

ABI RESPONSE TO PITT INTERIM REPORT: OVERVIEW

The ABI broadly supports the recommendations and interim conclusions contained in the Pitt interim report on flood policy issues, although we believe that the final recommendations should go further in proposing improvements to the planning policy framework in England to prevent inappropriate new development taking place in areas at high risk of flooding. We are providing a separate paper covering our response on the insurance section in the report (interim conclusions 34-36).

Rather than commenting on each individual recommendation or interim conclusion, the ABI has split them into five broad categories: assessing risk; strategy to reduce risk; preventing new risk and reducing risk at individual property level; emergency response; and the recovery phase.

In summary, the ABI:

- supports the Pitt recommendations and interim conclusions about the need to ensure flood risk is better understood and publicised: this should be as much to inform a strategy to reduce risk as to ensure a better response to flood events;
- agrees with the need for the Government to establish a long-term strategic framework for reducing flood risk from all sources: this should be based around clear targets for the maximum number of properties at high flood risk; empowering the Environment Agency to deliver these targets across all flood risk sources; and ensuring a long-term investment commitment is put in place;
- agrees that PPS25 is a positive first step in preventing new buildings being built in areas of high flood risk but proposes that it must be strengthened by applying its requirements to all new developments regardless of size and ensuring improved transparency around the role of Ministers;
- supports the proposals to improve emergency response measures, and would in particular propose that the Environment Agency's Flood Warning System should operate on an opt-out rather than opt-in basis in high flood risk areas; and
- agrees with the proposals to improve the recovery phase while proposing that care must be taken when designing local support mechanisms to ensure that they do not risk blunting the incentive on households to adequately insure themselves.

We have provided more detailed comments on what we consider to be the key issues within each category below.

PITT RECOMMENDATIONS	ABI RESPONSE
CATEGORY ONE: ASSESSING RISK	
<p>REC 2 – The Review recommends that the Environment Agency, supported by local authorities and water companies, should urgently identify areas at highest risk from surface water flooding where known, inform Local Resilience Forums and take steps to identify remaining high risk areas over the coming months.</p>	<p>The ABI agrees that there is an urgent need for the Government to improve its understanding and assessment of flood risk from all sources. In particular, one of the main lessons learnt from last summer is that there has been insufficient attention paid to understanding and managing flood risk from poor surface water management and from our drainage infrastructure: as the independent review into the floods in Hull concluded, the challenge of identifying and understanding the risk posed by sewers that can easily be overwhelmed by heavy rain has been neglected for too long and could affect all urban conurbations.</p>
<p>REC 10 – The Review recommends that Category 1 responders should be urgently provided with a detailed assessment of critical infrastructure in their areas to enable them to assess its vulnerability to flooding.</p>	
<p>IC 3 The interim conclusion of the Review is that the Environment Agency further develops its tools and techniques for predicting and modelling river flooding, especially to take account of extreme and multiple events; and takes forward urgently work to develop similar tools and techniques to model surface water flooding.</p>	<p>The ABI proposes that the Environment Agency should be given overall responsibility for ensuring flood risk from all sources is identified and assessed, with the ability to empower local authorities to undertake local assessments and require and enforce co-operation from all related stakeholders, such as water companies. The Environment Agency should be tasked with producing a public timetable for producing such comprehensive risk assessments as a priority.</p>
<p>IC 4 The interim conclusion of the Review is that the Environment Agency revises its flood maps to identify areas where there is a risk of significant depths and velocity of water, to improve the effectiveness of emergency planning.</p>	
<p>IC 6 The interim conclusion of the Review is that the Environment Agency progressively develops and brings into use flood visualisation tools, designed to meet the needs of flood risk managers, emergency planners and responders.</p>	
<p>Information about flood risk should be widely and freely available for several reasons: to ensure the extent of the risk is fully understood; to inform the Government’s strategy to reduce flood risk; to monitor progress in reducing risk; to enable</p>	

<p>IC 7 The interim conclusion of the Review is that the Met Office and the Environment Agency produce an early assessment of the costs, benefits and feasibility of techniques which can predict where rain will fall and where surface water flooding will occur.</p>	<p>insurers to provide flood insurance and price it appropriately; to inform emergency response planners; and to encourage local action to reduce the risk.</p> <p>The ABI notes that the proposals may give both the Environment Agency and Local Authorities more responsibilities and powers. It is important to ensure that they are appropriately resourced in order to have the necessary expertise to undertake these functions.</p>
<p>IC 21 The interim conclusion of the Review is that a local register of all the main flood risk management and drainage assets (overland and underground) should be compiled by the relevant local authority, including an assessment of their condition and details of the responsible owners.</p>	
<p>IC 56 The interim conclusion of the Review is that, in relation to information sharing and cooperation, the Civil Contingencies Act and Regulations should be extended to require Category 2 responders to more formally contribute information on critical sites, their vulnerability and the impact of their loss.</p>	
<p>IC 63 The interim conclusion of the Review is that all reservoir undertakers should be required by Defra to prepare inundation maps and share them with Local Resilience Forums to improve Community Risk Registers and emergency planning.</p>	
<p>CATEGORY TWO: STRATEGY TO REDUCE RISK</p>	
<p>REC 3 – The Review recommends that the Environment Agency should urgently develop and implement a clear policy on the use of temporary and demountable defences.</p>	<p>The ABI agrees that the Government needs to put in place a 25-year long-term strategy and accompanying targets to reduce the flood risk in England. This is a vital part of preparing the country for the impact of climate change.</p> <p>In particular, the strategy should:</p>
<p>IC 1 The interim conclusion of the Review is that Government takes the lead in making the case for the need for adaptation to climate change and particularly in mitigating the potential impacts on communities.</p>	

<p>IC 2 The interim conclusion of the Review is that the Government develops a clear strategy and action plan to deliver the provisions of the Climate Change Bill to support adaptation to increasing impacts from flooding.</p>	<ul style="list-style-type: none"> • set targets for the maximum number of households and businesses that will be at significant flood risk from any source at various dates in the future, spanning the next 25 years;
<p>IC 17 The interim conclusion of the Review is that local authorities should lead on the management of surface water flooding and drainage at the local level with the support of all responsible organizations including the Environment Agency, water companies and internal drainage boards, the Highways Agency and British Waterways.</p>	<ul style="list-style-type: none"> • empower the Environment Agency to become the lead agency for delivering these new targets to reduce flood risk from all sources and making it one of their statutory objectives. The new powers should enable the EA to require the various stakeholders involved in flood risk management to take various actions, and the EA should manage the relationship with OFWAT over water company investment to prevent flooding from the water infrastructure. The current piecemeal approach to the fight against flooding cannot continue. There are currently too many organisations, each with too many competing priorities, to be able to give the fight against flooding the focus that it deserves;
<p>IC 18 The interim conclusion of the Review is that local authorities in flood risk areas should assess their capabilities to deliver the wide range of responsibilities in relation to local flood risk management.</p>	
<p>IC 19 The interim conclusion of the Review is that the Environment Agency should have a national overview of all flood risk and that, Defra’s work on the development of a national overview role for the Agency in relation to surface water flooding should be progressed.</p>	
<p>IC 20 The interim conclusion of the Review is that local Surface Water Management Plans, as set out under PPS25, should provide the basis for managing surface water flood risk. These plans should be coordinated by the local authority and be risk-based, considering all sources of flooding.</p>	<ul style="list-style-type: none"> • establish clear and consistent definitions of high risk to replace the current inconsistent and incomparable measures of flood risk from different sources; • outline the investment required to deliver the targets, and allocate this for example to coastal flooding, river flooding, drainage flooding, surface water flooding and groundwater flooding;
<p>IC 22 The interim conclusion of the Review is that Defra should issue guidance on how all organisations can be brought together to work with local authorities on surface water flood risk management, sharing information, modelling and expertise on a consistent basis.</p>	<ul style="list-style-type: none"> • establish a clear policy on, for example, the use of

<p>IC 23 The interim conclusion of the Review is that the Government, as part of its Water Strategy, should resolve the issue of which organisations should be responsible for the ownership and maintenance of sustainable drainage systems.</p>	<p>temporary defences and the role of sandbags;</p> <ul style="list-style-type: none"> • identify those areas that cannot be cost-effectively defended from flooding and the Government’s approach to them; • ensure critical infrastructure is appropriately defended. <p>The ABI agrees that some parts of this strategy would require legislative change and welcomes the proposal for a Floods Bill to update and streamline legislation in this area and in particular to address all sources of flooding, clarify responsibilities and facilitate flood risk management.</p>
<p>IC 24 The interim conclusion of the Review is that Defra should work with Ofwat and the water industry to explore how appropriate risk-based standards for drainage systems (including pumping stations) can be achieved.</p>	
<p>IC 25 The interim conclusion of the Review is that, as part of the forthcoming water industry pricing review, the water companies, in conjunction with local authorities and other partners, should develop proposals for investment in the existing drainage network to deal with increasing flood risk.</p>	
<p>IC 26 The interim conclusion of the Review is that local authority scrutiny committees review SWMPs and other linked plans, such as Local Development Frameworks and Community Risk Registers, to ensure that flood risk is adequately considered and to ensure greater transparency and progress in the management of that risk.</p>	
<p>IC 27 The interim conclusion of the Review is that it is appropriate for the Environment Agency and other local organisations to continue to focus investment on areas of highest assessed long-term risk, whether or not they have been recently flooded.</p>	
<p>IC 28 The interim conclusion of the Review is that the Government should commit to a strategic long-term approach to its investment in flood risk management, planning up to 25 years ahead.</p>	

<p>IC 29 The interim conclusion of the Review is that the Environment Agency should open dialogue with all those landowners who will be affected by either a withdrawal from or significant reduction in maintenance of rural watercourses.</p>	
<p>IC 30 The interim conclusion of the Review is that the Government should develop a single national set of guidance for local authorities and the public on the use and usefulness of sandbags and other alternatives, rather than leaving the matter wholly to local discretion.</p>	
<p>IC 31 The interim conclusion of the Review is that Defra, the Environment Agency and Natural England should work with partners to establish a programme and framework to achieve greater working with natural processes, including the identification of appropriate sites and the development of more incentives for creating water storage, restoring the natural course of rivers and establishing green corridors.</p>	
<p>IC 32 The interim conclusion of the Review is that the Environment Agency should provide an analysis of the effect that land management practices had or would have had on the impact of flooding during the summer 2007 floods.</p>	
<p>IC 33 The interim conclusion of the Review is that flooding legislation should be updated and streamlined under a single unifying Act that amongst other outcomes addresses all sources of flooding, clarifies responsibilities and facilitates flood risk management.</p>	
<p>IC 53 The interim conclusion of the Review is that the Government should develop and issue guidance on consistent and proportionate minimum levels of protection from flooding for critical infrastructure.</p>	

<p>IC 54 The interim conclusion of the Review is that infrastructure operating companies should present the case for further investment in flood resilience through the appropriate regulatory process.</p>	
<p>IC 55 The interim conclusion of the Review is that a duty should be introduced on critical infrastructure operators to have business continuity planning to BS 25999 in place to more closely reflect the duty on Category 1 responders. This should include minimising the loss of supply as far as practicable in the event of a serious emergency resulting from flooding.</p>	
<p>IC 61 The interim conclusion of the Review is that critical infrastructure planning should become a separate discipline within civil protection at the local level.</p>	
<p>IC 62 The interim conclusion of the Review is that the Government should implement the legislative changes proposed in the recently published Environment Agency biennial report on dam and reservoir safety.</p>	
<p>IC 72 The interim conclusion of the Review is that the Government launches an public information campaign which draws on a single definitive set of flood prevention and mitigation advice for householders and businesses, and which can be used by media and the authorities locally and nationally.</p>	
<p>CATEGORY THREE: PREVENTING NEW RISK AND REDUCING RISK AT INDIVIDUAL PROPERTY LEVEL</p>	
<p>IC 8 The interim conclusion of the Review is that PPS25 should be rigorously applied by local planning authorities, including giving consideration to all sources of flood risk and ensuring that developers make a full contribution to the costs both of building and maintaining any necessary defences.</p>	<p>The ABI agrees that PPS25 is an important step forward in preventing new developments leading to an increase in flood risk in England. However, the ABI calls for PPS25 to be strengthened further, in particular:</p>

<p>IC 9 The interim conclusion of the Review is that householders and business owners should no longer be able to lay impermeable surfaces as of right.</p>	<ul style="list-style-type: none"> • the provisions that apply to ‘major developments’ should apply to all new developments: the current statement allows local planning authorities both to ignore EA advice and not inform the EA if the development is less than 10 properties; • there should be more transparency around Ministerial involvement if a local planning authority proposes to ignore the EA’s advice on a development: the Government should make clear that it will always call-in such developments and publish a report explaining its decision on whether to approve the development; • it needs to be clarified how it will be ensured that flood risk assessments carried out by developers are objective and take into account the flood risk from all sources, including surface water flooding. <p>On new developments more generally, the ABI:</p> <ul style="list-style-type: none"> • supports the principle that the automatic right of connection for new developments should be removed and proposes that new developments should pay for the cost of any upgrade required in the water infrastructure to ensure adequate capacity is in place: a similar policy was introduced in Scotland several years ago; • supports the proposal to require any new developments in floodplains to ‘design-in’ flood resistant and resilient measures and more generally would support a move towards more risk-based building regulations tailored to
<p>IC 10 The interim conclusion of the Review is that the automatic right to connect surface water drainage of new developments to the sewerage system should be removed.</p>	
<p>IC 11 The interim conclusion of the Review is that no new building should be allowed in a flood risk area that is not flood resilient, and that the Government should work with organisations such as the Royal Institute of British Architects and the building industry to encourage flood resilient building and development design.</p>	
<p>IC 12 The interim conclusion of the Review is that the Government should incorporate flood resistance and resilience requirements for new properties in flood risk areas into Building Regulations as of the current process of revision.</p>	
<p>IC 13 The interim conclusion of the Review is that the Government should incorporate requirements for resistant or resilient refurbishment of flooded properties in high flood risk areas into Building Regulations as part of the current process of revision.</p>	
<p>IC 14 The interim conclusion of the Review is that local authorities and housing associations should take a more active role in increasing the uptake of flood resistance and resilience measures, leading by example by repairing their properties with appropriate materials where it is cost effective.</p>	
<p>IC 15 The interim conclusion of the Review is that local authorities in high flood risk areas should extend eligibility for home improvement grants and loans to encompass flood protection and resilience products.</p>	

<p>IC 16 The interim conclusion of the Review is that local authorities, as they discharge their responsibilities under the Civil Contingencies Act 2004 to promote business continuity, should encourage the uptake of property-level flood resistance and resilience measures. This should be reflected in guidance from the Government.</p>	<p>the risk faced by individual developments;</p> <ul style="list-style-type: none"> • proposes that the costs and benefits of introducing a new independent 'kitemark' or equivalent standard into the extent to which new developments are resistant/resilient should be considered: this would help inform consumers, drive up standards among developers and facilitate insurers in deciding whether to offer insurance; • proposes that developers should be required to inform potential purchasers about the flood risk of their development. <p>The ABI strongly supports the proposal to require information about flood risk to be included in Home Information Packs. This should be part of a wider Government strategy to raise awareness and promote household investment in flood resistance and resilience measures. The ABI agrees that, as part of this wider strategic review into how to encourage households to adopt resistance and resilience measures, it would be appropriate to consider the role of building regulations in requiring resilient repair. The ABI is currently investigating the impact of resilient repair on repair costs to be able to help policymakers form a view on whether this would be a proportionate cost to impose on flooded households.</p> <p>The ABI notes that the new planning framework rightly places great emphasis on the importance of Local Planning Authorities. It is important to ensure that they are appropriately resourced in order to have the necessary expertise to undertake these functions.</p>
<p>IC 71 The interim conclusion of the Review is that flood risk should be made part of the mandatory search requirements when people buy property and should form part of Home Improvement Packs.</p>	

CATEGORY FOUR: EMERGENCY RESPONSE

REC 1 – The Review recommends that more frequent and systematic monitoring of groundwater levels at times of high risk should be undertaken by the Environment Agency, which should begin as soon as possible to predict and mitigate further serious ground water flooding from this winter onwards.

REC 4 – The Review recommends that all Local Resilience Forums urgently review their current local arrangements for water rescue to consider whether they are adequate in light of the summer’s events and their local community risk registers.

REC 5 – The Review recommends that all Local Resilience Forums should undertake an urgent review of designated rest centres and other major facilities to ensure either that they have the necessary levels of resilience to enable them to be used in the response to flooding and other major emergencies, or that alternative arrangements are put in place.

REC 6 – The Review recommends that the Cabinet Office, with other departments, should urgently consider the costs, benefits and feasibility of establishing arrangements for the urgent acquisition of supplies during a major emergency, including the use of call-off contracts or the creation of national or regional stockpiles of equipment and consumables.

REC 7 – The Review recommends that Department of Health guidance clarifying the role and accountabilities of organisations involved in providing scientific and technical advice during a major incident should be implemented as soon as possible and understood by Gold Commanders.

The ABI supports the proposals in this section to improve the emergency response to major flood events. While the emergency response last summer was very impressive, it is right to learn the lessons about how this can be improved further and rely less on dedicated people ‘learning on the job’ and more on pre-planned response scenarios being implemented.

In particular:

- the ABI supports the recommendation to increase the use of telephone flood warning systems. Many insurers already promote flood-warning schemes to their customers. The ABI proposes that the Environment Agency’s Flood Warning System should be changed from an ‘opt-in’ to an ‘opt-out’ approach for properties in high risk areas in order to further increase the uptake of this service;
- it would be helpful to clarify the roles and responsibilities of the response agencies to prevent any confusion;
- best-practice learning should be encouraged across Local Authorities and regional bodies;
- local community associations should be fully involved in the emergency response process wherever possible;
- information about flood warnings should be provided in particular to the emergency services and insurers to enable

<p>REC 8 – The Review recommends that the guidance currently under preparation by Cabinet Office to provide local responders with advice on the definition and identification of vulnerable people and on planning to support them in an emergency should be issued urgently.</p>	<p>them to prepare for the anticipated floods.</p>
<p>REC 9 – The review recommends that, in order to effectively fulfil its Lead Department role for flood risk management and emergency response, Defra needs to urgently develop and share a national flood emergency framework.</p>	
<p>REC 11 – The Review recommends that the Environment Agency should work urgently with telecommunications companies, consulting the Information Commissioner as necessary to facilitate the roll-out of ‘opt-out’ telephone flood warning schemes to all homes and businesses liable to flooding, including homes with ex-directory numbers.</p>	
<p>REC 12 – The Review recommends that Local Resilience Forums urgently develop plans to enhance flood warnings through ‘door-knocking’ by local authorities based on an assessment of the post code areas likely to flood.</p>	
<p>REC 13 – The Review recommends that Local Resilience Forums urgently make arrangements to involve local media representatives in the local preparedness and response to support their public information role.</p>	
<p>REC 14 – The Review recommends that members of the public make up a flood kit – including key personal documents, insurance policy, emergency contact numbers (including local council, emergency services and Floodline – 0845 988 1188), torch, battery or wind-up radio, mobile phone, rubber gloves, wet wipes or antibacterial hand gel, first aid kit and blankets.</p>	

REC 15 – The Review recommends that members of the public increase their personal state of readiness and resilience to floods by following the Environment Agency’s practical advice, where appropriate, as summarised below:

- Make sure you have adequate insurance. Flood damage is included in most buildings insurance policies but do check your home and contents are covered.
- Access the Environment Agency’s website to check flood risks to property (this can be followed up by advice from the Agency, for example whether the property in question is protected to some degree by physical defences).
- Contact the Environment Agency to be registered on their Flood Warnings Direct scheme (however, this does not apply to surface water flooding or sewerage flooding and people should also make sure they remain alert to weather forecasts).
- Keep vital possessions, such as financial and legal documents and items of sentimental value, upstairs or stored as high as possible in waterproof containers and have plans in place to move items at short notice.
- Make a list of other useful numbers you may need – your local council, the emergency services and your Floodline quick dial number.
- Make sure you know where to turn off your gas, electricity and water. If you are not sure, ask the person who checks your meter when they next visit. Mark the tap or switch with a sticker to help you remember.

<p>IC 5 The interim conclusion of the Review is that the Environment Agency works more closely with Local Resilience Forums to provide information drawn from flood risk modelling and mapping tools to improve the accuracy and consistency of flood risk information in Community Risk Registers.</p>	
<p>IC 37 The interim conclusion of the Review is that the Met Office and the Environment Agency should produce an assessment of the options for issuing warnings against a lower threshold of probability, including costs, benefits and feasibility; this will be considered further in the final report.</p>	
<p>IC 38 The interim conclusion of the Review is that unless agreed otherwise locally, 'upper tier' local authorities should be the lead organisation in relation to multiagency planning for severe weather emergencies at the local level, and for triggering multi-agency arrangements in response to severe weather warnings.</p>	
<p>IC 39 The interim conclusion of the Review is that where a Gold Command is established, the police, unless agreed otherwise locally, should convene and lead the multi-agency response.</p>	
<p>IC 40 The interim conclusion of the Review is that Gold Commands should be established at an early stage on a precautionary basis where there is a risk of serious flooding.</p>	
<p>IC 41 The interim conclusion of the Review is that Local Resilience Forums should assess the effectiveness of their Gold facilities, including flexible accommodation, IT and communications systems.</p>	
<p>IC 42 The interim conclusion of the Review is that the Local Government Association should consider how best mutual support might be enhanced between local authorities in the event of a future wide-area emergency.</p>	

<p>IC 43 The interim conclusion of the Review is that Cabinet Office guidance to local planners should specifically include incidents which leave large numbers of people stranded on motorways and trunk roads.</p>	
<p>IC 44 The interim conclusion of the Review is that, as part of their emergency plans, Local Resilience Forums should consider the vulnerability of motorways and trunk roads to flooding, and consider the potential for earlier, stronger, more specific warnings, and strategic road clearance and closures, to avoid people becoming stranded.</p>	
<p>IC 45 The interim conclusion of the Review is that Defra should review the current requirement in emergency regulations for the minimum amount of water to be provided in an emergency, to reflect reasonable needs during a longer term loss of mains supply.</p>	
<p>IC 46 The interim conclusion of the Review is that central government crisis machinery should always be activated if significant wide-area flooding of whatever nature is expected or occurs.</p>	
<p>IC 47 The interim conclusion of the Review is that Defra extends its current departmental programme to share best practice and provide training in emergency response across the organisation.</p>	
<p>IC 48 The interim conclusion of the Review is that Defra and the Environment Agency work together to establish a single London situation room to coordinate flooding information, to act as a focal point for cross-Defra efforts, and to support Defra Ministers.</p>	

<p>IC 49 The interim conclusion of the Review is that a national flooding exercise should take place at the earliest opportunity in order to test the new arrangements which central government departments are putting into place to deal with flooding and infrastructure emergencies.</p>	
<p>IC 50 The interim conclusion of the Review is that financial assistance for local responders in relation to emergency response and recovery should be revised to improve speed, simplicity and certainty.</p>	
<p>IC 51 The interim conclusion of the Review is that Local Resilience Forums should be made aware of recent Cabinet Office guidance setting out the transition to recovery. Recovery sub-groups should be established from the onset of major emergencies and in due course there should be formal handover from Gold Command to the local Recovery Coordinating Group(s), normally chaired by the Chief Executive of the affected local authority.</p>	
<p>IC 52 The interim conclusion of the Review is that the Government should establish a systematic, coordinated, cross sector campaign to reduce the disruption caused by natural events to critical infrastructure and essential services.</p>	
<p>IC 57 The interim conclusion of the Review is that single points of failure and the complete loss of assets need to be explicitly considered in the risk assessment and contingency planning undertaken by operators, emergency planners and responders.</p>	
<p>IC 58 The interim conclusion of the Review is that Local Resilience Forums should ensure that Community Risk Registers reflect risks to critical infrastructure from flooding and other hazards.</p>	

<p>IC 59 The interim conclusion of the Review is that Category 2 responders should be required to participate fully at Gold and Silver Commands and that the Government should deliver this through the Civil Contingencies Act or other regulatory regimes.</p>	
<p>IC 60 The interim conclusion of the Review is that the emergency plans and business continuity plans of essential service providers should be reviewed annually by local authority scrutiny committees.</p>	
<p>IC 64 The interim conclusion of the Review is that the Environment Agency should produce a sliding scale of options for greater personalisation of public warning information, including costs, benefits and feasibility, before the final report.</p>	
<p>IC 65 The interim conclusion of the Review is that the Environment Agency works with local responders to raise awareness in flood risk areas and identify a range of mechanisms to warn the public, particularly the vulnerable, in response to flooding.</p>	
<p>IC 66 The interim conclusion of the Review is that advice by telephone during a flood emergency should come from just two sources – the Environment Agency for flooding information and local authority contact centres for local advice.</p>	
<p>IC 67 The interim conclusion of the Review is that advice disseminated via the internet should be coherent by ensuring integration and consistency between local websites, including that of the Local Resilience Forum and those of all category 1 responders.</p>	

<p>IC 68 The interim conclusion of the Review is that essential service providers should maintain continuous provision of public information during an emergency, through a website linked to other responders and local authority contact centres.</p>	
<p>IC 69 The interim conclusion of the Review is that the Government works towards a single definitive set of flood related health advice for householders and businesses, which can be used by media and the authorities locally and nationally.</p>	
<p>IC 70 The interim conclusion of the Review is that council leaders and chief executives play a prominent role in public reassurance and advice through the local media during a flooding emergency as part of a coordinated effort overseen by Gold Commanders.</p>	
<p>CATEGORY FIVE: RECOVERING FROM THE FLOODS</p>	
<p>IC 73 The interim conclusion of the Review is that local recovery coordinating groups should ensure that coherent health and well-being support is readily available to those affected by flooding, using a variety of sources including voluntary and community groups.</p>	<p>The ABI supports the interim conclusions designed to improve the recovery process. Indeed, the experience of many of the ABI's members mirrors the experiences set out in this chapter. For example, several insurers and loss adjusters operated local 'drop-in' sessions for their customers to attend to find out more about how they were handling flood claims and discuss any specific issues and these were warmly welcomed and very constructive events. The ABI and our members also attended several community events for these purposes.</p> <p>The ABI understands the need to prioritise local support for the most vulnerable. However, it is important when designing support regimes that these do not blunt the incentive for</p>
<p>IC 74 The interim conclusion of the Review is that the monitoring of impacts on health and well-being, and actions to mitigate and manage the effects, should form a systematic part of recovery work at the local level.</p>	
<p>IC 75 The interim conclusion of the Review is that communication strategies during recovery need to be agreed at the outset by all recovery coordinating groups and focus on reassurance, advice and progress.</p>	

<p>IC 76 The interim conclusion of the Review is that local authorities should coordinate a systematic programme of community engagement in their area during the recovery phase.</p>	<p>households to ensure that they are adequately insured.</p> <p>With regard to Local Authorities managing their risks, many Local Authorities have developed a sophisticated understanding of the risks that they face and how they can be managed. This risk management includes insurance and self-insurance schemes. Local Authorities and their risk managers can work with insurers to find solutions to their risk management needs and the ABI and its members work closely with the LGA and ALARM to reinforce these messages.</p>
<p>IC 77 The interim conclusion of the Review is that central government recovery coordinating groups should be established from the outset of major emergencies and in due course there should be formal handover from the crisis machinery to the recovery coordinating group – normally chaired by the minister of the lead government department for recovery.</p>	
<p>IC 78 The interim conclusion of the Review is that Communities and Local Government should have lead responsibility within central government for coordinating recovery from wide area flooding emergencies.</p>	
<p>IC 79 The interim conclusion of the Review is that roles and objectives of those in central government responsible for recovery should be developed on the basis of the model employed during the recovery from last summer’s floods, and that these standing arrangements should be set out in the <i>Concept of Operations</i> (CONOPS) for central government’s response to emergencies.</p>	
<p>IC 80 The interim conclusion of the Review is that the central government guidance to local responders – <i>Emergency Response and Recovery</i> – should be updated to reflect the new formalised arrangements for recovery.</p>	
<p>IC 81 The interim conclusion of the Review is that all Local Resilience Forums should plan, train and exercise on the basis of the recently published <i>National Recovery Guidance</i>.</p>	

<p>IC 82 The interim conclusion of the Review is that local authorities should have a clear plan for harnessing voluntary and community resources during the recovery phase.</p>	
<p>IC 83 The interim conclusion of the Review is that for recovery from emergencies spanning more than a single local authority area, the Government Offices should enable coherence and coordination, if necessary, between recovery operations in different local authorities.</p>	
<p>IC 84 The interim conclusion of the Review is that the Local Government Association and Government Offices should develop arrangements to provide advice and support from organizations experienced in recovery to areas dealing with recovery from an emergency.</p>	
<p>IC 85 The interim conclusion of the Review is that there needs to be an agreed framework – including definitions and timescales – for local-central recovery reporting, and that this should be included in all relevant government guidance.</p>	
<p>IC 86 The interim conclusion of the Review is that local authorities should continue to make arrangements to bear the costs of recovery for all but the most exceptional emergencies, and should revisit their reserves and insurance arrangements in light of last summer's floods.</p>	
<p>IC 87 The interim conclusion of the Review is that central government should have pre-planned rather than ad hoc arrangements to contribute towards the financial burden of recovery from the most exceptional emergencies.</p>	

<p>IC 88 The interim conclusion of the Review is that any future model for financial assistance should be designed to minimise unnecessary expenditure and maximise value for money for public finances collectively, rather than singularly for central or local government.</p>	
<p>IC 89 The interim conclusion of the Review is that the arrangements for distributing any financial assistance during the recovery phase should be transparent and equitable.</p>	
<p>IC 90 The interim conclusion of the Review is that aims and objectives for the recovery phase should be agreed at the outset by recovery coordinating groups to provide focus and enable orderly transition into mainstream programmes when multi-agency coordination of recovery is no longer required.</p>	
<p>IC 91 The interim conclusion of the Review is that recovery coordinating groups should make early strategic decisions about longer-term regeneration and economic development opportunities during and after recovery.</p>	
<p>IC 92 The interim conclusion of the Review is that recovery coordinating groups should evaluate and share lessons from both the response and recovery phases to inform their planning for future emergencies.</p>	