

# Experts call for resilient reinstatement after winter flooding in South of England

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Flooding experts at UWE Bristol are calling for the use of resilient reinstatement in the aftermath of the winter flooding being witnessed across the South of England. The flooding has seen many 1000s of properties severely affected, causing millions of pounds worth of damage and misery and upset for those communities affected.

Research conducted at the Centre for Floods, Communities and Resilience (CFCR) at UWE Bristol has shown that, in the aftermath of the summer 2007 floods, the vast majority of [flood](#) affected properties were reinstated to their previous condition, leaving them equally

vulnerable to future flood events.

UWE Bristol's Professor David Proverbs, speaking on behalf of the CFPR, said, "This goes against the principles of climate change adaptation and represents a missed opportunity to build back better and improve the resilience of homes that were affected. This is all the more surprising given the evidence indicating a growing awareness of property level flood protection (PLP) measures among residents affected."

Research recently carried out at the CFCR indicates that the benefits accrued from investing in property level flood protection measures (specifically resilient measures) are higher than previous estimates suggest, particularly in relation to benefits accrued through avoiding health impacts and disruption to normal life.

"I am pleased the Government are now beginning to address the need to provide qualified advice and professional guidance to homeowners when investing in PLP. Seeking advice is very important as choosing appropriate protection is complex, taking into account the nature and source of flooding, the characteristics of the building and the needs of the occupiers, which are likely to vary from one property to another."

The centre's experts say that the current events, and the new research, provide a timely reminder in regards to developments in the insurance market for flooding. There is an urgent opportunity for the government to specify some requirements for building back better into the new Flood Re proposals currently going through the House of Lords. Under the Flood Re scheme annual premiums will be capped and pay-outs for flood damage will come from a central pool of money.

The introduction of Flood Re should help to reduce the potential for investment by one insurer benefitting their competitor if their policyholder moves insurer after the recovery period.

Professor Proverbs said, "Insurers and the damage management sector need to be proactive and work with homeowners in advising on more resilient solutions, now that the Government has pledged a £5,000 'repair and renew' grant. The grant for all affected homeowners and businesses will provide financial support to pay for repairs which improve a property's ability to withstand future flooding.

"The money can be used to supplement insurance company's reinstatement cost, thereby, encouraging resilient reinstatement and insurers are also encouraged to recognise these measures when re-assessing premiums and excesses."

Provided by University of the West of England

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