

## Dear Flood Campaigner

Welcome to Bulletin No 11 – our first for 2012. This will be an important year for all affected by flooding.

## Conference only a month away!

The NFF Conference is on 7<sup>th</sup> March at Brunei Gallery, School of Oriental and African Studies, London University. Book your place now! There are *very special rates* for members of community flood groups – email [amanda.davies@floodforum.org.uk](mailto:amanda.davies@floodforum.org.uk) for details! You can book online and see the programme at <http://www.coastms.co.uk/conferences/456>

The main theme is the future of Flood Insurance. As you will know if you've seen previous Bulletins, we are very concerned at what will happen if government doesn't step in to ensure a fair market when the current "Statement of Principles" ends in 2013.

- The issue isn't simply about subsidizing insurance for those at high flood risk (as Ministers seem to be implying), it's about ensuring a fair, sustainable and affordable way to cushion all homes and families from the effects of flooding.

It's about impact on the health of individuals, of communities and of local economies. And it's about sorting out the crazy inconsistencies between insurance companies that leave one household delighted by how they are treated after a flood and another incandescent with rage and frustration!

**This is the first national Conference to look at Flood Insurance from an individual and community perspective.**

- EVERYONE affected by the future of Flood Insurance should come to the Conference - to take part and understand the community perspective.

Richard Benyon, the Floods Minister, will give a keynote speech in the afternoon. The Flood Forum is completely non-party political, so we have agreed that Labour and Lib-Dem speakers should give their perspectives.

## "Partnership Funding" Workshop

The Conference will also look at how the new funding regime for capital schemes is developing. Delegates will have the opportunity to participate in other workshops too, studying issues in more detail.

- Don't miss this opportunity to influence how Flood Insurance will develop in coming years!

## Campaigns

Flood Insurance is of course the main campaign issue for the Flood Forum at present and we've been successful in getting a fair amount of media attention recently – in national and local papers, specialist press and BBC local radio. And Heather Shepherd was a guest on BBC Breakfast, highlighting how it feels to be a flood victim and the difficulties of getting insurance after you've been flooded.

Another campaign at present is the way Councils are taking up their responsibilities under the Floods and Water Management Act 2010. We have written to the Council Leader in every Lead Local Flood Authority asking for a budget breakdown of how they're spending the money allocated by government. Responses are coming in at the moment, so Watch this Space!

## Readers Small Ads- For Sale

We've decided to accept individual adverts in the Bulletin such as the following. NB The National Flood Forum accepts no liability of any sort for the goods or services advertised.

FOR SALE: 4 Regular size 'Floodgates' in good condition which are for sale as the vendor, who lives in South Somerset, has moved house. They fit openings of 88 to 97.5 cm.

Offers in the region of £175 each.  
Telephone 01460 74077.

## FIT in Chertsey, Lower Thames

**Heather Shepherd** is working with the Environment Agency, providing information to local communities about the Lower Thames Strategy. The scheme was expecting 100% government funding, but now nearly half will have to be found from local partnerships.

As part of the EA's programme, we deployed the Flood Information Trailer to Chaseside Gardens, Chertsey on 17<sup>th</sup> January. Heather says "This was the second time we've used the FIT in Lower Thames and it was well received. Because we're not allied to any manufacturer, people can see that they're getting independent advice."



If you're affected by the Lower Thames scheme, you can write to your MP and Councillors to ask for their help in getting partnership funding. Contact Heather at [heather.shepherd@floodforum.org.uk](mailto:heather.shepherd@floodforum.org.uk) or phone 01743 741725 if you would like advice on this.

## Want to protect your home or small business from flooding? Ask the NFF!

The National Flood Forum is the only INDEPENDENT organisation providing flood advice on how to protect your home or small business. We run events for communities and flood groups where we can show you what products are available and how they are used. We can also talk about how to make your home or small business resilient to the effects of flood.

- Phone Amanda on 01299 403055 or Heather on 01743 741725.

## Membership Scheme goes Live

The Flood Forum has now launched the Membership scheme described in Bulletin 9. This is a really practical way in which you can support flood risk communities and the work that we do. A strong membership will strengthen our voice with government.

There are three grades of membership – **Individual** and **Group**, with annual subscriptions of £25 and £100; and **Corporate**, with three subscription levels. Please see our website for full details and how to join.

**Individual** Membership is open to anyone interested in flooding and wanting to support our work with an annual subscription or donation.

**Group** membership is open to any community flood group wanting to help develop our work and our fundraising, giving us a stronger voice to speak out for flood risk communities.

**Corporate** Membership is open to councils and other public bodies, as well as commercial concerns wanting to support our work and objectives with an annual subscription.

Do you know any individuals or organisations that we could approach for membership? Please let Amanda know on 01299 403101.

Affiliated Community Groups will still have access to advice and support as before. You don't have to become a Group Member but doing so will help us to develop our work.

- Contact Amanda Davies if you have any queries about the Membership Scheme

## Supporting and Representing Flood Risk Communities

The National Flood Forum is a Registered Charity No. 1121642

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## Flooding is the greatest risk from Climate Change – official!

Paul Cobbing attended the launch of the UK Climate Change Risk assessment recently. He writes

“The key point coming out of this is that increased flood risk is identified as by far and away the greatest risk arising from climate change. The evidence base for this is stronger than for any other aspect and the impacts are starting to be felt now.

There are several reports coming from this. Each one is several hundred pages long and there are a great many of them. The summary was originally 500 pages; I think that it is down to 30!

- What was also clearly recognised is that working with communities will be critical to minimising risks to people.

This is the most authoritative piece of work anywhere in the world on the risks of climate change at a national scale, the result of a large research programme led by Defra, and is to be welcomed heartily.

- I was able to point out during questions that the NFF is in fact already heavily involved in working with communities to deal with flooding.

We really look forward to being involved in the delivery programme working with all agencies to help people understand and prepare for the risks of climate change.”

## Can't afford to come to Conference?

We're negotiating for sponsorship to help community group delegates with the costs of travel to the conference. Contact Amanda on 01299 403101 for information.

## Public Accounts Committee casts doubt on government programme

Hard on the heels of the Climate Change Risk Assessment, the Public Accounts Committee of the Houses of Parliament reported on the government's programme of flood risk management.

Launching their report “Flood Risk management in England” it's Chairman, Margaret Hodge says “it is unclear where the buck stops and who is ultimately responsible for managing the risk of flooding. There is also a great deal of uncertainty about whether there will be enough money to maintain and improve flood protection in the longer term, and who will pay.

She added “It is not acceptable that local people should be left in doubt about where responsibility and accountability lie.

All of this is fuelling uncertainty over the future availability and affordability of insurance cover for buildings in areas at risk of flood. The current agreement between the Government and the insurance industry runs out in 2013. A new agreement is needed urgently.”

Charles Tucker, our Chairman comments “This is a very important report, which confirms all of the things we have been saying on behalf of nearly 200 community groups across the country.

The Report hits the nail on the head. It highlights that the money just isn't there – either from government or from local sources - to deliver what will be needed to address the problems we know about NOW – let alone address the threat from climate change!

We feel that Government is flying on a wing and a prayer – hoping against hope that the big floods keep off until national finances improve. They are risking the future of thousands of communities – many of which don't realise the flood risk they face in future.”

## Conference to launch Joseph Rowntree Foundation Research

The Joseph Rowntree Foundation are carrying out research into the fairness of flood insurance and will be presenting and discussing this at the conference.

We have long believed that the main issue with flood insurance is about fairness – to individuals and communities affected. As we've said time and time again, government needs to take the lead to ensure there is a fair market for flood insurance.