

With a deal between government and insurance companies about to come to an end, there's even more need for councils and communities to have a greater role in protecting themselves from floods. Laurie Thraves says help is at hand.

Fighting the floods

Flood risk management is, if you'll excuse the pun, at a watershed. The statement of principles between government and insurers, which ensured most people receive flood insurance as part of standard home insurance policies, will expire next year and does not look set to be renewed.

The statement of principles means that government takes a significant role in the reduction of flood risk. Simply put, the agreement required insurers to spread the cost of high-risk policies across their portfolio in return for government investment in infrastructure. Its collapse would mean a new era in which individuals, rather than the state, take the lion's share of risk.

The insurers and government have both been criticised for their approach to the statement of principles. The government has

meanwhile, could have taken a less hard-headed commercial approach to the current cross-subsidy from low-risk to high-risk homes.

The scale of investment required by government would be difficult for even an administration led by biblical flood-risk mitigation champion Noah himself to justify. The Environment Agency has estimated that government investment in flooding would need to double to £1bn a year by 2035 just to maintain the current number of properties protected. Throw in projected housing growth, particularly in the south east, and you have a very big number indeed which must compete with political big-hitters like health, education and adult social care for scarce resources.

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been strongly criticised for cuts to its investment in flood defences. Insurers, meanwhile, have been criticised for wanting to 'cherry pick' low-risk homes.

There is an element of truth in both criticisms. The government could have attached more political significance to flood risk management and shielded it from the worst of the cuts. The insurers,

produced by a panel of top experts for the government, estimates that there will be up to a ten-fold increase in damages to property as a result of flooding by 2080.

What does all this mean? The LGiU analysis is that an increase in flooding, coupled with a decrease in public money for flood defences, will mean that communities and individuals will need to play a



Cars are submerged as floodwater rises rapidly in the city centre of York as the River Ouse floods following torrential rain.

JOHN GILES/PA WIRE

greater role in protecting themselves and building resilience.

The challenge for local government, then, will be to mobilise individuals and communities and coordinate their efforts. Key aspects of this new role will be the creation of accurate community flood risk management information, to ensure that local residents understand the risks that they face, and supporting the development of community flood plans which marshal the efforts of concerned residents to the best possible effect.

To help support this emerging role, the LGiU's Local Government Flood Forum has partnered up with local authorities, Imperial College London and the Met Office to pilot new technologies aimed at improving the prediction and understanding of surface water flood risk in urban areas. Put simply, Imperial College have developed a technique that combines less-detailed but quick-to-load 1D computer models of how water moves through a town centre, including the local sewer system, with fine-grained but slower-to-load 2D models of key hot spots.

This will bring some flood events within the range of warning

systems for the first time. Our working estimate is that, in some cases, councils will receive warnings of flood with just 30 minutes to go.

The LGiU think that this could have clear benefits for local government. First, understanding of surface water flooding could help motivate home-owners to investigate flood mitigation measures. This could range from low-cost options, such as installing waterproof plaster, to significant investment and modifications. Second, it could help give authorities more leverage in the planning process and motivate developers to get hydrologists involved earlier on.

It's also true, however, that this technology asks some pretty big questions of local government. What, for instance, can be done with half an hour's warning of a flood event? We're currently looking for authorities to work through these questions with and, if you're interested in getting involved, get in touch with me on 020 7554 2800.

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