

Individual Property Protection and Flood Insurance

Individual Property Protection (IPP) offers limited defence to households at risk of minor flooding, and is important for those exposed. But the shift in flood management emphasis to IPP, with growing Flood Insurance problems, means that we are dealing only with flood effects at the expense of actually resolving the causes. It constitutes a failure in both our planning and legal processes and represents deeper cultural problems, where a minority are now paying for the consequences.

'Making Space for Water' was a statement of intent published by DEFRA in 2005¹, which the Flood & Water Management Act 2010² seeks to enforce. Yet this is in a state of total disarray; along with implementation of the EU Water Framework Directive (WFD)³ which also incorporates important provisions to ensure flood security and community engagement with catchment planning (Agenda 21⁴).

The WFD seeks to restore our damaged hydrological cycle; decades of ill-considered urban development that has increased runoff; loss of soil and the landscape's ability to store rainfall; rivers treated like drains; that all accelerates flood water, rather than slow it down, to better retain and infiltrate this (and is also the main cause of 'drought', which increasingly costs all consumers). Tackling the consequences of all this with IPP will not resolve any flood risk - as evidenced by insurance companies not being convinced that IPP will result in insurable homes. All contributing to an ever escalation of societal costs.

It is cheaper and more productive to prevent, than to cure. IPP costs are significant and recurring, while funding is limited, this diverts monies away from resolving the causes of flooding - which would benefit the entire community. Experience of IPP is that protection is limited to only low floods and installations often guaranteed for 1 year. This cannot reassure householders who have no long term guarantee of protection, nor viable insurance, neither is it sustainable if it requires them to reinvest regularly. Numerous companies offering IPP are benefiting from this move, as the reduction in government flood spending is intended to be offset by increases in spending by victims of flooding with the private sector.

A full long term, sustainable flood risk catchment management approach, as required by WFD; 'Making Space for Water', uses a range of resource creating techniques that tackle flood causes at source - from land management to small, dispersed naturalistic flood attenuation (Sustainable Drainage - 'SUDS'*). It can also bring diverse additional benefits - such as drought moderation, rain charged irrigation reservoirs, small scale hydro power, biodiversity, habitat restoration, fisheries and leisure, reducing soil erosion and improving agricultural productivity.

These additional benefits can pay directly or indirectly towards the costs and so communities have the opportunity to identify integrated full-catchment resilience, and multi-benefit solutions. We believe this is the only truly sustainable and universal approach that is also key to wider social gains.

(*Volunteer members of Water21 built the UK's first full rain & sewage water SUDS demonstration scheme, BBCTV 1991⁵; planned the first full UK SUDS catchment proposal for Stroud District Council, 1993⁶ and produced the first full SUDS catchment DEFRA Pilot proposal with Severn Trent Water, 2004).

References

1. [Making Space for Water, DEFRA, March 2005](#)
2. [Flood & Water Management Act 2010](#)
3. [EU Water Framework Directive](#)
4. [Agenda 21, Chapter 18, Rio Earth Conference, 1992](#)
5. [Don't Go Near the Water, Byline, Kirsty MacColl, BBCTV, 1991](#)
6. [Planning For Plenty and Purity, Architectural Design 113, 1995](#)

