

Stilts, bunds and institutional barriers:

Individual initiatives against flood risk

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The amount of flood damage depends to a large extent on precautions taken (Information background), but the Environment Agency says that only one person in twenty takes any advance action to prepare for floods. This from the agency that advises against so many individual initiatives when they require planning permission.

The Environment Agency also suggests that better housing design is required for flood-prone areas; but what of the thousands of existing dwellings that are liable to flooding - from which most people do not have the option of moving.

Do people sufficiently know what to do with their homes to reduce flood risk and flood damage? A recent inter-disciplinary seminar on issues and impacts of flooding, has highlighted some inconsistencies as observed from the point of view of the individual.

Almost all illustrations of flooding used by a representative of the Environment Agency showed floodwaters and private houses, and yet the options open to home owners was not considered. That individual initiatives were not included in the agenda served to underline a certain disinterest in this respect.

The Environment Agency give advice to local planning authorities in respect to planning applications in flood-prone areas. The following two examples of refusal If there is a need to build on stilts, they shouldn't build there; and mills, necessarily by water, were not originally lived in (?) and should not have been converted to residential use. A third example, not given, is of a proposed new rowing club, also necessarily on the river bank, refused permission to build on stilts. Another speaker, a chartered surveyor, spoke scathingly and cynically of city purchasers of country cottages "paid for in cash on a Saturday morning" waking up to finding their properties flooded. They should not have been so foolish!

The point is, all these people are there, whether it seems sensible or not. People are there because of their perceived need and because of the shortage of land for building purposes, because of the shortage of a general housing accommodation, and because to convert existing buildings is considered, in other contexts, as environmentally friendly and sustainable - as well as one way to secure a site. There are millions of other people who have found themselves in flood-prone situations, but for whom moving house is not an option.

There is currently a heavily institutionalised view of flooding which does not allow, literally does not allow, room for individual initiatives in new or re-used buildings, and there is so far no incentive or financial assistance for people to modify houses so as to stay safely where they are.

It is not surprising that the public generally are left blaming the authorities - they are not given any other option. Even insurance threatens to withdraw for properties in flood-prone areas.

Some of the increased funding to be made available over the next four years needs to be allocated locally to individual property owners to enable them to take measures in the existing dwellings. Not extensions or major reconstructions, but sensible modifications of the spaces they have, investigations for the use of roof spaces, and modifications to fittings, furniture and finishes.

There needs to be:

A declared and publicly understandable policy with regard to individual planning applications, in addition to the emphasis there is given to corporate developer applications

Equal regard to individual owners of existing properties who are finding themselves to be flood prone.

A system of grants, administered by local authorities, to enable individual owners to modify their houses so as to reduce flood damage (similar to the grants made available in the fifties/sixties to enable homeowners to install improved bathrooms and toilets)

A more liberal insurance industry, with the backing of government, so that individual owners can at least be insured against flood damage

Inclusion by insurers, of initiatives by house owners to reduce flood damage, in assessments of premiums (similar to the inclusion of measures against burglary and housebreaking)

People are the nation's prime resource. Without people there could be no recovery from flood damage. Individual initiative needs to be made a part of national strategy against flooding, not regarded as a nuisance and an inconvenience to institutions and their policies

Action by individuals is acknowledged to be a principle part of the national flood protection programme - it needs technical advice and financial assistance for its achievement.

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