

## **National Flood Forum Strategy**

### **Executive Summary**

#### **The National Flood Forum - a charity of and for people at risk of flooding**

#### **Our Strategy**

Working with communities and partners, we support those at risk from flooding and help them recover.

#### **Our philosophy**

To end the fear of flooding.

#### **Our long term goals**

All people in England and Wales are better protected from flooding - they are able to obtain affordable household insurance and the value of their properties and possessions is secured. If they do flood, their health and wellbeing is supported in the short and long term.

#### **Who we are and what we do**

As part of the flooded community, the National Flood Forum is a charity that supports communities to tackle the things that matter to them; creating hope and reducing the fear of flooding; helping people to work together to reduce flood exposure and its impacts, both physical and emotional:

- We work with people to help them build local flood action groups and networks that can support their communities. We act as honest brokers and facilitators.
- We support people with advice and guidance.
- We help people to recover from flooding and manage their risks for both the short and the long term.
- We champion issues with government, politicians and officials, to improve flooding policy and increase funding for flood risk management and recovery.
- We work with partners to inform them of the issues and concerns that people at flood risk face and encourage them to work with us in ways that will improve people's lives.
- We encourage partners to support us, so that we can reach out to communities and individuals to help them with the things that we excel at.

## **Supporting and representing flood risk communities**

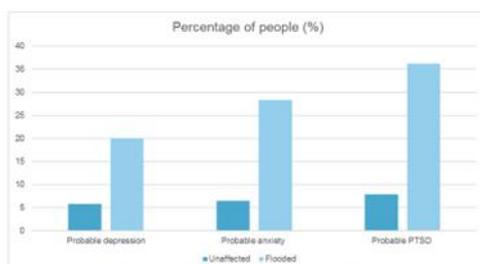
## The Problem – why we need to protect more people from the impacts of flooding

### The impacts of flooding

The impact of flooding on people’s lives can be devastating not only do they lose their home and possessions but flooding can affect their health and their work. Vital energy, transport and communication systems are shut down making it hard to live even if they’re able to return home. The Environment Agency estimates the average economic consequences of flooding to be about £960 million every year.

Most of the quantified evidence available on the impact of flooding on people’s lives focusses on the impact on services, rather than on people and businesses themselves. There is little if any evidence on the impact on education, employment, property values, housing, ability to move home, life chances or community economic resilience. There is new evidence on long term health impacts.

### Impacts on people



Source: Impacts of flooding on people (Jacqui Cotton) and Flooding Resilience in Disadvantaged Areas (Environment Agency Briefing Note, 9 March 2017)

Health impacts for those who have been flooded:

- 20% suffer from depression
- 28% suffer from anxiety
- 36% affected by post-traumatic stress disorder
- The impact of flooding is most acutely experienced in the most vulnerable neighbourhoods
- The most vulnerable neighbourhoods are significantly over-represented in areas prone to coastal flooding

*Working together to manage flooding and coastal change*

### Flood risk

There are currently around 2.4 million properties at risk of flooding from rivers and the sea in England. About 3 million properties are at risk from surface water flooding in England. Between 122,000 and 290,000 properties are at risk of flooding from groundwater. Approximately 5 million properties are at risk from flooding and approximately 23 million properties are not susceptible to flooding. **Source:** Environment Agency (2017) Draft S18 Report

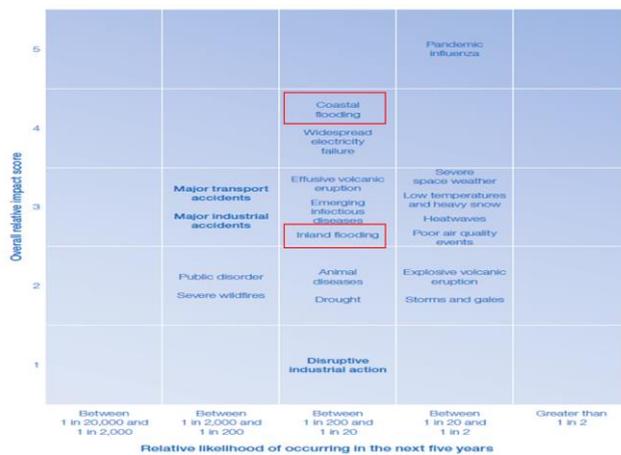
There has been a major flood in England and Wales almost every year since 2000. Communities in every major city have been affected as have many rural communities. There are no significant areas that have not been affected.

## Supporting and representing flood risk communities

On average around 15,000 homes are affected by flooding each year. Assuming that the average household is made up of 2.3 people then that's 172,500 people affected in the last 5 years.

In 2015/16, 50% of properties flooded were in areas that had not been identified as being at flood risk. ABI 2017

As the impacts of climate change become better understood, the number of properties likely to flood on a regular basis will rise to 1.9 million. EA Long Term Investment Scenarios 2016



The National Risk Assessment places flooding high on the challenges facing the nation. **Source:** Cabinet Office (2017) National Risk Register of Civil Emergencies

### Challenges

The risk of flooding is projected to get increase due to climate change and development

- Likely estimates for sea level rise by the end of the century range from 0.3m to 1.0m depending on emissions scenario
- Winter rainfall could increase by up to 100%
  - Winters like 2013/14, with 70% more than average rainfall, could be expected in most years by the 2080s
- Daily intense rainfall could increase in summer and winter
  - Possible increase of 60 to 80% by 2080s compared to current intense rainfall events
- Increased rainfall could lead to peak river flows up to three times higher than they are now, by the 2080s

<b>Flooding and coastal change risks to communities, businesses and infrastructure (Ch3, Ch4 Ch5, Ch6)</b>	<b>MORE ACTION NEEDED</b>
<b>Risks to health, well-being and productivity from high temperatures (Ch5, Ch6)</b>	
<b>Risk of shortages in the public water supply, and for agriculture, energy generation and industry (Ch3, Ch4, Ch5, Ch6)</b>	
<b>Risks to natural capital, including terrestrial, coastal, marine and freshwater ecosystems, soils and biodiversity (Ch3)</b>	
<b>Risks to domestic and international food production and trade (Ch3, Ch6, Ch7)</b>	

**Source:** Committee on Climate Change (2017) UK Climate Change Risk Assessment 2017 Evidence Report

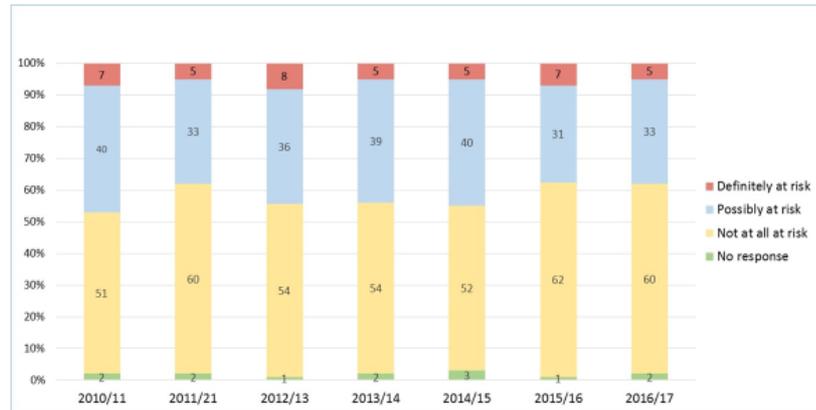
The evidence base for the impacts of flooding needs improving, especially on employment, education, long term health, community economic resilience and on long term life chances

**Public awareness**

Public awareness remains stubbornly low, despite the high profile nature of flooding and endless campaigns. There seems to be a combination of issues, an expectation that the state will keep people safe, wishful thinking (Hope value) and cultural and behavioural issues around Risk Management Authorities and others organisations wishing to be in control, thereby creating barriers for people to engage.

## Do you believe your property is at risk of flooding?

Based on market research conducted with the at-risk public



Source: Environment Agency

Working together to manage flooding and coastal change

## Future Direction

### How we will help more people

We will:

- Reach more people at risk of flooding and those least able to cope to help them feel part of a community of interest.
- Help the public at large and those at risk to understand how best to cope with living with floods.
- Be available to help whenever and wherever needed.
- Work in partnership with all bodies dealing with flooding.
- Encourage government, using the power of our flood group network, to invest in creating high quality adaptive places with low flood risk and to support long term recovery where flooding does occur.

### How we need to change as an organisation

We will:

- Develop more resources to fulfil our goals.
- Strengthen support from the people of England and Wales.
- Raise our profile so people know to come to us for help.
- Strengthen our networks and partnerships to improve and share our knowledge and effectiveness.
- Build our membership of community flood groups and individuals and ensuring that their voice is heard.
- Develop robust data on the nature of the flooding issues people face and the progress we are making.
- Offer a more hopeful message to those at risk of flooding or recently flooded, backed up by practical action.
- Influence government and stakeholders to reduce flood risk so that people are able to access affordable property insurance on the open market by 2039 and help people to cope with flooding where residual risk remains

## Supporting and representing flood risk communities

**National Flood Forum**  
Old Snuff Mill Warehouse  
Park Lane, Bewdley  
Worcestershire DY12 2EL  
Tel 01299 403055  
[www.floodforum.org.uk](http://www.floodforum.org.uk)



- Deliver current projects on time and to a high standard so that they maintain and build our reputation.
- Continue to build a strong organisation to enable us to develop and be effective

**Supporting and representing flood risk communities**

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