

Editor's Note: The flooding of recent weeks and the ongoing threat of further bad weather has been traumatic and exhausting for the thousands who have been affected. Since the beginning of the year we have been touring our Recovery Trailer across Cumbria to offer practical and emotional support. We will continue to have a presence there throughout the recovery phase to ensure individuals and communities are getting the help they need. We have also offered support to residents in York through our flood recovery information sessions and will be doing the same in Rochdale.

We are acutely aware of the severe impact of flooding in other areas and we can offer support through our Helpline to anyone who needs advice or guidance. In addition, we continue to run projects in other flood-hit and flood-risk parts of the country where our officers are working on the ground with residents and the authorities that manage flood risk.

In this bulletin you can read about practical steps to aid the recovery process, a reflection from one of our team about the recovery in Cumbria, your views and feedback, as well what we've been doing in the media and the political arena to raise the profile of key issues that affect flood risk people collectively.

We are ambitious in our drive to do even more. That's why we're doing all we can to raise awareness about what we do and the support we offer. We have recently set up a [donations](#) page on our website so if you know anyone who wants to support our work with flooded communities, please encourage them to support us too. Thank you.

Reflections on Recovery by Hannah Tankard, Flood Risk Support Officer

Recovery showed me that flooding affects people in hugely different ways: we had people crying, laughing, just trying to get by; people with no insurance or who were underinsured or whose insurance companies were not cooperating; people unsure how to spend the £5000 government grant; and people, understandably, who were angry, on the verge of a breakdown, people who felt let down and some very scared about the future. For a few it was one flood too many: in Cockermouth we had people asking for their homes to be compulsory purchased. That was heart breaking.



Recovery is not for the faint hearted. It is hard work, exhausting and it is emotional too. However, it is the people who have flooded who are suffering. The recovery trailer days are there, for example, to let people off-load how they are feeling, to find out more about how their house should be drying, to ask questions about the future, but most importantly to be listened to. Being flooded can be a lonely experience, especially if you are put in temporary accommodation away from your neighbours. Flooding involves many flood risk management organisations, insurance companies (some good and some appallingly bad), strangers in your home (loss adjusters, surveyors, builders, electricians, plumbers, decorators), cowboys out to target the vulnerable and a lot of uncertainty for those affected. The recovery trailer days, we hope have tried to help with some of this complexity.

Now, in partnership, we will follow up all that we have learnt from the trailer days, for example, to continue to support the communities affected, to find ways to reduce future flood risk, to tackle unhelpful insurers, to help people wisely spend the £5,000 grant, to empower communities to be more resilient for the future and to become a real partner in that process. For us and for communities affected, the long-term continues way beyond the news headlines.

Surveys and Independent Surveyors

During January we spoke to hundreds of people who are trying to rebuild their lives after the winter floods. Amongst the many and varied questions, we are frequently being asked, there is a recurring issue about surveys and instructing a surveyor.

One of the biggest problems is the shortage of independent surveyors with the right expertise. Our advice in the first instance is to speak to your local authority to highlight the problems you are coming up against and, where applicable, discuss the option of grouping several surveys in a neighbourhood together to reduce costs.

We would then advise you to approach your recovery process in two stages.

Stage 1: This is about recovering your house, drying it out and getting it to a stage where it can be re-instated and **flood resilience*** measures can be implemented. For this you should use your insurance company surveyor.

Be aware that insurance companies will probably offer you 'like-for-like' replacements. However, you may wish to challenge this with requests for more resilient measures to be put in place, so you will need to do some research to ascertain the differences in cost and you may need to contribute or pay the difference.

***Flood resilience measures,** aim to reduce the impact of floodwater in a property if flooding happens again. It includes things like laying a concrete floor with a damp proof membrane that is sealed to the structure of the building, raising electric sockets, boilers and meters. Thinking about replacing a kitchen with a stainless steel one or a solid wood free-standing kitchen. Using tiles on the floor with rugs rather than fitted carpets. Using lime plaster, and dry-lining a wall.

Stage 2: The second phase comes further down the line once your house has been re-instated. This is the time to think about **flood resistance*** for which you *will* need an independent surveyor.

***Flood resistance measures,** are those that can form a block against flood water, helping to keep it out of your home, such as flood boards, air brick covers etc. Examples of the types of products and services that are available are in our [Blue Pages](#) but note that this is not a full list of products; nor does it imply that they are suitable for your situation.



Unfortunately, there is no such thing as absolute protection but these measures are designed to reduce the risk of water getting in to your home and to give you additional time to act.

Whilst we recognise this isn't a direct solution to the problem of instructing independent surveyors in the immediate term, it does enable you to begin the process of recovery without further delay. We would encourage you to refer the problem of finding independent surveyors to your local authority so that they are aware of the scale of the problem.

More information about property level protection (PLP) visit our dedicated webpages by clicking [here](#).

An initial guide to resistance measures can be found in the [Property Protection Advisor](#).

PLEASE NOTE: *We do not endorse specific retailers, suppliers or products but we would encourage people to look for the BSI kite mark*

**** [Request a Flood Exhibition in Your Area](#) ****

If you would like the opportunity to see some of the different products on the market, then why not ask your local council to invite the National Flood Forum to your area to host a Flood Exhibition.

We have a wide variety of products and can offer free, independent advice.

Spotlight On...Practical Support: Grants

Grants

There are a number of grants available to people and businesses who have been flooded and we strongly recommend that you submit your grant applications as early as possible.

The government has offered a £5,000 Flood Resilience Grant to property owners whose houses or businesses were impacted by the floods. These are being administered by your local authority so please contact them for further information.

There are also local grants available so it's worth contacting your local council and county council to find out what grants are being offered in your area.

In addition, some companies and businesses such as Curries and E.ON are offering discounts or grants to people affected by flooding. We've also seen that some utility companies are offering good will payments to those affected by power cuts often caused by flooding. For example, <http://www.enwl.co.uk/power-cuts/goodwill-payments>



Left: Cockermouth taken by Melanie Vincent



Right: Taken by the National Flood Forum



From Your Viewpoint

Time for Change

The tragic events of December 2015 across Cumbria, Lancashire and Yorkshire from storms Desmond, Eva and Frank fuelled by El Nino and guided by the jet stream have once again highlighted the recurring comment, "are our defences fit for purpose?" In spite of significant levels of expenditure (£38m in Cumbria alone) thousands of homes have been inundated and people, ably supported by emergency services and forces personnel, have had to seek refuge. The impact of such events on communities are devastating and long term. Thankfully fatalities are few, but the long term effect on the individual's health and wellbeing is unknown besides the cost of clean-up, home repairs and rising insurance, currently estimated at £6bn.

Both Cameron and David Rooke, EA Deputy Chief Executive, have used the phrase "complete rethink of flood defences" and instigated yet another review. However, previous reviews by Peter Bye (post-1998 floods in Northampton) and the Pitt Review of 2007 which have been critical of the Agency have highlighted most of the salient points all of which have been implemented and are clear for all to see in action.

(a) improved advanced 5-day weather forecasting by E/A and Met Office

(b) use of traffic light warning systems available on websites and national weather broadcasts

(c) use of automated voice mail to those at greater risk & use of siren warning systems

(e) provision of flood maps (indicative for planning) covering the whole of the UK

(f) integrated and coordinated emergency plans for all emergency services, local flood wardens and volunteers

All of these items provide early warning guidance, public awareness and the follow-up to flooding events. However, they fail to address the fundamental problem of flood defence designs and flood predictions.

In my 17 years of dealing with the EA, flood risk maps and accuracy have been a continual bone of contention. Whilst impressive flood maps, 3D imagery and some computer correlation to gauge measurements, uncertainty of river profiles, catchment area, catchment run-off and variable rainfall profile over the whole area create huge uncertainties in any prediction. As a result, there exists significant uncertainties in any designs of flood alleviation schemes let alone their return period.

Each area has its own characteristics and hence uncertainties. In my own area it is the sensitivity of any design in which there are shallow ground profiles where small changes to river levels can vastly change the extent of the flood areas. Fortunately, the general terrain of low hills gives a reasonable response time, typically 12-24 hours.

In the case of Cumbria, the situation could not be more different with mountainous terrain, diverse catchment areas, varying geology, short response times and confluent rivers. The wettest area in the UK has annual rainfall up to 5000mm, more than 5 times the National average. Clearly a nightmare for any analyst to base flood defences. Although the Met Office attempt to forecast rainfall through rain radar and satellite cloud profiles, accuracy is still uncertain. In general therefore the level of rainfall to run-off on a geographic basis is very uncertain. EA guidelines are the "flood estimation handbook" based on mathematical curve fitting to historic data rather than any valid theory. As a result, extrapolation of such data is dubious and any predictions are therefore guesswork when analysing more extreme events (now expected with climate change). Like any statistical based analysis sometimes flood design structures will work but there will also be a significant number of failures.

Lessons could be learnt from the Space sector where designs are based on worst case analysis, inset limits and redundancy in case of failure. This may result in over design but it avoids catastrophes.

The most important element in flood design is the control of volume/flow rates. The emphasis must be on upstream storage with Hydro-brake control coupled with unmanned divers/storm culverts to avoid flood waters near properties and new self-rising flood barriers, SCFB, such as installed in Cockermouth. As a result, the controls do not need human intervention or power. These design solutions are vital and must not be compromised by ecology/biodiversity issues which have significantly hampered current designs.

The striking feature of Carlisle's River Eden is the large number of meanders, typical of an aging floodplain. Any attempt to force flood water through such a devious complex will result in major overflow. Hence upstream storage/diverts are essential.

Clearly the Government must invest more than the current £2.3bn plus £600m of uncertain private partnership funding over the next 6 years. The Insurance Industry would benefit in kind by investing in flood defences to reduce the rising cost of claims. A fraction of the current £6bn, say 10% would more than recoup their outlay.

The ABI Flood Free Home Campaign calls for £1bn per year by 2025 and an end to development on the flood plain (currently 20,000 homes per year). The Government must give the Agency absolute powers over Local Authority Planning. Proposals for new property designs to avoid flooding although welcomed must not take precedence over good flood designs or this could be construed as acceptance that flooding is inevitable. SUDS should be considered as a vital part of estate design.

The EA must change their public image of remoteness and work with local communities during the design process since the latter possess the knowledge to arrive at the best solutions for their locality.

Let's put an end to scenes of community flooding and the inevitable clean-up that follows and ensure that Pitt's assertion of "biggest Civil Emergency in British History" becomes a thing of the past.

I hope this insight will help the success of the Community Floods Partnership for Carlisle.

Time to push the powers that be to invest sensibly for the long-term

I'm sure that we all feel strongly about the plight of the many people who have been flooded - in the last few years David Cameron repeatedly said he would help the victims and little of any real solution has happened. Some of the flood victims are still arguing with their insurance loss adjustors. Many people are without insurance for the simple reason that they could just not afford it. And then there are the multiple-flooded victims who had insurance to cover the first flood but then either couldn't find anyone to offer insurance or it was just too expensive thereafter.

As for David Cameron's help...even if he did intend to seriously help, the Treasury and austerity measures have significantly watered it down:

- New flood defences were found wanting as we probably went for the minimum short term solution*
- The army always arrives after the flood when surely they and volunteers should be there as soon as the forecast suggests floods. All resources - the army, Environment Agency, Fire and Rescue, local council staff etc and volunteers should be immediately despatched to try to prevent and/ or minimise damage and risk before people are flooded.*
- Sandbags, pumps, boats and tractors need to be in place before the flood hits*
- Extreme help should be given as a priority to elderly and families*

If the flood doesn't hit, then we have only wasted some well-intended effort.

If people are flooded then regardless of whether insurance is in place we should help everyone get their lives back on track as best we can.

The Environment Agency needs to expand so that the increasing number of risk areas are looked at and an agreed plan with adequate defences are put in place. No more short termism, Treasury-reduced or Treasury-spreading plans over longer periods than expected - these areas need long term solutions now and we, the people need to agree them.

Neither David Cameron, MPs or Civil Servants are thinking big enough to help these people - it's all too little too late.

It is estimated Trident will cost £30 billion yet money given to flood prevention and help didn't even get to much more than £1 billion last time around.

I'm sure that the charity is still growing but I would love to see its existence and aims much more prominently in the media. I am in no way criticising, I just wish we heard more to embarrass David Cameron and Co. into doing something sensible, of the right size and timescale

John Cox

NB. In response to the final point, our Profile and Publicity section below goes some way towards highlighting the work the National Flood Forum is doing in terms of media & public affairs.

Praise for Flood Action Groups and their Effectiveness

We received a very positive email from the Director and Trustee of a charity called SERVE ON (serveon.org.uk), which provides search and rescue and community resilience teams. He said they have worked with both Keswick and Tadcaster Flood Action Group and he reported how impressed his organisation was with the cohesive and community focussed approach both groups took to supporting the recovery of their communities and coordinating recovery work with volunteer and statutory agencies.

He said: "There is no doubt that in my professional experience of 20 years in the field of resilience and in the experience of some of my colleagues also professionally involved in emergency planning that the role of Flood Action Groups is essential and provide an effective service against a defined risk and community need.

"As a charity intent on supporting and building community resilience across the country we believe we have lessons to learn from this really effective scheme."

Profile and Publicity



Heather Shepherd: We would like the message to go to Government that [#flooding](#) should be made a national priority.



In the Media

Storms Desmond, Eva and Frank dominated the headlines throughout December and to date the National Flood Forum has done around 65 interviews on national, regional and local media. Fronted by Paul Cobbing and Heather Shepherd the NFF has appeared several times on BBC Newsnight, Sky News, BBC News, Radio 4's PM programme, You & Yours, Victoria Derbyshire, Radio 2, almost all of the broadsheet national papers and a number of local radio stations. We used the opportunity to push three key messages:



Yesterday we were in Glenridding, today Flimby & Maryport 11-3. Look out for our recovery trailer



1. The terrible impact that flooding has on people and communities, both in the short and long term. The very high proportion of people who have been uninsured.

2. The number of people flooded each year is not acceptable. Nor for that matter is the cost to infrastructure. Projections are that due to changing weather, growth and development, things are going to get worse. We need to be much more ambitious in our approach to managing flood risk.

3. If we are to do this properly we must plan for creating communities that are safe. This involves resources, but more importantly, all parts of government and society.



Lynne Jones [#keswick](#) [#Flood](#) Action Group & organiser of today's flood fair talking to [@ITVborder](#) [#Cumbria](#)



In Politics

Heather Shepherd presented to the EFRA Select Committee alongside Lynne Jones, Chair of the Keswick Flood Action Group. Lynne emphasised the importance of proactive Groups in preparing for and mitigating some of the damage a flood can cause. Whilst feeling frustrated about the lack of real progress on many issues, Lynne was clear about the value a Group can have in supporting each other, flagging up early warnings and working in partnership with key agencies to reduce the risk of flooding. Quite simply, in Lynne's words, 'it's better to be prepared than not to ensure life and property is safe.'



Published by Amanda Davies [?] · February 4 at 10:43am ·

Our Chief Exec will lead Calderdale Floods Commission, looking at the causes, impact and response to flooding across the area.



Charity boss to lead Calderdale Floods Commission

Calderdale Council has appointed the chief executive of a national flooding charity as the Independent Chair of the Calderdale Floods Commission.

BRIGHOUSEECHO.CO.UK

Heather spoke about putting communities at the centre of any decision-making and being able to work with a wide range of organisations. She also went on to press for flooding to be made a national priority. No longer should floods be described as unprecedented but rather be seen as something that needs substantial and sensible long term investment. All parts of government and society have an important role to play and we need to rapidly move to a position where this is accepted.

In Politics continued...

- Heather is also part of the committee set up by DEFRA to look into future approaches to flood risk management in Cumbria.
- Paul has recently been appointed the Independent Chair of the Calderdale Floods Commission.
- In addition, in early January Paul Cobbing led a cohort of 12 partners in a meeting with Floods Minister, Rory Stewart MP, at Westminster. Positive steps were made towards furthering the discussion and pursuing a cross-governmental approach to managing flood risk.
- Paul has also presented the community perspective to the APPG on Flood Prevention in Westminster.
- He Chaired the [Civil Contingencies 2016: Flooding conference](#) at the University of Salford.
- And has held a meeting with Sir James Bevan, the new Chief Executive of the Environment Agency.

If you are interested in supporting our communications activities or have any photographs that we could have your permission to use to help illustrate the impact of flooding please contact our Communications Manager, lucy.scarborough@floodforum.org.uk

You can also like, share and follow us on twitter (@NatFloodForum) and facebook to get regular updates about what we're up to.

Your Questions Answered

If you have a problem or issue that other readers might be able to help with then please send them to bulletin@floodforum.org.uk We will do our best to print your questions and publish a selection of responses.

[Willows](#) - In our last bulletin we posed a question from a Flood Action Group about willow trees falling into rivers, causing blockages resulting in lateral flooding. Here are your responses:

Dear Madam

We had a problem with a willow tree almost completely blocking a main watercourse in our village. We discovered this during a survey of ordinary watercourses for the County Council. We believe this may have caused water to back up and cause the loss of three cars in the last serious flooding in 2014 but we were unaware of it then as it is in an area of thick woodland.

At first it was dismissed by the EA as the responsibility of the landowners on each side. However, we could not get them to take action. We persisted with the EA asking for site meetings etc and when they saw on site how serious the blockage was they agreed to clear it. This took 6 months because of kingfishers nesting but now it is cleared it has made a noticeable difference in the level of the Brook.

We are monitoring the area and have logged (no pun intended) another tree down which is not yet causing a blockage. We have met the landowner on site and agreed to try to help him remove it over time if we can.

Hope this helps - the key seems to be: 1. to keep on keeping on 2. follow up latest developments 3. try to join in with physical removal where possible.

Hope this helps.

Linda Bevan, Sturmer Flood Action Group

As owners of land (in Warwickshire) with willows, we asked the EA to come and give us advice when we moved here 9 years ago. "Well you'll need to pollard those willows, but don't forget to get planning permission". So we do, and continue to do so every 2 years when the permission expires.

We were laughing about this with my cousin who lives in Somerset; he was amazed as he not only doesn't have to get permission, he is paid £20 for every willow that he pollards!

I wonder if this is still the case?

S. Ward.

FORTHCOMING EVENTS

Flood and Coast Conference 2016 (23/24/25 Feb)

The Flood and Coast Conference, convened by the Environment Agency, will bring together local authorities, businesses, community groups, infrastructure owners, academics and many more who all have an interest in flood and coastal risk management.

We would like to warmly invite you to join us for a day at the Flood and Coast Conference 2016, on **Wednesday 24 February**, at Telford International Centre.

During the afternoon we will host a National Flood Forum 'open house', from 2-4pm where you can join us at any time to meet other Flood Action Groups and share experiences and ideas.

Heather Shepherd, Paul Cobbing and the NFF team will be pleased to welcome you. Come and find us at our stand (C7) for more information.

At 11am that day Paul Cobbing will be hosting an 'In Conversation With...Steve Wragg' Chair of the LLFA Capacity Building Group* in the Exhibition Theatre. The theatre is hosting a programme of free presentations including the Pathfinder films. For more information about what's on please see the [Exhibition Theatre Programme](#) on the Flood and Coast website.

As well as the Exhibition Theatre, you will have free access to the exhibition hall where 90 exhibitors from a range of specialisms will be displaying their work.

Whilst entry for all the above events is completely free, if you want to attend the full conference you will be required to pay the reduced day rate. For more information, please visit <http://www.floodandcoast.com/>

If you are able to join us, please RSVP to jean.timmins@floodforum.org.uk so we know to expect you on the day.

And finally...

Look out for our forthcoming *Bulletin Special* on the different flood reviews, enquiries and lessons learned exercises that are currently underway. We would very much like to hear your views.

If you have any ideas or contributions for future bulletins please submit them to bulletin@floodforum.org.uk

PS. We had intended to focus on Riparian Ownership (RO) in this issue but we hope you understand why we instead focused on the recent flooding. We will revisit RO in a future bulletin.

FLOOD RE

Can you help Flood Re with vital research about the cost of flood insurance?

The cost of flood insurance is high on the news agenda again following the flood damage caused by Storms Desmond, Eva and Frank. It is only two years since the previous significant flood event in the UK and experts predict that the risk of flooding is set to increase even further.

A new scheme called Flood Re has been set up by the insurance industry with the support of the Government to help those struggling to find affordable home insurance and will launch in April 2016.

In order to better understand what impact Flood Re will have, it is important for Flood Re to measure the availability and cost of home insurance now and then compare this to the availability and cost of insurance after the introduction of Flood Re in April.

National Flood Forum would like you to help Flood Re measure their impact by taking part in an online survey. This study is being carried out by Consumer Intelligence www.consumerintelligence.com on behalf of Flood Re www.floodre.co.uk. It should take less than 10 minutes of your time to complete and as a thank you for helping Flood Re with this vital work, Consumer Intelligence will send you £5 via email to a registered PayPal account or if you prefer, they will donate £5 on your behalf to the National Flood Forum.

What do you need to do?

Simply complete the online response via the link below. Flood Re will use this information to obtain home insurance quotations at four points during 2016 and 2017. Your details will not be used for any other purpose without prior consent.

https://consumerintelligence.fluidsurveys.com/s/flood_research/