



Norfolk County Council at your service

Environment, Transport and Development Overview and Scrutiny Panel

Minutes of the Meeting held on 14 March 2012

Present:

Mr A Byrne (Chairman)

Mr A Adams

Dr A Boswell

Mr B Bremner

Miss C Casimir

Mrs M Chapman-Allen

Michael Chenery of Horsbrugh

Mr N Dixon

Mr P Duigan

Mr T East

Mr B Iles

Mrs J Leggett

Dr M Strong

Mr J Ward

Mr R Wright (Vice Chairman)

Cabinet Members present:

Mr H Humphrey

Mrs A Steward

Community Protection

Economic Development

Deputy Cabinet Member present:

Mr J Mooney

Mr B H A Spratt

Environment and Waste

Planning and Transportation

1 Apologies

Apologies were received from Mr B Borrett, Mr P Rice (Miss C Casimir substituting), Mr A White (Mrs J Leggett substituting), Mr M Langwade and Mr G Plant.

2 Minutes of the meeting held on 11 January 2012

The minutes of the meeting held on 11 January 2012 were agreed as an accurate record and signed by the Chairman, subject to the inclusion of Dr Strong's praise for officers in helping parish councils understand the work carried out by Highway and Community Rangers.

3 Declaration of Interests

Dr Strong declared a personal interest as she was a Flood Warden.

4 Items of Urgent Business

There were no items of urgent business.

5 Public Question Time

There were no public questions.

6 Local Member Issues/Member Questions

There were no local Member issues or Member questions.

7 Cabinet Member Feedback on previous Overview and Scrutiny Panel comments.

The Panel received the annexed report (7) by the Cabinet Members for Planning and Transportation, Economic Development, Environment and Waste, and Community Protection.

The Director of Environment, Transport and Development responded to a question regarding the legal challenge to the Joint Core Strategy to explain that the Order to remedy the situation had not yet been agreed by all parties.

8 Forward Work Programme: Scrutiny

The annexed report (8) by the Director of Environment, Transport and Development was received by the Panel setting out the forward work programme for scrutiny.

The Senior Business Support Manager, ETD said Mobile Phone Coverage for Rural and Urban Areas in Norfolk and the Digital TV switchover were agenda items.

RESOLVED

The Panel agreed the Outline Scrutiny Programme as set out in Appendix A of the report, the scrutiny topics listed and the reporting dates.

9 Scrutiny of Mobile phone coverage for rural and urban areas in Norfolk and the digital switchover – progress update.

The Panel received the annexed report (9) by the Chairman of the Scrutiny Working Group, giving an update on the progress made by the Scrutiny Working Group since the last report in September 2011.

The Chairman of the Scrutiny Working Group, Mr P Duigan introduced the report. He thanked the Trading Standards service for all their hard work in facilitating the digital switchover. The Chairman of the Working Group advised the Panel that they were now looking at mobile phone provision in Norfolk. He said the working group had experienced some difficulty in ascertaining the extent of the 'non-spots' in Norfolk and this had been due to delays in providers passing on relevant information.

The Scrutiny Working Group requested that Digital Radio be included in the terms of reference and asked that the Panel endorse the terms of reference to include this topic.

The Cabinet Member for Economic Development said that the Government had announced a £150m in mobile phone coverage as part of the Autumn Statement. She stressed that this infrastructure is much needed in Norfolk and that she had expressed this view to Government. However, it is unlikely that there would be an opportunity to bid directly for this funding.

RESOLVED

The Panel noted the progress made and approved the conclusion of the Digital TV switchover element of the Working Group's scrutiny.

The Panel approved the revised terms of reference for the Working Group, as set out at Appendix A to the report, which had been extended to include Digital Radio.

10 Delivering economic growth in Norfolk – the strategic role for Norfolk County Council.

The Panel received the annexed report (10) by the Director of Environment, Transport and Development. The paper outlined the draft strategy on how Norfolk County Council would support economic growth in Norfolk. The draft strategy had been brought to the Panel meeting prior to it being submitted to Cabinet in April 2012.

The Cabinet Member for Economic Development introduced the paper and emphasised the support that Norfolk County Council could offer to new businesses to assist them to get started.

The Cabinet Member for Economic Development said she was pleased to be able to unlock some money to assist companies in offering apprenticeships. She added that a lot of work was being undertaken to get companies and individuals interested in offering apprenticeships and in getting the message to young people that long-term apprenticeships were available for them to consider when looking at career options. She thanked the Economic Development team for all their work with the Local Enterprise Partnership.

During the discussions the following points were noted:

- Dr Strong commented that she was delighted to see the emphasis placed on small businesses and the apprenticeship scheme.
- A complete list of the NORSE apprenticeships being offered should be circulated to Members. (Attached at annex A to these minutes).
- The responsibility of Norfolk County Council included children in care and it was recognised that children with learning difficulties also needed

opportunities and apprenticeships.

- The Cabinet Member for Economic Development informed the Panel that Richard Bridgeman from Warren Engineering Services had been invited to join the Council's Apprenticeship Board as he had a great deal of experience in dealing with apprenticeships.
- The Director confirmed rail improvements were a key element of the Infrastructure theme. The Cabinet Member for Planning and Transportation had recently attended a summit in London with Norfolk MPs to identify the best way of unlocking opportunities for rail travel into and out of Norfolk, particularly improving passenger services from Norwich to Cambridge. Improvements to the Ely north junction would also help freight.
- Following a question as to why Dereham appeared to have been omitted from the report, the Director of Environment, Transport and Development said that the strategy was high-level and focused on themes, rather than locations. District Councils were the best placed to deal with issues relating to specific locations.
- The Economic Development team were working with Children's Services in an effort to increase the number of opportunities available for children to gain work experience. Mr Iles thanked the Assistant Director Economic Development for the efforts that had already been made.

RESOLVED

The Panel agreed to recommend to Cabinet the approval of the existing Economic Development and Strategy (EDS) funds being used, as outlined in the Panel report.

11 Norwich Area Transportation Strategy (NATS) Implementation Plan and Norwich Northern Distributor Route (NDR)/Postwick Hub update

The Panel received the annexed report (11) by the Director of Environment, Transport and Development, providing an update on the progress made in delivering the NATS Implementation Plan, adopted by County Council and by Cabinet in April 2010.

Members' attention was drawn to the fact that Norfolk County Council has planning permission for Postwick Hub junction and was now preparing to submit a planning application for the NDR and the Panel were requested to endorse the recommendations, as set out in the report.

Members were advised that Cabinet had previously agreed, in April 2010, to underwrite the costs of the NDR. A commitment in principle had also been given by the GNDP to provide up to £40m of funding towards the NDR and related measures, as priority 1 key infrastructure projects in the Joint Core Strategy, raised via the Community Infrastructure Levy (CIL). The Panel were

asked to make recommendations to Cabinet in relation to the delivery of the NDR to inform the planning application process, in particular whether the NDR should be dual or single carriageway between the A140 and the A1067.

Cabinet had agreed to underwrite the costs of the NDR from the A140 to the A1067. The Panel were asked to make a recommendation to Cabinet, as part of the planning submission, as to whether the NDR should be dual carriageway or a single carriageway option.

Mr Adams formally proposed that a single project be considered as dual carriageway between the A140 and the A1067. This proposal was seconded by Mr East. The Deputy Cabinet Member for Planning and Transportation reiterated the need to have this work completed as soon as possible.

Following a question about what would be done to ease concerns about rat-running, the officers said all issues would be considered as part of the planning process. Public information exhibitions would be held on Friday and Saturday 16 and 17 March to show plans for the £19m improvement of the A47 Postwick junction.

In conclusion, the proposal by Mr Adams was put to the vote and with 14 votes for, 1 against and 0 abstentions, the Panel

RESOLVED that

1. Cabinet be recommended to continue to progress a dual carriageway NDR between the A140 and the A1067 as part of the planning submission.
2. Cabinet be recommended to submit a planning application for the NDR to the A1067.
3. Cabinet be recommended to deliver construction of the NDR as a single project to the A1067.
4. Cabinet recommend the forward funding profile as provided in the Department for Transport bid for the A140 NDR project (Appendix A of the Panel report) and for the A1067 NDR (Appendix B of the Panel report).
5. Cabinet be recommended to continue to underwrite the NDR (value depending on dual or single option between A140 and A1067) but taking note of the GNDP in principle funding of up to £40m towards the NDR and related measures.

12 Operational Network Management Plan

The annexed report (12) was received by the Panel. The report set out the scope and nature of the Operational Network Management Plan (ONMP) and described how the County Council managed Norfolk's road network in compliance with the statutory network management duty set out in the Traffic Management Act 2004 and other legislation (such as New Roads and Street Works Act 1991).

RESOLVED

The Panel noted the Operational Network Management Plan as set out in Appendix A of the Panel report.

13 Recycling centre service

The annexed report (13) by the Director of Environment, Transport and Development was received by the Panel. The report highlighted that the recycling centre service provided by Norfolk County Council had been well-received with an extensive network of 20 recycling centres, providing residents with the opportunity to recycle up to 22 different materials. The report also highlighted the considerable work completed to increase public satisfaction, and the increase in average recycling levels to 68% in 2010/11.

During the discussion, the following points were noted:

- It was hoped that new contracts issued from 2014 would reduce the number of times that some recycling centres had to close during advertised opening hours whilst the bins were emptied.
- Norfolk was well on the way to becoming one of the greenest counties in the country, as a result of recycling rates and excellent partnership working.
- The recycling centre at Mile Cross had historically had some issues but since Waste Recycling Group (WRG) had taken responsibility for the site and employed their own staff a significant improvement had been shown and they were currently top of the table for compliments.
- The Panel were informed that land owners were responsible for the removal of any fly-tipped items on private land. District Councils were responsible for removing items fly-tipped in public places. Significant partnership working was aimed at tackling the issue.

RESOLVED

The Panel noted the report.

14 Sustainable Drainage Systems (SuDS) Consultation

The annexed report (14) by the Director of Environment, Transport and Development was received by the Panel. The report provided an update on the Sustainable Drainage Systems (SuDS) duties to be commenced under Schedule 3 of the Flood and Water Management Act 2010 (FWMA).

RESOLVED

The Panel noted the report.

15 Norwich Urban Area Surface Water Management Plan

The annexed report (15) by the Director of Environment, Transport and Development was received. The report provided a summary of the process and findings of the Norwich Urban Area Surface Water Management Plan.

During the discussion, the following points were noted:

- The Cabinet Member for Environment and Waste had written to the Secretary of State and Norfolk MPs asking them for their help and support in getting government assistance with insurance cover for properties within designated flood areas. It was hoped that now this issue had been raised, a satisfactory solution could be found. Copies of the correspondence would be circulated to the Panel. (Attached at Annex B to the minutes).
- As a Flood Risk Authority, Norwich City Council had targeted areas of localised flooding within their boundaries by regular drainage cleaning. It was acknowledged that parked cars were causing problems in completing this work and Norwich City Council were writing to residents advising them of the date that the work would be done and requesting residents leave the road clear of parked cars.
- Residents could be encouraged to help reduce surface water flood risk through greater use of water butts and permeable surfaces. Nationally it was important that insurance companies consider schemes and improvements made when setting insurance premiums.

RESOLVED

The Panel noted the report.

16 Service Planning 2012-15

The annexed report (16) was received by the Panel. The report covered the next stage of delivery through the draft 2012/15 Environment, Transport and Development service plans following the report to Panel in January 2012. Specifically the Public Protection Service Plan was discussed as the Trading Standards Plan forms part of the Council's policy framework and will be considered by the Cabinet and the County Council.

During the discussion, the following points were noted:

- The Trusted Traders scheme was being extended to include business to business transactions (Trusted Business).
- The Assistant Director – Public Protection reassured members that Trading Standards officers were trained broadly to enable them to carry out a flexible range of duties and he was confident that resources were available to deal with eventualities.

- Norfolk County Council carried out complementary work arrangements for animal health issues with DEFRA and they would support each other in the event of a disease outbreak and in dealing with any enforcement activities.
- Norfolk County Council often supports the RSPCA in their welfare of farmed animals as the RSPCA was a charity which had no enforcement powers.

RESOLVED that

1. The report be noted.
2. The Public Protection draft service plan, which covers Trading Standards activities, be recommended to Cabinet for approval.

17 Environment, Transport and Development Department Integrated performance and Finance Monitoring Report 2011/12.

The annexed report (17) by the Director of Environment Transport and Development was received. The report provided an update of progress made against the 2011-14 service plan actions, risks and finances for Environment, Transport and Development (ETD).

During the discussion the following points were noted:

- The downward trend in sickness figures for ETD was as a result of the work undertaken to tackle sickness absence.
- The Planning Performance and Partnerships Manager confirmed that ETD is performing solidly against all the indicators. He stated that the Planning Performance and Partnerships Service was a critical friend to ETD and that early downward trends or negative pressures were identified and investigated.
- The Cabinet Member for Economic Development said she was pleased to confirm that the Norfolk and Suffolk Energy Alliance group was formed to bring together work in the Enterprise Zone for investment opportunities for the future.
- Following a question about how much money was likely to be written off following the sale of EPIC, the Cabinet Member for Economic Development said no comment could be made at this stage due to the legal implications.
- The Corporate Resources Overview and Scrutiny Panel (CROSP) regularly considered the quarterly carbon reduction figures and members could look at the latest figures by viewing the papers from the CROSP meeting on 13 March.

- The County Council was constantly investigating ways of reducing energy consumption.

RESOLVED

The Panel noted the progress against ETD's service plan actions, risks and budget, as outlined in the Panel report.

(The meeting closed at 12.30pm)

Chairman



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Appendix A

**Actions arising at the Environment, Transport & Development Overview & Scrutiny Panel meeting
14 March 2012**

Agenda Item Number	Report Title	Action	REPLY -
10	Delivering Economic Growth in Norfolk – the strategic role for Norfolk County Council.	Circulate list of Norse apprenticeships listing the whole range of apprenticeships and subjects available.	<p>The Assistant Director Economic Development and Strategy provided the following list of opportunities for apprenticeships;</p> <ul style="list-style-type: none"> · Care work · Health & Safety · Recruitment · General Admin · Grounds · Building Maintenance · Catering · Environmental Services · Security · Facilities management · Vehicle workshop · Building Surveying · ICT · Finance · Property Services
15	Norwich urban Area Surface Water Management Plan.	Circulate a copy of the Cabinet Member for Environment and Waste letter to MPs to reassure Panel Members that the issue of insurance for properties in flood risk areas was being investigated and dealt with.	Copies of the letters circulated.

15	Norwich Urban Area Surface Water Management Plan.	Circulate a link to Panel Members, to the more detailed and graduated maps available on the Norfolk County Council internet site.	<p>The detailed and graduated maps referred to at the Panel meeting are available to view by using the following links:</p> <p>www.norfolk.gov.uk/view/etd140312item15cpdf www.norfolk.gov.uk/view/etd140312item15dpdf www.norfolk.gov.uk/view/etd140312item15epdf</p>

To Rt Hon Caroline Spelman MP
Secretary of State for the Environment

NCC general enquiries: 0344 800 8020
Textphone: 0344 800 8011
Cc Richard Benyon MP, Parliamentary
Under-Secretary for Natural
Environment and Fisheries

Your Ref: PO258842/UR
Date: 5 March 2012

My Ref: E.FWM.2/PBL
Tel No.: 01603 223454
Email: bill.borrett@norfolk.gov.uk

From the Cabinet Member for Environment and Waste

Dear Rt Hon Caroline Spelman

File

Flood Risk Insurance and Statement of Principles

I refer to the letter of 8 February 2012 from Richard Benyon, responding to my concerns about funding for flood risk management and the review of the Statement of Principles for flood risk insurance.

Whilst I am offered some reassurance that the Government and the insurance industry remain committed to making sure flood insurance remains widely available, there continues a major difficulty in bridging the current funding gap to support flood risk reduction measures.

The Flood Defence Grant-in-Aid (FDGiA) programme has delivered many successful projects across the country - Norfolk has benefitted from this and I hope will continue to do so. However Defra's anticipated threefold uplift of local contributions to support future funding of schemes has not perhaps had the scrutiny needed to assess just how realistic this is.


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As more is understood about surface and ground water flooding, the FDGiA programme will come under increasing pressure to support (wholly or in part) risk reduction measures in addition to the growing demands from coastal and fluvial schemes.

In this respect, more money is needed from all sources, centrally and locally; public and private, to deliver projects that manage current and future risk within acceptable parameters. Maybe a challenge to the ABI might be that some of this growth should in future come from the insurance industry itself, as a proportion of premiums reinvested into practical schemes, in a form of financial risk-sharing?

I will be interested to hear your further announcements on targeting Government funds to help safeguard affordability of insurance and I would be happy to contribute to debate within the LGA on the matter.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Bill Borrett', written over a horizontal line.

Bill Borrett
Cabinet Member for Environment and Waste

Environment, Transport & Development
County Hall
Martineau Lane
Norwich
Norfolk NR1 2SG

Tel: 0344 800 8020

Fax: 01603 222240

Textphone: 0344 800 8011

Email: @norfolk.gov.uk

Caroline Spelman MP
Environment Secretary

From the Cabinet Member for Environment and Waste

Please ask for: Mr Bill Borrett
Contact number: 01603 223454

Your ref:
My ref:

E.FWM.1 / PBL

29 July 2011

Dear

Flood Risk Insurance and Statement of Principles

I am aware that the Government has set up working groups to examine the role of flood insurance and flood risk management post-2013, when the Statement of Principles is due to expire, an interim report that was produced earlier in May this year and your recent meeting with insurers.

Norfolk carries a significant degree of flood risk from fluvial, pluvial and tidal sources (often in-combination), so the issue of insurance and protection of property is close to many people's hearts. Norfolk County Council as Lead Local Flood Authority is working closely with local communities to develop Surface Water Management Plans, identifying critical drainage areas. Also, through its Preliminary Flood Risk Assessment (PRFA), we have identified locally significant flood risk areas and are starting to create a better understanding future flood risk.

However, a constant message that emerges from the communities affected by flood risk is fear of property blight and that blight is, to a large extent, generated by the insurance industry's approach to developing policies that adequately meet (or not) their customer's needs. Overall the impression is that the industry's model is one that simply applies (or withholds) a commercial price to a measurement of risk, with virtually no positive incentive from insurers to help householders or businesses live with, reduce or manage flooding to their properties.

Continued.../

Clearly a more sophisticated approach is needed that is more supportive of actual customer need. That is, the need to manage risk and resilience to “liveable” levels, helping communities and householders to take measured and practical actions to address problems of flooding. Greater sophistication in the measurement of risk may be one component of this approach but serve a limited purpose when applied to what remains a fairly crude product design.

In other sectors, such as electricity, gas and water, the utility providers are successfully changing their business models and tariffs from simple demand and supply to ones that incorporate positive energy and resource conservation incentives, helping their customers to save money rather than spend more or get “priced out”. Perhaps the ABI could take a leaf out of the utilities’ book in redefining its products?

I hope you can consider applying more pressure on the ABI to recognise the very real blight that it can generate through insurers’ approach to policy design. I also look forward with interest to the update from the working groups, due later this autumn.

Yours sincerely

Bill Borrett
Cabinet Member for Environment and Waste

Cc Norfolk MPs

Cc Richard Benyon MP, Parliamentary Under-Secretary for Natural Environment and Fisheries

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17 Smith Square
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Website www.defra.gov.uk



Cllr Bill Borrett
Norfolk County Council
County Hall
Martineau Lane
Norwich
Norfolk
NR1 2SG

Our ref: PO242917/UR

10 August 2011

From Lord Henley
Parliamentary Under Secretary

Thank you for your letter of 29 July to the Secretary of State about flood insurance and the Statement of Principles. I am replying on behalf of the Secretary of State as Duty Minister during the recess period.

Firstly, I would like to thank Norfolk County Council for its interest and hard work with local communities to create a better understanding of flood risk in its area. The Government has committed to continue to work with insurers and communities to ensure that flood insurance remains widely available into the future. The flood insurance system in England is one of the few private insurance markets for flooding and has existed for more than half a century, and we anticipate that ongoing work with the industry will benefit businesses and homeowners alike.

As you know, Defra hosted a Flood Summit in September 2010 to discuss flood risk management and the challenges involved in flood insurance. Three working groups continued the dialogue on flood insurance and risk reduction and reported back on progress at a follow-up meeting in July 2011.

At this meeting, the Secretary of State met with insurance providers, community groups and other partners to follow-up the work of the Flood Summit. The group had further discussions on managing flood risks and ensuring flood insurance remains widely available in England once the Statement of Principles ends in 2013. Delegates listened to updates on the progress of the three working groups and heard about some of the options being considered for flood insurance beyond 2013.

The working groups were made up of representatives from Government, the Environment Agency, the insurance industry and organisations with expertise or an interest in the issues being discussed. Working Group 1 looked at insurance models for flood risk cover, including different ways in which the flood insurance market might operate once the Statement of Principles agreement between Government and the insurance industry ends in 2013. Working Group 2 focused on data provision and transparency, and Working Group 3 examined customer experience and perspectives towards property-level resistance and resilience.

Ensuring that action by individuals and communities to reduce their flood risk is taken into account by insurance companies is an issue that we are taking forward in discussion with the industry. I agree that creating the right incentives through insurance for individual households and businesses to manage their flood risk is important and is a way of ensuring that we can manage that risk sustainably in the future.

Thank you for your suggestion of looking at the approach of utility providers. It is a helpful idea and one that I will ensure we consider in more detail as we continue our work with the insurance industry.

Yours sincerely
Lord Henley

LORD HENLEY

Rt. Hon Caroline Spelman MP
Environment Secretary
House of Commons
LONDON
SW1A 0AA

NCC general enquiries: 0344 800 8020
Textphone: 0344 800 8011

Cc Norfolk MPs
Cc Richard Benyon MP, Parliamentary Under-
Secretary for Natural Environment and Fisheries

Your Ref:
Date: 16 January 2011

My Ref: E.FWM.2 / PBL
Tel No.: 01603 223454
Email: bill.borrett@norfolk.gov.uk

From the Cabinet Member for Environment and Waste

Dear Secretary of State

Flood Risk Insurance and Statement of Principles

I am writing to follow up on my initial letter of 29 July 2011 to the Secretary of State concerning Flood Risk Insurance and Lord Henley's subsequent response of the 10 August 2011.

I remain deeply concerned by the current stance on the provision of flood risk insurance taken by the Government and the Association of British Insurers (ABI).

As mentioned in my previous correspondence Norfolk carries a significant degree of flood risk from many sources (often in-combination). A recent example was experienced on the night of the 27th November 2011 where coastal flooding forced 16 residents of the village of Walcott to leave their seafront homes and caravans. This flooding occurred due to a sea wall being breached by high seas that were experienced along the Norfolk coast.

It is imperative that the Government receives a commitment from the insurance industry to support the needs of our residents (and their customers) when the Statement of Principles expires in June 2013.

As a Lead Local Flood Authority our experience in disseminating information to the affected communities highlights the difficulties our residents are faced with. Whilst greater information on the risk in their area should empower them to make informed decisions it invariably exposes them to an acknowledgement of risk which an insurer may take into consideration when reviewing their insurance cover.

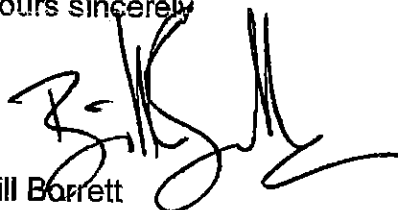
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It is essential that a formal agreement is also reached for insurers to take into account any mitigation that is delivered in areas of risk. Lead Local Flood Authorities could help provide information in this respect.

This issue does not just affect the 2.4 million properties in England that are at risk of flooding from rivers and the sea, acknowledged by the insurance industry, but also the 3.8 million properties in England in areas susceptible to flooding from surface water that the insurance industry has yet to acknowledge.

For the sake of over 6 million property owners I hope you can consider applying more pressure on the ABI to recognise the very real blight that it can generate through insurers' approach to policy design.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Bill Barrett', with a stylized flourish at the end.

Bill Barrett
Cabinet Member for Environment and Waste

NCC general enquiries: 0344 800 8020
Textphone: 0344 800 8011

To: The Norfolk MPs

Brandon Lewis
Chloe Smith
Elizabeth Truss
George Freeman
Henry Bellingham
Keith Simpson
Richard Bacon
Normal Lamb
Simon Wright

Your Ref:
Date: 8 February 2012

My Ref: E.FWM.2 / PBL
Tel No.: 01603 223454
Email: bill.borrett@norfolk.gov.uk

From the Cabinet Member for Environment and Waste

Flood Risk Insurance and Statement of Principles

You will recall that I wrote to you earlier in 2011 and subsequently copied you in to my correspondence with Caroline Spelman regarding my concerns about how negotiations were proceeding between Government and the Association of British Insurers to review the Statement of Principles for flood risk insurance, which ends in June 2013. No doubt you will also have seen many articles in the press recently about the current impasse between the parties and a newly published report from the Public Accounts' Committee on Flood Risk Management.

Critically, to meet funding shortfalls, Defra told the Committee, that it wants to increase local contributions towards flood risk from £13m to £43m, expecting an increase in local authority contributions. The Committee expressed that it was "very concerned that [Defra] did not accept ultimate responsibility for the management of flood risk." It also expressed concern that, with growing uncertainty over local levels of flood protection, Defra doesn't monitor insurance charges even though it needs to come to an early revised agreement with the insurance industry. Whilst the Committee didn't take evidence from Lead Local Flood Authorities, our concerns are echoed in this report, not least as we develop a growing understanding of surface water and ground water flood risk and discuss the findings with local communities and businesses.

However, I also remain concerned that negotiations are faltering because both parties are entrenching their positions, with Defra failing to recognise the impact on households and businesses facing uncertainties over flood risk protection and the insurance industry failing to develop intelligent products that can usefully and economically meet householders need in a changing climate.

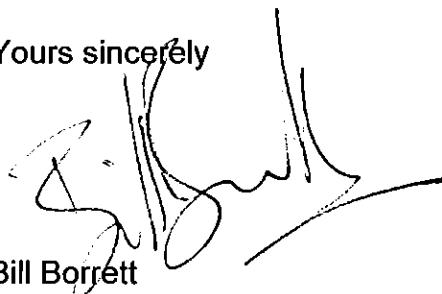
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Norfolk County Council continues to take its flood risk management responsibilities very seriously indeed, in the spirit of the Pitt Review of the 2007 floods. We are making good progress towards completing a realistic and workable local flood risk strategy, successfully concluded its Preliminary Flood Risk Assessment and is developing surface water management plans, identifying critical drainage areas and action plans to manage the risks, in partnership with other flood risk management bodies and local communities. We have not reduced our contributions to the Regional Flood and Coastal Committees' budgets and are committed to developing a robust and cost-effective service to manage and co-ordinate local flood risk, but we cannot take on the implications of an increase in flood risk spending that is more than 3 times the current levels, to support Defra's analysis of need.

I know that some of you have already written to the Secretary of State, reinforcing my concerns about the parlous state of negotiations between the ABI and Defra and I am sincerely grateful for this. However, with the recent turn of events, I would urge you to apply what pressure you can to ensure that a constructive dialogue is resurrected and that some realism is applied to the level of funding for flood risk management that can be sourced locally.

With thanks for your continued support in this important matter.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Bill Borrett', with a stylized flourish extending from the end.

Bill Borrett
Cabinet Member for Environment and Waste

To Rt Hon Caroline Spelman MP
Secretary of State for the Environment

NCC general enquiries: 0344 800 8020
Textphone: 0344 800 8011

Cc Richard Benyon MP, Parliamentary Under-
Secretary for Natural Environment and
Fisheries

Your Ref:
Date: 9 February 2012

My Ref: E.FWM.2 / PBL
Tel No.: 01603 223454
Email: bill.borrett@norfolk.gov.uk

From the Cabinet Member for Environment and Waste

Dear Rt Hon Caroline Spelman

Flood Risk Insurance and Statement of Principles

You will recall that I wrote to you earlier in 2011 regarding my concerns about how negotiations were proceeding between Government and the Association of British Insurers to review the Statement of Principles for flood risk insurance, which ends in June 2013. I now read with concern the many articles in the press recently about the current impasse between the parties and a newly published report from the Public Accounts' Committee on Flood Risk Management.

Critically, to meet funding shortfalls, Defra told the Committee, that it wants to increase local contributions towards flood risk from £13m to £43m, expecting an increase in local authority contributions. The Committee expressed that it was "very concerned that [Defra] did not accept ultimate responsibility for the management of flood risk." It also expressed concern that, with growing uncertainty over local levels of flood protection, Defra doesn't monitor insurance charges even though it needs to come to an early revised agreement with the insurance industry. Whilst the Committee didn't take evidence from Lead Local Flood Authorities, our concerns are echoed in this report, not least as we develop a growing understanding of surface water and ground water flood risk and discuss the findings with local communities and businesses.

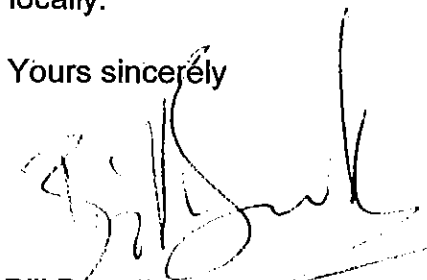
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I am deeply concerned about the parlous state of negotiations between the ABI and Defra and I must urge you to ensure that a constructive dialogue is resurrected and that some realism is applied to the level of funding for flood risk management that can be sourced locally.

Yours sincerely

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Bill Borrett
Cabinet Member for Environment and Waste

To Rt Hon Caroline Spelman MP
Secretary of State for the Environment

NCC general enquiries: 0344 800 8020
Textphone: 0344 800 8011
Cc Richard Benyon MP, Parliamentary
Under-Secretary for Natural
Environment and Fisheries

Your Ref: PO258842/UR
Date: 5 March 2012

My Ref: E.FWM.2/PBL
Tel No.: 01603 223454
Email: bill.borrett@norfolk.gov.uk

From the Cabinet Member for Environment and Waste

Dear Rt Hon Caroline Spelman

File

Flood Risk Insurance and Statement of Principles

I refer to the letter of 8 February 2012 from Richard Benyon, responding to my concerns about funding for flood risk management and the review of the Statement of Principles for flood risk insurance.

Whilst I am offered some reassurance that the Government and the insurance industry remain committed to making sure flood insurance remains widely available, there continues a major difficulty in bridging the current funding gap to support flood risk reduction measures.

The Flood Defence Grant-in-Aid (FDGiA) programme has delivered many successful projects across the country - Norfolk has benefitted from this and I hope will continue to do so. However Defra's anticipated threefold uplift of local contributions to support future funding of schemes has not perhaps had the scrutiny needed to assess just how realistic this is.

Continued.../

As more is understood about surface and ground water flooding, the FDGiA programme will come under increasing pressure to support (wholly or in part) risk reduction measures in addition to the growing demands from coastal and fluvial schemes.

In this respect, more money is needed from all sources, centrally and locally; public and private, to deliver projects that manage current and future risk within acceptable parameters. Maybe a challenge to the ABI might be that some of this growth should in future come from the insurance industry itself, as a proportion of premiums reinvested into practical schemes, in a form of financial risk-sharing?

I will be interested to hear your further announcements on targeting Government funds to help safeguard affordability of insurance and I would be happy to contribute to debate within the LGA on the matter.

Yours sincerely

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Bill Borrett
Cabinet Member for Environment and Waste



Norman Lamb

Member of Parliament for North Norfolk
Guyton House, 5 Vicarage Street, North Walsham, Norfolk NR28 9DQ
Telephone: 01692 403752 andrew.wells@parliament.uk
www.normanlamb.org.uk

Cllr Bill Borrett
Environment County Hall
Martineau Lane
Norwich
NR1 2SG

Our Ref: Borr002-2012/0204-ACW
3 February 2012

Dear Cllr Borrett,

Re: Flood Risk Insurance

Thank you very much for copying Norman Lamb into your letter to Caroline Spelman with regard to the above. Norman has asked me to respond on his behalf in order not to delay your correspondence.

Please find enclosed a copy of a letter that we have sent requesting that Norman be sent a copy of any reply given to you for his information.

If you feel that the response received is unsatisfactory, please don't hesitate to contact Norman again.

Kindest regards.

Yours sincerely,

Andrew Wells
Caseworker to **Norman Lamb MP**
Member of Parliament for North Norfolk

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Norman Lamb

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Guyton House, 5 Vicarage Street, North Walsham, Norfolk NR28 9DQ
Telephone: 01692 403752 andrew.wells@parliament.uk
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Rt Hon Caroline Spelman MP
Secretary of State for Env, Food & Rural Affairs
Department for Environment, Food and Rural Affairs
Nobel House
17 Smith Square
LONDON
SW1P 3JR

Our Ref: Borr002-2012/0204-ACW
3 February 2012

Dear Ms Spelman,

Re: Flood Risk Insurance

Norman Lamb has been copied into correspondence from his Cllr Bill Borrett with regard to the above and I enclose a copy of the letter which is self-explanatory. Norman has asked me to forward this on his behalf so as not to delay this correspondence.

I would be grateful if you can provide Norman with a copy of any reply given to his constituent Cllr Borrett, and ask that you send this to Norman Lamb directly.

With kind regards.

Yours sincerely,

Andrew Wells
Caseworker to Norman Lamb MP
Member of Parliament for North Norfolk

NCC general enquiries: 0344 800 8020
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To: The Norfolk MPs

Brandon Lewis
Chloe Smith
Elizabeth Truss
George Freeman
Henry Bellingham
Keith Simpson
Richard Bacon
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Simon Wright

Your Ref:
Date: 8 February 2012

My Ref: E.FWM.2 / PBL
Tel No.: 01603 223454
Email: bill.borrett@norfolk.gov.uk

From the Cabinet Member for Environment and Waste

Flood Risk Insurance and Statement of Principles

You will recall that I wrote to you earlier in 2011 and subsequently copied you in to my correspondence with Caroline Spelman regarding my concerns about how negotiations were proceeding between Government and the Association of British Insurers to review the Statement of Principles for flood risk insurance, which ends in June 2013. No doubt you will also have seen many articles in the press recently about the current impasse between the parties and a newly published report from the Public Accounts' Committee on Flood Risk Management.

Critically, to meet funding shortfalls, Defra told the Committee, that it wants to increase local contributions towards flood risk from £13m to £43m, expecting an increase in local authority contributions. The Committee expressed that it was "very concerned that [Defra] did not accept ultimate responsibility for the management of flood risk." It also expressed concern that, with growing uncertainty over local levels of flood protection, Defra doesn't monitor insurance charges even though it needs to come to an early revised agreement with the insurance industry. Whilst the Committee didn't take evidence from Lead Local Flood Authorities, our concerns are echoed in this report, not least as we develop a growing understanding of surface water and ground water flood risk and discuss the findings with local communities and businesses.

However, I also remain concerned that negotiations are faltering because both parties are entrenching their positions, with Defra failing to recognise the impact on households and businesses facing uncertainties over flood risk protection and the insurance industry failing to develop intelligent products that can usefully and economically meet householders need in a changing climate.

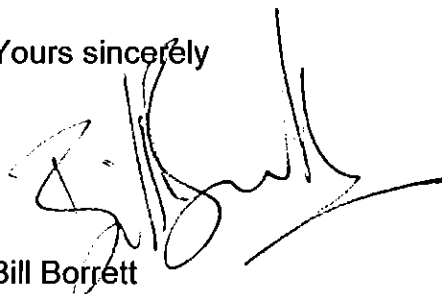
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I know that some of you have already written to the Secretary of State, reinforcing my concerns about the parlous state of negotiations between the ABI and Defra and I am sincerely grateful for this. However, with the recent turn of events, I would urge you to apply what pressure you can to ensure that a constructive dialogue is resurrected and that some realism is applied to the level of funding for flood risk management that can be sourced locally.

With thanks for your continued support in this important matter.

Yours sincerely

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Bill Borrett
Cabinet Member for Environment and Waste

Nobel House
17 Smith Square
London SW1P 3JR

Telephone 08459 335577

Email helpline@defra.gsi.gov.uk

Website www.defra.gov.uk



Cllr Bill Borrett
Norfolk County Council
County Hall
Martineau Lane
Norwich
Norfolk
NR1 2SG

Your ref: E.FWM.2/PBL

Our ref: PO258842/UR

8th February 2012

From Richard Benyon MP

Minister for Natural Environment and Fisheries

Dear Councillor Borrett

Thank you for your letter of 16 January to the Secretary of State about flood insurance. I am replying as the Minister with responsibility for this policy area.

I can assure you that Government and the insurance industry remain committed to making sure flood insurance remains widely available.

Risk-based pricing has not been commonly applied in the past but the market is evolving with the development of more sophisticated tools for assessing flood risk. There is now an inevitable trend towards household insurance premium prices reflecting the underlying flood risk and it is important to note that this is would happen with or without a Statement of Principles agreement in place.

Providing flood risk information to the public enables individuals and communities to be more aware of levels of local flood risk and better informed about what action could be taken at an appropriate level to provide better protection. Actions taken by the Government, communities, individuals and businesses to reduce flood risk are the best way of keeping insurance terms affordable. This is why our priority will continue to be to invest in reducing the risk of people and properties being flooded in the first place, and why we have committed to continue to improve the quality and availability of flood risk maps published by the Environment Agency including surface water flooding maps.

Together with insurers we are considering what further scope there may be for action to ensure that individuals can find insurance cover which realistically reflects their risk, as part of a new shared understanding, we will be setting out in the spring which will give clarity to customers on what they can expect from their insurer, and from Government.

Whilst recent advances in flood risk mapping and modelling mean that at community scale, assessments of flood risk can be relatively robust for flood risk from rivers and the sea, at individual property level there is less certainty especially where there is surface water flood risk or interactions from multiple sources of flood risk. Despite these constraints we are working with insurers to try and understand how they might apply risk-based premiums for surface water flood risk and not just price cover on the basis of a historic flood claim.

As I mentioned in my progress update to the House of Commons before Christmas, we will continue to invest to reduce the risk of flooding especially to those households at the highest flood risk and living in the most deprived communities. We will also consider the case for additional measures to help safeguard the affordability of flood insurance for those groups who might struggle most with premium increases. Work will look at whether there are feasible, value for money ways of targeting Government funds to help those most in need of support. We are also considering the implications for the housing market as part of our analysis of options. On this, we will also make further announcements in the spring.

Finally, I have recently written to Cllr Clare Whelan, the Chair of the LGA's Environment Board, seeking her views on the role that local government can play in developing new and creative approaches to this issue, in particular so that levels of take-up of insurance can be maintained if not improved amongst lower income groups. I would value any views Norfolk County Council might have on how this might be achieved.

Yours sincerely

Richard Benyon

RICHARD BENYON MP

To Rt Hon Caroline Spelman MP
Secretary of State for the Environment

NCC general enquiries: 0344 800 8020
Textphone: 0344 800 8011

Cc Richard Benyon MP, Parliamentary Under-
Secretary for Natural Environment and
Fisheries

Your Ref:
Date: 9 February 2012

My Ref: E.FWM.2 / PBL
Tel No.: 01603 223454
Email: bill.borrett@norfolk.gov.uk

From the Cabinet Member for Environment and Waste

Dear Rt Hon Caroline Spelman

Flood Risk Insurance and Statement of Principles

You will recall that I wrote to you earlier in 2011 regarding my concerns about how negotiations were proceeding between Government and the Association of British Insurers to review the Statement of Principles for flood risk insurance, which ends in June 2013. I now read with concern the many articles in the press recently about the current impasse between the parties and a newly published report from the Public Accounts' Committee on Flood Risk Management.

Critically, to meet funding shortfalls, Defra told the Committee, that it wants to increase local contributions towards flood risk from £13m to £43m, expecting an increase in local authority contributions. The Committee expressed that it was "very concerned that [Defra] did not accept ultimate responsibility for the management of flood risk." It also expressed concern that, with growing uncertainty over local levels of flood protection, Defra doesn't monitor insurance charges even though it needs to come to an early revised agreement with the insurance industry. Whilst the Committee didn't take evidence from Lead Local Flood Authorities, our concerns are echoed in this report, not least as we develop a growing understanding of surface water and ground water flood risk and discuss the findings with local communities and businesses.

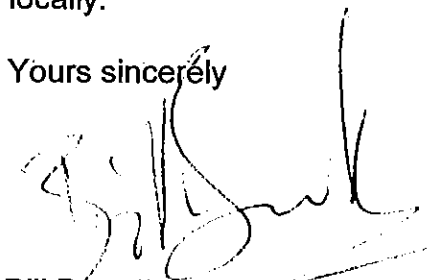
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I am deeply concerned about the parlous state of negotiations between the ABI and Defra and I must urge you to ensure that a constructive dialogue is resurrected and that some realism is applied to the level of funding for flood risk management that can be sourced locally.

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Bill Borrett
Cabinet Member for Environment and Waste



HOUSE OF COMMONS

LONDON SW1A 0AA

Councillor Bill Borratt
Norfolk County Council
County Hall
Martineau Lane
Norwich
Norfolk NR1 2DH

10th February 2012
Our Reference EB/HCB/1/12


Re: Flood Risk Insurance

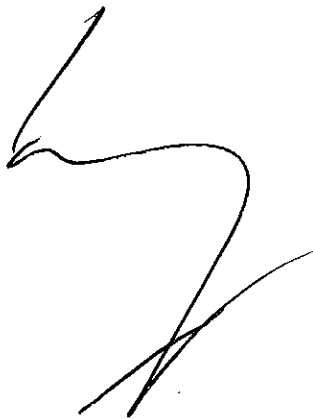
Thank you very much for writing me with your continued concerns about the above

I will take this opportunity to contact Caroline Spelman, myself, to highlight the issues you have raised and I will let you know when I have received a response from her.

Please do not hesitate to contact me for any reason in the meantime.

Every best wish,


HENRY BELLINGHAM



London Tel: 020 7219 8234
Fax: 0207219 2844

Constituency Tel: 01485 600559
Fax: 01485 600292

E-mail: bellinghamh@parliament.uk

Rt. Hon Caroline Spelman MP
Environment Secretary
House of Commons
LONDON
SW1A 0AA

NCC general enquiries: 0344 800 8020
Textphone: 0344 800 8011

Cc Norfolk MPs
Cc Richard Benyon MP, Parliamentary Under-
Secretary for Natural Environment and Fisheries

Your Ref:
Date: 16 January 2011

My Ref: E.FWM.2 / PBL
Tel No.: 01603 223454
Email: bill.borrett@norfolk.gov.uk

From the Cabinet Member for Environment and Waste

Dear Secretary of State

Flood Risk Insurance and Statement of Principles

I am writing to follow up on my initial letter of 29 July 2011 to the Secretary of State concerning Flood Risk Insurance and Lord Henley's subsequent response of the 10 August 2011.

I remain deeply concerned by the current stance on the provision of flood risk insurance taken by the Government and the Association of British Insurers (ABI).

As mentioned in my previous correspondence Norfolk carries a significant degree of flood risk from many sources (often in-combination). A recent example was experienced on the night of the 27th November 2011 where coastal flooding forced 16 residents of the village of Walcott to leave their seafront homes and caravans. This flooding occurred due to a sea wall being breached by high seas that were experienced along the Norfolk coast.

It is imperative that the Government receives a commitment from the insurance industry to support the needs of our residents (and their customers) when the Statement of Principles expires in June 2013.

As a Lead Local Flood Authority our experience in disseminating information to the affected communities highlights the difficulties our residents are faced with. Whilst greater information on the risk in their area should empower them to make informed decisions it invariably exposes them to an acknowledgement of risk which an insurer may take into consideration when reviewing their insurance cover.

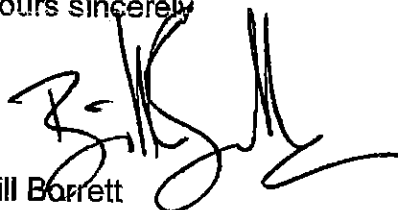
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It is essential that a formal agreement is also reached for insurers to take into account any mitigation that is delivered in areas of risk. Lead Local Flood Authorities could help provide information in this respect.

This issue does not just affect the 2.4 million properties in England that are at risk of flooding from rivers and the sea, acknowledged by the insurance industry, but also the 3.8 million properties in England in areas susceptible to flooding from surface water that the insurance industry has yet to acknowledge.

For the sake of over 6 million property owners I hope you can consider applying more pressure on the ABI to recognise the very real blight that it can generate through insurers' approach to policy design.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Bill Barrett', with a stylized flourish at the end.

Bill Barrett
Cabinet Member for Environment and Waste

NCC general enquiries: 0344 800 8020
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To: The Norfolk MPs

Brandon Lewis
Chloe Smith
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Your Ref:
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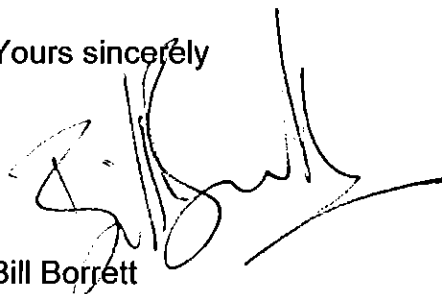
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With thanks for your continued support in this important matter.

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To Rt Hon Caroline Spelman MP
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Date: 9 February 2012

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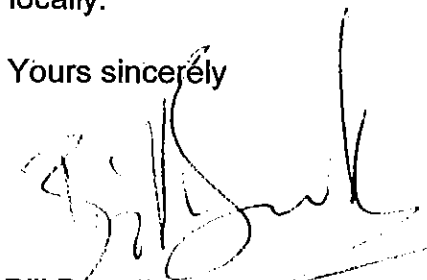
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Bill Borrett
Cabinet Member for Environment and Waste

To Rt Hon Caroline Spelman MP
Secretary of State for the Environment

NCC general enquiries: 0344 800 8020
Textphone: 0344 800 8011
Cc Richard Benyon MP, Parliamentary
Under-Secretary for Natural
Environment and Fisheries

Your Ref: PO258842/UR
Date: 5 March 2012

My Ref: E.FWM.2/PBL
Tel No.: 01603 223454
Email: bill.borrett@norfolk.gov.uk

From the Cabinet Member for Environment and Waste

Dear Rt Hon Caroline Spelman

File

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I will be interested to hear your further announcements on targeting Government funds to help safeguard affordability of insurance and I would be happy to contribute to debate within the LGA on the matter.

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Bill Borrett
Cabinet Member for Environment and Waste



Norman Lamb

Member of Parliament for North Norfolk
Guyton House, 5 Vicarage Street, North Walsham, Norfolk NR28 9DQ
Telephone: 01692 403752 Fax: 01692 500818
www.normanlamb.org.uk

Cllr Bill Borrett
Environment County Hall
Martineau Lane
Norwich
NR1 2SG

Our Ref: Borr002-2012/0204-ACW
23 February 2012

Dear Cllr Borrett,

Flood Risk Insurance

Thank you very much for taking the trouble to contact me with regard to Flood Risk Insurance.

I am now looking into this matter. I will contact you again as soon as I have more information.

With best wishes,

Norman Lamb MP
Member of Parliament for North Norfolk

Thanks for raising this. I realise just how important this is.

Please note that any information you pass on to Norman Lamb MP and his staff will be processed in accordance with the provisions of the Data Protection Act 1998. If you write to Norman Lamb asking for his assistance, he will allow authorised staff and volunteers to see the information you have sent him if this is needed to help and advise you. He and his staff may also pass all or some of the information to relevant Government Departments, agencies, local councils and other organisations if this is deemed necessary to help with your enquiry. If you have any questions or concerns about how your information will be processed or about your rights under the Act please contact the constituency office.

Rt Hon Caroline Spelman MP
Department for Environment, Food and Rural Affairs
Nobel House
17 Smith Square
LONDON
SW1P 3JR

Our Ref: Borr002-2012/0204-ACW
23 February 2012

Dear Ms Spelman,

Re: Flood Risk Insurance

I have been contacted by Cllr Bill Borrett, Cabinet Member for Environment and Waste at Norfolk County Council, and I enclose a copy of the letter which is self explanatory.

I would be grateful if you could respond to the issue that Cllr Borrett has raised with me and ask that you reply to my office directly.

I look forward to hearing from you as soon as possible. I would also be happy to meet with you along with Cllr Borrett to discuss the concerns that he has raised.

Yours sincerely,

Norman Lamb MP
Member of Parliament for North Norfolk

To Rt Hon Caroline Spelman MP
Secretary of State for the Environment

NCC general enquiries: 0344 800 8020
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