



### We are a small Charity but do you know what we do?

Over the next few editions of our Bulletin we will be introducing the different aspects of our work. In this edition, we want to explain the starting point of what the NFF does....

- We get our staff into flooded situations to be a source of advice and help to flood victims
- Help people navigate through difficult insurance issues.
- Help people re-insure before and after flooding
- Are there to listen and help solve their problems.
- We aim to give people a voice. Whether through their own Flood Action Groups, or wider representation lobbying Parliament for change.

#### In the longer term, we:

- Facilitating communities to work successfully with Flood Risk Management.
- Empower communities to manage their flood risk, and so reduce its impact.

#### In a Recovery Situation, we can...

We bring our bespoke recovery trailer into the heart of the flooded area, and/or expertly set-up recovery centres to address the immediate needs of the traumatised flooded people and continue if needed for the long haul 6/18 months on average. We give assistance & advice on all the issues people face, accommodation, insurance process, the uninsured, health and wellbeing, understanding & comfort, sustenance and much more.

#### Your donations allow us to -

- Provide hot drinks, food and respite on our recovery trailer for people whose homes have just flooded.
- Immediate emotional and practical advice to flood victims from day one.
- Sustained support for the length of recovery
- Emotional support from people who understand the impact of flooding.
- Home visits
- Guidance on resilience and resistance
- Resolving insurance issue
- Creating and facilitating more grass roots flood action groups
- Continuing to support our existing flood action groups

With your help, we can do more

Please will you give **£3.00**

or consider a regular donation.



Follow us on



and



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**GIVE US YOUR VIEWS – WE WANT YOUR COMMENTS. – email us on [info@floodforum.org.uk](mailto:info@floodforum.org.uk)**

*Dear Heather*

*Thank you for all your help over the last few months. Both you and Jean have been a wonderful support. We just wish you to know how much we appreciate all your efforts on our behalf. We would not have been able to cope without your help. We have enclosed a small token for the National Flood Forum. You were helping us just at the right time. We were just about giving up hope of any progress towards getting home. It is lovely to be back, we can now look forward to Christmas and hopefully no further floods.*

*Thankyou once again,*

*Kathleen and Rupert Bentley.*

## Downs Road Flood Forum

We are a small group of residents who have lived under the constant threat of floodwater entering our homes and gardens. We have, as individuals, challenged this situation with both Southern Water and Kent County Council. Unfortunately, they both blamed each other for our problems and nothing changed. However, in the last ten years our situation has worsened. Following the completion of the Blackbull Flood Relief Scheme in the 1990s incidents became more frequent and the amount of flooding in the Downs Road area increased.

Approximately four years ago we decided to form a group and the Downs Road Flood Forum began. We had limited success and some of the group decided to continue alone. The remaining members contacted the National Flood Forum and over the last two years, with their help, we have attended regular meetings. These meetings brought together representatives from Southern Water and Kent County Council, where we were able to highlight our problems and flooding concerns and to discuss ways in which to resolve the issues or at least alleviate them.

Kent County Council have installed Rain Gardens in Dolphins Road. These are specially designed water tanks which in times of heavy rain collect and store excess surface water. The water is stored until it can be released in to the main drainage system. The Dolphins Road Rain Gardens are the first to be installed by Kent County Council. There are still some issues to be remedied but already an improvement has been noticed at times of heavy rainfall.

Over the past two years Southern Water have offered and fitted flood mitigation products to properties affected by flooding. They are now proposing a major capital works scheme which will install a large water holding tank in Downs Road. The work is scheduled to begin in February 2019 and will take several months to complete. It is expected to reduce flooding in parts of Downs Road but will not completely eliminate it.

Other options are being considered by Southern Water to alleviate flooding for all the Downs Road area.



*Downs Road Flood Action Group*

## IGHTHAM FLOOD ACTION GROUP

The group formed in 2016 following a short, sharp but intense flood on June 25<sup>th</sup> 2016.

Comprising a core of badly affected residents, and being supported by the National Flood Forum and Ightham Parish Council, the group has met on a regular basis since 2016. The National Flood Forum has helped to organise meetings, where key concerns and actions have been raised. As a result of this lengthy but largely productive process, the group has achieved:

- A well-attended community meeting in November 2016.
- The establishment of a Group Facebook and WhatsApp group. The latter is particularly effective as an “early warning” system in times of heavy rain or to alert residents to any potential blockages in the Busty.
- Two community tidy up days focusing on general litter collection but with particular emphasis on gathering litter and general debris from around the river Busty. A third clean-up day is planned for March 30, 2019.





- In conjunction with Kent County Council flood department, the group is preparing maintenance guidance notes for riparian owners. This will ensure that key stretches of the Busty are kept “sympathetically maintained” to help minimise potential blockage issues.
- Working with Kent County Council, Ightham Parish Council and the County Councillor, collective funding has been provided for substantial remedial work on a key culvert in the Busty. This work will ensure a more efficient flow at time of high water.
- A programme of flood resilience work on some affected properties is about to commence through a grant award obtained in conjunction with Kent County Council.
- Kent County Council are installing a water flow gauge at a mid-point in the village to help gather data for wider county flood management schemes.

Above all, the Flood Action Group has provided valuable support and neighbourly camaraderie to those residents whose properties were badly affected by the flood.

The event only lasted for little more than two hours yet resulted in dozens of people leaving their homes with a subsequent collective 60 months of alternative family accommodation being required, and a staggering £2 million plus of flood damage recovery costs not to mention the total disruption to family lives, the stress and anxiety of post-flood recovery and the constant anxiety of further flooding every time there’s heavy rain.

*Chair of Ightham Flood Action Group - Penny*

## Flood Recovery - not very joined up, is it?

So, you have just had this traumatic experience but people tell you it will be alright in the end because you have your insurance company and the Government ‘on your side’ to sort things out. Well not really.

Insurance companies will ‘talk the talk’ about putting things back as they were but that isn’t the reality. You will have the ‘ambulance chasing’ flood loss assessors offering you contracts to work on your behalf but ultimately only you work on your behalf. Your insurance company will ‘micro manage’ everything to try to keep their costs down – things you genuinely believe they should do will become a battle. When the work is done you will have disputes running on for a long time afterwards, caused by the cost cutting measures. In addition, they won’t do anything to protect your house against a future flood. Thus, even if it makes sense to replace damaged doors or windows with flood resistant ones at the time the work is being done, the insurance company aren’t interested in any of this work.

Despite all the claims from the Government that they want to help people recover from a flood incident, VAT is applied to both this work and any specific flood precautions you may implement. The Chancellor (yes, my MP wrote to him on my behalf) claims the Government would lose £Billions if they zero rated flood repairs as they do new build or disabled modifications work. They even say they can’t zero rate the Kite marked flood products which only exist for the purpose lessening the effects in the future. However, for most flood repairs the Government doesn’t actually get any VAT because the insurance companies pay VAT to all their contractors and then claim it all back as they are a VAT registered business.

So, then you look at putting in flood precautions inside the house as the repair work is going on. But you haven’t had any help from the Government because that will take years, so your insurance company put in standard replacement doors to the same spec as you had before, the ones that let water in!

Your County Council may seek to access the Government flood assistance money you have heard of, but that will take years and is limited to around £5000 per property. If they manage to put a project together they will spend UK PLC money on consultants to assess the needed work to put the business case together, then it will go for funding approval, if granted then tenders will need to be created and a contractor appointed – you have no control who gets appointed to work on your house.

If, as in cases around me, the contractor decides you need flood resistant doors then they will rip out the new doors your insurance company paid for. The cost to UK PLC of all this bureaucracy is just incredible. It would be much simpler if the County Council had a criterion that confirmed a house had suffered a certain scale of flood and could apply for INSTANT money that could just be given to the householder to supplement the insurance company work, paying the extra to move up from standard replacement to flood resilient at the time the work is happening.

.. and if you do as I did, pay to have flood doors installed (on which you paid £1000's in VAT) during the repairs to your house then when the grant money finally comes around – you aren't eligible for even this basic help which would cover the cost of one of the flood doors.

*Member of Ightham Flood Action Group - Steven*

## A view from Headcorn Flood Wardens

It has become very evident that the existing Section 106 and Planning Conditions do not seem to be legally effective enough to cater for modern housing development in particular when that housing development is undertaken in areas where land is on a flood plain and on clay. The disruption to normal drainage and replacement by Sustainable Urban Drainage (SUDS) has not always been successful. Lack of understanding of existing drainage patterns when the housing development is taking place has often impacted residents adjacent to these sites. When highlighting these issues at the time of the planning applications local fears are often not taken into consideration. It would appear that local experience is not always welcome. A legal toughening up of planning obligations is needed.

## This is a call out for photographs of flood situations.

The NFF are looking to expand our stock photographs.

If you have any high-quality photographs you would be happy to share with us, with permission for us to use on our various media outlets and help us get the message across .....

Please would you send them in to  
[info@floodforum.org.uk](mailto:info@floodforum.org.uk)

Please remember if there are people in the photographs you must have their permission to share the image and have ownership of the photograph.

THANK YOU



# Friends of the National Flood Forum – Make Your Voice Count

The Let's Talk About Flooding events highlighted the power of people getting together to discuss the serious flooding issues they face.

To bring about real change we need to demonstrate that this is something that hundreds and preferably thousands of people feel strongly about.

Join the Friends of the National Flood Forum to support our campaign for change

## Friends of the National Flood Forum Flooding destroys lives - Campaign for Change



The Friends of NFF is free to join.

If you are in a Flood Action Group or part of a community group please ask everyone to sign up.

## DATES FOR YOUR DIARY - 2019

### *A Celebration of Community Resilience*

#### **Open conference – March 30th & 31st 2019**

A major community flood resilience conference is being planned in Hebden Bridge in March 2019 to showcase Natural Flood Management (NFM) processes, strategies and the innovative ideas that came out of coping with the devastating Boxing Day floods of 2015 in the Calder Valley.

Hebden Royd Town Council and award-winning flood alleviation charitable organisation Slow the Flow Calderdale have joined forces to stage this unique conference designed exclusively for people living with flood risk in their own communities.

The conference organisers would like to encourage representatives from other flood affected communities from around the UK to attend this conference. They will learn what can be achieved by utilising NFM methods and harnessing the abundant enthusiasm of volunteer groups to build resilience and community partnerships.

**Tickets for the Calder Valley Community Resilience Conference are £25 for the weekend (for delegates with a non-profit community interest) and tickets for the Ceilidh at £10 can be booked [HERE](#)**

Please note that capacity is limited to 100 people. Tickets are available to community groups and interested individuals throughout the UK, so they are expected to be booked up quickly.

For more information, or to discuss grant options for delegates from embryonic community groups with minimal funds, please email [secretary@slowtheflow.net](mailto:secretary@slowtheflow.net)



## **FLOOD EXPO**

11 - 12 September 2019

Birmingham NEC



## FCRM POLICY UPDATE

The England Flood and Coastal Erosion Risk Management (FCERM) Strategy was due to be released for consultation about now. It forms the overarching strategy for flood risk management in England and therefore provides an opportunity to transform how flooding is approached. With the support of our flood groups the National Flood Forum has been pushing for a strategy that is really ambitious, that:

- Puts people as a central focus
- Reflects the scale of the challenges that we face
- Sets clear, measurable long-term goals for what society can expect in 5, 25 and 50 years' time, nationally and locally, taking account of climate change projections and development
- Changes from being an Environment Agency Plan to one that covers society, including the whole of Government, business and communities
- Has an adaptative approach, looking forward to the future so that we take decisions that are both timely and which we don't later regret.

Brexit has interfered with the timescale for the consultation and we now expect this to emerge in June. It will be linked to the [25 Year Environment Plan](#), the overarching approach being developed to managing our environment.

[Long-term investment scenarios 2019 \(LTIS 2019\)](#) have just been produced to support the development of the FCERM Strategy. It sets out an economic assessment of future flood and coastal erosion risk management from now until 2065 in England. **The long-term investment scenarios report states that without sustained investment, future flood damage to properties and infrastructure in England will significantly increase.** It estimates that an average annual investment of £1 billion will be necessary up to 2065. The findings also provide new evidence for planning authorities and developers.

## NEW YEARS HONOURS LIST

We are delighted to congratulate **Norma Boyd** of the Rea Valley Flood Group who has been recognised for with a British Empire Medal for services to the community in Northfield, Birmingham, and **Alan Bell**, chairman of the Morpeth Flood Action Group, received a British Empire Medal for services to flood risk management in Morpeth.

You can also raise funds when you shop online by going via these websites



# HOW YOU CAN HELP THE NATIONAL FLOOD FORUM

## We need your support and your donations....

Flooding rips families apart, it forces you out of your home, destroys your treasured memories & possessions; constrains living normality and becomes all consuming.

Getting back into your home often takes a year or more; flooding is more than cleaning out with a mop & bucket! If the flood isn't enough to contend with, restoring your home can be full of issues causing unimaginable distress.

The physical toll on mind and body is profound and recovering from the ordeal is aligned to a similar process as that of bereavement. Children suffer quietly, noticing the stress parents are under and the fear that this frightening event may happen again when it rains is all too real. Pets and their owners suffer from separation as many rented properties will not accept animals so they must be taken to animal homes.

That's why we need to ensure the **National Flood Forum** is here for people to talk to; to guide and support, to help navigate around the stumbling blocks, and most importantly, as a charity that really does understand exactly what it is like to have been flooded.

The **National Flood Forum** is here to help flooded communities work productively in partnership with flood risk management to help reduce their risk of flooding, to act on insurance issues, to help them see that there is a life after flooding; to support them by bringing their voices together with others in England and Wales to work towards change.

### WE CAN'T DO IT ON OUR OWN!

Every penny you raise will help our work to reach out to more flood-affected people. Every 'Like' or 'Share' you give us will help us. Perhaps you know someone who has been flooded, or you were flooded yourself. Maybe you've seen more flooding stories than ever before on the news and recognise it's a problem that's not going away.

Whatever your motivation to support us.

WE THANK YOU

With your  
help, we can  
do more...



<https://nationalfloodforum.org.uk/wp-content/uploads/2019/03/February-Bulletin.pdf>

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