

Somerford Keynes Parish Council

Clerk: Mrs Muriel Watkins

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Mr G. Clifton-Brown MP
House of Commons
London
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29th January 2014

Re: Predicted flood risk and the obtaining of household insurance to cover flooding

Dear Mr Clifton-Brown,

The parish of Somerford Keynes lies in the western area of the Cotswold Water Park, in the low-lying flat terrain at the head of the River Thames. Thankfully, the parish has experienced no major flooding in the past twenty years. It has, however, experienced some localised groundwater flooding which has severely affected a few properties and caused serious concern to others with the rising water table rendering septic tanks unusable.

That said, the flood defences in the village appear to be working well and the Parish Council is continually working with the various authorities to ensure that this continues to be the case. We are very grateful for the support we have received.

The biggest concern of the Parish is obtaining household insurance to cover flooding. Many households have been refused insurance in the last few years, some of which have never flooded and some from insurers with whom the households have had long-standing insurance arrangements. It appears that the biggest cause of this is the flood risk maps produced by the Environment Agency. These show huge swathes of the village at high or medium risk of flooding from the River Thames.

Since the flood defences were installed in 1998 following the floods of 1989, 1992 and 1994 (which affected very few homes in the village) there has been no significant flooding of the river. The floods were caused by the closure of "flood hatches" along the river bank during the gravel extraction south of the village at what is now the Lower Mill Estate. The flood alleviation scheme built in 1998, consisting of bunds, new ditches and a widened and deepened spillway, is designed to protect the village from flooding from the Thames with a 1 in 50 chance of flooding (i.e. medium risk). However, this assessment does not take into account how well the flood defences have performed during the recent periods of very heavy, or record, rainfall (2007, 2012 and this Christmas).

It is very unjust, therefore, that many households, most of which have had no experience of flooding of any kind, are having difficulty obtaining insurance or facing considerable increases in premiums based on a theoretical risk. As a Parish Council, we have tried to make our case to the Environment Agency but have been unable to find a way to do this.

To add to our frustration, the Parish Council has learned that the Lower Mill Estate has had its flood risk considerably lowered by the Environment Agency. The Lower Mill Estate is immediately downstream of the village on the Thames, with water not prevented from flowing downstream. Peter Brett Associates were commissioned by the Lower Mill Estate to undertake a hydraulic modelling of the Upper Thames and surrounding area following a request from the EA to produce detailed, up-to-date modelling results for the Lower Mill

Estate site. PBA undertook this modelling in July 2010 (report reference - 22617/020) with the findings being accepted by the EA in September 2010. The result of this modelling is that the majority of the Lower Mill Estate has been given a flood risk of less than a 1 in 100 annual probability of fluvial flooding (i.e. low risk).

This contrasts very sharply with its immediate upstream neighbour (Somerford Keynes) where some areas are deemed to be a medium or high risk, especially as observed water levels are similar at the two locations. Clearly, the Parish Council does not have the funds to commission a hydrological survey so how do we provide up-to-date modelling for the village?

We understand that households that have experienced flooding in recent years may face an increase in their household insurance premium or excess. However, we believe that Government has a responsibility to ensure that all households are still able to insure their properties against flooding at a reasonable rate. This will become a more pertinent issue across the country if more extreme weather events continue to occur.

Also, there has to be a mechanism which recognises when 'at-risk' households (such as those that have already suffered flooding) have installed effective flood prevention measures, so that they are not then faced with huge increase in their insurance premium. One household within the parish, which suffered from ingress of ground water in Nov/Dec 2012, spent over £30,000 on prevention measures only to find that they were uninsurable by all but their existing insurer, who duly vastly increased their premium.

In summary, the Parish Council would like to address the following two concerns:

1. Ensure that those households that have been affected by water ingress can continue to insure their properties against flooding at a reasonable premium.
2. Develop a mechanism where households and/or parishes can appeal against the flood risk assessment by presenting information on measures taken to prevent flooding and / or on how flood defences have performed in periods of unusually high rainfall (e.g summer 2007, 2012 and the winter of 2013/14).

We would appreciate your assistance with the concerns of the residents of the parish and would welcome any suggestions about how we might bring pressure to bear on the Environment Agency to modify their risk assessment of the likelihood of flooding in the village.

Yours sincerely,

Sarah Powell
Chair
Somerford Keynes Parish Council

.cc GCC Cllr Shaun Parsons
.cc CDC Cllr Clive Bennett
.cc CDC Cllr Esmond Jenkins
.cc CDC Cllr Juliet Layton