

# Plan homes for climate change driven flood risk, Localis report urges Government

Monday 22 November, 2021

Press release

Embargo date: from 00.01 a.m., Monday 22<sup>nd</sup> November 2021

## Plan homes for climate change driven flood risk, Localis report urges Government

Housing secretary Michael Gove should reset planning policy to ban developers from building thousands of new homes in high-risk flood areas, the think-tank Localis has argued.

In a report published today entitled ‘**Plain Dealing – building for flood resilience**’ the place experts set out how deepening climate change pressures and rising housing demand have resulted in an increase in flooding on properties in at risk areas.

In original research undertaken for the report, Localis discovered that almost 200 planning permissions have been granted on floodplain land so far this year for some 5,283 new homes in the highest-risk local authorities in the country, the overwhelming majority some 4,255 in areas pre-identified as highly likely to flood.

Among its key recommendations, Localis calls for government commitment to empowering communities to manage flood risk locally in a ‘resilient’ way that allows them to pursue their local ecological, economic and social goals. In this context resilience means flood strategies that focus on living with floods instead of just preventing them and involve a flexible approach to flooding and a rapid recovery from inundation.

Other report recommendations for policy and regulatory changes include suggestions to: -

- Make developers liable for the sustainability and insurability of any new developments built in floodplain areas.
- Support effective collaboration between the public, private and civil society with the aim of reinvigorating and re-incentivising flood insurance schemes and partnerships – for example comprehensive risk management in at risk urban regeneration zones.

### Localis chief executive, Jonathan Werran,

said: “There is a clear need to reset government policy and regulation to prevent an otherwise unavoidable 50% uptick in the numbers of houses being built on floodplains over the next half century.

“At the same time, with climate change another unavoidable reality, we need to strengthen communities to become resilient in adapting to, living with and responding to flood pressures.”

**Grace Newcombe, Localis lead clean growth researcher,** said: “We know that climate change is intensifying, flooding is increasing, and housing pressures are rising. Floodplain development necessarily sits at the intersection of these demands but it must not come at the expense of individual and community safety.

“Clearly defined flood resilience objectives from the national Government aligned with whole-system collaboration is needed to protect homes and businesses and stimulate building back better. Failing to do this and continuing to build new homes in floodplain areas without resilience measures is a planned catastrophe.”

**Martin Milliner, Claims Director at LV= General Insurance** said: “Climate change will increase the UK’s exposure to weather-related hazards such as flooding, and it’s vital we prepare for this. Whilst we welcome the Government’s commitment to increase housing we have concerns about the UK’s resilience to future flood events, and in particular the number of new housing developments in flood risk areas that are still receiving approval. With those involved in the planning process ignoring the current guidance, this runs the risk of putting an ever-increasing number of communities at risk.

Media:

Related  
Sectors:

Business & Finance ::  
Construction & Property ::  
Government :: Personal Finance  
:: Public Sector & Legal ::

Related  
Keywords:

Housing :: Planning :: Flooding ::  
Insurance :: Risk ::

Scan Me:



“Flooding is an extremely traumatic event which has a devastating impact on a person’s life, both physically and mentally. This research highlights a concerning amount of current and future development in high flood risk areas.

“To tackle this, we need to come together and develop a holistic approach to flooding for the long term, with property developers, insurers and Government – both nationally and locally – tackling the issue of building on floodplains.”

**END**

## **Press enquiries:**

Jonathan Werran, chief executive, Localis

(Telephone) 0870 448 1530 / (Mobile) 07967 100328 / (Email) [jonathan.werran@localis.org.uk](mailto:jonathan.werran@localis.org.uk)

## **Notes to Editors:**

1. **An advance, embargoed copy of the report is available for download:**

[https://www.localis.org.uk/wp-content/uploads/2021/11/042\\_Floodplains\\_WebAWK.pdf](https://www.localis.org.uk/wp-content/uploads/2021/11/042_Floodplains_WebAWK.pdf)

### **1. About Localis**

Localis is an independent think-tank dedicated to issues related to politics, public service reform and localism. We carry out innovative research, hold events and facilitate an ever growing network of members to stimulate and challenge the current orthodoxy of the governance of the UK.

[www.localis.org.uk](http://www.localis.org.uk)

## **About Liverpool Victoria General Insurance**

- LV= General Insurance provides car, home, pet, travel, landlord, breakdown and home emergency insurance to over 7 million customers in the UK.
- We're the UK's third largest personal lines insurer with just over £2 billion in annual premium income.
- We offer our products and services directly to consumers as well as through intermediaries, including brokers, affinity partners and IFAs.
- LV= General Insurance uses the LV= brand under licence from the Liverpool Victoria Financial Services Group and the L&G brand under licence from the Legal & General Group.
- We are part of the Allianz Group, one of the world's leading insurers and asset managers with more than 92 million retail and corporate customers.
- Within the Allianz Group, LV= General Insurance forms part of Allianz Personal, one of the largest personal lines insurers in the UK, with gross written premiums of £2.6 billion, 8.5 million customers and around 5,000 employees. Allianz Personal comprises LV= General Insurance, Petplan, Home & Legacy and Allianz Musical Insurance.
- The LV= General Insurance newsroom includes links to our news release archive and image library.
- For an introduction to what we do and how we do it, please click [here](#).
- Follow us on twitter: <https://twitter.com/lv>
- Follow us on LinkedIn: <https://www.linkedin.com/company/lv>

## 1. Key report recommendations

### • Planning reforms

- Floodplain development should be avoided wherever possible and should be accompanied by appropriate flood defences, constructed alongside new developments, where unavoidable.
- Local authorities with planning teams should appoint a chief resilience officer who is:
  - o Required to sit on local resilience forums.
  - o To become a single point of contact for English local government districts on the issue in county/district areas, or in unitary authorities depending on governance systems.

### • Funding recommendations

- Specific funding should be made available to establish a new cross-departmental task force to look at flood-risk development. A new ministerial post, between Defra and DLUHC, should be set up to oversee and provide accountability for this task force.
  - o This would include provision for:
    - engagement with, and capacity training for, local authority planning teams (particularly chief resilience officers);
    - design and funding of graduate schemes for flood resilience professionals in planning, water management and other key disciplines;
    - serving as a single point of contact for central government on the issue.
  - Money must be made available for upgrading maintaining flood defences (overseen by task force)
    - o a blended mix of revenue allocation via the Environment Agency to local authorities and to internal drainage boards, to undertake essential work on existing flood defences going forward. This may well involve a period of just a few years where we frontload a significant amount of public money to bring our assets up to a condition that is easier to manage than on a 'little and often' basis.

### • A future risk-based approach to development

- The insurance industry should work with the government, local authorities developers and other key stakeholders to help inform what measures might be needed in the future to help mitigate against climate change and ensure that homes are and remain insurable.

## Company Contact:

—

### Localis

T. 0870 448 1530

E. [jonathan.werran@localis.org.uk](mailto:jonathan.werran@localis.org.uk)

W. <https://www.localis.org.uk>

## Additional Contact(s):

07967 100328

### [View Online](#)

## Additional Assets:

Plain Dealing building for flood resilience

Briefing - Plain Dealing - Building for flood resilience

**Newsroom:** Visit our Newsroom for all the latest stories:

<https://www.localis.pressat.co.uk>