

Defra consultation: The Floods Reinsurance Scheme – Regulations

Consultation Response Form

My name: Rachel Sion, Advisor – Flood Risk Strategy

Organisation: Natural Resources Wales

Email/telephone: rachel.sion@cyfoethnaturiolcymru.gov.uk / 02920 466052

Defra Floods Reinsurance Scheme Question 9

Do you agree that these are the right definitions for the purposes of the Scheme (Y/N)? If not what changes would you suggest?

We make two points regarding this question.

Firstly, we do not agree with the proposals contained within Box 2 to base flood insurance premium availability and associated subsidies solely on the English council tax system. We strongly urge the UK Government to amend their proposals to create an equitable and fair system that takes account of variations in council tax systems across the four countries of the UK.

Welsh council tax payments and bandings have been revised using 2003 house revaluation figures, whereas England, Scotland and Northern Ireland still use 1991 figures. For example, this means that a 'Band A' home in England is now 'Band C' home in Wales. In addition, there is now an additional band in Wales, 'Band I'. As the level of subsidy offered by Flood Re reduces the higher the council tax band is, and excludes Band H (and Band I in Wales) altogether, Welsh households will be clearly disadvantaged by the Flood Re proposals contained in the consultation. Those most disadvantaged will be those households that are typically on more modest incomes and those feature on the Welsh Index of Multiple Deprivation.

Secondly, we find the definitions contained within Box 1 'parameters for flood' to be unclear. It is unclear as to whether flooding that may happen from the water table rising (i.e. ground water flooding) and therefore making a property flood at ground or

sea level from below is covered. In addition, the proposals are difficult to interpret for residential properties where the ground level is below sea level and we suggest that the wording in relation to sea level is re-worded to improve clarity. We seek confirmation that in the case of a domestic property experiencing flooding that is higher than the property's ground level but lower than sea level, that this is covered under the Floods Reinsurance scheme.

Defra Floods Reinsurance Scheme Question 10

Do you agree it is necessary to provide more detail on the definition of flood in the Scheme Document (Y/N)? If not, please give details of what should be changed on the approach taken for "flood"?

Yes, we agree it is necessary to provide more detail on the definition of flood in the scheme document. The definitions must be easily understandable to members of the public and consistent with definitions in other legislation. We therefore advise that the Regulations use the same definitions as set out in the Floods and Water Management Act 2010 and cover each type: fluvial, coastal, ground water, surface water, reservoir, and sewer.