

Written evidence submitted by The National Flood Forum (FLO0045)

Summary

The National Flood Forum is a Charity that supports and represents flood risk communities. It has around 300 affiliated Flood Action Groups and over the last three years has been involved in conversations with communities across the country:

1. Through two national conferences
2. To develop the National Flood Forum input to the England FCERM Strategy
3. As part of the “Lets Talk About Flooding” regional workshops
4. In the development of the Flood Risk Communities’ Charter launched in the Houses of Parliament on 5th November 2019 and as Annexe A here
5. During Covid-19 we have been running weekly, national virtual conversations with flood risk communities on topics such as Planning and development, Riparian Management and the Efra Select Committee.
6. Regular meetings and discussions with individual Flood Action Groups across the country
7. This submission uses the evidence from all of these activities.

There has been a great deal of progress in flood risk management and in incident response since the Pitt Review 2008. Nevertheless, fundamental change is needed in many areas if the challenges that we currently face, and will face, are to be met.

Significant change is needed in national and local governance arrangements, particularly in setting the level of ambition and managing progress. Strategic cross sectoral coordination of flood risk needs to be introduced as a requirement in places. All aspects of planning and development and riparian ownership, responsibilities and maintenance are in need of substantial and urgent reform. Much greater emphasis, resources and skills needs to be placed on surface water flooding. The role of communities needs to be developed if we are to meet these challenges.

Climate change of course presents an order of magnitude scale challenge. Whilst mitigation has been the focus, adaptation will be needed and the earlier we start the easier it will be and the costs will be reduced. Action is needed now to start this journey and this means that we must be much more ambitious, much clearer in our policies and much better in translating these in to service delivery in ways that keep people safe.

1. Are the current national and local governance and co-ordination arrangements for flood and coastal risk management in England effective?

No.

1. Issues

1. Lead Local Flood Authorities were set up by the Flood and Water Management Act 2010 following the Pitt Review
 1. The operational elements were introduced, but not the strategic ones
 2. Very limited resources were put in to the new LLFA role, both in terms of funding and guidance.
 3. At the same time the structure of national and local governance was changed with the removal of the regional tier of government. The reforms brought in by the Flood and Water Management Act 2010 were therefore designed for a system that was already historic.
2. The balance of responsibilities between the Risk Management Authorities is complex and out of balance, with an overwhelming focus on fluvial flooding
3. Funding is geared towards capital schemes, rather than revenue and towards fluvial rather than other forms of flood risk. This creates a lack of resources for surface water flooding, in particular, but also for coastal and groundwater flooding. Almost all events include foul water and this is rarely mentioned. It is hoped that the Drainage and Water Management Plans will help, but much greater progress is required.
4. There is an absence of accountability and transparency, making it impossible for individuals or communities to challenge decisions, the lack of them or processes.

2. Evidence

1. There are some excellent Lead Local Flood Authorities, but many are not excellent, due to a lack of political prioritisation, a lack of resources and a lack of skills
2. Many Lead local Flood Authority roles are undertaken by relatively junior staff in a range of departments – Highways, Planning, Resilience
3. The absence of strategic coordination on flood risk management across sectors in most places. In some places this is beginning to happen, e.g. in Greater Manchester.
4. Surveys indicate that people in communities regularly struggle to get heard and their issues addressed. This is due to a combination of a lack of resources and the complexity of responsibilities. Without local coordination, such as through Flood Action Groups, to bring the parties together to address the issues collectively, issues often get passed from one authority to the next, or totally ignored. Note, that it is often communities that take the leadership role.
5. A lack of strategic consideration of water management issues in an adaptive pathway context by sectors – planning and development, resilience, public health, transport, etc. There is

also a lack of integration of water management with other sectors locally.

6. Local authorities have struggled to employ staff with the right skills.
 7. The complexity of responsibilities is difficult for the public to understand and even professionals find it confusing. This makes finding solutions to often complex problems more difficult than if systems were more straightforward
 8. A lack of coordination of surface water and ground water issues across administrative boundaries. This may also apply to issues such as flow channels
 9. There is an imbalance in the seniority between the different Risk Management Authorities, such that some, such as Environment Agency, can dominate and others have an excuse to focus on other things.
 10. There is a lack of investment in surface water issues. There are many places, both rural and urban, which will never score highly enough on current benefit:cost approaches to fund solutions, such as through Local Levy. These people will continue to flood, sometimes regularly, with no solution in sight.
 11. There is often no accountability in the system, particularly where issues involve several Risk Management Authorities, as they usually do.
 12. Where Regional Flood and Coastal Committees perform a useful role, they are primarily designed for the distribution of FDGiA funds.
3. Solutions
1. Introduce and invest in a requirement for strategic coordination on flood risk management across sectors in each place, based upon an adaptive pathways approach that includes the whole water cycle. Local authorities could lead this role, as originally intended by Pitt.
 2. Introduce a reporting requirement for local authorities (under S18 of the Flood and Water Management Act 2010 or the reporting power of the Climate Change Act 2010) to drive and monitor strategic progress against a national standard. Link this to local delivery of a national ambition, standard or goal. Nominate a director in each local authority to be responsible for progress against the ambition, standard or goal in their area. Make all reports public so that communities can scrutinise, challenge, support and participate in progress
 3. Create an independent ombudsman or inspectorate that individuals, businesses or communities can refer cases to where they have good evidence, in order to encourage accountability, transparency and trust
 4. Invest in the operational role of Lead Local Flood authorities, build capacity and enhance the training programme for LLFA officers and Drainage officers.
 5. Create capital funding programmes that local authorities can use to invest in surface water and groundwater issues

6. Coordinate water management on a catchment or shoreline basis across administrative boundaries, for all Risk Management Authorities, not just for fluvial issues
7. Invest in independent community led groups, such as Flood Action Groups, with independent facilitation with a view to building long term working relationships with partners to address flood risk management issues collectively. “Invest” rather than “a cost” is the right term, reflecting what should be the correct focus of Risk Management Authorities.
8. Communities should be regarded as equal partners in flood risk management, able to bring local knowledge and skills. This will require changes to the culture and behaviours of organisations
9. Clarify roles and responsibilities of the Risk Management Authorities to better reflect the complexity of flood risk management on the ground.
10. Invest in culture change programmes in Risk Management Authorities to better enable organisations to work with communities, especially for the long term.

2. What lessons can be learned from the recent floods about the way Government and local authorities respond to flooding events?

1. Issues

1. We have a focus on incident management, but an absence of support for long term recovery.
2. There is a focus on fluvial flooding incidents where there are concentrations of flooded properties at the expense of more dispersed, but often greater numbers, pluvial flooding. Pluvial flooding is still a hidden issue. The Environment Agency has responsibilities for main river flooding, but not flooding from ordinary watercourses and pluvial flooding. This is reflected in the relative importance given by national government to different forms of flooding

2. Evidence

1. The NFF has had several recent requests for support from communities that have flooded, where local support is either not available or doesn't address their needs. Note that the sort of support provided by all the agencies only deals with a portion of the needs that communities face and the National Flood Forum has specialist skills that should be more widely available. We apply for grant funding where possible, but there are very few grant funding streams that will support this sort of activity. Therefore, for many communities, support has to be provided remotely.
2. Only a very few local authorities are putting in long term support mechanisms. The costs of flooding are largely borne by those affected, creating a disincentive for statutory bodies to invest.
3. Whilst LFFAs will be undertaking S19 reports covering all forms of flooding, the focus of government, local authority and EA effort has been on fluvial flooding incidents which tend to be more visible and spark media interest.

3. Solutions

1. LFAs, LLFAs and local authorities need to better understand the issues around long term recovery and invest in them, including better use of the voluntary sector. This will require guidance from central government. The NFF has particular skills in this area but needs to build capacity in order to be able to respond more effectively across the country. Due to the episodic nature of flooding, this will require central investment. The NFF would be interested in training and developing LFAs, LLFAs and local authorities.
 2. There needs to be much greater focus in local authorities, but also in Environment Agency of pluvial flooding and the issues around it.
- 3. Given the challenge posed by climate change, what should be the Government's aims and priorities in national flood risk policy, and what level of investment will be required in future in order to achieve this?**
1. Issues
 1. National flood risk policy needs to provide a framework that drives coordinated action across sectors nationally, and in places, along adaptive pathways
 2. The lack of a specified level of ambition and no requirement to meet it enables organisations to focus on other more immediate priorities, such as social care.
 3. Investment levels are currently determined for the Environment Agency by Treasury, linked to the Long Term Investment Scenarios. These focus on capital investments by Environment Agency, rather than the needs of the country as a whole from all sources of flooding.
 2. Evidence
 1. National flood risk policy is currently focussed on the flood risk management industry, with limited reflection in other policy areas such as planning.
 2. There is no stated level of overall ambition nationally or in places. Ambition is expressed solely in terms of what the flood risk management sector can deliver (number of properties protected). The Flood and Water Management Act 2010 only requires LLFAs to coordinate action at an operational level, not strategically across sectors. Whilst some are working more strategically, most are not.
 3. Reporting on progress locally is limited to S19 reports on flood incidents, not progress on managing flood risk overall. Plans and strategies, such as River Basin Management Plans and Surface Water Management Plans are very sector led, with little integration across sectors and no link to levels of ambition now, or in the future.
 4. The Long Term Investment Scenarios and National Infrastructure Commission reports start to articulate what capital investment is needed, but there is no evidence on what investment is needed, for example, on the costs of changes to building regulations, the maintenance budgets for

highways, the investments needed in public health infrastructure. Investment in pluvial flooding is lacking, limited largely to Local Levy Funding and water company investments alongside other partnership contributions, such as from highways. The FDGiA mechanism and partnership funding through Regional Flood and Coast Committees are designed for large scale flood defence schemes and do not serve pluvial flooding situations well, rural or urban. There are many situations across the country where there will never be sufficient benefit:cost for investment under current arrangements and therefore people will continue to suffer, without the prospect of a solution.

3. Solutions

1. The creation of a cross society, cross sector, national policy framework that can be translated in to places. The framework needs to set clear ambition through a standard or target, such as the National Infrastructure Commission proposals and/or the use of the sunshine clause in the Water Act 2014. The framework should sit within a water cycle approach that considers drought and flooding catchments and/or shorelines
2. Reporting of strategic progress nationally and by local authorities against the standard or target needs to take place annually. Statutory powers already exist under S18 of the Flood and Water Management Act 2010 and the reporting function in S19 of the Climate Change Act 2010. These need to be used to drive cross sectoral change through adaptive pathways.
3. New much better funding streams and mechanisms are needed to tackle pluvial flooding in urban and rural areas.

4. How can communities most effectively be involved, and supported, in the policies and decisions that affect them?

4. Issues

1. Many, but not all, communities are heavily vested in the places that they live and/or work in. They are also the people who personally suffer from flooding. We know that flooding is often life changing and whilst we are beginning to get evidence of impacts on issues such as mental health, there are many more types of impact that have yet to be properly described and measured, such as impact on employment, education, life chances and wellbeing.
2. Flood disadvantage is not the same thing as flood risk. Not everyone suffers from flooding to the same degree. Flood disadvantage is often strongly associated with other forms of disadvantage and vulnerability and the solutions are often much more complex than flood risk management alone. Often those at the greatest disadvantage are the least able to make their voices heard to be able to act.
3. People and communities should be automatically considered as equal partners in flood risk management. In reality, they are often victims or organisations policies and business plans.

Terms such as “People should ...” “Communities must be educated”, “People must be told ...” reflect a patronising and paternalistic attitude that then results in consultation once plans have been decided.

4. Communities have local knowledge, as well as professional and other skills that used in combination with professional flood risk management skills can lead to better flood risk management outcomes
5. Flood risk awareness is not the same thing as being involved in flood risk management or being prepared for an incident, or knowing how to cope with it.
6. Working with communities is usually seen as a cost, not an investment that leads to positive outcomes.
7. With increasing impacts of climate change there are many communities, such as in coastal areas and rapid response catchments, where long term relationships will be needed to create adaptive pathways and to address any really big questions about the long term viability of communities. Consultation is simply not adequate.
8. Methods of working with communities have improved, but still have a long way to go to be effective.

2. Evidence

9. The issues highlighted for the FCRM Strategy scoping exercise and the Communities’ Flood Risk Charter, launched in the Houses of Parliament on 5th November identify the priority issues and actions needed. Many communities and individuals remain frustrated and angry at RMAs for a variety of reasons, but also recognise the commitment of individuals and are supportive where actions are delivered. Often the organisations them selves are well intentioned and carry out good work, but attitudes, cultures and behaviours need to adapt.
10. Amongst others, Present and future flood vulnerability, risk and disadvantage. A UK assessment. Prepared for Joseph Rowntree Foundation, Climate Change and Communities Programme. Paul Sayers Associates 2017 provides an evidence base on flood disadvantage.
11. Flood risk awareness has remained stubbornly at just below 40% for the last two decades, despite significant investment
12. There has been very little work on building long term adaptive relationships with communities to tackle community viability questions. Where these have been undertaken, communities have sometimes felt abandoned. There is a need for improved working practices.
13. Whilst there are significant funds for flood risk management, property protection, environmental land management and natural flood risk management, there are no funding streams for community support. Voluntary sector grant funding schemes focus on individual communities applying for support, but fail to recognise that many communities need facilitated support to get them to a position where they can apply for funds and also engage with Risk Management Authorities proactively, positively and in a coordinated way. Without this support, only the least

disadvantaged can access funds and also engage with the Risk Management Authorities effectively.

3. Solutions

1. A programme to help organisations to learn how to support communities on their terms. The National Flood Forum would wish to participate
2. Develop a programme of community support, particularly for disadvantaged communities, focussing on social capital to enable communities to then participate equally with professional partners. The programme should aim to enable communities to lead where they are able and wish to (supported by organisations in an equal partnership), but recognising that in other situations another partner will lead with community involvement.
3. Support the development of Flood Action Groups, networks of groups and a wider movement of the voluntary sector, in the same way as policy and small scale funding initiatives led to the development of natural capital, CaBA groups and natural flood risk management approaches.
4. Develop approaches to working with communities for the long term, leading to adaptive pathways, learning from approaches abroad

4. With increasing focus on natural flood management measures, how should future agricultural and environmental policies be focussed and integrated with the Government's wider approach to flood risk?

1. Issues

1. It is to be welcomed that natural flood risk management measures are now recognised as having a role in flood risk management. However, as this has become fashionable, it is becoming increasingly common for this to be seen as the only solution. Successful flood risk management requires the coordinated use of all of the dozens of measures available. Whilst Flood action Groups recognise the value of natural flood risk management approaches and often participate energetically, many are frustrated that all the other types of intervention (apart from Property Flood Resilience measures) are ignored. The reality is that all of these tools need to be used in the right combination in each place. None should have priority.
2. If natural flood risk management is to be successful it will require coordinated approaches at a catchment scale, as well as some basic land management practices everywhere (such as reducing soil compaction, increasing humus content in the soil, improving soil structure and management of drainage). Upstream and downstream communities will also need to be involved as land managers and their advisers are unlikely to fully understand where and how flooding affects communities.

3. To what extent should flood risk management measures be mandatory in an agricultural scheme in areas where this is a priority? How will this be coordinated? How can communities be involved in setting priorities, using their local knowledge and skills and monitoring results?
2. Evidence
 1. Agri-environment schemes have not always been good at demanding or delivering the things that deliver the greatest public, rather than private, benefit. Reference reviews and annual reports
3. Solutions
 1. Guidance on involving communities is being developed. This needs to be adopted formally as part of the approach to land management
 2. A water cycle approach to developing and implementing policy. All schemes should aim to reduce both flood and drought risk. Where this forms a significant element of a grant scheme a coordinated catchment based approach will be needed. Where schemes are being developed in an area community involvement will be essential in order to maximise the benefits.

5. How can housing and other development be made more resilient to flooding, and what role can be played by measures such as insurance, sustainable drainage and planning policy?

1. Issues
 1. Planning and development
 1. Communities across England are profoundly concerned that the planning system regularly puts their lives and wellbeing at risk
 2. Flood Action Groups across the country consistently complain that their local knowledge about drainage and flood risk in their areas is ignored or over-riden. In addition, this leads to a fear of future development putting their lives at risk.
 3. The national flood risk focus is on development on the flood plain and the response to Environment Agency comments. Most development is not on the flood plain and most flood risk is pluvial, both elements that the Environment Agency are not involved in.
 4. Planning policy frequently allows flood risk to be traded off against other factors, placing peoples' lives and wellbeing at risk, particularly those in existing properties.
 5. From a community perspective, failings regularly occur at every stage of the delivery of planning policy, from the development of local plans, the submission of planning applications and their processing to building inspections and enforcement of conditions.

6. There are significant problems with the knowledge base, capacity and capability of staff in development planning, planning control, the Planning Inspectorate and elected members, such that they frequently fail to recognise and understand the significance of decisions being made to peoples' lives
7. The pressure on local authorities and planners to allocate housing and give planning permission frequently leads to properties being built in inappropriate places (on floodplains and elsewhere) and without the right conditions in place. In the words of one community, "We are building the slums of the future".

2. Evidence

1. Communities regularly complain that national planning policy is no longer about shaping places, but is simply a policy to promote housing
2. Communities consistently complain that they are ignored in the planning process at each stage, that they are simply invisible, even where they have really good evidence and data about flood risk, the quality of flood risk assessments undertaken, etc. This is the case even where the community groups contain retired planners and hydrologists. Frequently, poor quality proposals and modelling is regarded more favourably than well evidenced local knowledge. Very occasionally, a community will report that they are listened to and have brought about change.
3. Surveys of flood risk communities consistently show that development is perceived as affecting future flood risk, particularly of existing communities.
4. Surveys of flood risk communities show that people are really concerned about both the quality and maintenance of SuDS. There are several areas in England where due to clay soils and/or high water tables, SuDS are regarded as inappropriate by communities
5. Flood Action Groups complain that many Drainage officers and planners simply do not have sufficient expertise to assess proposals and as a result developers can get inappropriate proposals through the system
6. Many communities regularly complain that it is almost impossible to ensure that enforcement of planning conditions takes place and on the rare occasions that it does happen, communities have to use herculean efforts to get local authorities to act.

3. Solutions

1. The National Planning Policy Framework and associated guidance need significant strengthening to better take account of current and future flood risks.
 1. Flood risk should be a “Gateway” issue, not to be traded off against other factors
 2. The operation of the planning and development system needs to be reviewed so that it consistently protects people and communities better, now and taking account of long term risks
 3. Mechanisms need to be improved for ensuring that local knowledge about drainage and flood risk are properly incorporated into the development planning and development control processes.
 4. Consideration should be given to developers funding LLFAs to undertake Flood Risk Assessments. This would help ensure that they are of a consistent standard, that they collectively build a better picture of flood risk in an area and to help build capacity in LLFAs.
 5. Developers should not have an automatic right to connect to sewerage and drainage systems. Water companies should be able to reject requests but this should be made clear as part of the planning application process
 6. Building regulations should enable resilience measures to be used as part of reinstatement measures following a flood and for property extensions.
 7. The planning system needs to take account of flood risk on small developments (under 10 houses) and permitted development. In particular, the risks posed by cumulative development are totally ignored.
 8. Flood risk assessments should always take account of context, i.e. water around the site, water flowing on to the site and wider impact on communities “upstream” and “downstream”. Failure to do so is simply putting peoples’ lives at risk
 9. Drainage plans should be agreed at outline planning consent stage.
 10. Where sites are subdivided, drainage plans should be approved by the LLFA prior to reserved matters being agreed
 11. Standards of training for Drainage officers and LLFA officers should be raised so that

they can properly evaluate the most complex cases.

12. Planners, planning committees and planning inspectorates should be trained so that they have a much better understanding of the consequences of their decisions, especially in the light of climate change
13. Enforcement should be made much easier, so that it becomes a deterrent to poor behaviour, rather than being an excuse to use it regularly.
14. Building regulations should be reformed to enable betterment following a flooding incident or where a building is being redeveloped or extended
15. Despite the new arrangements for the adoption and maintenance of SuDS there remains a strong suspicion amongst professionals and flood risk communities that this needs to be reviewed. A review should be undertaken, including the suitability of SuDS measures in all situations.

4. Riparian Ownership and management

1. Issues

1. The statutory basis for riparian responsibilities is out of date and in many instances confusing and inappropriate. It needs radical reform
2. There are often significant differences between riparian responsibilities and good maintenance. This can lead to increased flood risk for others
3. Increased flood risk can be caused for other people by lack of maintenance, inappropriate maintenance, over maintenance. For example, a developer may wish to either fill in a ditch to create more space for housing, or deepen a ditch to drain wet land, each action leading to increased flood risk to other properties
4. Internal Drainage Board were set up to drain agricultural land in order to increase crop production. We now need maintenance to deliver multiple benefits, including reducing flood risk.

2. Evidence

1. People purchasing a property currently have no way of knowing whether they are acquiring riparian responsibilities and what these might mean, unless a public map shows a stream adjacent to their property.

There are plenty of examples of people unwittingly buying a property with a culvert underneath it and only finding out that it is there when it collapses and they are deemed to be liable. This is outrageous.

2. Where there are many riparian owners along a short stretch of watercourse, whether that be in an urban or rural setting, coordination of maintenance can be impossible
3. There is a history of agencies unilaterally abandoning areas where they have been responsible for riparian maintenance, or where they have undertaken regular maintenance on a goodwill basis. It is unreasonable for people to suddenly know, without being told or being able to challenge, what their responsibilities are. Nor should we expect them to have the skills and knowledge to be able to coordinate maintenance across, say, a housing estate.
4. Enforcement of riparian responsibilities by local authorities or Environment Agency is in many areas non-existent. The risks to organisations and the resources required to implement enforcement actively prevent action from being taken. Many landowners and developers know this and act accordingly.
5. Riparian responsibilities is not the same thing as good management, which is often needed to manage water effectively. Where gradients are low, coordinated action between owners may be needed. Often this does not occur

3. Solutions

1. Radical reform of Riparian ownership and responsibilities is urgently needed. A programme and action plan is needed to find solutions
2. Reform of Internal Drainage Boards is needed so that they deliver multiple benefits for the whole population of an area. This includes their statutory basis and membership of Boards

5. Insurance

1. Issues

1. Flood Re has been a major innovation in enabling access to residential property insurance. However, there is concern that those who need insurance the most, i.e. the

poorest in society are still not able to afford policies. There are also concerns that certain sectors of the population still do not access insurance, because of the difficulties of obtaining it if they are at high risk, because of previous experiences of being rejected, because they have other priorities or because of cultural approaches.

2. There is a major concern that small and medium sized businesses in areas deemed to be at risk of flooding cannot get insurance at a reasonable rate. Whilst one might expect that this would lead to people moving their business, anecdotal evidence indicates that the transaction costs of doing so precludes that. Therefore, the expected behaviour change rarely takes place. However, the consequence of flooding, especially repeated flooding, is that businesses can fail or stagnate, leading to impacts on local economies.

3.

2. Evidence

1. During 2019 and 2020 the National Flood Forum Advice Line has reported an unusually high number of people phoning in without residential property insurance. The data are still being analysed.
2. Anecdotal evidence from National Flood Forum projects indicates that obtaining insurance is still a struggle for many people
3. The National Flood Forum was part of the Flood Commission in the immediate aftermath of the flooding in Calderdale in 2015/16. Evidence from many businesses was that they struggled to obtain insurance

3. Solutions

1. New cross sectoral solutions are required to enable people who currently do not have residential property insurance for flood risk.
2. A new mechanism is required to enable small and medium sized businesses to obtain flood risk insurance

6. Property Protection

1. Issues

1. The work of the Property Flood Resilience Stakeholder Group is welcome. Full systems based approaches are required for both resistance and resilience measures. Further work is required to deliver certification of flood risk advisors, as well as

guidance for each state of the systems approach.

2. However, there is a failure by government, its agencies and the insurance industry that resistance measures are only appropriate for a very small number of properties and that these measures will often only have a very short lifespan
3. There is a general failure to recognise that there are many alternative types of intervention, that in combination, will often be much more appropriate.

2. Evidence

1. There are many cases, often of recently installed measures, where property protection measures have simply not worked, because they were inappropriate for the type or level of risk posed, because they were not fitted appropriately or because people were away when flooding occurred
2. Many properties are simply not suitable for property flood resilience measure, such as a row of terrace houses where one house fails to erect the measures in a timely way, timber framed properties on a flood plain, or many older properties where walls are porous or where there are no foundations.
3. Resilience measures may be appropriate as part of reinstatement after a flood, or as part of a major property upgrade, but the cost is unlikely to be offset by a reduced insurance premium
4. The focus of government policy and announcements has given the impression to the world that property protection measures and natural flood risk management are the only forms of intervention needed, apart from flood defence schemes. Management of existing infrastructure such as highways, drains, culverts, traps and screens, ditches and streams is at least as important and never gets a mention. This causes frustration for those communities that understand their flood risk and may find themselves palmed off with plans that are not appropriate.

3. Solutions

1. A more balanced government and insurance industry approach is required that supports the full range of measures that a

property owner and/or a Risk Management Authorities can undertake.

Flooding devastates lives

Communities living at risk of flooding have a right to lives not dominated by fear.

To achieve this:

- 1. Our nation's ambition to tackle flood risk, in the face of climate change, needs to increase dramatically**
- 2. Decisions that affect communities must be made with their involvement.**
- 3. We must act now – there is a role for everyone**

We demand that:

- 4. Communities are at the heart of flood risk management**
- 5. Strategic coordination is needed across places and organisations**
- 6. Action must address the economic, mental and physical wellbeing and life-chance impacts of flooding**
- 7. Our approach to water management is comprehensive and integrated**
- 8. We recognise the need to adapt to climate change – thinking should always be for the long term**

Examples of what is needed

1. Communities are at the heart of flood risk management

- Communities are full participants, as equal partners working alongside other flood stakeholders
- A focus on those who will be affected most, the disadvantaged and vulnerable in urban and rural areas.
- Property insurance should be affordable and available for all; with a positive claims management experience for those who are flooded.
- Short and long-term support for people who have flooded should be readily available and recovery planned for in advance.

2. Strategic coordination is needed across places and organisations

- Organisations will recognise the value of local knowledge and skills and work collaboratively with communities from start to finish.
- Active participation by people is dependent upon being able to trust the services that they encounter - fairness, transparency and accountability.
- There must be much better coordination between organisations managing flood risk
- Every Government department and their agencies, businesses and wider society have an important role; it's no longer a single agency issue. Each organisation needs a plan and to report against it.
- Each locality should have a plan in place, reported on annually, on how they are meeting national flood risk standards through the work of all sectors.
- The cultures and behaviours of organisations must enable, not inhibit, people and communities to adapt to a changing climate.

3. Action must address the economic, mental and physical wellbeing and life-chance impacts of flooding

- The impact of flooding on mental and physical health, wellbeing and local economies should be reduced.

4. A comprehensive and integrated approach to water management

- Water management from source to sea should be coordinated using all available means
- Riparian management roles and responsibilities must be clear, coordinated, transparent, accountable, straight forward and enforced.
- Planning must be reformed to consistently deliver safe communities now, and in the future, without passing on flood risk problems elsewhere.
- Drainage must be systematically planned, implemented and maintained so that it consistently manages water effectively in both urban and rural areas.

5. We recognise the need to adapt to climate change – thinking should always be for the long term

- We must plan and invest for future generations, learn to adapt and act now.
- More funding is needed to reflect the scale of the challenge ahead