

P-04-572 Grants for Flood Resilience – Correspondence from the Petitioner to the Committee, 13.10.14.

Dear Committee

Thank you for giving me the opportunity to respond to the NRW correspondence.

I would firstly like to inform the committee of the potential for flooding in our area. Our properties are in a natural “bowl”, created by the primary/secondary sea defences and the coast road which is some 4 feet above the lowest point of our estate.

The potential for flooding is not only from the sea but from sustained rain, such as which as happened as recently as 20th July this year when properties at the lowest part of the estate were very close to flooding yet again. Imagine how residents, some of who had only recently moved back in after the December flooding, felt when they saw the water level rising and approaching their homes. I have received correspondence from Chris Ruane M.P. who states that the amount of rain which caused homes to nearly flood was a 1 in 6 year event and I believe that this figure falls within the NRW remit to supply individual flood protection.

There have been occasions over the last years when the Fire Brigade have been called out to pump rain water from the lowest point of the estate to prevent flooding of properties.

In 1990 most of our properties flooded due to a coastal flood. As far as I know, no improvements were made to the primary sea defences at that time in our area to prevent future flooding.

Denbighshire Council are in consultation at the moment to evaluate the best way to prevent future coastal flooding. I have no information as to whether any action has been proposed to prevent any surface water flooding. They say that no measures to improve the primary defences will be implemented until 2016 at the earliest. I assume that, as the defences are the responsibility of DCC, and further budget cuts are imposed that this is optimistic.

I note that NRW seem to contradict themselves in the figures they present. Firstly they state that flood resilience cost an average of £1,200 per property but further

the state that it would cost “a few thousand per property to make homes in Wales flood resilient”. Which is it?

For information to the committee I would like to state that I have approached my insurer, NFU, and asked how much effect of making my property more flood resistant would have on my property insurance. They were not interested and stated that there would be no effect. I have seen no evidence of anyone working with the insurance industry. By NRW's own admission we are in a low risk flood area but the insurance industry don't consider this at all. I cannot move insurance companies and my insurance has now increased from £370 to £970 per year with £7500 flood excess.

I still believe, taking all these factors into account, and if there is no resolution to both forms of potential flooding in the short term, that there is a strong case for grants to be made available to make the homes on our estate more flood resilient immediately.

Yours Sincerely

C E Moore