

## Flooding and Wolvercote Paper Mill Site - Statement February 2016.

As a consequence of the recent extreme weather conditions in Cumbria local residents have become even more concerned about the possibility of there being flooding in Lower Wolvercote both on the Mill site and elsewhere as a consequence of the proposed development. This local concern is one that is shared by many other communities where building on a flood plain is imminent.

It is generally accepted that there are likely to be changes in weather patterns in the future and there is concern that the Environment Agency's data and risk assessments are inadequate should there be weather conditions here similar to those experienced in Cumbria. The approval of the outline planning application for the Mill Site was supported by a report from consultant drainage engineers as follows:

"The proposed Outline Surface Water Strategy is a 'Conceptual Design ' prepared to support [the] outline planning application. The Strategy is proposed to be further refined and developed both at the full planning application and at the construction detailed design stages. The level of information provided is entirely proportionate to support the outline planning application and subsequent marketing of the site once the outline planning permission has been granted."

In other words enough was done to secure outline approval but when a full planning application is submitted more needs to be done.

The conditions attached to the approval spell this out in requiring the following:

- Details of Foul Water Drainage to be confirmed and agreed prior to commencement.
- Details of Surface Water Drainage to be confirmed and agreed prior to commencement.

Under the circumstances it is essential that these conditions are enforced. We must make sure that they are.

Any houses built here should also be designed to withstand flooding. The Environment Agency must give assurances based on up-to-date information about the safety of the development and adjacent houses.

Recently homeowners in areas at risk of flooding have often been unable to get affordable insurance and sometimes no insurance at all. The Government has introduced a scheme, Flood Re, to indemnify insurers against large claims from flooding so that people at risk should be able to get insurance they can afford. Of course this is not a substitute for proper flood defences. No insurance can compensate for the disruption and loss. It should also be understood, however, that this scheme has its limitations. To be eligible for Flood Re a home must have been built before 1<sup>st</sup> January 2009. Houses in a new development will not be covered so one presumes that insurers will still be wary of insuring houses on sites at risk and anyone buying a house will need to be aware of the risk and the likely cost of insurance if it is available. At the very least they should be sure that the developer has provided robust defences against flooding.

Those choosing to live in any houses built on the Mill site will need to consider these issues very carefully.