## Scottish Flood Forum Achievements April 2013 – March 2015



#### Introduction

The Scottish Flood Forum has achieved a great deal in its first two years of operation as an independent charity. This document showcases our achievements and progress against pre-agreed indicators. It includes details on:



"A fresh start" Page 1
Our strategic partnerships Page 2
Our operations on the ground Page 2
Progress against indicators Page 7

### A fresh start - becoming a Scottish charity

In our first two years we have:

- established a board of trustees with a broad set of skills and experience;
- recruited a Director (part-time) and Operations Coordinator;
- agreed a set of strategic objectives, which form the basis of our three year business plan and funding submission;
- created aligned job descriptions and objectives; and
- strengthened strategic links with the National Flood Forum.

## Governance and management

The Scottish Flood Forum became a Scottish stand-alone charity in April 2013. During its first two years, the focus has been on ensuring it has strong and appropriate governance and management structures in place. A Board of trustees, reflecting a wide range of relevant skills and experience, has

been established, with a part time Director taking up post in December 2013 to provide strategic direction and leadership.

The range of flood risk management (FRM) related skills and experience of Board members ensures the SFF is keyed into national and local FRM agenda developments, and is able to identify opportunities for the SFF to contribute over coming years. The resource provided by Board trustees has also enabled the Forum to make substantive inputs to the ongoing UK-level flood insurance deliberations, Scotland's Framework Adaptation and to development of the Scottish Government's policy on property level protection.

We were fortunate to recruit Kirsty Irving as our new [part-time] Director with significant knowledge of Scotland's FRM scene. Kirsty provides the strategic direction for the SFF, and maintains strong links with our partners, funders and clients. We also brought on board Nichola Strandberg, to fill a new role, Operations Co-ordinator (north), to give the SFF greater geographic coverage.



#### Strategic Partnerships

The Forum maintains and fosters a strong working relationship with the National Flood Forum (covering England and Wales), reflecting the common interest both organisations have in supporting communities at flood risk or which have flooded. A mutual assistance arrangement is in place. This was drawn on during the severe and widespread flooding in England over the winter of 2013/14 with the SFF providing support and recovery training to NFF colleagues.



The SFF works closely with partners within Scotland to maintain close links and networks. As such we receive many requests for its input into steering groups and partnership meetings. Currently we are involved in and attend:

- Flooding policy stakeholder group;
- SAIFF communications group;
- National Resilience Centre steering group;
- RABS VS meetings;
- SCOTS flooding group;
- Defra Independent Flood Risk Adviser project:
- Property Insurance Flood Resilient Database Project;
- SEPA Flood Warning External Stakeholders Group;
- Local Area Group meetings.

#### **Operations**

Since April 2013 we have:				
☐ Held 703 recovery surgeries in				
Scotland;				
☐ Set up 33 Community Flood				
Resilience Groups;				
☐ Dealt with over 522 inquiries directly				
from our inquiry line;				
☐ Dealt with over 800 un-insured				
householder issues;				
☐ Held 115 property level protection				
exhibitions (plus some combined with				
recovery surgeries);				
☐ Carried out over 2000 property level				
protection surveys for individuals or				
local authorities; and				
Contributed to numerous local and				
community newsletters.				
•				

#### Flood Events and Recovery Surgeries

During 2013-14, severe weather, tidal surges and heavy rain brought a year of operational challenge for the SFF. Establishing recovery surgeries and attending multi agency recovery groups, formed much of the emphasis of that year's programme delivery. With the media focus on flooding we were faced with many additional requests for property level protection advice, and for assistance with many individual flooding problems.

We also provided mutual aid support to the National Flood Forum during the excessive flooding south of the border in that year.

The first few months of 2014-15 (April – July) brought a period of dryer weather which allowed the focus be upon maintaining SFF recovery support to previously affected areas as well as dealing with many routine enquiries.



#### Case Study 1:

The SFF have been supporting communities in Kintyre following flooding in January 2015. Building on this recovery work, the SFF, working closely with Argyll and Bute Council, held a number of Property level Protection exhibitions in Lochgilphead, Tarbert, Clachan and Campbeltown. Attendance was good, and reflected the valued recovery role that the SFF had developed within the various communities following the recent flooding.

Further Community and Business Resilience events, held in partnership with SEPA, Scottish Water, Police Scotland, SCVO and the Met Office were also held in Oban, Campbeltown, Rothesay Helensburgh during February 2015. Attendance was mixed but brought an additional number of home and business requests for PLP surveys for the SFF to complete. We are currently working through these enquiries.

The passage of the remnants of hurricane Bertha in early August 2014 led to widespread flooding in the Moray and Highland regions, with lesser impacts in Tayside, Aberdeenshire, Ayrshire and Dumfries. Although September saw the country dominated by an anticyclone this was swiftly replaced in early October by a series of weather fronts bringing exceptionally heavy rain to many parts of Scotland. In particular the Moray and Highland region were badly affected. Consequently, many of the communities the SFF had been working with experienced repeat flooding, in some cases worse than before.

At the request of the many people who were affected by the flooding and contacted us, the SFF established recovery surgeries and visits within a matter of hours of the floodwater

receding. The importance of such prompt response is vital for an immediate, effective recovery programme to be provided.

"In six months of hell you brought me the first sign of hope"

Alan, Falkirk

We quickly re-established, and continue to maintain, links with the respective local authorities concerning the communities with which we were working to ensure effective support of these communities.

During the early part of 2015, after flooding in Argyll and Bute, we have supported communities in this area and carried out a series of Resilience Roadshows in partnership with Argyll and Bute Council.

"Thank you for your visit today – I appreciated your advice and assistance"

Amy, Dumfries

Support to these communities, in particular in Moray, Highland, South Lanarkshire, Dumfries and Galloway; and Argyll and Bute regions, continues as individuals work to re-instate their homes and rebuild their lives months after the flood event itself.





#### **Individual Households**

#### Case Study 2:

An individual, having been flooded, was declined insurance cover and turned to the Scottish Flood Forum for help and advice. The Scottish Flood Forum suggested the installation of flood protection to the property to reduce risk and negotiated with the insurance company a reinstatement of the insurance cover provided the flood protection was installed. The SFF over saw the installation and ensured the individual was conversant with and able to use the flood products correctly. In signing off the work the SFF were able to ensure the property was able to maintain flood insurance cover.

Following flood events, requests for individual household visits increase, with the SFF providing emotional support in the early stages after flooding and ongoing practical support and advice about the drying out and re-instatement of the property, as well as in dealing with loss adjusters, builders and liaising with authorities.

"I have to say the information and support you gave us has given us renewed optimism"

Bert, Inverclyde

Non – insured properties continue to provide a challenge following a flood event. This problem falls outside the remit of local authorities and to the property owner / tenant this is added trauma to that already experienced. Failure to have insurance cover is often symptomatic of deeper financial issues and in many cases young children become innocent victims in this situation. The SFF, through the kindness of a national property drying company, has been able to



provide drying and monitoring of a number of non-insured properties at no cost to the SFF or the householders. In addition this issue continues to provide a strong incentive for the SFF to promote, inform and educate clients in securing property level protection measures.

#### Case Study 3:

An elderly lady who lives alone with no relatives nearby experienced repeat flooding. She is depressed over the previous flood damage to her home (now repaired) and lives in fear of being flooded again. She sought help from a company specialising in property flood protection and spent her savings in having door flood barriers fitted. The flood barriers are so complex to fit that she is incapable of either installing or removing them and so leaves them permanently fitted to the property. This has the effect of making her a prisoner in her own home as she is unable to step over the flood barriers, yet if the barriers are removed she experiences anxiety attacks and severe emotional distress. She was advised to speak to the Scottish Flood Forum:- we are working to have the door barriers removed by the installation company on the grounds that they are not fit for purpose and replaced with units that she can use easily. The SFF continues to support the householder.



#### Case Study 4:

The Scottish Flood Forum is partnering with the Scottish Fire and Rescue Service to support Perth and Kinross Council's property level protection (PLP) pilot scheme in specific areas of high flood risk.

Homeowners can request a free flood risk survey of their property through the Council's Customer Service Centre. The Scottish Fire and Rescue Service, having received training and support from the SFF, carry out the survey of the property. This is similar to the existing home fire safety visits carried out by the Fire Service and identifies the main areas where water can enter and advises on ways of mitigating this risk. The survey also highlights the amount and type of suitable flood products or protection measures that could be used, and also includes a demonstration of suitable product samples. The Scottish Fire and Rescue Service then produce a survey report for the householder advising them of suitable flood products.

If the householder wishes to buy the recommended products, this is taken up directly through the council. Arranging for installation remains the householder's responsibility. The Scottish Flood Forum where necessary can advise householders on identifying suitable installers. The householder can also make use of the trusted trader scheme operating in Perth & Kinross.

Where there are already insurance issues or the PLP visit is unable to resolve a problem, the Scottish Flood Forum undertakes a visit to the property and produces a pre-installation report for the householder's insurance company. This ensures that the insurance company is satisfied with the proposed flood products and the resident can take full advantage of any insurance benefits or an alternative PLP product may be suggested.

#### **Property Level Protection Advice and Support**

We have continued to respond to individual requests for advice and support on property level protection (PLP).

"I am writing to praise the work of the SFF and the excellent support your organisation provides."

Margot, Glasgow

We have promoted PLP measures as part of our recovery work, to communities and individuals and displayed PLP equipment and provided advice at recovery surgeries and at partners' events. In particular we have undertaken PLP exhibitions and household surveys in the following council areas:

	South Lanarkshire
	East Lothian
	Highland
П	Argyll & Bute

We have piloted giving support to local authority subsidised PLP schemes, by providing advice, support and where feasible PLP household assessment. In particular we have worked with:

Fife Council;
Perth and Kinross Council
Dumfries And Galloway





# Liaison and mediation with Statutory Authorities

The SFF continues to work closely with local authorities, Scottish Water and the Scottish Environment Protection Agency (SEPA) in addressing flooding issues. This partnership has resulted in:-

- The SFF being asked to use its expertise to resolve a number of historic cases by Scottish Water. Local authorities continue to direct enquiries regarding insurance, PLP and other matters to us on a regular basis.
- One flood risk area, as a result of our mediation, was able to have access to a mini digger to minimise flood risk through the construction of bunds / walls within a garden and adjacent to a water course.
- The SFF providing support to two people (Aberdeen and Glasgow) affected by regular flooding to the solum in their property, the water having been present in both cases for over six months. Following many meetings and letters with the respective local authorities, Scottish Water, and insurance companies – it appears that these have been resolved subject to various works being completed.
- Mediation between several communities and landowners, at the request of the respective local authorities.

Partnership with SEPA has resulted in the SFF attending a number of public engagement events as part of the launch of the Moray coastal flood warning scheme in October 2014.



## **Community Flood Resilience Groups**

During 2013-14 the focus was specifically on the development and nurturing of new groups, usually in the aftermath of a flood event.

In 2014-15 this focus on facilitating the establishment of CFRGs after a flood event has continued successfully; providing support to, and building resilience in, a number of small flooded communities that are too small to have been designated as a Potentially Vulnerable Area (PVA) under the FRM planning process.

During 2014/15 a regular, quarterly, forum meeting was initiated to provide peer support and training of Local Authority resilience and CFRG chairs. Speakers from SFRS, Met Office, Local Authorities, and others enables training on subjects such as severe weather, dangers and risks of flood water, First Aid — defibrillator training, PLP, FRM Act and much more.

"I want to praise the work of the SFF and the excellent support your organisation provides."

Angela, Lanark



## **Progress against Indicators**

Indicator	2013/14	Commentary	2014/15	Commentary
Number of new community groups established	12	Stonehaven (restart of old group), Edzell, Newton Stewart, Upper Largo, Falkland, Kings Kettle, Portlethen, Fettercairn Bearsden, Drumchapel, Ferryden, North Berwick	11	Cawdor, Glasgow (Barrhead), Dallas, Hopeman, Dunbar, Campbeltown, Clachan, Tarbert Leaburn, Carspharim, Girvan
Overall number of community groups	63		67	Some groups have come to an end due to a flood protection scheme now being in place. Some are now administered by a Community Council.
Number of individual property level protection surveys completed	1500	Of these about 20% are known to have taken up some level of protection	507	Inc East Ayrshire Council (37)
Property Level Protection exhibitions	38	Plus those held with recovery surgeries.	77	Including those held with recovery surgeries. Three held with with SEPA Five held with local authorities
Number of Recovery surgeries held (Scotland)	432	Surgeries can either be a full scale event dealing with many properties or a much smaller event dealing with just two – three properties.  Most surgeries run for 6 – 18 months.	271	Surgery locations: Hopeman, Dallas, Leckmelm, Ardessie, Arradoul, Portessie, Campbeltown, Clachan, Tarbet, Leaburn, Carspharim
Number of Recovery surgeries held E&W (as part of mutual aid to NFF)	36	As agreed with Scottish Government, support was given to E&W during December '13 and during March '14.	4 (and 8 visits)	Involvement in E&W ended May 2014
Number of newsletters sent	Various local	Local info sheets / flyers sent out in conjunction with recovery surgeries	Various local	Local info sheets / flyers sent out in conjunction with recovery surgeries Work is underway to create a template for a regular central newsletter.
Number of visits to website	4673	Stats run Jan 13 – Dec 13		Data requested - to follow
Number of enquiries received and actioned	275	This is the number of enquiries received from the SFF enquiry line. All these enquiries actioned / most required visits. Enquiries directly to SFF email accounts have also been actioned.	247	This is the number of enquiries received from the SFF enquiry line. All these enquiries actioned / most required visits. Enquiries directly to SFF email accounts have also been actioned.