

John Griffiths AC /AM
Y Gweinidog Cyfoeth Naturiol, Diwylliant a Chwaraeon
Minister for Natural Resources, Culture and Sport



Llywodraeth Cymru
Welsh Government

Ein cyf/Our ref JG/01135/14

William Powell AM
Chair Petitions Committee
Ty Hywel
Cardiff Bay
Cardiff
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committeebusiness@Wales.gsi.gov.uk

| September 2014

Dear William,

Thank you for your letter dated 14 August 2014 regarding a petition from Charles Edwards which calls on the Welsh Government to approve grants for properties that have recently flooded to fund work to make them more resilient to future flooding.

In 2010, a pilot was run by Environment Agency Wales which concluded that providing individual grants to homeowners for property level protection was not cost effective and did not necessarily focus funding on the highest priority areas. For this reason we have continued to focus our funding on making repairs to existing defences or funding new flood/coastal defence schemes to benefit whole communities in specific areas taking a risk based approach to the location of our investment.

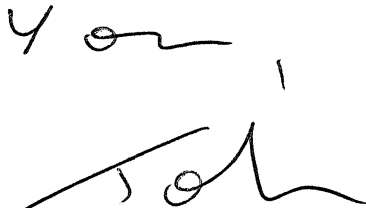
Since the original pilot, Environment Agency Wales (now Natural Resources Wales) initiated its own Individual Property Protection Scheme. In 2011/12 it arranged for 257 properties to be protected for a cost of £317,000, an average cost per property of £1,200. The approach of the NRW scheme is on a community basis, providing individual property protection to a whole community at flood risk rather than individual homes. This is funded from the Welsh Government's Capital grant provision and offers better value for money and better take-up compared with individual applications.

This option can be used where a larger flood defence scheme is not viable or appropriate and will take a risk-based approach to the location of investment.

It would cost a few thousand pounds per property to make homes in Wales flood resilient, with limited budgets available, this is funding that the Welsh Government has earmarked for community wide alleviation schemes which, in most cases, have a greater cost benefit and provide a greater level of protection.

Welsh Government and NRW are working with the BRE to develop a Property Flood Resilience Database which will provide to the insurance industry information on investment made by both the insured property owner and the Government in protecting property through the implementation of flood resilience. This will provide relevant data for insurers that could assist in providing more appropriate insurance pricing for high flood risk areas.

We are keen to continue to work with the insurance industry to ensure that they recognise resilience measures installed and investment made to help to reduce premiums in high risk areas.

A handwritten signature in black ink, appearing to read 'John Griffiths', with a stylized flourish at the end.

John Griffiths AC / AM

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