new initiative, we're also picking up some anomalies and we know that there are still a number of properties that Flood Re doesn't apply to, which our contributors discuss in more detail. There's no doubt Flood Re is a step in the right direction but we will continue to keep the issue of affordable insurance for *everyone* as a key priority. We'd like to hear about your insurance experiences over the coming months so please do contact us to let us know.

Away from insurance we're pleased to hear from three Flood Action Groups about their approaches to flood risk management (FRM), as well as a feature asking what *Integrated FRM* really means?

Your views, comments and feedback are always welcome so please do take the time to drop us a line at bulletin@floodforum.org.uk

Flood Re – a positive change for those affected by flooding

By Brendan McCafferty, CEO at Flood Re



Being flooded is a devastating experience. Sadly, it is one that those who have lived through it know only too well.

However, the trauma of dealing with the clean-up, is not the only challenge that comes once the water has disappeared. Local people also know about the difficult task of finding and paying for insurance cover if they have been flooded or live in a high flood-risk area.

You may or may not be aware, but a brand new scheme designed specifically for those who have been affected by flooding or are at risk of flooding launched this month. The scheme – [Flood Re](#) – has been jointly set up by the insurance industry and Government and works through a £180m tax on the insurance industry. This will be used to create a subsidy for householders that should significantly reduce excess levels and give those in high flood-risk areas access to affordable insurance cover.

Our team has been touring the country and speaking with local flood forum leaders, councillors and key stakeholders about Flood Re in order to raise awareness of the scheme and answer questions about how the scheme will work and what it will mean for customers.

I can assure you that Flood Re isn't another layer of bureaucracy to deal with. It works in the background to help provide more affordable cover. In fact, local people in flood-prone areas won't deal directly with Flood Re. All contact will remain with the consumers' chosen insurer, including the process for handling claims in the event of a flood.

A significant number of leading insurers have signed up to the scheme and a list of those insurance brands who are providing Flood Re supported products can be found on the Flood Re website.

We have created a video which helps explain how the scheme works which can be viewed on our website www.floodre.co.uk.

Financial Savings Under Flood Re

Mike McCarthy, Secretary of Shipston Area Flood Action Group (SAFAG)

The much publicised and long awaited Flood Re Insurance Scheme commenced recently for the 350,000 properties at risk of flooding and where owners are paying very high premiums or are unable to get insurance at all.

My wife and I decided to test Flood Re and rang our insurer on day 2 of the introduction of the scheme. This was in the hope of reducing our insurance premiums which were exceedingly high, mainly due to the risk associated with our post code and secondly due to a large claim back in 2007 when Gloucestershire suffered an extreme flood event. At that time the ground floor of our home was flooded by over a metre of water from an adjacent river.

Following a 15-minute telephone re-assessment by our current insurer where we quoted Flood Re, they cancelled our existing policy and gave us a substantial refund, and we were offered a new policy with reduced premiums of over £30 per month.

But check this out!

The above reduced premium was with the maximum excess of £500 (that we would need to pay should we make a claim). In our experience having the maximum excess payment as part of your policy generally reduces insurance premiums.

However, we were then told that if we reduced our excess from £500 to the normal and lower excess of £95 then the insurance company would reduce our monthly payments by a FURTHER £30 per month - **so please cross check your policies!**

Whilst our premiums are still relatively high, Flood Re has successfully reduced our insurance premiums by over £700 per annum (almost 30%) so we are therefore obviously pleased with the introduction of the new Flood Re Scheme!

WHAT DO YOU NEED TO DO?

To see if you are eligible for Flood Re, there are three easy steps to follow:

1. Talk to your existing insurer and ask them if your home is eligible for the Flood Re Scheme (details of our eligibility are set out on our website)
2. Be prepared to shop around
3. Remember, finding the right advice and products is important

Flood Re is committed to working with insurers to get this right for homeowners. If you have any specific policy queries do speak to your current insurer who will be able to provide you with more information.

If you want to find out more, you can visit the National Flood Forum's dedicated [Flood Re](#) and [Insurance](#) webpages or contact our Helpline on 01299 403 055

Alternatively visit the Flood Re website: www.floodre.co.uk

From a National Flood Forum colleague to the team: Just had a gentleman come to me in Carlisle to say he has had a good experience with Insurance Direct, a company we put him in touch with two years ago when no one else would insure him. He has just renewed his premium with them and they are part of the Flood Re scheme. He says he's already seen his premium drop £500 and his excess capped at £250. One happy chap who just wanted to let us know.

You Retweeted



Finham Brook Flood @FinhamBkFloodGp · Apr 8

@NatFloodForum @floodre Yey! First reports of improved insurance from flood group member - premiums reduced by 25%, better terms too!



Flood Re: 2009 Retrospective Cut-Off is Unfair

Amanda Wallace, Chairperson of Workington Flood Action Group

I support Flood Re and the principle behind it. The feedback I am receiving is extremely positive for the homeowners that qualify. I do believe that there should be a cut-off date for Flood Re but not one that is retrospectively applied. How many people have heard of the National Planning Policy Framework? How many people have bought or built houses in areas that have never suffered from flooding prior to 2009 and have now flooded only to find out potentially they face a future of no insurance?

The following meeting turned my world literally upside down. I am insured under the Statement of principles but now find myself, and I have no doubt many others, in a situation whereby going forward I may not be able to obtain or afford insurance.

When I attended a meeting hosted by the CEO of Flood Re we discussed the exclusions, including properties built after Jan 2009. It was clarified that the Government Valuation date will be used. I was dismayed that properties built after these dates are not to be eligible for this scheme. The majority of people were unaware of Flood Re in 2008/2009. I believe Flood Re only had its first reading in Parliament in 2014/15. This date was set in the belief that a more responsible approach to development will be taken under the National Planning Policy Framework. Many developments since this date suggest that developers and local governments are not behind this principle as outlined in the Policy Framework.

The only people that are going to suffer are homeowners who have bought a property in good faith. If there is to be a date set to exclude properties, then surely it should be from the date Flood Re was enacted or the date Flood Re commenced? The Government valuation date is not indicative of when a house was built. Many properties can be completed and not undergo the Government valuation for various reasons. Is a house not built when it has walls and a roof?

Surely, the date should be amended and publicised to make homeowners aware. In addition, solicitors should be providing this information when people are purchasing land or properties.

The people of this country work hard to become homeowners. Flooding is devastating, many homeowners are in negative equity due to flooding devaluing their homes. Why are people working to own their own home? With 5 million homes at risk there will be a point when there is no faith in the housing market.

Flood Re's aim is to provide affordable flood cover to ensure that home insurance is both available and affordable for many but NOT to all.

My understanding is that the use of the Government valuations was decided in the primary legislation for the Water Bill Act 2013. Yet, the exclusion date is properties built after January 2009. What was the date for the National Planning Policy Framework?

The issue I have is with the use of Government Valuation to determine the date properties are to be excluded. I along with many other members are facing a future of no insurance.

How is this legislation reasonable and just when was it decided to be applied retrospectively? If this was discussed prior to 2013 why were people not informed when they purchased or built houses? This would have allowed people to make a reasoned and informed decision. Many areas that are now flooding have never been highlighted as at risk and it is well documented that the Environment Agency (EA) mapping is seriously flawed. This alone should be reason for a review.

It does nothing more than leave many home owners facing a future of NO insurance.

Why Doesn't Flood Insurance Fund Cover Small Businesses?

Simon Macaulay, Chair of Whitworth Flood Action Group

On 26 Dec 2015 a number of small businesses in the beautiful Rossendale Valley in Lancashire flooded.

These businesses are the heartbeat of their local communities.

In Whitworth, Flood Forum member Barbara Dawson was up early despite it being Boxing Day to see what she could do to help.

Barbara commented: "It was awful to see my company Anglo Recycling get flooded but in many ways I saw the best of this community as 30 people spontaneously came together to help.

"A river ran down Acre St which we had not seen before (rumour is that it came about as a result of drainage changes by the new wind farm contractors in the valley).

"A number of us got together and built a dam of old tyres and felt from Anglo-Recycling. We diverted the stream into the river at a safer place and managed to narrowly avert a disastrous flood in the old people's home opposite the factory."

Yet sadly, Flood Re - the insurance industry scheme that ensures domestic dwellings can get insurance at a fair price even if they have a high flood risk - is not open to small businesses.

David Broadbent MD of Northern Joinery commented: "We have been flooded three times in the last eight years, most recently on Boxing Day, and we cannot get flood insurance meaning we must self-insure. This is putting our business at risk and more importantly the livelihoods of the 50 families that rely on our company."

We think more serious flooding is here to stay – Northern Joinery and Anglo Recycling are responsible businesses and are happy to bear their share of the burden by building greater resilience to flooding (e.g. electric points higher off the ground and stock held on racking at a higher level) but in return we think these businesses should be allowed to enter the insurance industry's scheme and receive the offer of a fair price for insurance against future flooding, just as householders do.

Small businesses flooded out in Whitworth



Photos supplied by

Barbara Dawson



Flood Re Isn't for Everyone

Lynne Jones, Chair of Keswick Flood Action Group (K FAG)

Flood Re is a fantastic opportunity for those who qualify, however there are so many exclusions to Flood Re that it would appear most members of the K FAG committee will not benefit from it. Several of us live in B&Bs and one has a hairdressing salon on the ground floor of their home and businesses are excluded. Several of the committee have holiday properties (businesses again) and one member, although they will be able to get contents insurance through Flood Re, lives in an apartment such as those that are excluded. Most properties will, therefore, be open to "market forces".

So whilst it is a welcome opportunity for those who can get it I wonder if the general public realise that they are all now going to be paying a levy for a relatively small number of properties at flood risk that can benefit (estimated 350,000 can qualify out of some 6 million properties at risk of flooding nationwide). Whilst Flood Re cannot help everyone there is a system for insuring flood excesses if they are huge, the relevant site is Floodexcess.com

What I really want to see though is a solution that will give small businesses the chance to benefit from Flood Re as well. I understand Rory Stewart MP recently replied to a [Parliamentary Question](#) about 'what is being done to develop a Flood Re scheme for small businesses', saying they are looking into this issue.

One idea I will be pushing comes from the recent budget in which the government decided, after April 2017, anyone with a property rateable value of under £12k will pay no business rates. This seems a perfect cut off point for Flood Re to me. It avoids supporting large businesses (which was one of the areas Flood Re was designed to exclude as it was deemed inappropriate for Joe Public to pay extra into a scheme which supported the operations of major companies) and if you used this in Flood Re as a way of encompassing small businesses, anyone living in a B&B or a shop would qualify without tweaking the rules much.

If things don't change nobody will be able to sell a small business on a flood plain as you can't get a mortgage without insurance.

However, this has to be taken in the context that Flood Re will only last for 25 years (bearing in mind people can't take out mortgages on a property without adequate insurance) so we look at this as merely giving "breathing space" for the government (in particular the Environment Agency), local authorities, water companies etc. to really put an effort into reducing flood risk.

National Flood Forum Media and Public Affairs Activity: Flood Re

Paul Cobbing, CEO, gave around 25 interviews to various TV and radio outlets across the country to support the launch of Flood Re, which were complemented with first person case studies in Cumbria, N Yorks/Teesside, W Yorks, W Midlands and the North East. You can read our press release [here](#).

There has been considerable concern that small businesses have been excluded from the scheme, leaving people exposed, especially in areas of mixed residential and business properties. Ministers are alive to the issue and we have met with Treasury, and been in correspondence with the Association of British Insurers (ABI) and British Insurance Brokers' Association (BIBA), presented to the Flooding All Party Parliamentary Group (APPG) and been involved with organising a visit by the Environment Audit Committee to Leeds to explore the issue.

Whilst we recognise Flood Re wasn't set up to cover small businesses, we will continue to champion this issue in the interest of the many thousands of businesses who are struggling to find and afford insurance.

Let's tackle Flooding at the Source!

Sue Butler Chair of Brompton Flood Prevention Group

I think the main frustrations we have as a group is the time it takes for ideas to become reality. We had multi-agency meetings for over a year and although a lot of small things were accomplished, when it came to the more important things, the help wasn't there in the form of funding or physical help. Everything we have achieved has been through our own efforts. We soon realised that the only way to help stop flooding in Brompton was to 'Slow the flow' through the village.



After visiting Belford in Northumberland and Pickering in North Yorkshire, we were convinced it was the right decision. The EA said we can only give you funding when you have your own surveyor, so having employed a surveyor for over a year, we are still waiting to get some funding from them. There are 169 properties which can potentially flood, but still our criteria aren't enough to get funding.

We have raised money ourselves through various fundraising events and match-funding from Barclays, which has helped us desilt the beck twice, (having had permission from the EA), in conjunction with a contractor and local farmers. On Boxing Day we had a close call and had to get sand bags delivered, but due to the desilting no one was flooded and as we had sorted out a culvert in the field behind my property, there was no surge of water from the back. We also used our resilience plan to an extent, using road closed signs when the police gave us permission to do so.

We have persuaded a local farmer to allow us to put three leaky dams in a tributary on his land as part of a pilot scheme, this can only happen in mid-July, when his field becomes available after growing crops. We have also got permission from the Internal Drainage Board (IDB) to do this and create a pond, but we have to wait until planning permission is accepted. This is a drop in the ocean, but we have to start somewhere. In Belford and Pickering the EA played a huge part, but we are doing it ourselves.

Unfortunately, there are no incentives for the farmer to support us in a big way and it took a long time and effort to persuade the IDB to come on board. We hope that showcasing the leaky dams and possibly the pond in July will bring more farmers on board. Another thing which has to change is the planning permission for natural flood defences. If you use a contractor who has to dig even a small earth bund, you need planning permission and believe it or not, a flood risk assessment! I submitted one for a pond in October and we will be lucky to get it passed by May. In the future when lots of areas are putting in natural flood defences, the red tape has to stop and someone in the council needs to devise a quicker method for planning permission.



Getting farmers on board is key, but unfortunately the farmers work very closely with the IDB and the protocol there is to dredge all the tributaries, which makes the water flow faster into our village beck, which could cause flash flooding. The IDB needs a new mind set, not how to get the water off the farmers' land, but how to work with farmers and the community to come up with ideas for natural flood defences, which don't affect the farmers' crops or animal grazing. Educating both farmers and the IDB in these new ideas is crucial for them to understand the need for change. We should all be working together for the good of the community. **What we need is a coordinated, national approach which is recognised by farmers, the IDB, the EA and the local council, but the government need to put money aside for this to work.**

Culmington & Stroud: Sharing Learning and Expertise

By Jayne Disley, Culmington Flood Action Group

Culmington is a small village in rural Shropshire, which has historically experienced flooding. Significant flooding events in 2007 and 2012 resulted in formation of a small but willing Flood Action Group. Although we had some volunteers and the support of Parish and the local Council as well as the Environment Agency, quite where to direct or plan for the future was the biggest challenge. The group regularly met, cleared drains reported problems and mapped drainage in the parish as a starting point, which did appear to make some difference. However, the fear of being flooded is always there when any heavy or persistent rain falls. Water levels of the stream/river are watched with eagle eyes, drains are inspected to ensure they are coping and residents worry whether they can risk being away from home just in case sandbags need to be deployed or doorways protected.

However, Culmington now has hope! Through the efforts of Shropshire Council in partnership with the Environment Agency, Shropshire Wildlife Trust and the National Flood Forum we are part of a 'Slow the Flow' project, which is a six-year programme working with natural processes. This is a catchment based approach identifying a custom fit set of measures to meet the different conditions across the catchment. Members of the group have recently been lucky enough to visit Stroud and see for themselves the very exciting and inspiring work which has been undertaken by Stroud District Council under the management of Chris Uttley, where measures have been put in place to slow the flow of water and at times, re-direct it in to areas where it does less harm. Flood impact is reduced using upstream attenuation, improving permeability of land and intercepting fast flow pathways with earth bunds, leaky dams and areas of temporary storage. Walking around areas in Stroud where these measures had been used we were very impressed with the naturalness and simplicity of these features, each in themselves quite small and affordable, but many of them.

The cumulative effect appeared to be working, as we visited after a period of extremely heavy rain when many surrounding areas had been subject to flooding and Stroud had survived well! The projects now happening in Shropshire under the management of Pete Lambert and the Shropshire Wildlife Trust, are using the knowledge gained from Stroud and other similar projects to map the Culmington catchment and design features exactly suited to the catchment area, working closely with local landowners, the local community and Flood Action Group. We came away after a wonderfully inspiring tour of Stroud full of hope that these kinds of measures will make the difference our village needs to protect the community and prevent serious flooding of homes in the future.



By Danny Surridge, Littlehampton Flood Action Group

The residents of Rope Walk, on Littlehampton's West Bank of the River Arun, often suffer flooding from abnormally high tides and groundwater which is subsequently forced up as a result of them; the tide goes down quickly... but not so the groundwater.

Littlehampton Flood Action Group, in conjunction with Littlehampton Civic Society, successfully applied for a grant from Santander UK to provide flood relief products for Rope Walk. This grant has bought 72 households special FLOOD SAKS, to be used in place of heavy sandbags (a great boon for some of the older residents) which have been distributed among the homeowners most likely to benefit in an emergency.

With the remaining funds from the grant, the Rope Walk Flood Action Group was bought:

2 x Clarke PW3 3-inch petrol driven water pumps, capable of moving 800 litres a minute

4 x 10 metre lay flat hoses

2 x Barton Storage flatbed trolleys to which they are secured

In addition, we bought 2 x 8 metre Flood Defense Tubes, which can be inflated by the pumps to divert water flow away from the estate entrances.

Testing was arranged with the Littlehampton Fire Station team and their use explained to a group of residents, local workers, businessmen and members of the Flood Group and Civic Society.

The firemen made a temporary lagoon to fill with mains water, which each little pump was seen to be emptying faster than the inflow. The two pumps together would clear quite a body of water in a relatively short time. It was an impressive display for these small portable units, especially as the outlet hose had to go over a wall of about a metre and a half to get to the river.

Under the guidance of resident Simon Gibson, as many local people as possible will be trained to maintain, handle and operate the equipment, which will be kept easily accessible at Rope Walk.

If there are any flood groups in similar circumstances, we would say that it is worth applying for a small grant as we did; how small? Well one pump and 2 hoses can cost less than £300.





There seems to be a general understanding that the best way to manage flood risk is to adopt an integrated approach. So far so good. But what we really need is a holistic integrated approach. Is this semantics? No. If the UK really wants to tackle flood risk then it must take a truly integrated approach, one that integrates the various ecosystem associated with rivers and land management along with engagement of all stakeholders, factoring in climate change, etc.

Currently integrated flood risk management generally means using an integrated range of tools and techniques in combination, from hard engineering food defences, to improving soil health, through to slowing the speed at which rain enters the river; be that rewilding, afforestation or other natural flood risk management techniques. If all these tools are deployed, then perhaps flood defences have a fighting chance of stopping the water from entering our towns and cities.

But here we stumble across the first problem with this integrated approach. How can it be integrated when it only involves some towns and cities? What about the places which don't meet the required cost:benefit ratios (with or without them putting their own money in)? It is not very integrated to exclude lower density areas of population from flood risk management funding. It is also not very integrated to exclude farms and other properties lying outside the protection offered by flood defences. Flood risk management must be integrated with managing and developing other ecosystems.

Integrated also falls apart when you consider who is involved in implementing flood risk management. Many flood groups will tell you that flood risk management is not something they have any influence over (at best it is done to them and not with them). Despite being the people who will suffer the ultimate consequences. Fully integrated must also mean full engagement.

And I imagine that many of those in the farming community feel that they are being demonised: 'If only farmers changed their land practice techniques then the water wouldn't rush off their land so quickly and into the rivers and I wouldn't have flooded'. Yet farming has to be compliant with Government and EA policy. If this requires land to be stripped and ready for production, then that is what will happen. If prices for food are so low then quantity becomes the driving influence in determining what farming practices are used, if only to make ends meet. But what happens to the environment when productivity is increased by artificial techniques with the potential side effect of increasing flood risk? That is not very integrated is it? If we are to integrate farming into managing flood risk then our approach has to be both bottom up and top down. Engaging and working with farmers whilst tackling Government and EA policy that conflicts with flood risk management.

Even flood victims are accused of being the source of the problem: 'They shouldn't live near rivers should they'. But Government statistics show that more people live at risk of surface water flooding (2.8 million) (too many impermeable surfaces) than being flooded from a river (2.4 million). And if you're buying a new home surely the developer won't have put up a housing development in and around a flood plain. Surely not, as that would be BONKERS.

Which brings me to planning. Now that really, really isn't integrated. If it were then the potential flood risk of a development would be assessed at the catchment level, the drainage would be considered first, before planning where the houses will go, and considering flood risk would occur at the earliest stage in the planning process, not once planning permission has been granted. Whilst on the subject of drainage, how integrated are SUDs in terms of how they interact with the catchment as a whole, who manages them once the developer leaves the site and who is to blame when they cause flooding? Not much integration with flood risk management going on there.

Integration also needs to include integrating all the research on flood risk management so we can see the wood for the trees (very topical joke!). At a recent Environment Food and Rural Affairs (EFRA) soil health inquiry there was a plea from the National Farmers' Union (NFU) for research into soil health to be integrated: gathered up and interpreted with the aim of generating practical tools, techniques and information for farmers to use. The same applies for flooding.

(more follows...)

What is Your Definition of Integrated cont...

There is a LOT of fantastic research going on in many universities (I have witnessed the amazing research happening at Reading University). But where is the funding to integrate all this research then analyse and interpret it?

The Environment Agency – I have a lot of sympathy for the EA. They just can't seem to do right for doing wrong. Unless the worst happens and then suddenly everyone sees that the EA is full of dedicated and hardworking individuals who define 'going the extra mile' to help flood victims. But the structure of the EA does stymie integration. I have come across situations where the fisheries teams are trying to improve the biodiversity with woody debris whilst another division are taking the wood back out again through their maintenance schedule. I have heard it described as 'silo' mentality, that is a little harsh! This structure clearly needs to be more integrated.

I could go on (and usually do) considering resistance and resilience, recovery, resilient repair of flood structures, climate change, etc.

Complicated? Hell yes (and you thought that Climate Change was complicated, now model that onto flood risk), but if we don't want to witness more 'unprecedented' events destroying livelihoods and business (and God forbid, taking lives), then we need a truly holistic integrated approach to flood risk management. Perhaps we need to change the name as this is more about an integrated approach to managing the environment, people and assets (and not just for a 25-year period.....). **What is your definition of integrated?**

YOUR QUESTIONS ANSWERED

Please do send any questions that we or other Flood Action Group members might be able to help with.

We're also pleased to have teamed up with the Chartered Institute of Water and Environmental Management (CIWEM) to offer our Flood Action Groups the opportunity to seek free, expert advice from CIWEM's members. If you have an issue that would benefit from the expertise of a water or environmental professional, please contact us and we will liaise with CIWEM to put you in touch with an expert local to you.

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

BUILDING ON FLOOD PLAINS

By Geoff Patmore, Chair of West Beach Flood Action Group

Adur District Council (ADC) have ignored the pleas of residents to delete from the emerging Adur Local Plan, the proposal for building 600 houses plus infrastructure on the Lancing flood plain which has a Zone 3 rating and a 75% risk of groundwater flooding.

They will hand over the land to a developer and let the developer deal with drainage issues, this is the biggest mistake ever made by ADC and places the whole of Lancing under threat of catastrophic flooding.

There is now a six-week consultation period and residents are employing a consultant to counter the building on a designated Zone 3 A and B flood plain, the local plan will then go to a government inspector.

Residents argue that there is a breach of NPPF Rule 102 in that you cannot allocate land for a local plan without a full flood risk assessment

ADC are allocating the land to developers who will assess the flood risk to suit their needs not residents'.

The inclusion of the 600 houses has set a precedent and opened the doors for other developers who own the flood plain to apply for building right across it.

At a time when even the current government is advocating against building on areas at high risk of flooding after the tragedy of Cumbria and Scotland, Adur District Tory Councillors are blindly ignoring their electorate, it beggars belief.

Profile and Publicity

We prepared a submission for the **National Floods Resilience Review**, which is being led by Oliver Letwin MP, and were also invited to a meeting with him at Downing Street to discuss our views further. We have subsequently written to the Review on the subject of community engagement and will continue to push for increased participation of communities in flood risk management.



The Environment Food and Rural Affairs Select Committee is also undertaking a review, the **Future Flood Prevention Strategy**, to which the National Flood Forum made a submission saying:

'Exceptional, unprecedented and unique are no longer appropriate terms. Severe flooding happens almost every year. Flooding is traumatic, with huge social and economic impacts. We should act now if we are to be successful. Flood Re gives us a window of opportunity. A strategic response is required from across Government. This will require radical change.'

It is anticipated the EFRA report will be published in the coming weeks.

Additionally, our CEO, Paul Cobbing, presented the initial findings of the Calderdale Flood Commission to the local authority this week. The report highlights the need for small businesses to be able to obtain affordable insurance, the impact of flooding on people's wellbeing and mental health as well as opportunities for land and water management to slow the flow into the Calder. He said: "There is still further work to be done. We've identified a number of critical issues which we need to examine in greater detail, including health, transport and the impact of climate change."



Elsewhere, we were consulted on an amendment to the Housing and Planning Bill. Tabled by Baroness Parminter the amendment was passed on 25 April and sets out to ensure that new and existing houses are protected from flooding. The amendment calls for a restriction on the automatic right for developers to connect new houses directly to existing drainage systems – which are often already overloaded – but instead compel them to incorporate sustainable drainage systems (SUDs) into their plans.

And Finally...Farewell and Good Luck

This month we said goodbye to two of our more senior project officers, Hannah Tankard and Grace Martin. Hannah is yet to decide what her next venture may be but we wish her well in whatever she chooses. Grace is going to work as *Customers and Engagement Team Leader* at the Environment Agency (covering Shropshire, Herefordshire, Worcestershire and Gloucestershire), so we'll no doubt keep in touch and wish her all the very best.

From Hannah: I've been with the National Flood Forum for almost three years and during that time I've travelled the length and breadth of the country. I have met many people affected in some-way or another by flooding and have had the privilege of being a part of many flood action groups' visions for their future. The aspirations, resilience and warmth of the people I have met along the way has been humbling. My time with the National Flood Forum has also included reviving the bulletin, which was something I enjoyed immensely and was a chance to speak to more people than I would have done otherwise. I have learnt a lot about flood risk management, but really it's people that make our job so worthwhile.

I have many lasting memories but I have particularly enjoyed seeing the development of the West Sussex Flood Action Group Forum, the introduction of Flood Re (finally!) and seeing the concept of catchment-based approaches now being realised as a way-forward to deal with flood risk holistically. I cannot wait to see how this develops in the future and the key role that communities will have in this.

I can't personally say goodbye to everyone I have met but, sincerely, it has been a pleasure working at the National Flood Forum. Thank you to everyone who has been a part of the journey, including, of course, my wonderful and ever passionate colleagues, Flood Action Groups and partners who have supported our groups along the way. I will miss you!

From Grace: I've loved working for such a worthwhile, caring, and passionate organisation, which I joined in September 2013. During my time I have worked in Swindon on the Defra Community Flood Resilience Project, in Hampshire and Surrey during the recovery work in 2013 and 2014, supported communities in Oxfordshire and Essex to create flood action groups, and for the last year worked on a Rapid Response Catchment project in partnership with the Environment Agency in Shropshire, Herefordshire, Worcestershire and Gloucestershire. It's been a pleasure to work with so many brilliant communities and to help them establish themselves at local flood risk management level. I look forward to working with communities and the National Flood Forum in the future.



Grace, pictured front, and Hannah, second from left, with the Project Officer team