

APPG for Flooding and Flooded Communities

Focus: Flood Funding (FDGiA) Reform

Chair: Helen Morgan MP

Date: 14.07.2025

1. Opening Remarks

Helen Morgan MP introduced the session focused on reforming flood funding, highlighting long-standing challenges.

2. National Flood Forum Perspective (Tracey Garrett, NFF)

- Current funding criteria exclude smaller, flood-prone communities. Examples included Tenbury Wells, Shrewsbury, Bridgnorth and Ynysybwl.
- Concern that cheaper, short-term solutions may replace the right interventions.
- The consultation on reform is seen as a significant opportunity for change.

3. Defra Presentation (Laura Lutkoski, Andrew Lovell, Defra)

Key Proposed Reforms:

- End of the old “partnership funding calculator.”
- Projects under £3m to receive full funding; projects over £3m require 10% local contribution.
- Focus on flexible, locally appropriate interventions: NFM and Property Flood Resilience (PFR).
- Improved maintenance of defences.
- Encouraging national-level partnership investment.
- Exploring stronger local and regional systems (e.g., through devolved authorities).

4. Key Discussion Themes & Concerns

- Equity for Smaller & Rural Communities: Addressing underfunding through more flexible risk assessment.
- Planning Policy Concerns: Risk of continued development on flood plains under the Planning and Infrastructure Bill.
- Groundwater Flooding: Acknowledged as an overlooked but important issue.
- Natural Flood Management (NFM):
 - Concern over fair comparison with engineered solutions.
 - Evidence base improving, but public confidence remains an issue.
- Equity & Deprivation:
 - 10% match funding may strain deprived areas.
 - Boosting prioritization for vulnerable communities under review.
- Private Sector Contribution: Suggestion that high water-use industries contribute financially.

5. Planning, Development & Infrastructure

- Funding challenges for sea defence realignment and retreat schemes were raised.
- Confidence in Sustainable Drainage Systems (SUDS) and NFM needs improving through standards and communication.
- Misaligned funding cycles across stakeholders noted as a barrier.

6. Insurance and Flood Re

- Coverage Gaps: Social housing and commercial buildings are not covered by Flood Re.
- A follow-up APPG session on insurance options is planned.

7. Closing Remarks

- Helen Morgan MP thanked participants, summarizing key themes: equity, funding reform, NFM, and insurance gaps.
- Attendees were invited to contribute to the upcoming flood resilience task force pack.