

Dear Geoffrey,

Thank you for your email of the 31 January 2014.

We sympathise with the residents of Somerford Keynes who are struggling to obtain insurance for their homes and appreciate how worrying this can be.

Our Risk of Flooding from Rivers and Sea map, previously known as National Flood Risk Assessment (NaFRA) is used by many insurance companies. Insurers choose whether or not they want to use the map to inform their decision making. If they use it, they do so alongside other relevant data including any provided by the customer. We have stated to insurers that all the data we provide relates to the flood risk to land, not property.

The defences in Somerford Keynes are designed to provide a 1 in 50 (2%) standard of protection. As a result our modelling shows that the majority of properties within the village are at a medium risk of flooding (between 1 in 30 (3.33%) and 1 in 100 (1%)). Those properties which do not benefit from the flood defences are shown as being at a high risk.

We appreciate that the parish council feels the recent performance of the defences means flood risk needs to be reassessed. However the modelling can only take into account the known standard of protection offered by the defences.

We are currently remodelling the Upper Thames, which includes Somerford Keynes, and this will give us an even better understanding of flood risk in the area. We are aiming to update our Risk of Flooding from Rivers and Sea map with this new data before the end of the year. This will ensure our flood risk mapping around Somerford Keynes is as accurate as possible and will hopefully address the concerns raised in the parish council's letter.

The difference in flood risk between Somerford Keynes and the Lower Mill estate is highlighted in the letter. Although flood modelling was carried out by Peter Brett Associates in support of development at Lower Mill it has not been used to modify our Risk of Flooding from Rivers and Sea map. This area is also being remodelled as part of our Upper Thames flood modelling.

We understand that the parish council feel the village's flood risk should be reassessed and we are currently carrying out new modelling to do this. Until this information is released our current mapping remains the best data available to us.

In the meantime, we can produce an insurance letter (known as an IRR) for individual residents, which can be supplied to their insurance company. This letter will provide the National Flood Risk Assessment and details of any historic flood events for the land on which a property lies. Residents can contact us at WTenquiries@environment-agency.gov.uk to request an IRR.

Our website also provides further information about IRR's and useful information on flood insurance:

<http://www.environment-agency.gov.uk/homeandleisure/floods/31654.aspx>

I also suggest that residents contact the National Flood Forum (NFF), an independent organisation offering advice and guidance on how to get insurance for properties at risk of flood and reduce your premium or excess. The following link will direct residents to the NFF website:

http://nationalfloodforum.org.uk/?page_id=36

I trust that the above information will help you to answer your constituent's queries, but if you have any further issues please do contact me.

Regards

Julia

Julia Simpson

West Thames Area Manager

Environment Agency - South East Region