# Scottish Flood Forum: Summary Achievements Update April 2015 - February 2016



### Background

2015/16 has proven to be a busy year for the Scottish Flood Forum, and for the flood risk community in Scotland as a whole.

Severe flooding in mid-July affected Alyth and Bankfoot communities (Perth and Kinross) and Creetown (Galloway) as well as localised issues in Aberdeen City , Arbroath and Monifieth. Since mid-December, unprecedented flooding has affected much of the country, and in particular Aberdeenshire, Scottish Borders and Dumfries & Galloway.

All of this in a year when the Flood Risk Management Strategies were launched and local authorities are working on developing their Flood Risk Management Plans and the Scottish Flood Forum undertook a re-structure.



This document summarises the Forum's work todate in 2015-16 and includes

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Our strategic partnerships Page 2

Our operations on the ground:

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#### Governance and Management

During the year, the Scottish Flood Forum undertook a review of its roles and responsibilities to make sure it was in the best position to continue to deliver effective support to communities at risk of flooding and to recently flooded communities; and to have a strong team, able to support each other in delivering our commitments and in developing a broader funding base.

The new structure divides the recovery and resilience roles, with Paul Hendy being released to focus on developing and delivering our recovery services for communities, in partnership with local authorities and others. He will also have a key role in training new Scottish Flood Forum staff and in developing and delivering training to others, ensuring his expertise is used to build the capacity of the SFF and of

the sector more widely. To reflect this change, his job title is now Community Support and Recovery Manager.

A newly created role of Community Resilience Manager, recently filled by Paul Laidlaw, will focus on resilience building – supporting and developing existing community groups and working with local authorities and other partners to identify opportunities to support communities in high flood risk areas. He will also be involved in supporting awareness raising activities and in training.

These two colleagues are supported by Kirsty MacRae, Director and by the commitment and expertise of a very engaged Board of Trustees.

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### Strategic Partnerships

The Forum maintains and fosters a strong working relationship with the National Flood Forum (covering England and common reflecting the 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 Cumbria during December 2015 with the SFF providing support to NFF colleagues and the NFF providing administrative support to the SFF.

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

- Flooding policy stakeholder group;
- SAIFF communications group;
- National Centre for Resilience Board;
- RABS VS meetings;
- SCOTS flooding group;
- SEPA Flood Warning External Stakeholders Group;
- Local Area Group meetings.

The SFF is developing closer working relationships with Citizens Advice Scotland to investigate areas of mutual interest in providing additional support to flood risk communities and is undertaking work with the NCR.

#### Flood Events and Recovery

The SFF provided immediate and vital assistance to the response and recovery operation in Creetown, Alyth and Bankfoot – the worse affected areas in the July 2015 flood events. This support continued through the autumn as families dealt with dealing with loss adjusters, builders and the drying out of properties. Additional localised SFF recovery support was provided in Aberdeen City, Arbroath and Monifieth. Short term support

was also given to remote communities such as Lochranza on Arran.

#### **Case Study:**

The residents of Lochranza contacted the Scottish Flood Forum following localised flooding. A meeting followed with North Ayrshire Council and a team from the local authority and the SFF travelled over to Lochranza. Following a meeting with Community Council leaders and a walk through the flood affected area to gain a better understanding of the issues involved, a meeting with the community was arranged.

The SFF met with those who had been flooded (the community had been affected previously – there was serious flood damage to 5 properties with a depth internally of approx. 300-600mm.) The support the SFF was able to provide involved dealing with issues of drying the affected properties, insurance advice and guidance on the use of builders to repair the flood damage.

Since the winter flooding began in December 2015, the SFF has been supporting the Recovery Programme in Aberdeenshire and is currently spending 2d/w in this area, typically covering three recovery surgeries each day in addition to household visits.

The SFF is also providing 1½ d/w support to Dumfries and Galloway, specifically in Newton Stewart and Carsphairn via a mixture of recovery surgeries and household visits.

In detail, the areas supported in recent weeks include:

**Dumfries and Galloway:** Newton Stewart, Dumfries, Carsphairn, New Galloway, Challoch.

**Aberdeenshire:** Ballater, Aboyne, Stachen, Tarland, Deeside (various communities), Banchory, Kintore, Inverrurie, Kemtay, Elphinstone, Ellon, Fyvie.

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### **Case Study:**

All static caravans in a caravan park in Ballater were washed away in recent storms. These were mainly owned by pensioners as their retirement "nest egg." Of these, around 90% were insured by the same insurer – and all had cover for storm damage but not flood damage. The insurer is indicating that the losses will not be covered. The SFF is giving this group support as it seeks to challenge the insurance company that a proportion of the loss should be covered as storm damage – and is helping them collate evidence from both the Met Office and SEPA.

In addition, individual household visits in the Borders Region, Clackmannanshire, Perth and Kinross and others have been undertaken.

### Resilience - Individual Support

The SFF Enquiry Line continues to provide a valuable service with queries ranging from insurance to property level protection to advice regarding who to contact following flooding.

In particular, insurance renewal brings many additional enquiries relating to difficulty in getting insurance cover and at the current time, these continue to increase. The SFF continues to keep itself informed of developments with FloodRe to ensure that communities are informed and supported and, on the launch of FloodRe in April, will ensure this is well publicised.

Between mid-December and end January 2016, the SFF had undertaken 87 visits to individual properties with flooding issues, and had received more than 231 individuals through the recovery surgeries. In addition to "normal" emails, the SFF received some 631 emails specifically related to the flooding during this period.

We also respond to occasional requests from MSPs to intervene and support local constituency flood issues.

### **Resilience - Property Level Protection**

Regular Property Level Protection assessments to properties both flooded and at flood risk across Scotland has continued to be an important part of our work. The benefit of this can be seen when the SFF brought together over 20 property owners from Dallas who expressed an interest in Property Flood Protection following flooding last year and supported them receiving a good price from the supplier due to being a bulk purchase.

### Resilience - Community Flood Resilience Groups

During the recent flooding a number of groups reported that they were better prepared to respond in the face of flooding than on previous occasions.

The SFF's Community Resilience Manager is in the process of contacting all groups to offer support and advice. We are working closely with local authority Resilience Officers to ensure that any groups we are involved in are able to link well with Council led resilience initiatives.

### Resilience - Working with Local Authorities and others

The SFF continues to work very closely with local authorities, Scottish Water and SEPA in addressing flooding issues. We continue to receive requests from local authorities and Scottish Water who direct various enquiries on insurance, PLP and flood support to our enquiry line.

We are working with SEPA to ensure we are able to support its awareness raising activities and are working hard to ensure the work of the SFF is supportive of delivery of the FRM plans when they are published in June. In this context we are liaising closely with a number of local authorities.

2016/17 promises to be a busy and challenging year.