

Good morning.

My name is Andy Warren, I am a Yatton resident, retired Bank Manager and, currently, Parish Clerk for Cleeve and Brockley Parish Councils.

I would like to speak regarding issues relating to house insurance for both new build properties and current properties in the surrounding area.

There are many issues associated with building on flood plains, not just for the potential buyers, but also for existing householders in surrounding areas.

- Building on flood plains can increase the risk of flooding for surrounding areas - and not restricted to the immediate vicinity.
- Construction of houses, roads, and pavements on flood plains can make the surface impermeable, which increases the risk of flooding.
- The National Planning Policy Framework, including the current revision proposed by the new Government, says that building on areas of Level 3 flood plain at the highest risk of flooding should be avoided.
- In their natural state, flood plains are important for filtering and storing water, protecting against flooding, and supporting ecosystems.
- Flooding can reduce, by as much as 40%, the market value of a property because flooded homes are much harder to sell. With a history of flooding, it will be more difficult to get a competitive insurance premium or be able to obtain a mortgage on a property.
- For a mortgage lender, the key factor is the risk. For a property in flood zone 3, most mortgage providers will stipulate the need for appropriate insurance, often before application and certainly before an offer is confirmed. The options of insurance providers offering cover are limited.
- Although the Government "FloodRE" scheme is in place to assist in securing house insurance cover at reasonable cost this DOES NOT apply to new build properties or any built after 2009.
- Not all providers subscribe to the scheme and the first test could well arise after a flooding event, There may be considerable upheaval for existing properties in putting in place flood-resistance and/or flood resilience measures.

Amongst the case documents for this application is the Drainage Strategy Technical Note prepared by Rappor Consultants for Persimmon.

This includes an observation that the impact on the development in the localised area around the site boundary will be felt by "less than 10 properties". There is no clarification as to whether this is in Shiners Elms , Grace Close or elsewhere. There are certainly upwards of 30 properties in the localised area and the vagueness of this means that local residents have no idea which houses may fall into this (less than 10) number causing increased anxiety for them.

From a house insurance perspective there may be no immediate effect, however, all insurance providers complete an annual risk review by post code relating to flood risk and, at some point, the proposed new development will impact on surrounding properties.

If you live in a high risk area, you are more likely to have specific flood endorsements or increased excess's and your premium may be higher than comparable properties in low risk areas.

North Somerset's 2012 Flood Investigations Report pointed out that "there is a vast system of ditches and rhyes outside the urban areas draining the land"

Among the areas of highway impacted by the flooding, and adjacent to this proposed development, were Grace Close, Mendip Road and Grassmere.

The summary of likely cause of the flood incident concluded that "The ditches taking water away from Yatton were also reported as being at full capacity contributing to the build up of water on many roads. The limited capacity of the drainage assets contributed to the flooding of localised low points throughout Yatton."

These are the same drainage assets which run along the edge of the proposed site and at the back of properties along the adjoining stretch of Mendip Road. In the event of a similar event the water displaced by this proposed development will inevitably also increase the vulnerability of many other properties as water will, by its very nature, seek a new escape route.

The impact on the mental health of existing residents cannot be ignored.

- This may come through the anxiety and stress of not knowing when, or if, their property may flood.
- Feeling stressed or anxious about housing can also affect your sleep, cause depression and low self-esteem.

Thank you for listening.