

# FLOOD RISK CONSULTATION

**REPORT**  
Issued: 16 December 2019



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## Background

The Somerset Rivers Authority (SRA) was launched in January 2015 as a response to the floods of winter 2013-14, which caused misery and devastation to Somerset's people and communities.

The SRA gives Somerset an extra level of flood protection and resilience, above and beyond the usual activities of other Flood Risk Management Authorities, such as councils, Internal Drainage Boards and the Environment Agency. It raises extra money, funds extra work and provides extra information and greater opportunities for different people and groups, different organisations and places to work together. The SRA, however, is not involved in *emergency response* to flooding or in flood recovery efforts e.g. the supply of sandbags, setting up of pumps or clearance of debris.

Lack of affordable flood insurance was one of many worries faced by households after the 2013/14 flooding. The introduction of Flood Re in 2016 was intended to provide a solution. The SRA is interested in finding out from the communities most badly affected in 2013/14 whether access to affordable flood insurance is still a problem for them. The SRA also wants to consult householders on the potential flood risk to them and their local communities. The outcome of the survey will inform the decisions and future priorities of the SRA.

The SRA commissioned Smart Communities who are part of the Community Council for (CCS) to undertake the consultation with the following aims:

## Aims

- To gain an in-depth understanding of whether home owners have been able to access affordable flood insurance and their knowledge of Flood Re
- To understand how people feel about the potential of flooding re-occurring
- Explore how well people feel that their community is able to respond to flooding

## Methodology

1379 paper surveys were posted to all households in the following parishes: Athelney, Burrowbridge, East Lyng, Fordgate, Moorland, Muchelney, Oath, Thorney, West Yeo and Westonzoyland. The survey was also available to complete online by residents of any Somerset community, and additional paper copies were given on request to individuals and communities. (see Appendix 1 for questions).

Smart Communities attended and organised a number of community engagement events while the survey was live to answer questions and help anyone who may be disadvantaged in being able to complete the survey themselves. The survey was widely promoted on the SRA website, through the parish magazines, social media and posters in the villages and surrounding areas.

**In total 393 valid responses (of which 85 were online) were received giving a 28% response rate.**

Research was conducted between 16 November – 21 December 2018.

## Presentation of Data

The sample size is relatively small, therefore undue emphasis should not be placed on specific percentages. Where a number of respondents with a particular view, or response to a question is very low, the report will normally include a 'base' (identify the actual number of responses/opinions involved). Where figures do not total 100% this may be due to computer rounding or the exclusion of 'don't knows'.

## Flood Risk Consultation Survey

# Summary

### RESPONSE AND LOCATION

- From the 1,379 surveys distributed, **393 participated in the survey** (85 online) representing a 28% response rate.
- The **largest number of responses** are from Westonzoyland, Burrowbridge, Moorland and Muchelney. However, when looking at **the proportion of response from each area** compared to the number of households mailed, the highest levels of response comes from Athelney, Fordgate, Muchelney, Oath and West Yeo 50% or more took part in the survey.
- Around 1 in 7 respondents (14%) took part from adjacent areas or from further afield.

### MAIN FINDINGS

- **Just under half** of all respondents **'agree' or 'strongly agree'** with the statements about:
  - **their household being at less risk of flooding** (47%),
  - **confidence in their community's preparedness** (46%) and
  - **confidence in the SRA/public bodies work done to reduce the risk of flooding** (47%).
  - Around 1 in 5 disagree with the three statements (19%-17%), while around 1 in 3 are unsure (32%-33%).

When looking at separate parishes the results do vary, and separate parish summaries for these statements have been prepared for parishes to compare their own response against that of the overall survey.

- The **largest proportion** of respondents answering the question **became cut off of isolated during the 2013/14 floods**, while nearly 2 in 5 were at risk of flooding but did not flood (38%). 1 in 3 experienced flooding of their garden or outbuildings (33%). **80 respondents were flooded out of their home for a significant period (22%)**. Nearly 1 in 5 were affected by seepage from banks due to high water pressure (18%). Others encountered restricted access because of road closures, cancelling of public transport, and to a much lesser extent risk of flooding resulting from blocked drains.
- While the sizeable majority of just over 3 in 4 respondents currently have flood insurance (76%), **more than 1 in 5 do not have flood insurance** (22%), and a small number cannot get insurance (2%). Those living in areas at higher risk of flooding (all parishes excluding Westonzoyland and most respondents from 'other' areas whose homes had not flooded), currently have flood insurance when compared to all respondents who took part in the survey (+8%).
- Again, while the majority did not make a **claim on their insurance for flood damage** as a result of the 2014 event (77%), **1 in 5 taking part in the survey did make a claim** (20%). A

much larger proportion of respondents living in the areas at higher risk of flooding made an insurance claim after the 2014 flood event when compared to all respondents who took part in the survey (+16%).

- Although a smaller number of respondents (92%) answered this question, the majority have **not had problems accessing affordable insurance** (74%). However, **more than 1 in 5 have experienced problems** (21%), and further analysis shows that the number experiencing problems in getting affordable flood insurance **rises to 41% for those who have been flooded out of their houses**. What is more, when looking at the areas which are at higher risk of flooding, although not all were flooded, these respondents have also experienced difficulty in accessing flood insurance (+8%).

A lot of respondents commented (34%). Many of those who **made a claim** report very large increases in premiums of more than 100%, and excesses (where quoted) ranging from £3,000-£30,000. Some feel that since the introduction of Flood Re their premiums have reduced, while others report seeing no benefit from the scheme's introduction. The range of insurers willing to provide cover appears limited for these respondents. A small number either cannot get insurance or have chosen not to have insurance. Affordability is an issue, as well as some reporting being told they live in a high risk area, even though their properties had not flooded.

For those who **did not make a claim, but have experienced problems**, many have either been quoted high premiums, or insurers have declined to quote. Some report Flood Re being expensive for them. One respondent raised that some insurers use postcode to assess risk as opposed to using the EA risk map. Another warned of the problems using comparison websites and to check directly that flood is covered.

- The **narrow majority of respondents remain with the same insurers since 2014** (56%). Around 1 in 3 have changed their insurers (32%). The remaining respondents indicate that this is not applicable.

For those commenting **whose houses were flooded** and have **remained with the same insurers**, some had a good experience with their insurer over their flood claim or have remained with the same insurers over a longer period of time. Others do not appear to be able to find alternative insurers, some have not tried, or do not feel that they would be accepted by another insurer. There is also an issue of trust in whether a new insurer may pay out for a future flood claim.

For those who were **not flooded out of their homes, and who are still with the same insurers**, the large majority of them are satisfied with their insurers, reasons include the cover provided, the cost, trust and satisfaction. A few appear reluctant to change because they do not know how this will affect with their cover or premiums with another insurer. A similar proportion feel that they have no other choice of insurer.

Of the smaller proportion who have **changed their insurers** and were **flooded out of their homes**, quite a few changed company for a cheaper insurance premium or to reduce their excess. Some changed to insurers who were offering Flood Re. Others had a poor experience with how their claims have been handled. For those who were **not flooded out of their homes**, a rise in insurance premiums had driven many of their decisions to change. Some looked directly for alternative quotes while others mentioned using brokers. Flood Re is mentioned a few times, mostly in relation to bringing the price downwards.

- **The majority are not aware of Flood Re** (61%). Around 2 in 5 are aware (39%). Further analysis shows that a notable **lack of knowledge of Flood Re** spreads across most of the parishes with the highest levels in East Lyng, Westonzoyland and Oath (over 70% of all respondents), and to a lesser extent Athelney, Thorney and Muchelney (over 50%).

- Of those respondents answering the question (75%), **for those that are aware of Flood Re**, most had heard about it in the news (25%). A much smaller number had heard through their Village Agent or insurer (7%), via word of mouth from family, friends or neighbours (5%), from the SRA (4%) or another agency/organisation or Somerset County Council (3%). A number of other sources of information are mentioned in particular social media and online research – with the FLAG Facebook group mentioned most frequently. Also a meeting/presentation that was organised at Othery Village Hall.
- **The large majority are aware of the work of the Somerset Rivers Authority (77%)**. A few who did not answer the question appeared to have some knowledge of SRA work but did not feel updated with more recent work.

Further analysis of those who are **not aware of the SRA's work** to reduce flood risk and increased flood resilience shows that respondents range from across most of the parishes, however, the majority of respondents from **Oath (57%) and Thorney (55%)** are unaware of the SRA's work.

- **The narrow majority are not aware of their Somerset Village Agent (54%)**.

Further analysis of those who are **not aware of their local Village Agent** shows when looking at additional comments, that 8 respondents who answered 'No' to the question appear to have knowledge of and comment on the service – however, most of them have indicate that they do not currently have a Village Agent (Moorland, Westonzoyland, Fordgate, Thorney). Other respondents range from across all of the parishes. For those who are unaware, the majority in **Oath (71%), Westonzoyland (67%), East Lyng (59%), Athelney (57%) and Thorney (55%)**. Additionally, a small number who chose not to answer the question are aware of Village Agents but again indicate that they do not currently have one in their area.

## ADDITIONAL COMMENTS

**Funding/status of the SRA**

**Flood risk work/increasing resilience to flooding**

**Concern about flooding**

**Flood Re**      **Flood prevention suggestions**

**SRA communications**      **Property value**

**Somerset Village Agents**

**Statutory bodies/organisations**      **Global weather impacts**

143 respondents had additional views and comments that they shared at the end of the survey (36%).

Around 1 in 4 of all those commenting were **flooded out of their homes**, and about a third of them have **continued concerns about flooding**. Among their concerns are a perceived lack of or continuation of dredging work/maintenance along the rivers Parrett and Tone, the effectiveness of flood defences, the potential impact from new property development around Taunton and Bridgwater, the closure of the road for works on the rail bridge at Huntworth, help for those suffering the effects of the previous floods – the impact on their mental health and fear when heavy rain conditions occur.

Others who had not flooded also have **continued concerns about flooding** also share some of the concerns mentioned above. In addition they raise the lack of a suitable meeting place in case of emergency at East Lyng with the closure of the pub/car park; compensation for land flood/livestock losses; continued flooding during heavy rain (Parratt/Sowey/Wick Road); changes to the moor pumping triggers and perceived increased vulnerability for West Sedgemoor residents; changes to the spillway at Aller and resultant control of water flow back up drainage ditches to Westonzoyland; protection for Westonzoyland residents and better communication systems in case of the village flooding.

Around 1 in 4 comment around **flood risk and increased resilience to flooding**. Some can see the benefits of the work carried out, however dredging, water course clearance/river bank maintenance and pumping are mentioned numerous times, with continuation of works seen as a priority. Specific locations include along the whole of the River Parrett (particularly Burrowbridge to Oath and other suggesting at Dunwear and Bridgwater town), work on the King Sedgemoor Drain.

Among **suggestions for flood prevention**, the construction of a sluice gate on the River Parrett (funded by house builders) is suggested. Another believes increased upland forestation and a tidal barrier are critical. Suggestions for adapting catchments, rivers and floodplains irrespective of the views of farmers, but based on evidence is raised, as well as looking at the historical management of the area. Reinstatement of overspill ditches in the Langport area is suggested. Encouragement of farmers to clean up their litter from waterways, suggestions for alternatives to maize crops.

**Increased communications from the SRA** on completed work, current projects and future strategy for specific areas or the Somerset Levels as a whole would be welcomed by a number of the respondents from a wide range of areas. Among suggestions are for a quarterly/half yearly newsletter and/or information in Parish magazines. Residents in Westonzoyland and Curload both felt they might benefit from some emergency flood notifications/planning for future events.

A few respondents have concerns over the **funding of the SRA**, feeling that long-term maintenance of the area could only be secured with long-term funding or its conversion to a statutory body.

A few respondents feel strongly about the **Environment Agency's** role in flood prevention, feeling the lack of communication with local people led to the floods in 2013/14.

**Somerset Village Agents** – Moorland and Westonzoyland report no access to a Village Agent. While others have not met their Agent yet – Stathe, Thorney.

**Flood Re** – a few respondents have varying levels of success with the scheme through insurers. The suggestion that SRA could advise people directly about the scheme is made. For others their **property value** is posing an issue, particularly for those wishing to move.

## FACE-TO-FACE EVENTS, INTERVIEWS AND THE NATIONAL FLOOD RE SURVEY

5 local public meetings/events were attended by Smart Communities staff, as well as meetings with parish representatives. The purpose of the meetings was to raise awareness through parish networks of the SRA Flood Consultation and consult on key issues relating to the parishioners.

As part of the consultation Smart Communities also attended the Community Connect event where they met a number of people and distributed survey forms. The CCS Village, Community and Carers Agents also promoted the survey widely with their clients and at Talking Cafes.

A common theme is that people would like to see improvements in the sharing of information and particularly being kept updated on progress and future developments. Regular newsletters and an annual meeting for flood affected communities are suggested (an issue which has emerged elsewhere in the main findings of the survey).

Outcomes from the meeting in **Moorland** reflect a need for more consultation and engagement. People felt that they did not have a say in what was happening and that decisions are being made by people who did not understand the local situation.

**Thorney** residents who suffered flooding or who were cut off would most like to see more consistent communications/regular updates. While some feel more confident because of flood resilience work carried out on their homes, others still have strong concerns when there is heavy rain over more than a couple of days. It was felt by some that SRA/EA staff are needed on the ground in the event of another major incident.

Most members of the public in **Burrowbridge** who were interviewed said that they did not respond to the survey because they were not sure things had improved since the 2013/14 flood event. They needed more information to be able to answer some of the questions.

In contrast, a parish representative at **Muchelney** felt they have seen notable improvements since 2014, and although some roads still flood, that houses feel more secure.

**Burrowbridge** and **Muchelney** parishes have asked for specific feedback resulting from the survey where local people have raised issues.

A parish councillor from another flood affected area commented on the training needed for frontline staff to cope with the trauma of supporting residents. They also felt that there needed to be enough staff in place and systems for them to be able to offload/share information between each resident. They asked whether there is a role for the SRA to share why flooding happened e.g. a wider public understanding of 7 rivers and tributaries joining together and the pinch points. They felt that it would help public understanding of why particular areas are vulnerable.

Other feedback raised in terms of insurance is that it would be helpful to know in broad terms what people are paying for their insurance, and who qualifies for Flood Re and who does not - even if their property has been flooded. This call for information ties in with **a national survey conducted by Flood Re** which was conducted after this consultation began. The national survey is looking at access to flood insurance in order to assess the fairness in the price comparison markets, with an aim to make insurance more affordable for those who have experienced their homes being flooded. The results from this survey have not yet been published, but the SRA are in liaison directly with Flood Re and will endeavour to communicate the results when these become available.

Appendix 3 has more details of the face-to-face consultations and interviews

# MAIN FINDINGS

## Q1. What area do you live in?

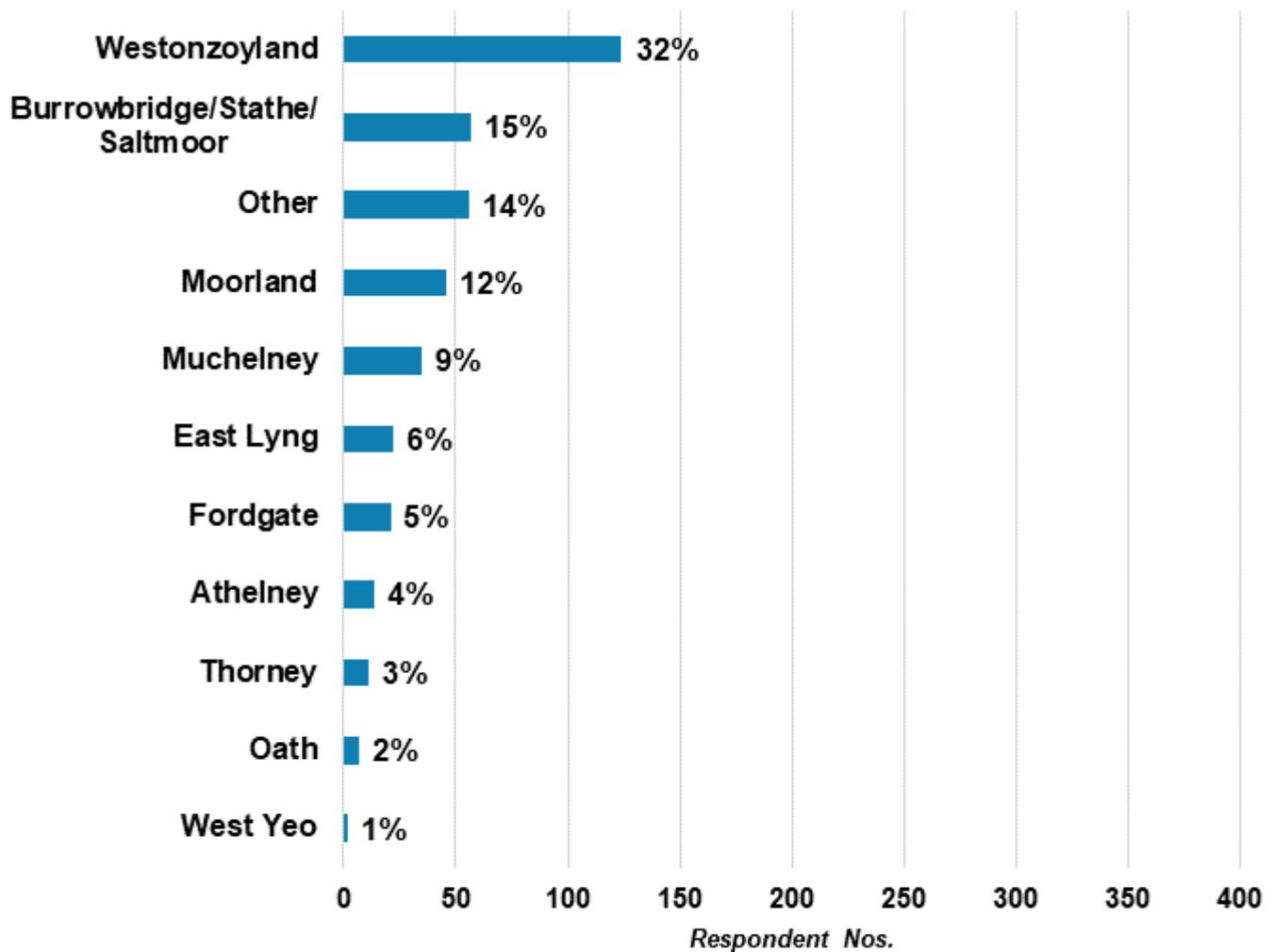
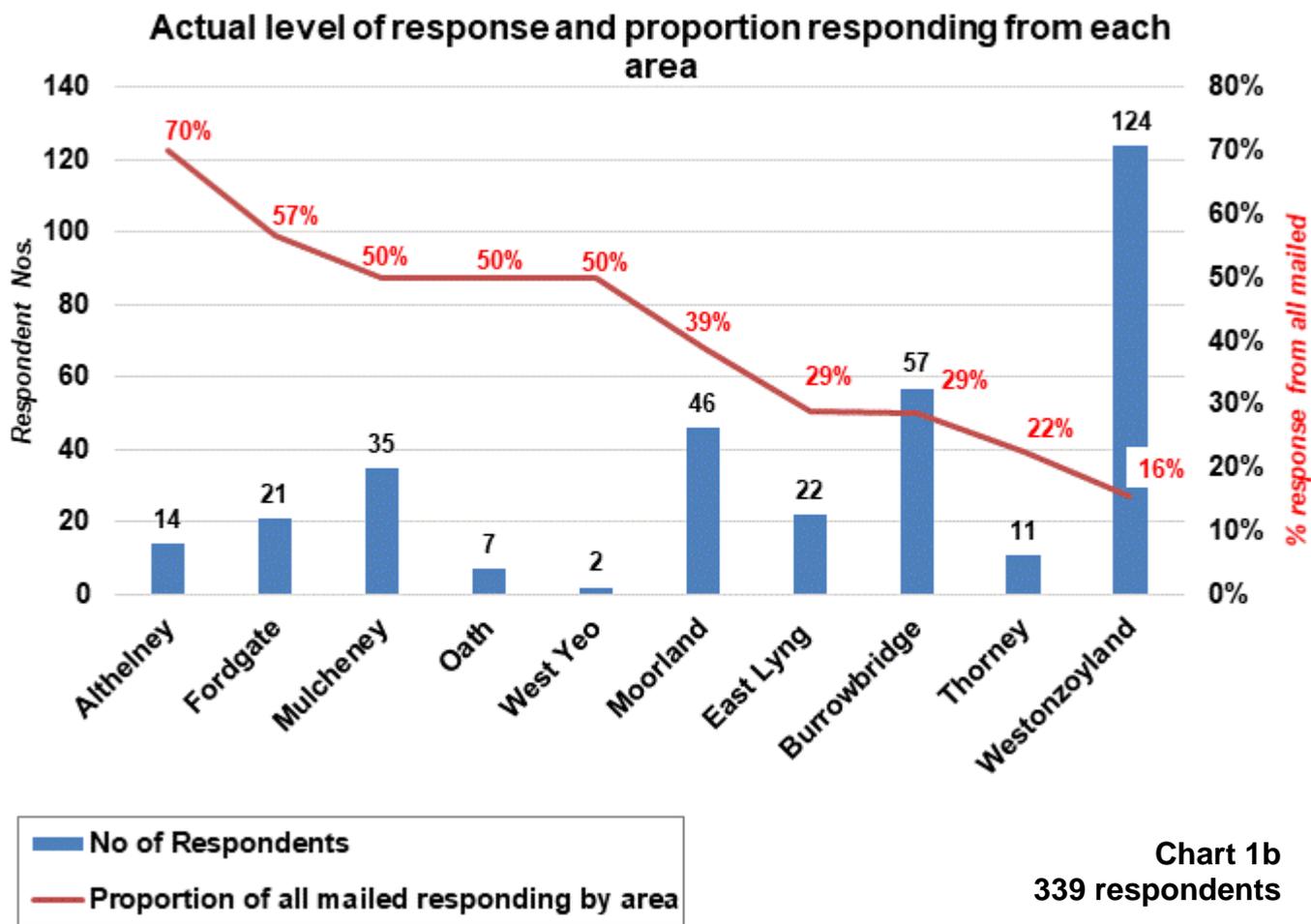


Chart 1a - 393 respondents  
0 skipped

The **largest number of responses** are from Westonzoyland (32% - 124 respondents), Burrowbridge including Stathe and Saltmoor (15% - 57 respondents), Moorland (12% - 46 respondents) and Muchelney (9% - 35 respondents) – Chart 1a.

However, when looking at **the proportion of response from each area compared to the number of households mailed**, Chart 1b on the next page shows that the highest levels of response come from Athelney (70% of all mailed), Fordgate (57%), Muchelney (50%), Oath (50%) and West Yeo (50%), where half of all households or more took part in the survey.

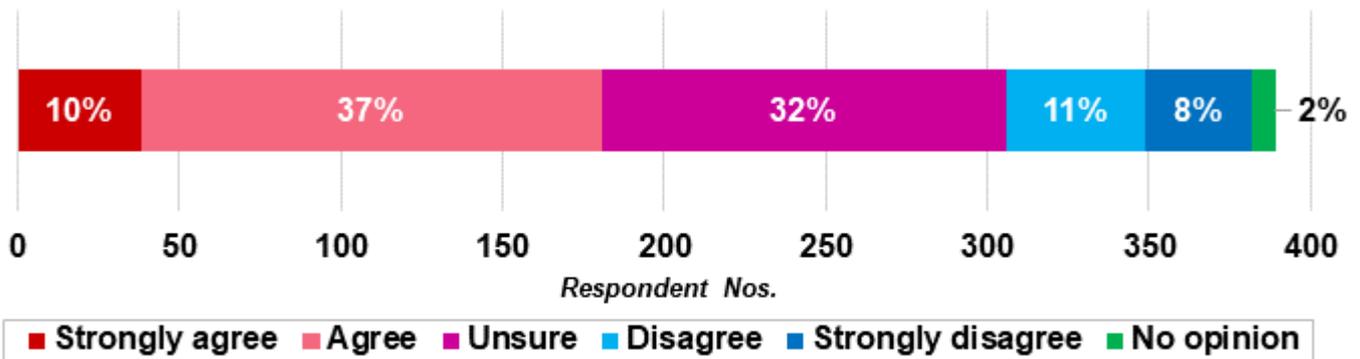


**54 other respondents took part from adjacent areas or from further afield** (the large proportion of them completing the survey online):

Curload	12
Stoke St Gregory	8
North Curry	7
Langport	4
Andersea	3
Bathpool	2
Chadmead/Northmoor corner	2
Aller	1
Curry Rivel	1
Dunwear	1
Ilminster	1
Newport Wrantage	1
North Newton	1
North Petherton (Stockmoor)	1
Ruishton	1
Shepton Mallet	1
Taunton	1
West Sedgemoor	1
Westonzoyland Rd Nr Bridgwater	1
Westport	1
Wick	1
Wickmoor (near Oath)	1
Unspecified location	1

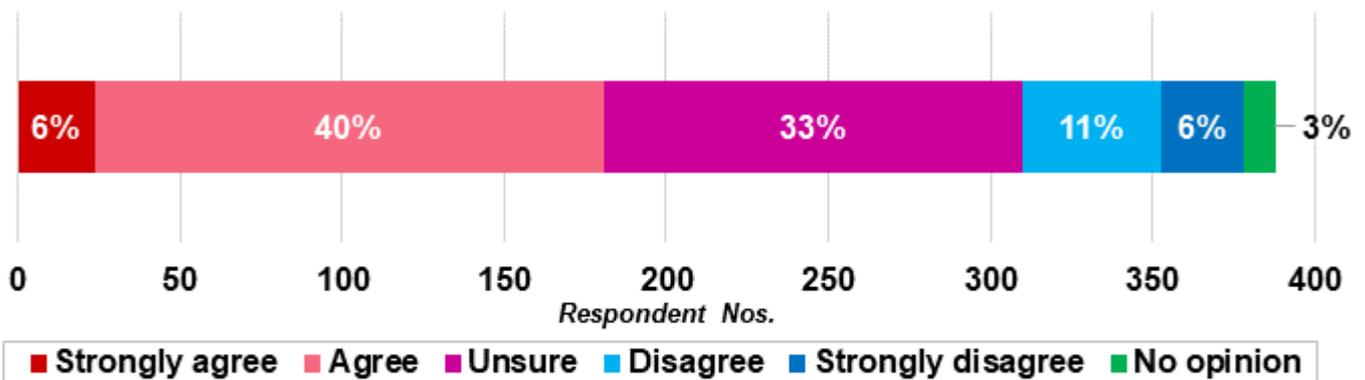
**Q2. Please tell us how much you agree or disagree with the statements below:**

***“I am confident that my household is less at risk of flooding now than it was in 2013/14”***



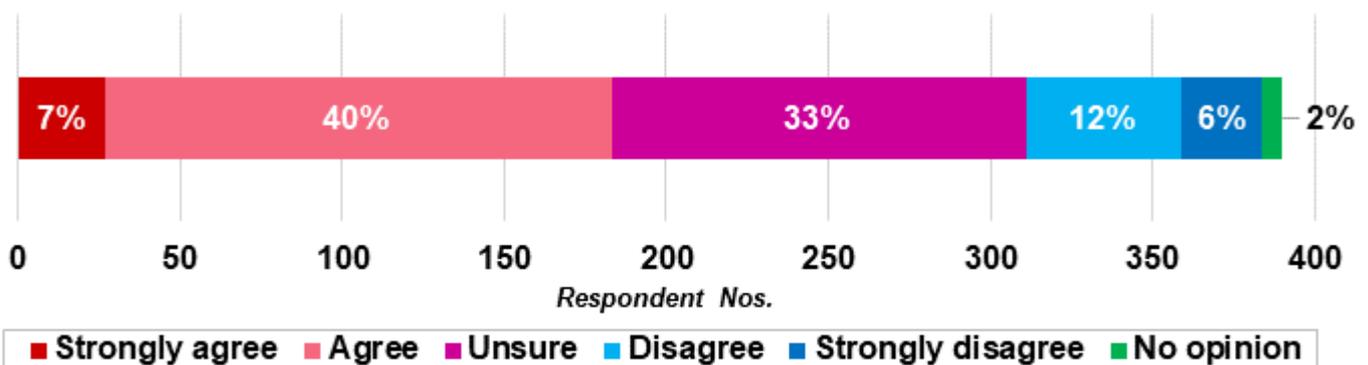
**Chart 2 - 389 respondents  
4 skipped**

***“I am confident that my community is more prepared than it was 2013/14”***



**Chart 3 - 388 respondents  
5 skipped  
Computing rounding applies**

***“I am confident that the work undertaken by the SRA & public bodies has reduced the risk of flooding”***



**Chart 4 - 390 respondents  
3 skipped**

**Just under half** of all respondents ‘agree’ or ‘strongly agree’ with the statements about their household being at less risk of flooding (47% - Chart 2), confidence in their community’s preparedness (46% - Chart 3) and confidence in the SRA/public bodies work done to reduce the risk of flooding (47% - Chart 4). Around 1 in 5 disagree (19%-17%), while around 1 in 3 are unsure (32%-33%).

When comparing the responses from separate parishes with the overall response in the survey, and looking at the gap between agreement and disagreement, those in **Oath, Fordgate, Moorland and Burrowbridge appear the least confident that their households are less at risk of flooding now than they were in 2013/14**. Whereas respondents from West Yeo, Muchelney, Athelney and Westonzoyland appear to be the most confident in this respect. See Table 1a.

**Table 1a: Risk of flooding - separate parish responses vs. whole survey**

“I am confident that my household is less at risk of flooding now than it was in 2013/14”	Agree	Disagree	GAP
<b>WHOLE SURVEY</b>	<b>47%</b>	<b>20%</b>	<b>27%</b>
Oath	14%	43%	<b>-29%</b>
Fordgate	33%	29%	<b>4%</b>
Moorland	42%	26%	<b>16%</b>
Burrowbridge	38%	20%	<b>18%</b>
Thorney	54%	27%	27%
East Lyng	52%	19%	33%
Westonzoyland	54%	14%	40%
Athelney	57%	14%	43%
Muchelney	60%	15%	45%
West Yeo	100%	0%	100%

Similarly, when looking at levels of confidence in **communities being more prepared for a flooding event now than in 2013/14**, compared with the overall survey response, respondents in **Oath, Thorney, West Yeo, appear the least confident**, and to a lesser extent those in **East Lyng, Fordgate and Burrowbridge**. Those in Athelney, Muchelney and to a lesser extent Westonzoyland appear more confident in their communities’ plans/preparations. See Table 1b.

**Table 1b: Community is more prepared - separate parish responses vs. whole survey**

“I am confident that my community is more prepared than it was 2013/14”	Agree	Disagree	GAP
<b>WHOLE SURVEY</b>	<b>47%</b>	<b>18%</b>	<b>29%</b>
Oath	14%	28%	<b>-14%</b>
Thorney	27%	36%	<b>-9%</b>
West Yeo	50%	50%	<b>0%</b>
East Lyng	29%	19%	<b>10%</b>
Fordgate	40%	30%	<b>10%</b>
Burrowbridge	43%	19%	<b>24%</b>
Moorland	50%	20%	30%
Westonzoyland	50%	11%	39%
Athelney	64%	21%	43%
Muchelney	69%	20%	49%

In terms of levels of confidence in the **work undertaken by the SRA and public bodies to reduce the risk of flooding**, again comparing separate parish response against the whole survey, respondents in **Oath, Fordgate and Thorney** appear the least confident, and to a lesser extent those in **Moorland, East Lyng and Burrowbridge**. Respondents in West Yeo, Athelney, Muchelney and Westonzoyland

**Table 1c: SRA and public bodies work resulting in reduced risk of flooding - separate parish responses vs. whole survey**

<b>“I am confident that the work undertaken by the SRA &amp; public bodies has reduced the risk of flooding”</b>	<b>Agree</b>	<b>Disagree</b>	<b>GAP</b>
<b>WHOLE SURVEY</b>	<b>47%</b>	<b>19%</b>	<b>28%</b>
<b>Oath</b>	14%	57%	<b>-43%</b>
<b>Fordgate</b>	33%	34%	<b>-1%</b>
<b>Thorney</b>	18%	9%	<b>9%</b>
<b>Moorland</b>	40%	20%	<b>20%</b>
<b>East Lyng</b>	47%	24%	<b>23%</b>
<b>Burrowbridge</b>	45%	20%	<b>25%</b>
<b>Westonzoyland</b>	55%	14%	41%
<b>Muchelney</b>	57%	15%	42%
<b>Athelney</b>	64%	14%	50%
<b>West Yeo</b>	100%	0%	100%

Appendix 5 shows detailed comparisons for this question by each parish.

### Q3. In the 2013/14 flood event did you experience any of the following?

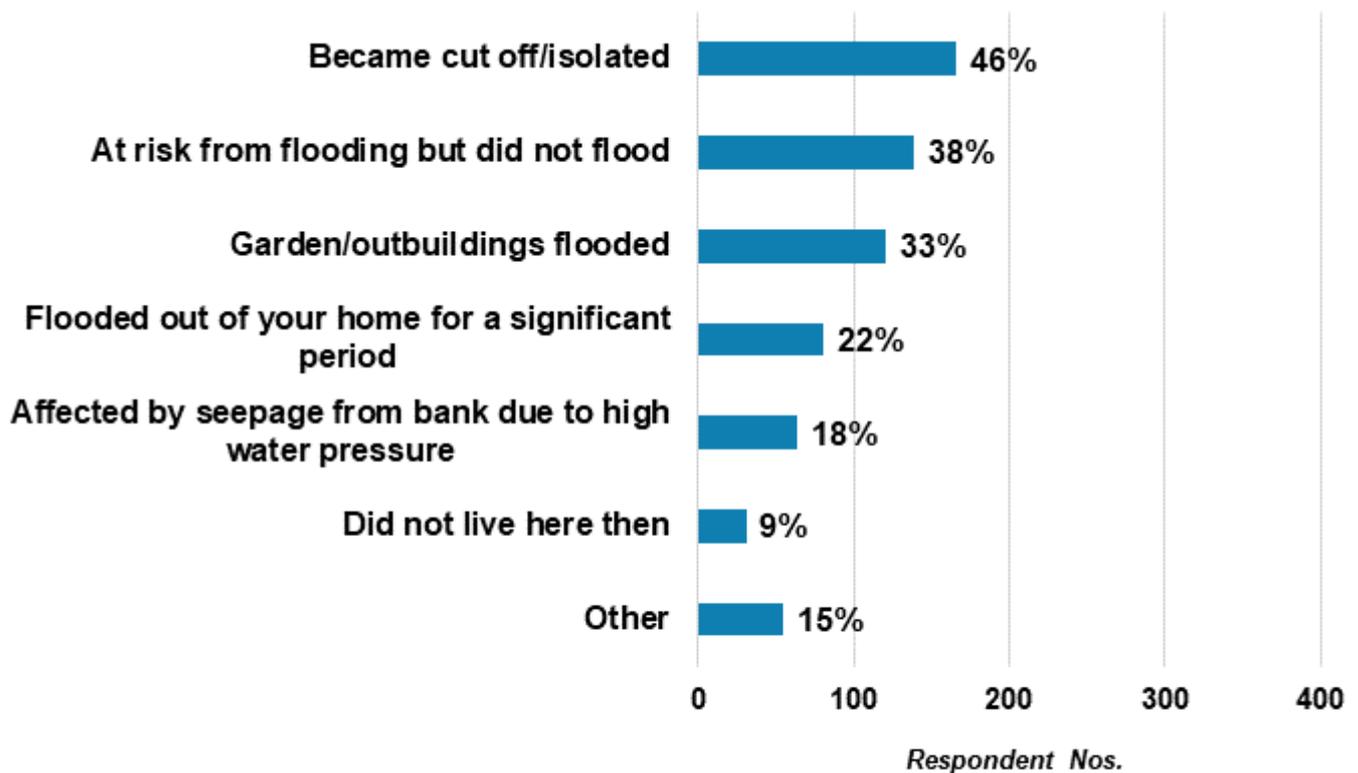


Chart 5 - 362 respondents  
31 skipped

Respondents had the option of ticking multiple boxes thereby allowing them to select all aspects they experienced during the floods.

92% of respondents answered the question. The **largest proportion** of them **became cut off of isolated during the 2013/14 floods** (46% - 166 respondents), while nearly 2 in 5 were at risk of flooding but did not flood (38%) – Chart 5. 1 in 3 experienced flooding of their garden or outbuildings (33%).

80 respondents were flooded out of their home for a significant period (22%) and a further 2 respondents' homes were flooded but they did not move out. Nearly 1 in 5 were affected by seepage from banks due to high water pressure (18%), and around 1 in 10 did not live directly in the area at the time (9%).

55 respondents (15%) commented further under the 'other' option. Nearly half of them had chosen options in the question and expanded further on their own particular circumstances and difficulties that they had faced during and after the flooding.

Others raised issues of restricted access because of road closures, cancelling of public transport, and to a much lesser extent risk of flooding resulting from blocked drains. While some answered to indicate that they had not experienced any flooding or difficulties.

## Q4. Do you currently have flood insurance?

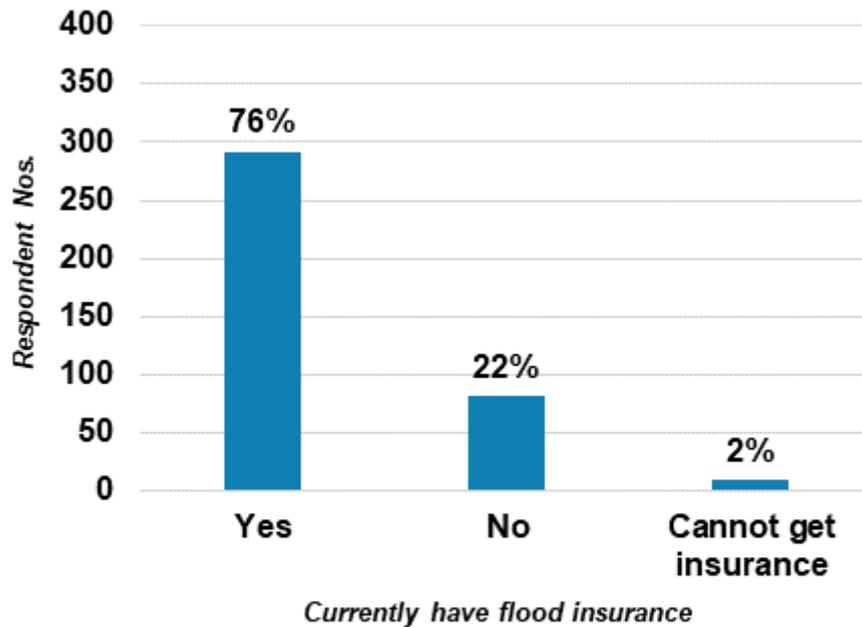


Chart 6 - 383 respondents  
10 skipped

Most respondents answered the question (97%), and **the large majority** of just over 3 in 4 **currently have flood insurance** (76% - 292 respondents) – Chart 6.

More than 1 in 5 do not have flood insurance (22%), while a small number cannot get insurance (2%).

### Further analysis

Table 2 below compares responses from 222 respondents (56% of all respondents) living in **areas at higher risk of flooding** e.g. all named parishes in this report (excluding Westonzoyland) and 7 respondents from 'other' areas who were flooded out of their homes for a significant period in the 2013/14 flood event.

Table 2: Currently insured: respondents in parishes at higher risk of flooding

	Yes	No	Cannot get insurance
<b>217 respondents</b>	<b>84%</b>	<b>13%</b>	<b>3%</b>
All survey respondents	76%	22%	2%
<b>Difference</b>	<b>+8%</b>	<b>-9%</b>	<b>+1%</b>
<b>217 respondents (5 skipped)</b>			

This comparison shows that a larger number of respondents living in the areas at higher risk of flooding currently have flood insurance (+8%). Although a slightly increased number are unable to get insurance (+1%).

## Q5. Did you make a claim on your insurance for flood damage as a result of the 2014 event?

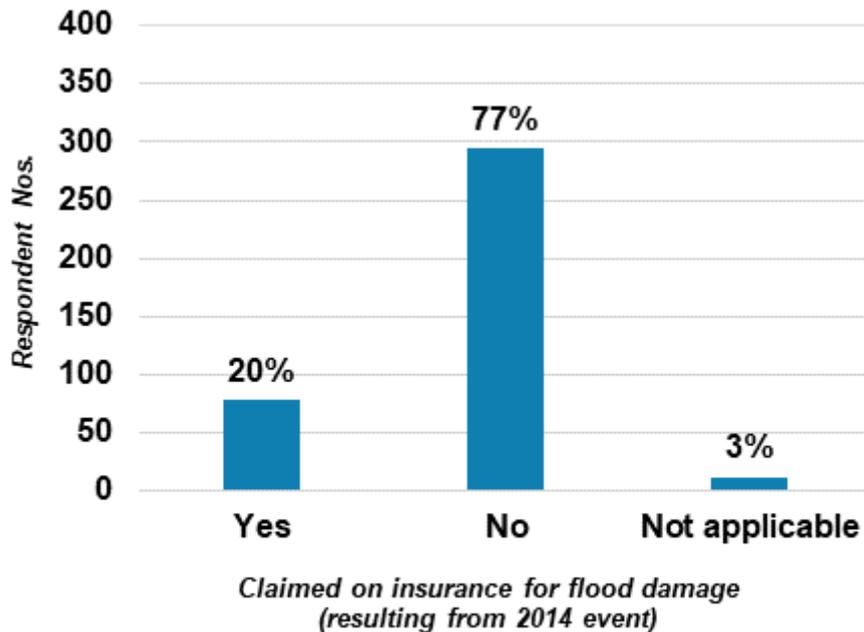


Chart 7 - 384 respondents  
9 skipped

Once again most respondents answered the question (98%), and a **similarly large majority** of over 3 in 4 **did not make a claim on their insurance** for flood damage as a result of the 2014 event (77% - 294 respondents) – Chart 7.

1 in 5 did make a claim (20% - 78 respondents). This question was not applicable for a further 3% of respondents.

### Further analysis

Table 3 below compares responses from 222 respondents (56% of all respondents) living in **areas at higher risk of flooding** e.g. all named parishes in this report (excluding Westonzoyland) and 7 respondents from 'other' areas who were flooded out of their homes for a significant period in the 2013/14 flood event.

Table 3: Insurance claim made 2014: respondents in parishes at higher risk of flooding

	Yes	No	Not applicable
<b>217 respondents</b>	<b>36%</b>	<b>64%</b>	<b>0%</b>
All survey respondents	20%	77%	3%
<b>Difference</b>	<b>+16%</b>	<b>-13%</b>	<b>-3%</b>
<b>217 respondents (5 skipped)</b>			

This comparison shows that a much larger proportion of respondents living in the areas at higher risk of flooding made an insurance claim after the 2014 flood event (+16%).

## Q6. Have you had any problems getting affordable flood insurance since 2013/14?

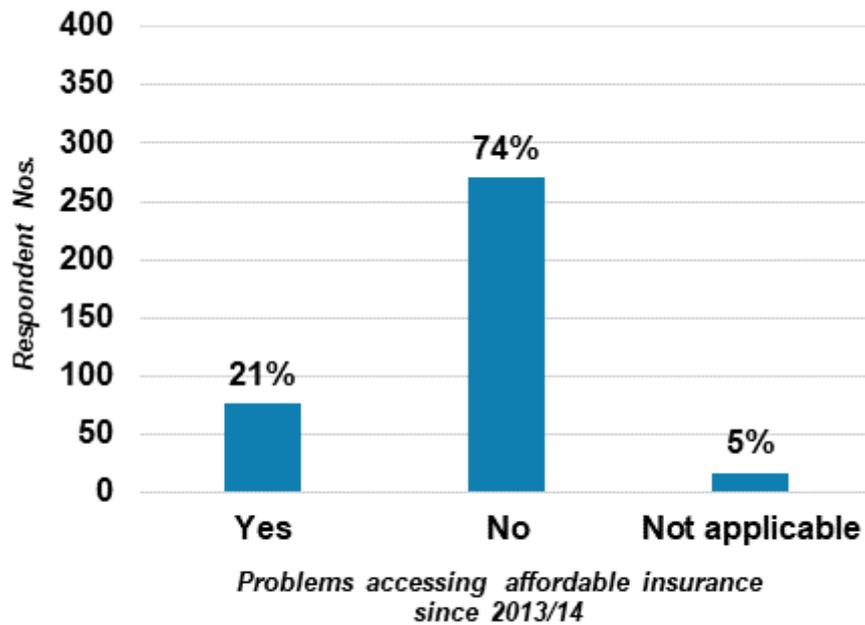


Chart 8 - 363 respondents  
30 skipped

A smaller number of respondents answered the question (92%), and again **the large majority** of just under 3 in 4 **have not had problems accessing affordable insurance** (74% - 270 respondents) – Chart 8.

Just over 1 in 5 overall have experienced problems (21% - 76 respondents). However, further analysis shows that **the number experiencing problems in getting affordable flood insurance rises to 41% for those respondents who have been flooded out of their houses.**

### Further analysis

Table 4 below compares responses from 222 respondents (56% of all respondents) living in **areas at higher risk of flooding** e.g. all named parishes in this report (excluding Westonzoyland) and 7 respondents from 'other' areas who were flooded out of their homes for a significant period in the 2013/14 flood event.

Table 4: Problems accessing flood insurance since 2013/14: respondents in parishes at higher risk of flooding

	Yes	No	Not applicable
<b>206 respondents</b>	<b>29%</b>	<b>68%</b>	<b>3%</b>
All survey respondents	21%	74%	5%
<b>Difference</b>	<b>+8%</b>	<b>-6%</b>	<b>-2%</b>
<b>206 respondents (16 skipped)</b>			

This comparison shows again that a significant proportion of respondents living in the **areas at higher risk of flooding** have experienced greater problems in getting affordable flood insurance (+16%). As seen above, this figure **is even higher for those who have been flooded out of their houses (+20%)**. Many have commented on the following page.

## Further comments from all survey respondents

122 respondents commented further (34%). Further analysis shows that 50 of the 82 respondents whose **homes were flooded** comment on insurance and more than half of them **have experienced problems**. Most have claimed following the 2013-14 flood event. Many report very large increases in premiums of more than 100%, and excesses (where quoted) ranging from £3,000-£30,000. Some feel that since the introduction of Flood Re their premiums have reduced, while others report seeing no benefit from the scheme's introduction. Others have shopped around and managed to reduce their premiums and excess. Some report having success going direct to insurers, while others have used brokers. The range of insurers willing to provide cover appears limited for these respondents. Some appear to struggle with the level of premiums, for some representing a significant proportion of their income. One respondent was unwilling to change insurer as they were unsure whether a new insurer would actually pay out if they flooded again.

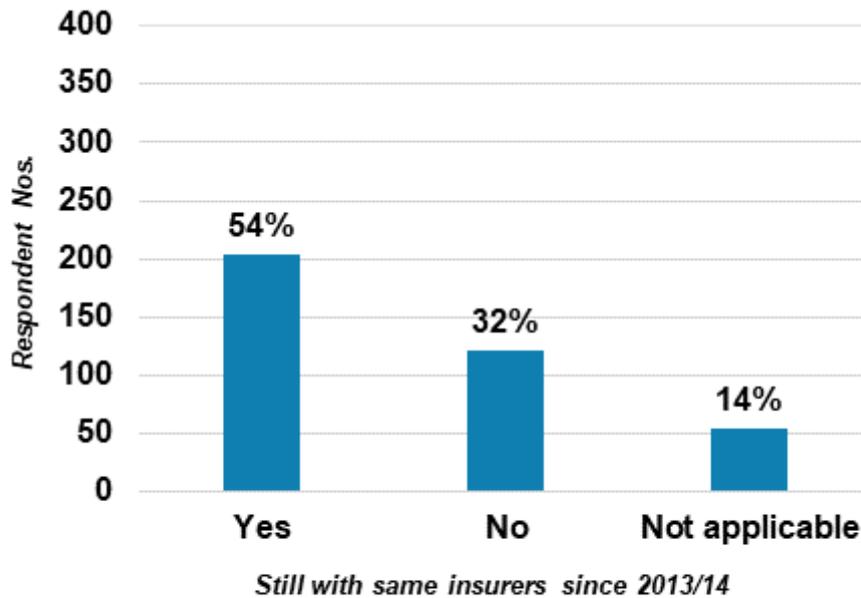
A small number either can't get insurance or have chosen not to have insurance. Affordability is an issue, as well as some reporting being told they live in a high risk area, even though their properties had not flooded.

For those who **did not make a claim, but have experienced problems**, many have either been quoted high premiums, or insurers have declined to quote. Some report Flood Re being expensive for them. One respondent raised that some insurers use postcode to assess risk as opposed to using the EA risk map. Another warned of the problems using comparison websites and to check directly that flood is covered – not just ticking a box and assuming it is.

For those **respondents who report not having problems**, or that Q6 was not applicable to them, some have remained with their insurers as they have been with them for a number of years, or their claim was dealt with efficiently. For some respondents premiums have not risen notably, however, more report an increase in premiums. One respondent cannot obtain business insurance for their property which flooded in 2013-14.

A few respondents comment on the SRA's work (which is also covered later in the survey). The continued need for river maintenance/dredging is raised. Another respondent was happier that the SRA is overseeing the work as opposed to the Environment Agency. Two others raise issues of sewerage and surface water issues.

## Q7. Are you still with the same insurers since 2014?



**Chart 9 - 376 respondents  
17 skipped**

Most respondents answered the question (96%), and the **narrow majority remain with the same insurers since 2014** (54% - 203 respondents). Around 1 in 3 have changed their insurers (32%). The remaining respondents indicate that this is not applicable – Chart 9.

More than 6 in 10 respondents commented further (63% - 238 respondents).

For those comments on why they are **still with the same insurers** (138 respondents), 1 in 3 were flooded out of their homes (46 respondents). For these respondents, some had a good experience with their insurer over their flood claim or have remained with the same insurers over a longer period of time. Others do not appear to be able to find alternative insurers, some have not tried, or do not feel that they would be accepted by another insurer. There is also an issue of trust in whether a new insurer may pay out for a future flood claim. One mentioned a 5 year claim period needing to pass before they could look at alternative providers. Two have on-going issues with their insurers which they have raised with the insurance Ombudsman.

For those who were **not flooded out of their homes, and who are still with the same insurers**, the large majority of them are satisfied with their insurers, reasons include the cover provided, the cost, trust and satisfaction. A few appear reluctant to change because they do not know how this will affect with their cover or premiums with another insurer. A similar proportion feel that they have no other choice of insurer.

100 respondents comment on their **reasons for changing insurers**. Just under 1 in 5 of all those commenting were **flooded out of their homes** (18 respondents). Quite a few changed company for a cheaper insurance premium or to reduce their excess - some of them to benefit directly from insurers who were offering Flood Re. Others have had a poor experience with how their claims have been handled.

For those (in the majority) who were **not flooded out of their homes**, a rise in insurance premiums had driven many of their decisions to change. Some looked directly for alternative quotes while others mentioned using brokers. Flood Re is mentioned a few times, mostly in relation to bringing the price downwards.

## Q8. Are you aware of Flood Re?

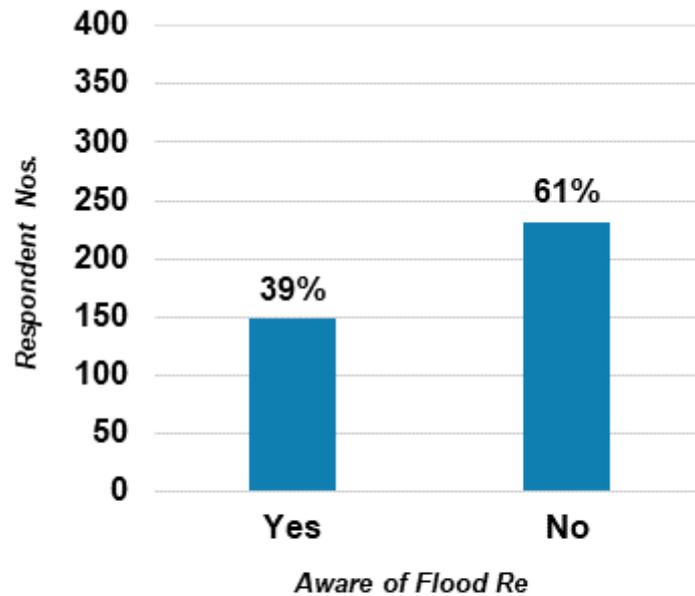


Chart 10 - 380 respondents  
13 skipped

Most respondents answered the question (97%). **The majority are not aware of Flood Re (61% - 232 respondents).** Around 2 in 5 are aware (39%) – Chart 10.

Further analysis shows that a notable lack of knowledge of Flood Re spreads across most of the parishes. More than 3 in 4 respondents taking part in the survey from **East Lyng (77%)** and **Westonzoyland (76%)** are unaware of Flood Re.

Similarly, the majority are unaware in Oath (71%), Athelney and Thorney (64% in each case) and Muchelney (54%) – see Table 5.

Table 5: Lacking knowledge of Flood Re by parish

Not aware of Flood Re	Proportion of all responding from parish
East Lyng	77%
Westonzoyland	76%
Oath	71%
Athelney	64%
Thorney	64%
Muchelney	54%
Burrowbridge	46%
Fordgate	38%
Moorland	37%
West Yeo	0%

## Q9. If you know about Flood Re where did your information come from?

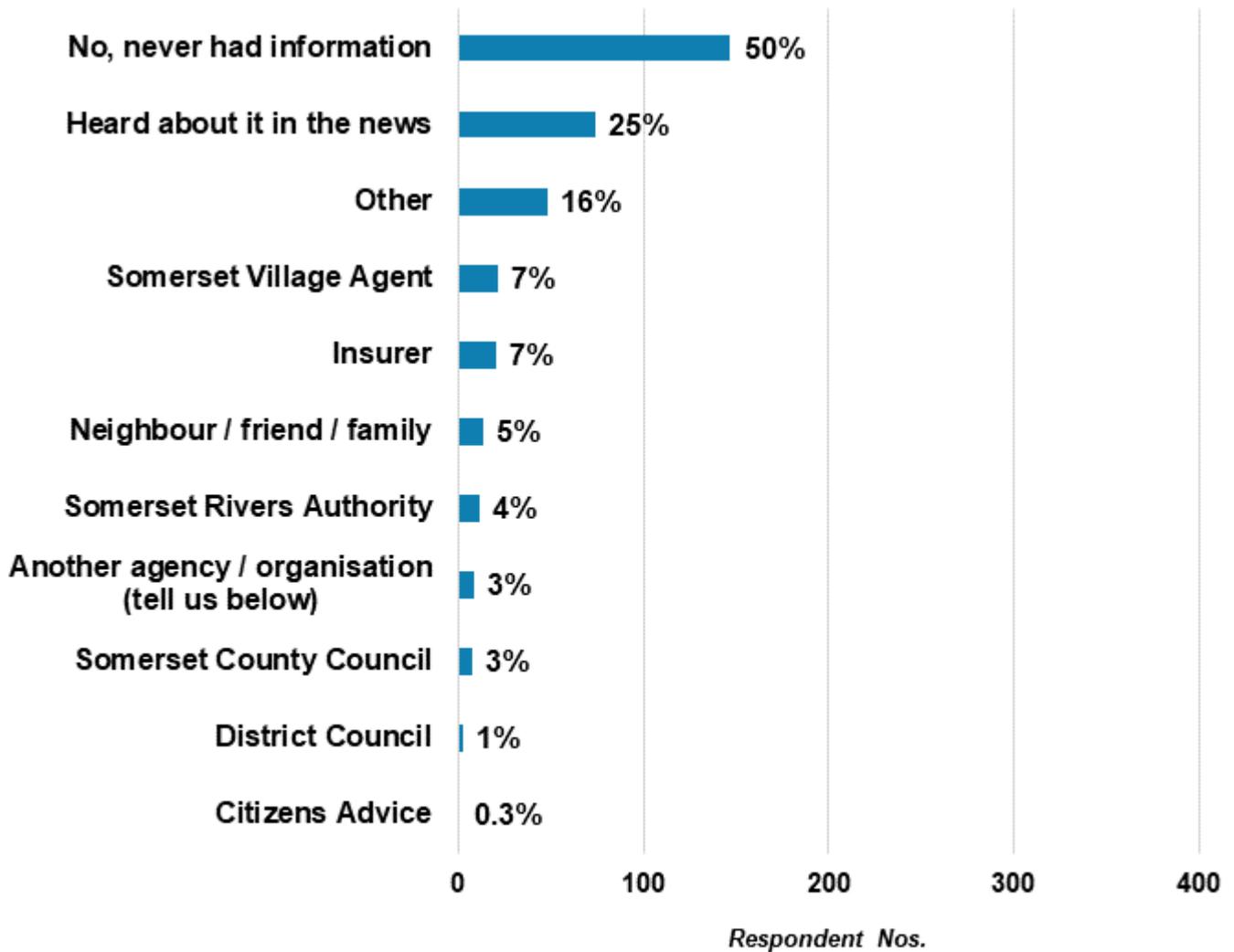


Chart 11 - 295 respondents  
98 skipped

Respondents had the option of ticking multiple boxes thereby allowing them to select all sources of information that were open to them.

Fewer respondents answered this question (75%). As in the previous question, the largest proportion of them had **not heard about Flood Re (50%)** – Chart 11.

For those that are aware of the Flood Re scheme, most had heard about it in the news (25% - 74 respondents). A much smaller number had heard through their Village Agent or insurer (7% in each case), via word of mouth from family, friends or neighbours (5%), from the SRA (4%) or another agency/organisation or Somerset County Council (3%). Few respondents had heard about Flood Re through either the District Council (3 respondents) or Citizens Advice (1 respondent).

A number of other sources of information are mentioned in comments - 48 respondents (16%) commented further. Some expanding on the choices selected in the question. Other information sources that emerge are social media and online research. The FLAG Facebook group is mentioned most frequently.

Others raised the press, mostly newspapers. Meetings encompassed a presentation at Othery Village Hall, the Flood Re launch and a national flood conference. A few mentioned varying experiences with directly with insurers or brokers some positive, some not so helpful. A couple worked in the insurance industry, while one respondent was involved in setting up Flood Re.

Other statutory bodies/agencies/organisations include the Environment Agency and Burrowbridge Parish Council. A few heard by word of mouth.

Of those commenting on their lack of knowledge Flood Re, most were located in Westonzoyland, correlating closely with the findings in the previous question. One respondent from elsewhere did comment that they did not need to know about it since they had not claimed on their insurance – they did however live in an area where the majority of other respondents had experienced severe flooding issues in their homes.

Respondents in the following areas indicate their awareness of Flood Re via the SRA and Village Agents:

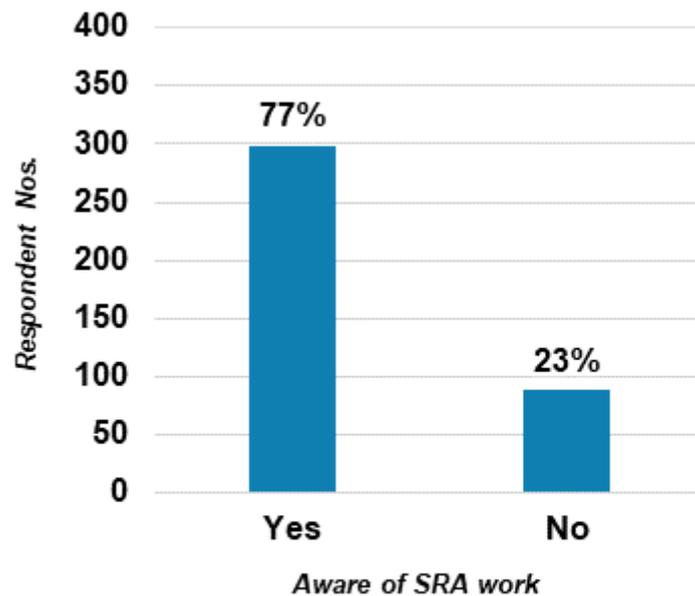
**Table 6a: Awareness of Flood Re via SRA**

Parish	No. of respondents
Westonzoyland	3
Curload	2
Bathpool	1
East Lyng	1
Moorland	1
Muchelney	1
Thorney	1
West Yeo	1
Westport	1

**Table 6b: Awareness of Flood Re via Village Agents**

Parish	No. of respondents
Moorland	13
Burrowbridge	3
Muchelney	3
East Lyng	1
Fordgate	1
North Curry	1

**Q10. Are you aware of the work of the Somerset Rivers Authority to reduce flood risk and increase resilience to flooding?**



**Chart 12 - 387 respondents  
6 skipped**

Most respondents answered the question (98%), and **the large majority** of just over 3 in 4 are **aware of the work of the Somerset Rivers Authority** (77% - 299 respondents) – Chart 12.

Of the 6 respondents who did not answer the question, 4 of them had some knowledge of SRA work but did not feel updated with more recent work.

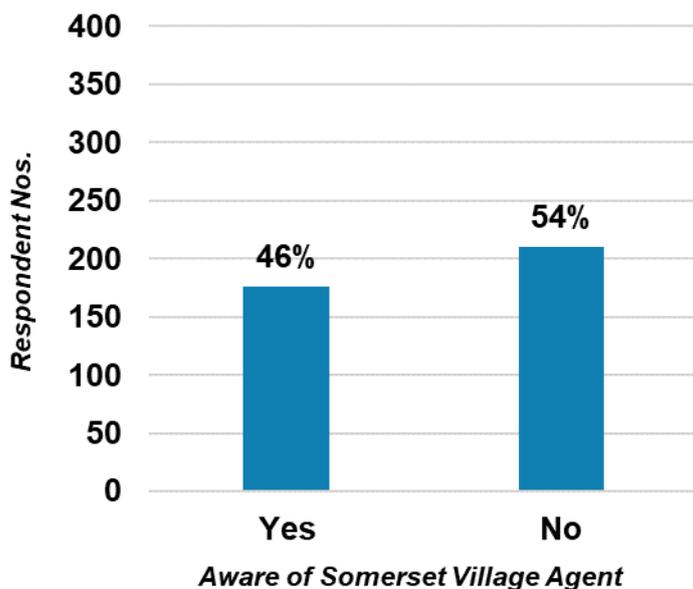
Further analysis of those who are **not aware of the SRA's work** to reduce flood risk and increased flood resilience shows that respondents range from across most of the parishes. The majority in **Oath (57%) and Thorney (55%)** are unaware of the SRA's work – see Table 7.

**Table 7: Not aware of SRA work by parish**

Not aware of SRA work	Proportion of all responding from parish
<b>Oath</b>	<b>57%</b>
<b>Thorney</b>	<b>55%</b>
<b>Fordgate</b>	<b>29%</b>
<b>East Lyng</b>	<b>27%</b>
<b>Burrowbridge</b>	<b>26%</b>
<b>Muchelney</b>	<b>26%</b>
<b>Moorland</b>	<b>24%</b>
<b>Westonzoyland</b>	<b>15%</b>
<b>Athelney</b>	<b>14%</b>
<b>West Yeo</b>	<b>0%</b>

13 other respondents added additional comments despite there being no facility on the form further comment in the question. The majority of them comment that an update on work undertaken would be welcomed, and some suggest that this should be more regular. One respondent disagrees with increase in resilience to flooding, and a further two respondents do not feel the work undertaken will be sustainable long term.

**Q11. Are you aware of your local Somerset Village Agent?**



**Chart 13 - 386 respondents  
7 skipped**

Most respondents answered the question (98%), and **the narrow majority are not aware of their Somerset Village Agent** (54% - 210 respondents) – Chart 13.

Of the 7 respondents who did not answer the question, 3 of them know about Village Agents but indicate that they do not currently have one (Moorland, Muchelney and Fordgate).

Further analysis of those who are **not aware of their local Village Agent** shows when looking at additional comments, that 8 respondents who answered 'No' to the question appear to have knowledge of and comment on the service – however, most of them have indicate that they don't currently have a Village Agent (Moorland, Westonzoyland, Fordgate, Thorney). Respondents range from across all of the parishes. The majority in **Oath (71%), Westonzoyland (67%), East Lyng (59%), Athelney (57%) and Thorney (55%)** are unaware – see Table 5 on the next page.

**Table 8: Not aware of local Somerset Village Agent by parish**

Not aware of local Somerset Village Agent	Proportion of all responding from parish
Oath	71%
Westonzoyland	67%
East Lyng	59%
Athelney	57%
Thorney	55%
West Yeo	50%
Burrowbridge	42%
Moorland	41%
Fordgate	29%
Muchelney	29%

Once again, 12 added additional comments despite there being no facility on the form further comment in the question. Those in Fordgate, Moorland, Muchelney and Westonzoyland all comment that they no longer have a Village Agent, and respondents in Moorland also commented on the withdrawal of funding for this post, although not all those commenting in this location are supportive of the Village Agent post.

## Additional comments

**Funding/status of the SRA**

**Flood risk work/increasing resilience to flooding**

**Concern about flooding**

**Flood Re**      **Flood prevention suggestions**

**SRA communications**      **Property value**

**Somerset Village Agents**

**Statutory bodies/organisations**      **Global weather impacts**

143 respondents had additional views and comments that they shared at the end of the survey (36%).

Just under 1 in 4 of all those commenting were **flooded out of their homes** (33 respondents), and 1 in 3 of these respondents have **continued concerns about flooding** (11 respondents).

Among their concerns are a perceived lack of or continuation of dredging work/maintenance along the rivers Parrett and Tone, the effectiveness of flood defences, the potential impact from new property development around Taunton and Bridgwater, the closure of the road for works on the rail bridge at Huntworth, help for those suffering the effects of the previous floods – the impact on their mental health and fear when heavy rain conditions occur.

Others who had not flooded also have **continued concerns about flooding**, some are common to those mentioned above. In addition they raise the lack of a suitable meeting place in case of emergency at East Lyng with the closure of the pub/car park; compensation for land flood/livestock losses; continued flooding during heavy rain (Parratt/Sowy/Wick Road); changes to the moor pumping triggers and perceived increased vulnerability for West Sedgemoor residents; changes to the spillway at Aller and resultant control of water flow back up drainage ditches to Westonzoyland; protection for Westonzoyland residents and better communication systems in case of the village flooding.

Around 1 in 4 comment around **flood risk and increased resilience to flooding**. Some can see the benefits of the work carried out, however dredging, water course clearance/river bank maintenance and pumping are mentioned numerous times, with continuation of works seen as a priority. Specific locations include along the whole of the River Parrett (particularly Burrowbridge to Oath and other suggesting at Dunwear and Bridgwater town), work on the King Sedgemoor Drain.

Among **suggestions for flood prevention**, the construction of a sluice gate on the River Parrett (funded by house builders) is suggested. Another believes increased upland forestation and a tidal barrier are critical. Suggestions for adapting catchments, rivers and floodplains irrespective of the views of farmers, but based on evidence is raised, as well as looking at the historical management of the area. Reinstatement of overspill ditches in the Langport area is suggested. Encouragement of farmers to clean up their litter from waterways, suggestions for alternatives to maize crops.

**Increased communications from the SRA** on completed work, current projects and future strategy for specific areas or the Somerset Levels as a whole would be welcomed by a number of the respondents from a wide range of areas. Among suggestions are for a quarterly/half yearly newsletter and/or information in Parish magazines. Residents in Westonzoyland and Curload both felt they might benefit from some emergency flood notifications/planning for future events.

A few respondents have concerns over the **funding of the SRA**, feeling that long-term maintenance of the area could only be secured with long-term funding or its conversion to a statutory body.

A few respondents feel strongly about the **Environment Agency's** role in flood prevention, feeling the lack of communication with local people led to the floods in 2013/14.

**Somerset Village Agents** – Moorland and Westonzoyland report no access to a Village Agent. While others have not met their Agent yet – Stathe, Thorney.

**Flood Re** – a few respondents have varying levels of success with the scheme through insurers. The suggestion that SRA could advise people directly about the scheme is made. For others their **property value** is posing an issue, particularly for those wishing to move. One respondent would like to see a change in the Council Tax rates system based on the current value of their property.

Other aspects raised are the future impacts of global weather events. A small number did not feel the survey was a necessary consultation. One professional respondent offered their help to the SRA.

# Appendix 1 – Questionnaire

9. If you know about Flood Re where did your information come from? (Flood Re is a joint initiative between the Government and insurers. Its aim is to make the flood cover part of household insurance policies more affordable.)

- Insurer
- Neighbour/friend/family
- Heard about it in the news
- Somerset Village Agent
- Citizens Advice
- District Council
- Somerset County Council
- Somerset Rivers Authority
- Another agency/organisation (please tell us below)
- No, never had information

Other: \_\_\_\_\_

10. Are you aware of the work of the Somerset Rivers Authority to reduce flood risk and increase resilience to flooding?

- Yes  No

11. Are you aware of your local Somerset Village Agent?

- Yes  No

Village Agents are highly trained professionals who work with individuals and communities to help bridge the gap between isolated, excluded, vulnerable and lonely people and the services they need to thrive (whether offered by statutory, voluntary or private sector organisations). Village Agents live locally and support people of all ages with a wide variety of issues. For more information either go to [www.somersetccc.org.uk](http://www.somersetccc.org.uk) or call 01823 331222.

For more information:  
[www.somersetccriversauthority.org.uk](http://www.somersetccriversauthority.org.uk)

Any other comments:

## HAVE A QUESTION?

If you need any help completing these questions or would like more copies of the leaflet please either email the Smart Communities team:  
[info@somersetccc.org.uk](mailto:info@somersetccc.org.uk)  
or call on 01823 331222.



### Protecting Your Data GDPR Policy Statement:

Analysis will be undertaken by the Community Council for Somerset (CCS) who are conducting the survey on behalf of Somerset Rivers Authority. Individual information will be treated as confidential and anonymous. Any information published will be representative of a group of households and will not identify any individual response. Information is collected and analysed in accordance with CCS' role as Data Controller and Data Processor. Information is supplied anonymously and as such CCS expressly disclaims all liability for, or damages of any kind arising out of use, reference to, or reliance on any information contained within the analysis.

**Somerset**  
Rivers Authority

## FLOOD RISK CONSULTATION

We want to find out the challenges you are still facing 5 years after the floods.

- How do you feel about the potential risk of flooding?
- How safe do you feel?
- Do you know about the work undertaken by the Somerset Rivers Authority to reduce future flooding events?
- Are you able to find affordable home insurance?

CLOSING DATE 21st December 2018

This survey can also be completed online at  
[www.surveymonkey.co.uk/r/floodrisksomerset](http://www.surveymonkey.co.uk/r/floodrisksomerset)

Somerset Rivers Authority wants to understand the challenges communities are still facing who were affected by the floods in 2014.

This is a confidential consultation which allows you to have your say. The information we receive will inform the work of the Somerset Rivers Authority.

1. What area do you live in?

- |                                       |  |
|---------------------------------------|--|
| <input type="checkbox"/> Athelney     | <input type="checkbox"/> Oath          |
| <input type="checkbox"/> Burrowbridge | <input type="checkbox"/> Thorney       |
| <input type="checkbox"/> East Lyng    | <input type="checkbox"/> West Yeo      |
| <input type="checkbox"/> Fordgate     | <input type="checkbox"/> Westonzoyland |
| <input type="checkbox"/> Moorland     | Other: _____                           |
| <input type="checkbox"/> Muchelney    | _____                                  |

2. Please tell us how much you agree or disagree with the below statements:

"I am confident that my household is less at risk of flooding now than it was in 2013/14"

- |                                     |                          |                          |                          |                          |
|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Strongly Agree                      | Agree                    | Unsure                   | Disagree                 | Strongly Disagree        |
| <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| No opinion <input type="checkbox"/> |                          |                          |                          |                          |

"I am confident that my community is more prepared than it was in 2013/14"

- |                                     |                          |                          |                          |                          |
|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Strongly Agree                      | Agree                    | Unsure                   | Disagree                 | Strongly Disagree        |
| <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| No opinion <input type="checkbox"/> |                          |                          |                          |                          |

"I am confident that the work undertaken by the SRA & public bodies has reduced the risk of flooding"

- |                                     |                          |                          |                          |                          |
|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Strongly Agree                      | Agree                    | Unsure                   | Disagree                 | Strongly Disagree        |
| <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| No opinion <input type="checkbox"/> |                          |                          |                          |                          |

3. In the 2013/14 flood event did you experience any of the following?: (tick all that apply)

- Became cut off/isolated
  - Flooded out of your home for a significant period
  - Affected by seepage from bank due to high water pressure
  - At risk from flooding but did not flood
  - Garden/outbuildings flooded
  - Did not live here then
- Other \_\_\_\_\_

4. Do you currently have flood insurance?

- Yes  No
- Cannot get insurance

5. Did you make a claim on your insurance for flood damage as a result of the 2014 event?

- Yes  No

6. Have you had any problems getting affordable flood insurance since 2013/14?

- Yes  No

Please tell us more:

7. Are you still with the same insurers since 2014?

- Yes  No  Not applicable

If you are with the same insurers, please can you tell us why you have chosen to renew your insurance with them?

If you have changed your insurer, please can you tell us more about why you made that change?

8. Are you aware of Flood Re?

- Yes  No

**PLEASE CONTINUE TO THE NEXT QUESTION**

# Appendix 2



## EVENTS, INTERVIEWS, COMMENTS AND NATIONAL FLOOD RE SURVEY



Conducted by

**Smart Communities Ltd**

(part of the Community Council for Somerset)



Victoria House, Victoria Street, Taunton, TA1 3JZ  
Smart Communities is a Limited Company by Guarantee  
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## ATTENDANCE AT EVENTS AND MEETINGS

### ***Attendance at Burrowbridge Parish Council – 6th November 2018***

Attended by 8 councillors and 2 members of the public.

Shared advance knowledge to parish councillors, left examples of the questionnaire and posters.

#### **Comments noted:**

Parish Council would like Smart Communities to return, following the consultation, to feedback general outcomes and any local issues.

### ***Meeting with Chair of Muchelney Parish Meeting – 7th November 2018***

Agreed to advertise across the village. Would like to receive feedback on any issues raised by local people during the consultation

#### **Comments noted:**

Feels there has been great improvement since 2014. Areas of roads still flood but houses feel more secure.

### ***Attendance at Kingsbury Episcopi Parish Council – 7th November 2018***

Attended by 9 councillors and 8 members of the public.

Shared advance knowledge to parish councillors, left examples of the questionnaire and posters.

Answered questions from councillors and members of the public.

### ***Attendance at Community Connect event – 29th November 2018***

Met a number of people, answered questions and distributed questionnaires.

### ***Attendance at Burrowbridge Christmas Film night – 9th December 2018***

Attended by 33 people. Talked with 28 people

#### **Comments noted:**

Many people didn't respond to the questionnaire because they were unsure if things had improved since 2014. They felt that they needed more information in order to answer the questions. Was there a way for the SRA to share developments and progress?

### ***Attendance at MAFKIT meeting at Moorland Village Hall – 12th December 2018***

Attended by 10 people

Encouraged people to complete the questionnaire that they had received. Handed more questionnaires out and urged the people attending to encourage others to complete – 'use your voice'.

#### **Comments noted:**

General comments were that local people did not have a say in what was happening and decisions are made by people who didn't understand the local situation. Some raw feelings.

### ***Attendance at meeting in Thorney with those affected by flooding – 17th December 2018***

Attended by 12 people.

This meeting was initiated by Smart Communities and hosted and promoted by a local resident. Different experiences of flooding, most had been inundated with flood water and also cut off but one person hadn't but had water on their garden/land and was cut off.

Some felt that the flood prevention works and the flood resilience work done to their homes makes them much more confident when there is heavy and sustained rainfall. Others still feel scared when there is heavy rain over a couple of days because of the impact and trauma of the flooding in 2014.

When asked what would make the most difference the key response was communication. The participants felt that during the floods and since then there has been poor and inconsistent communication from the authorities. They said that it would be most helpful to receive regular updates in the form of a newsletter to those flood affected communities and to have an annual

meeting where the works that are being carried out can be explained and the plans for the next period discussed.

Another suggestion was that when the flooding happened the Environment Agency didn't have people on the ground so were relying on data from maps, if a similar event happens again it was felt to be crucial to have people actually in the area.

When asked about flood insurance there was a variable response. Some were able to get good affordable insurance as their homes have been made more flood resilient by the work funded by their insurers after the 2014 flood. Others had struggled to get affordable insurance but now have got it (took about a year after the event).

## **CCS VILLAGE, COMMUNITY AND CARERS AGENTS NETWORK**

CCS Village, Community and Carers Agents also promoted the survey widely with their clients and at Talking Cafes in appropriate areas.

## **CONVERSATIONS AND COMMENTS**

### ***Conversation with Parish Councillor – 8<sup>th</sup> November 2018***

Discussion regarding the role that EA workers undertook during the flooding. As it was Christmas many managers were on leave and ground staff took the support role on board.

#### **Comments noted:**

How can the SRA or EA support and train front line staff to cope with the trauma of supporting residents dealing with flooding? As it was on-going for a long time, some staff didn't go home for 4-5 days and as the only contact with the 'authorities' each story was heart wrenching - but did staff not get a chance to off load or share before meeting the next resident.

Is there a role for the SRA to share why flooding happened - gaining understanding of 7 rivers and tributaries joining together to form one – inevitably causes pinch points? It would help public understanding of why particular areas are vulnerable.

### ***Comment from Facebook***

I think it would be really helpful to have some idea of what other people are paying (anonymous) so that we can know if what we are paying is reasonable in broad terms.

Also who is in Flood Re and who isn't. We flooded but were told by our insurance firm that we weren't high enough risk to be in the scheme. Has this happened to other people?

## Appendix 3 – Full survey results tables

### Q1. What area do you live in?

Answer Choices	Responses	
Westonzoyland	31.6%	124
Burrowbridge	14.5%	57
Other	13.7%	54
Moorland	11.7%	46
Muchelney	8.9%	35
East Lyng	5.6%	22
Fordgate	5.3%	21
Athelney	3.6%	14
Thorney	2.8%	11
Oath	1.8%	7
West Yeo	0.5%	2
	<b>Answered</b>	<b>393</b>
	<b>Skipped</b>	<b>0</b>

### Q2. Please tell us how much you agree or disagree with the statements below:

“I am confident that my household is less at risk of flooding now than it was in 2013/14”

Answer Choices	Responses	
Strongly agree	9.8%	38
Agree	36.8%	143
Unsure	32.1%	125
Disagree	11.1%	43
Strongly disagree	8.5%	33
No opinion	1.8%	7
	<b>Answered</b>	<b>389</b>
	<b>Skipped</b>	<b>4</b>

“I am confident that my community is more prepared than it was 2013/14”

Answer Choices	Responses	
Strongly agree	6.2%	24
Agree	40.5%	157
Unsure	33.3%	129
Disagree	11.1%	43
Strongly disagree	6.4%	25
No opinion	2.6%	10
	<b>Answered</b>	<b>388</b>
	<b>Skipped</b>	<b>5</b>

**“I am confident that the work undertaken by the SRA & public bodies has reduced the risk of flooding”**

<b>Answer Choices</b>	<b>Responses</b>	
Strongly agree	6.9%	27
Agree	40.0%	156
Unsure	32.8%	128
Disagree	12.3%	48
Strongly disagree	6.4%	25
No opinion	1.5%	6
	<b>Answered</b>	<b>390</b>
	<b>Skipped</b>	<b>3</b>

**Q3. In the 2013/14 flood event did you experience any of the following? (tick all that apply)**

<b>Answer Choices</b>	<b>Responses</b>	
Became cut off/isolated	45.9%	166
At risk from flooding but did not flood	38.4%	139
Garden/outbuildings flooded	33.1%	120
Flooded out of your home for a significant period	22.1%	80
Affected by seepage from bank due to high water pressure	17.7%	64
Did not live here then	8.6%	31
Other	15.2%	55
	<b>Answered</b>	<b>362</b>
	<b>Skipped</b>	<b>31</b>

**Q4. Do you currently have flood insurance?**

<b>Answer Choices</b>	<b>Responses</b>	
Yes	76.2%	292
No	21.4%	82
Cannot get insurance	2.4%	9
	<b>Answered</b>	<b>383</b>
	<b>Skipped</b>	<b>10</b>

**Q5. Did you make a claim on your insurance for flood damage as a result of the 2014 event?**

<b>Answer Choices</b>	<b>Responses</b>	
Yes	20.3%	78
No	76.6%	294
Not applicable	3.1%	12
	<b>Answered</b>	<b>384</b>
	<b>Skipped</b>	<b>9</b>

**Q6. Have you had any problems getting affordable flood insurance since 2013/14?**

<b>Answer Choices</b>	<b>Responses</b>	
Yes	20.9%	76
No	74.4%	270
Not applicable	4.7%	17
Please tell us more:		122
	<b>Answered</b>	<b>363</b>
	<b>Skipped</b>	<b>30</b>

**Q7. Are you still with the same insurers since 2014?**

<b>Answer Choices</b>	<b>Responses</b>	
Yes	53.7%	203
No	32.0%	121
Not applicable	14.3%	54
	<b>Answered</b>	<b>378</b>
	<b>Skipped</b>	<b>15</b>

**If you are with the same insurers, please can you tell us why you have chosen to renew your insurance with them?**

<b>Answered</b>	<b>138</b>
<b>Skipped</b>	<b>255</b>

**If you have changed your insurer, please can you tell us more about why you made that change?**

<b>Answered</b>	<b>100</b>
<b>Skipped</b>	<b>293</b>

**Q8. Are you aware of Flood Re?**

<b>Answer Choices</b>	<b>Responses</b>	
Yes	38.9%	148
No	61.1%	232
	<b>Answered</b>	<b>380</b>
	<b>Skipped</b>	<b>13</b>

**Q9. If you know about Flood Re where did your information come from? (tick all that apply)**

<b>Answer Choices</b>	<b>Responses</b>	
No, never had information	49.8%	147
Heard about it in the news	25.1%	74
Other	16.3%	48
Somerset Village Agent	7.5%	22
Insurer	7.1%	21
Neighbour / friend / family	4.7%	14
Somerset Rivers Authority	4.1%	12
Another agency / organisation (please tell us below)	3.1%	9
Somerset County Council	2.7%	8
District Council	1.0%	3
Citizens Advice	0.3%	1
	<b>Answered</b>	<b>295</b>
	<b>Skipped</b>	<b>98</b>

**Q10. Are you aware of the work of the Somerset Rivers Authority to reduce flood risk and increase resilience to flooding?**

<b>Answer Choices</b>	<b>Responses</b>	
Yes	77.3%	299
No	22.7%	88
	<b>Answered</b>	<b>387</b>
	<b>Skipped</b>	<b>6</b>

**Q11. Are you aware of your local Somerset Village Agent?**

<b>Answer Choices</b>	<b>Responses</b>	
Yes	45.6%	176
No	54.4%	210
	<b>Answered</b>	<b>386</b>
	<b>Skipped</b>	<b>7</b>

**Any other comments?**

<b>Answered</b>	<b>143</b>
<b>Skipped</b>	<b>250</b>

# Appendix 4



## PARISH SUMMARIES



Conducted by

**Smart Communities Ltd**

(part of the Community Council for Somerset)



Victoria House, Victoria Street, Taunton, TA1 3JZ  
Smart Communities is a Limited Company by Guarantee  
Registered in England and Wales No.11480430 and is Registered  
for VAT No.



# Athelney

**Response rate:** 70% of all households mailed took part in the survey (14 households) – representing an overall response rate of 4% across the whole survey.

## COMPARING CONFIDENCE AGAINST MAIN SURVEY FINDINGS

**Q2. Please tell us how much you agree or disagree with the statements below:**

*“I am confident that my household is less at risk of flooding now than it was in 2013/14”*

### ALL RESPONDENTS

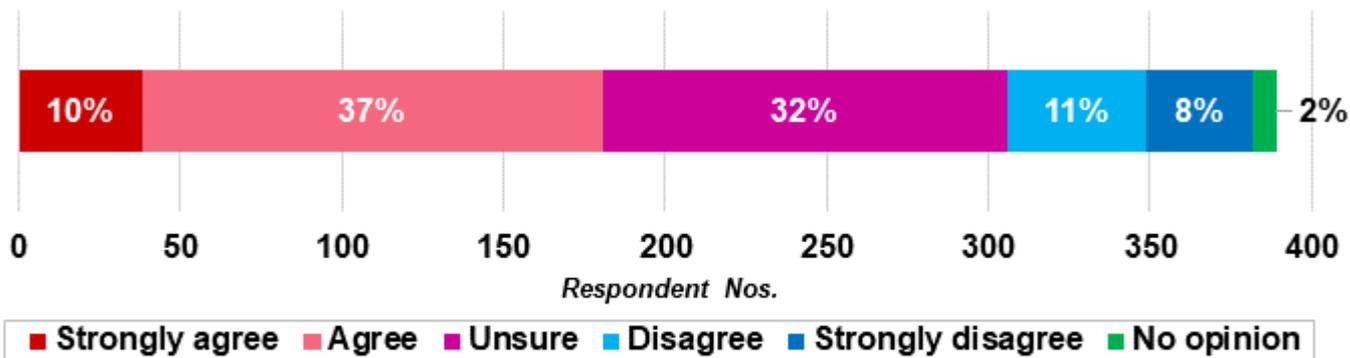
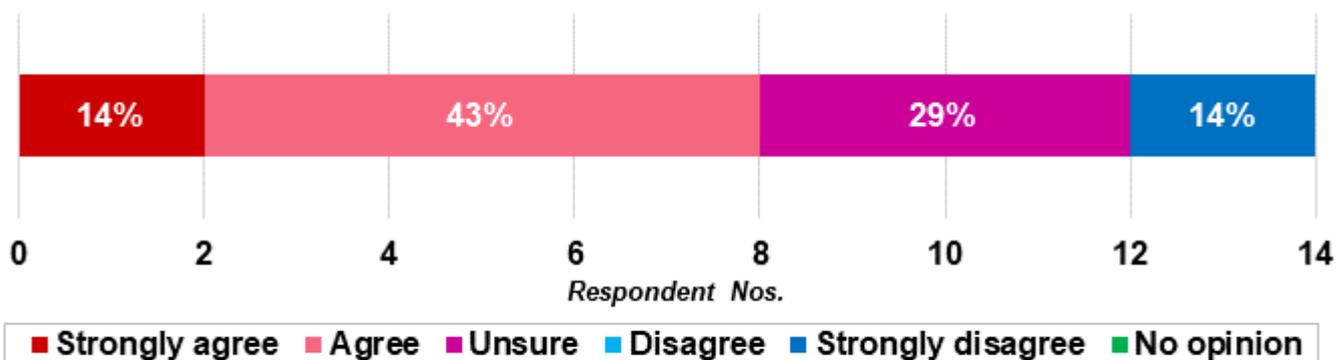


Chart 2 - 389 respondents  
4 skipped

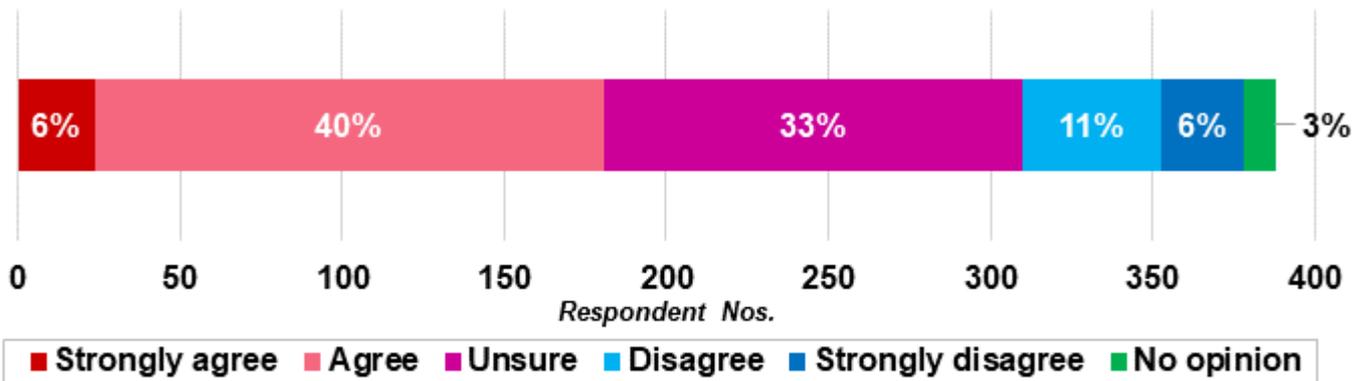
### ATHELNEY



ATHELNEY - 14 respondents  
0 skipped

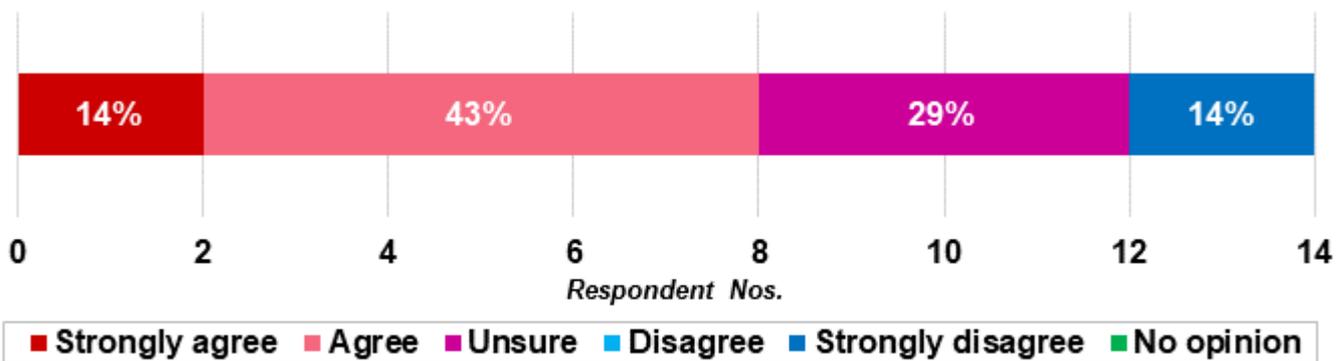
**"I am confident that my community is more prepared than it was 2013/14"**

**ALL RESPONDENTS**



**Chart 3 - 388 respondents**  
**5 skipped**  
*Computing rounding applies*

**ATHELNEY**



**ATHELNEY - 14 respondents**  
**0 skipped**

**“I am confident that the work undertaken by the SRA & public bodies has reduced the risk of flooding”**

### ALL RESPONDENTS

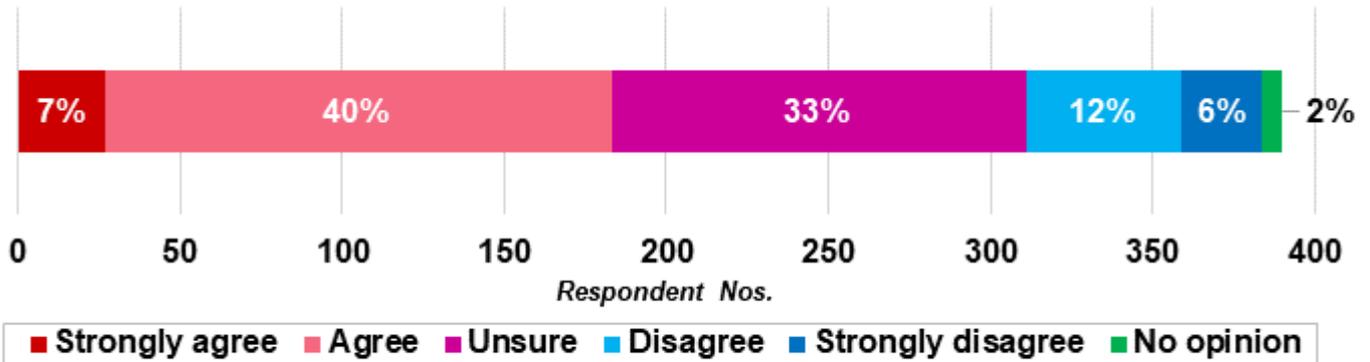
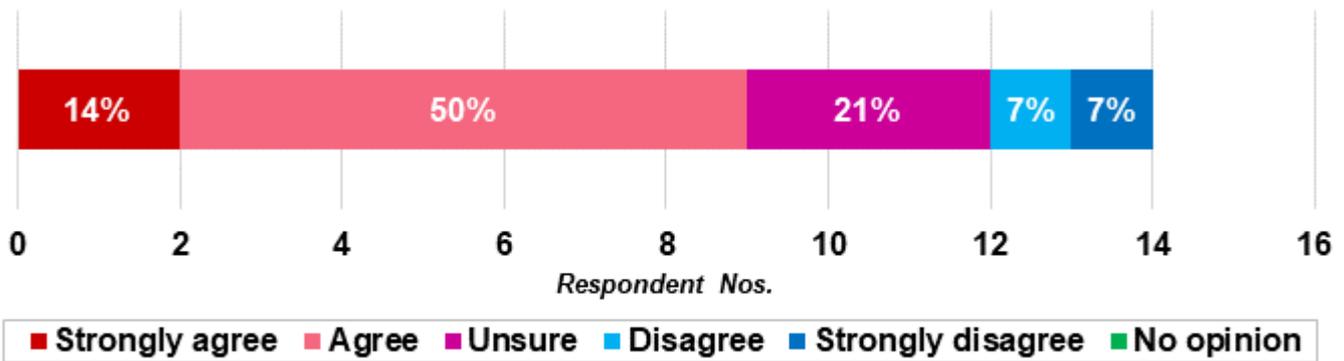


Chart 4 - 390 respondents  
3 skipped

### ATHELNEY



ATHELNEY - 14 respondents  
0 skipped

### OTHER FINDINGS FOR ATHELNEY

- There are high levels of awareness of the work of the SRA from those taking part in the survey (86%).
- The majority of respondents are **not aware** of Flood Re (64%).
- The majority of respondents are **not aware** of their local Village Agent (57%).

# Burrowbridge

**Response rate:** 29% of all households mailed took part in the survey (57 households) – representing an overall response rate of 15% across the whole survey.

## COMPARING CONFIDENCE AGAINST MAIN SURVEY FINDINGS

**Q2. Please tell us how much you agree or disagree with the statements below:**

*“I am confident that my household is less at risk of flooding now than it was in 2013/14”*

### ALL RESPONDENTS

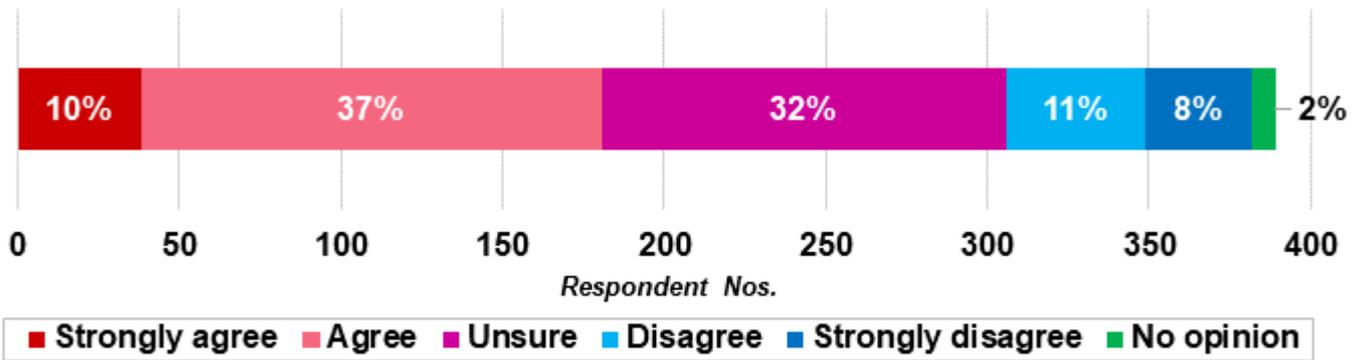
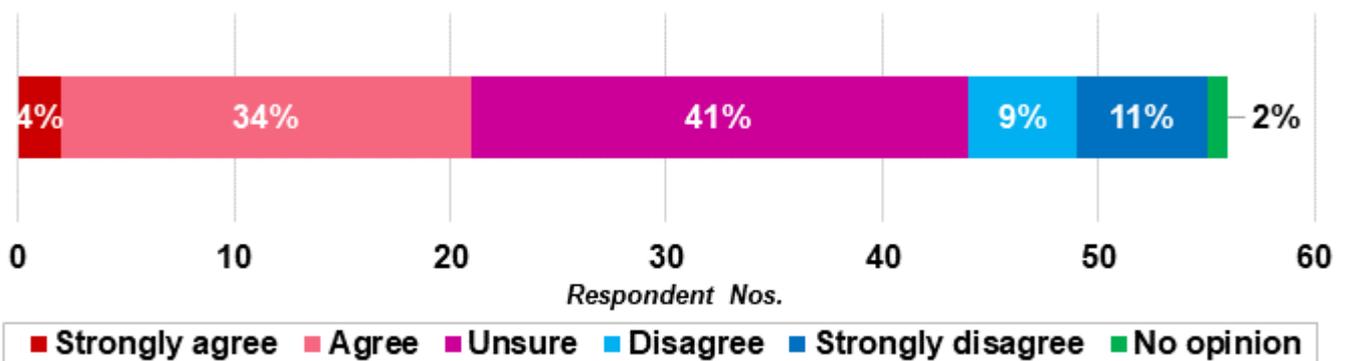


Chart 2 - 389 respondents  
4 skipped

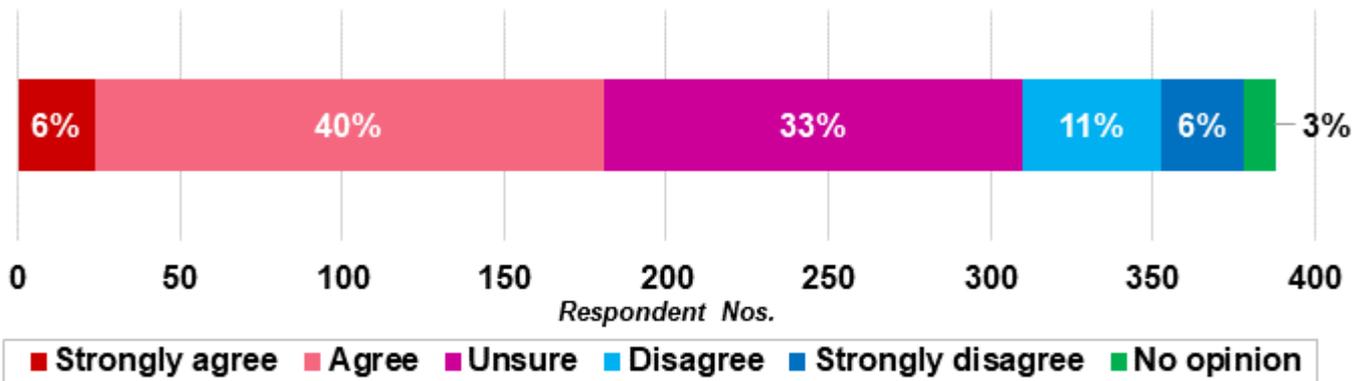
### BURROWBRIDGE



BURROWBRIDGE- 56 respondents  
1 skipped

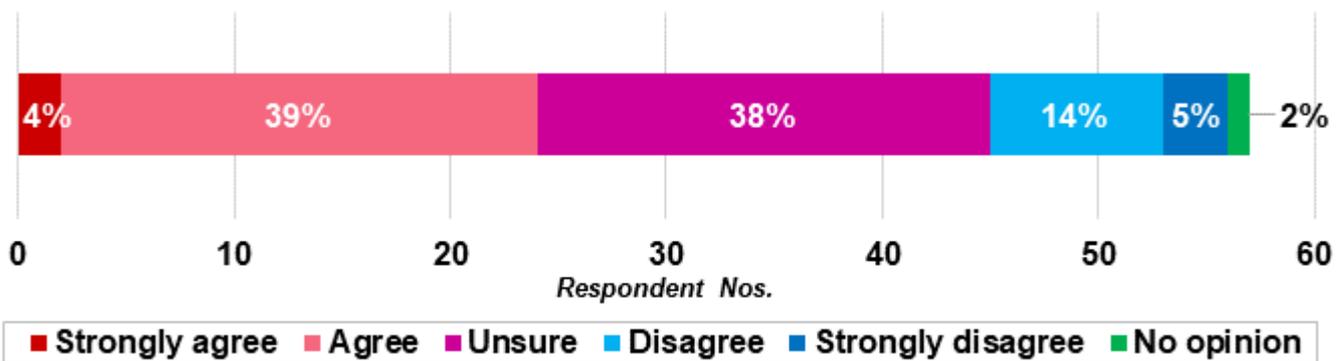
**"I am confident that my community is more prepared than it was 2013/14"**

**ALL RESPONDENTS**



**Chart 3 - 388 respondents**  
5 skipped  
*Computing rounding applies*

**BURROWBRIDGE**



**BURROWBRIDGE - 56 respondents**  
1 skipped

***“I am confident that the work undertaken by the SRA & public bodies has reduced the risk of flooding”***

## ALL RESPONDENTS

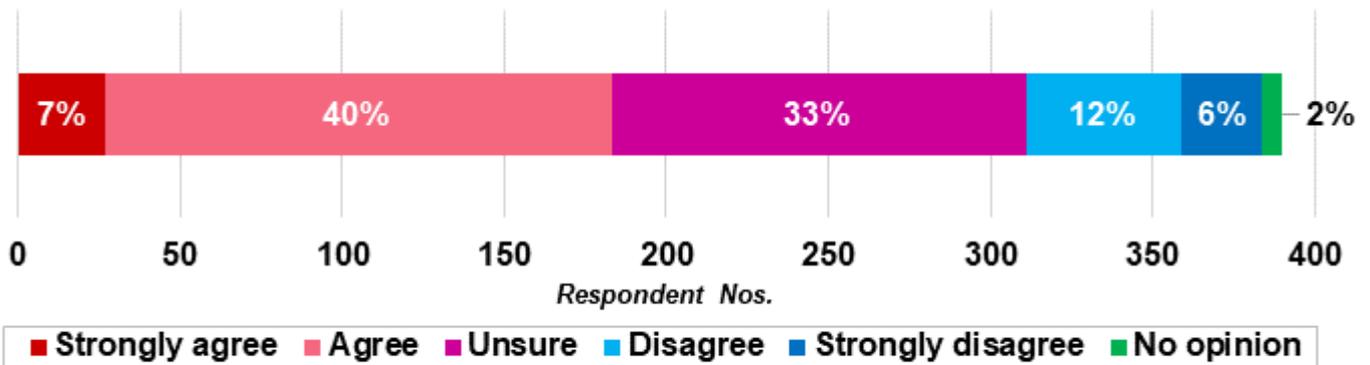
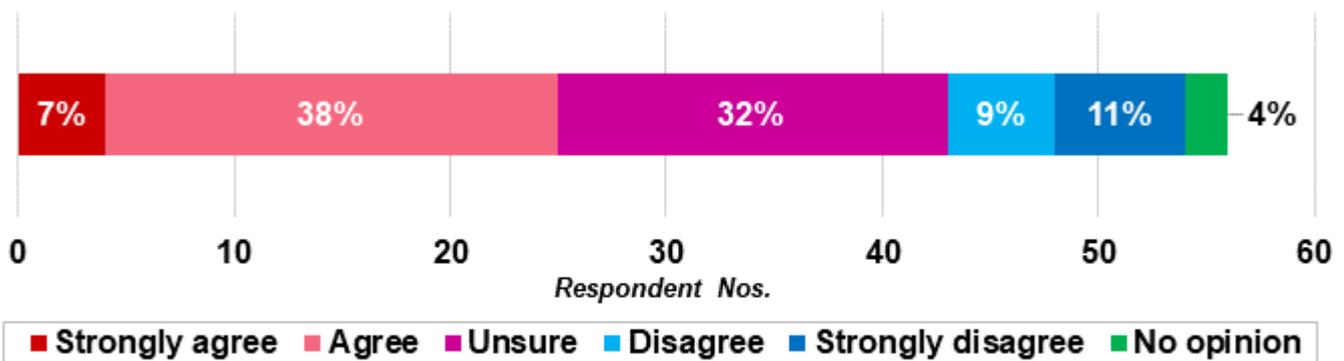


Chart 4 - 390 respondents  
3 skipped

## BURROWBRIDGE



BURROWBRIDGE - 56 respondents  
1 skipped

## OTHER FINDINGS FOR BURROWBRIDGE

- The marginal majority of respondents are aware of Flood Re (54%).
- The sizeable majority are aware of the work of the SRA (74%), while around 1 in 4 are not aware (26%).
- The majority are aware of their local Village Agent (58%), while around 2 in 5 are not aware (42%).

# East Lyng

**Response rate:** 29% of all households mailed took part in the survey (22 households) – representing an overall response rate of 6% across the whole survey.

## COMPARING CONFIDENCE AGAINST MAIN SURVEY FINDINGS

**Q2. Please tell us how much you agree or disagree with the statements below:**

*“I am confident that my household is less at risk of flooding now than it was in 2013/14”*

### ALL RESPONDENTS

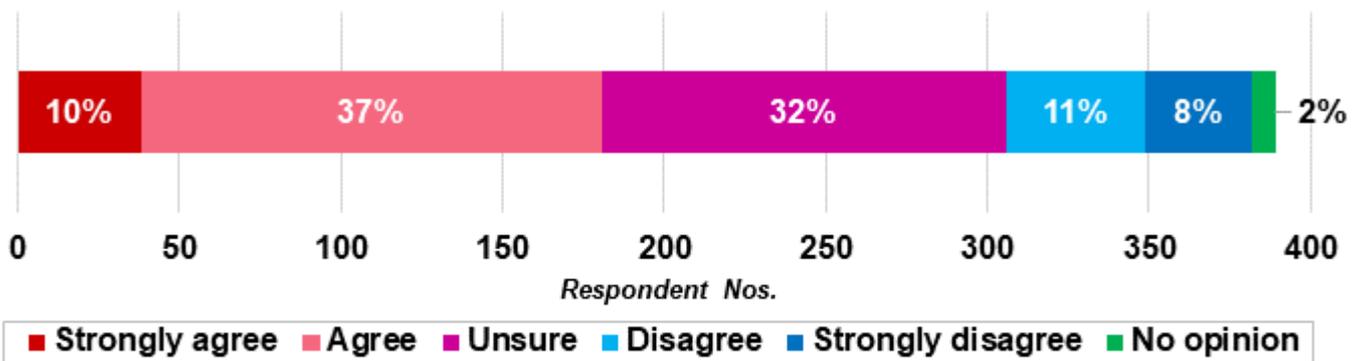
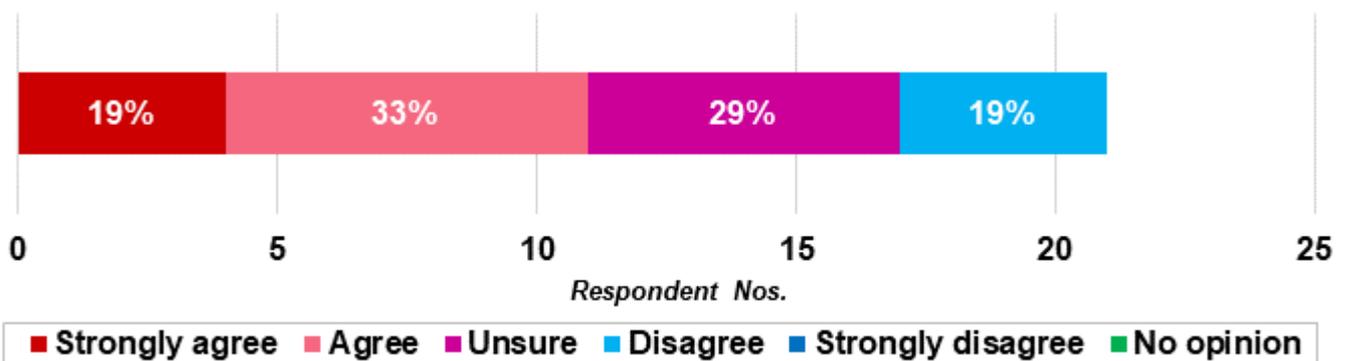


Chart 2 - 389 respondents  
4 skipped

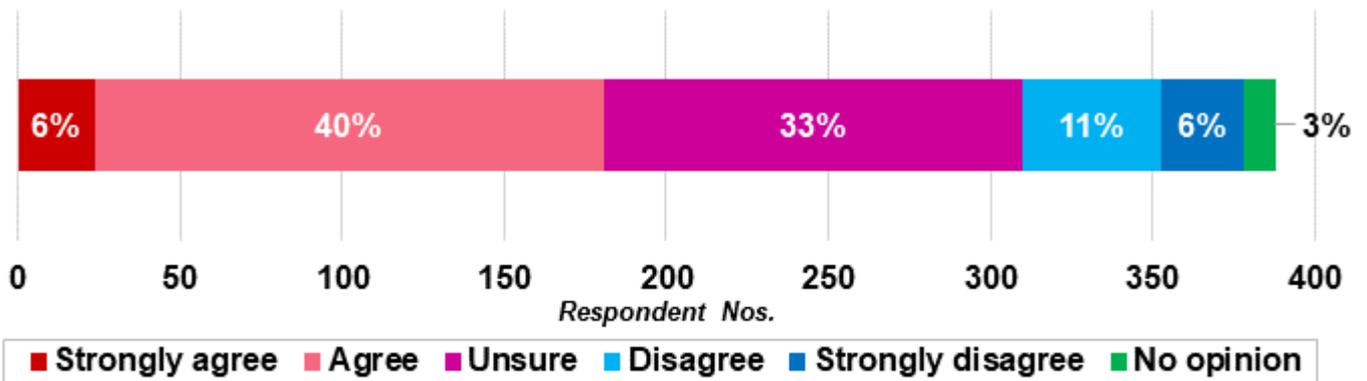
### EAST LYNG



EAST LYNG - 21 respondents  
1 skipped

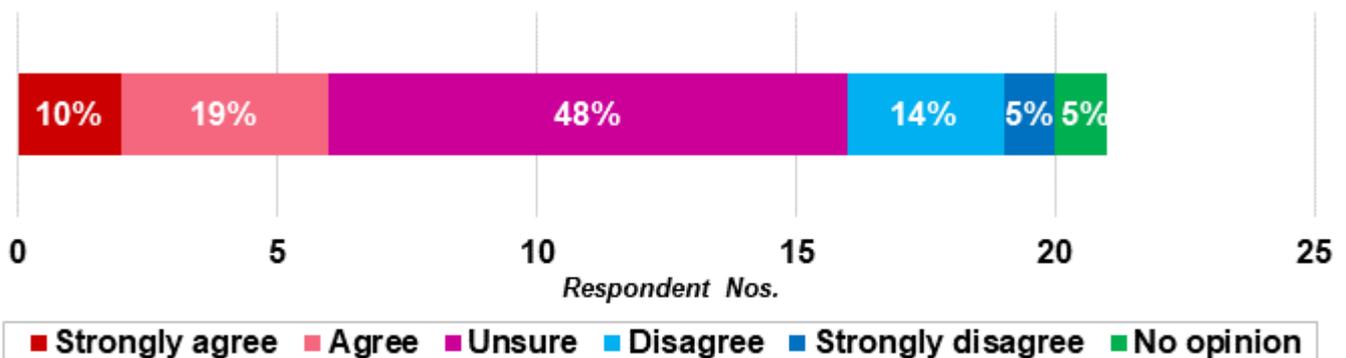
**"I am confident that my community is more prepared than it was 2013/14"**

### ALL RESPONDENTS



**Chart 3 - 388 respondents**  
5 skipped  
*Computing rounding applies*

### EAST LYNG



**EAST LYNG - 21 respondents**  
1 skipped

**“I am confident that the work undertaken by the SRA & public bodies has reduced the risk of flooding”**

## ALL RESPONDENTS

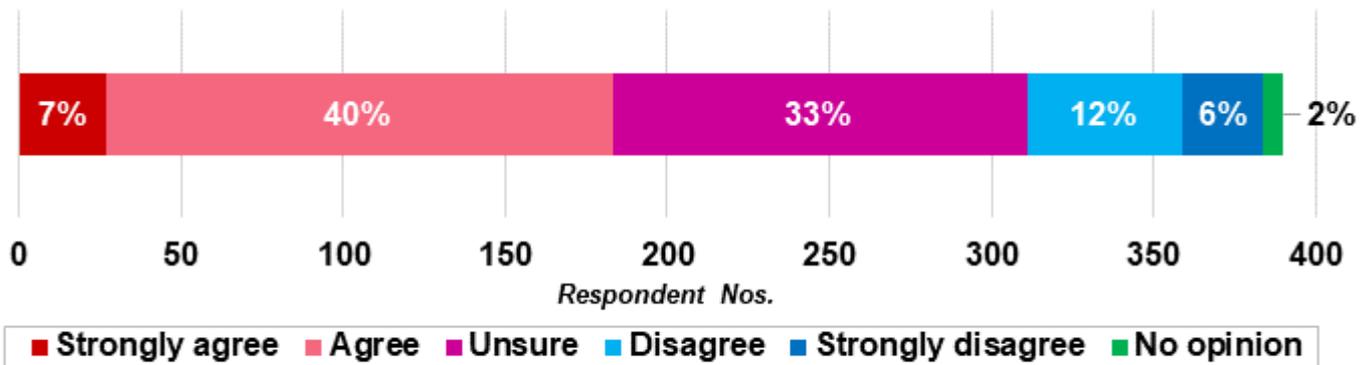
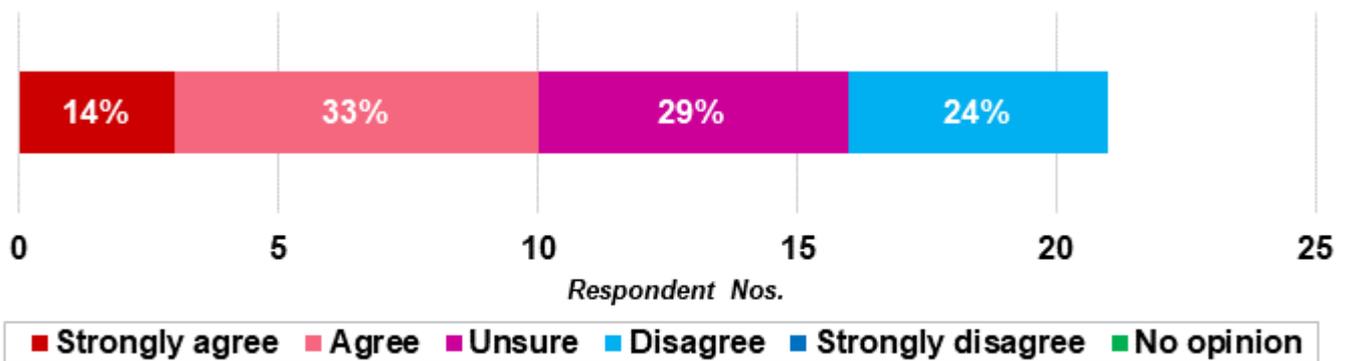


Chart 4 - 390 respondents  
3 skipped

## EAST LYNG



EAST LYNG - 21 respondents  
1 skipped

## OTHER FINDINGS FOR EAST LYNG

- The sizeable majority are aware of the work of the SRA (73%), while around 1 in 4 are not aware (27%).
- The large majority of respondents are **not aware** of Flood Re (77%).
- The majority of respondents are **not aware** of their local Village Agent (59%).

# Fordgate

**Response rate:** 57% of all households mailed took part in the survey (21 households) – representing an overall response rate of 5% across the whole survey.

## COMPARING CONFIDENCE AGAINST MAIN SURVEY FINDINGS

**Q2. Please tell us how much you agree or disagree with the statements below:**

*“I am confident that my household is less at risk of flooding now than it was in 2013/14”*

### ALL RESPONDENTS

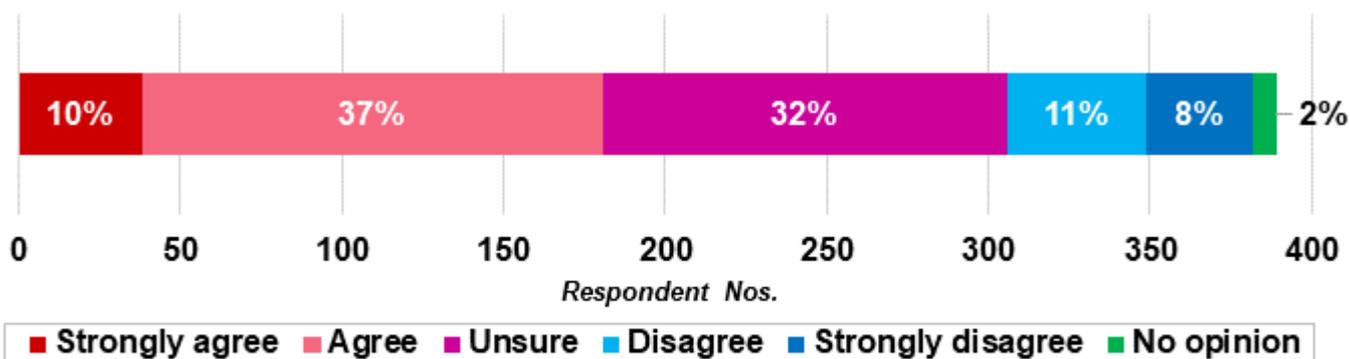
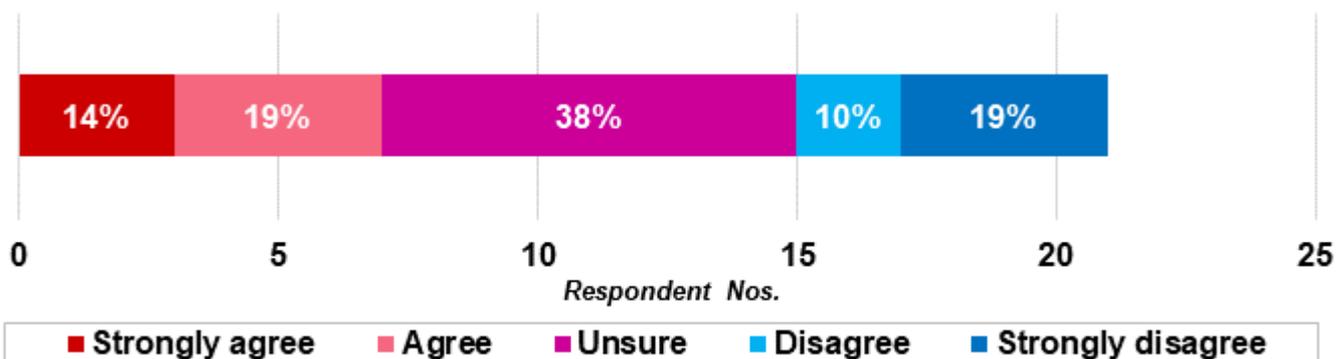


Chart 2 - 389 respondents  
4 skipped

### FORDGATE



FORDGATE - 21 respondents  
0 skipped

**"I am confident that my community is more prepared than it was 2013/14"**

## ALL RESPONDENTS

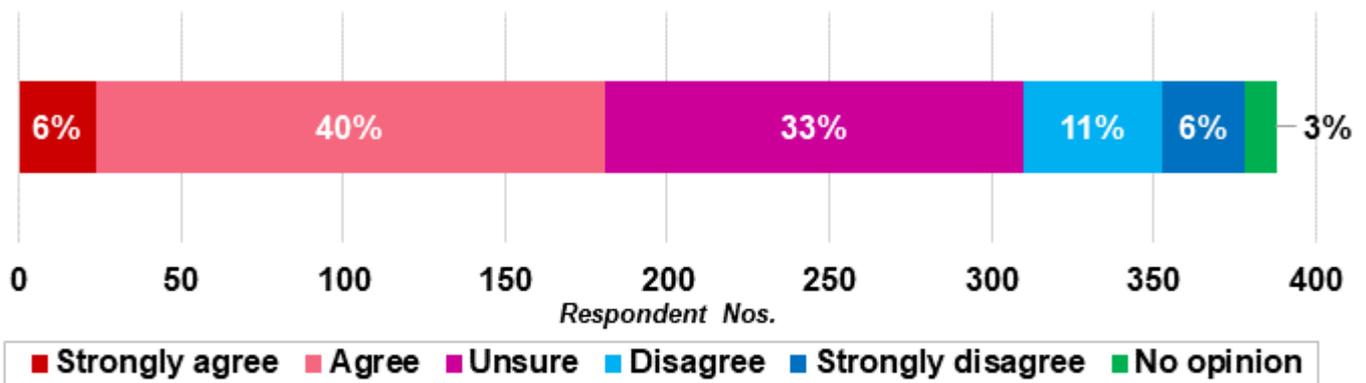
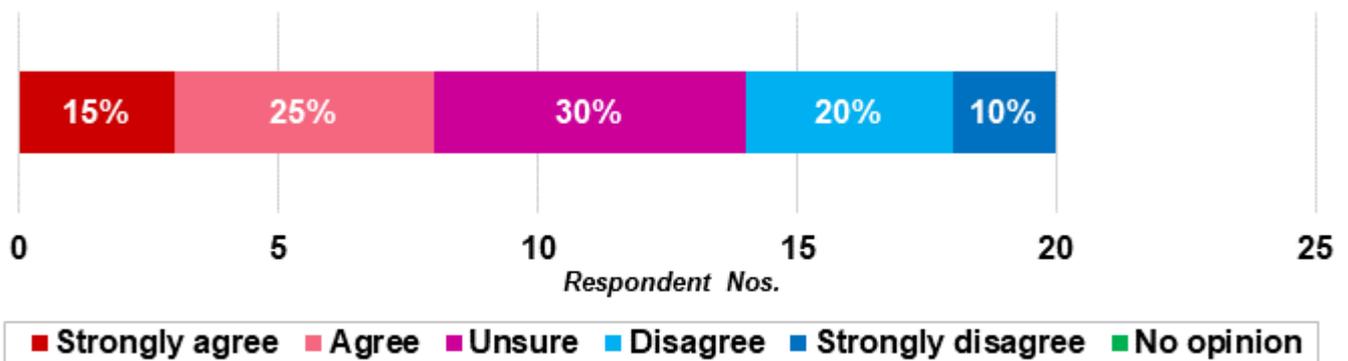


Chart 3 - 388 respondents  
5 skipped  
Computing rounding applies

## FORDGATE



FORDGATE- 20 respondents  
1 skipped

**“I am confident that the work undertaken by the SRA & public bodies has reduced the risk of flooding”**

## ALL RESPONDENTS

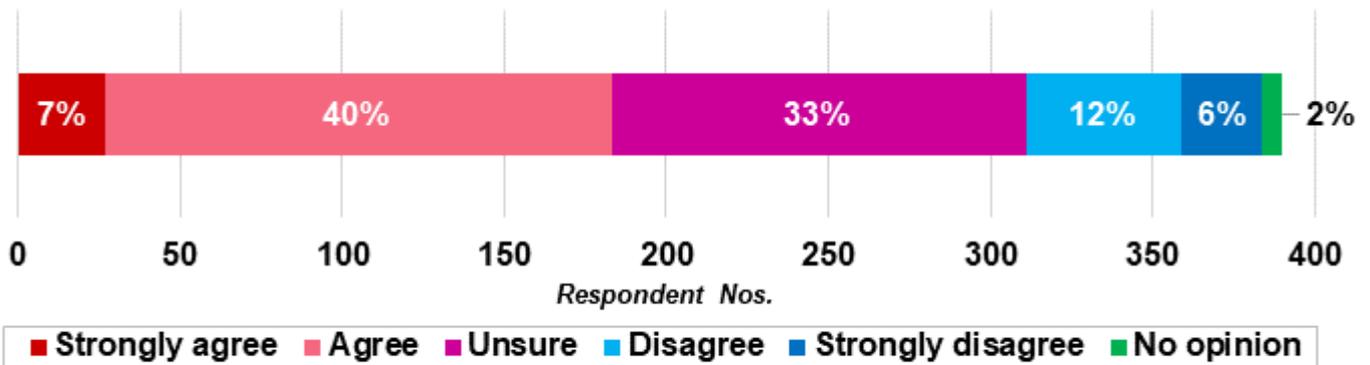
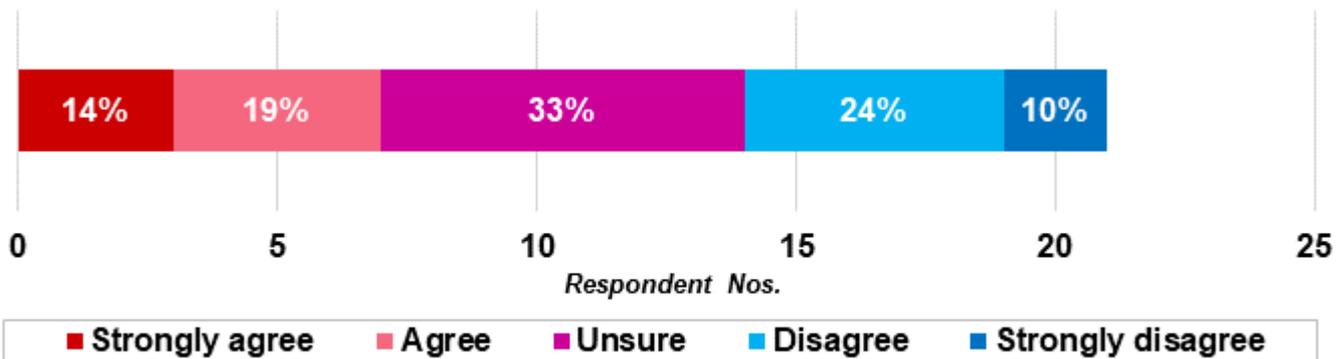


Chart 4 - 390 respondents  
3 skipped

## FORDGATE



FORDGATE - 21 respondents  
0 skipped

## OTHER FINDINGS FOR FORDGATE

- The sizeable majority are aware of the work of the SRA (71%), while around 1 in 3 are not aware (29%).
- Similarly, the sizeable majority are aware of their local Village Agent (71%), while around 1 in 3 are not aware (29%).
- The majority of respondents are also aware of Flood Re (62%).

# Moorland

**Response rate:** 39% of all households mailed took part in the survey (46 households) – representing an overall response rate of 4% across the whole survey.

## COMPARING CONFIDENCE AGAINST MAIN SURVEY FINDINGS

**Q2. Please tell us how much you agree or disagree with the statements below:**

*“I am confident that my household is less at risk of flooding now than it was in 2013/14”*

### ALL RESPONDENTS

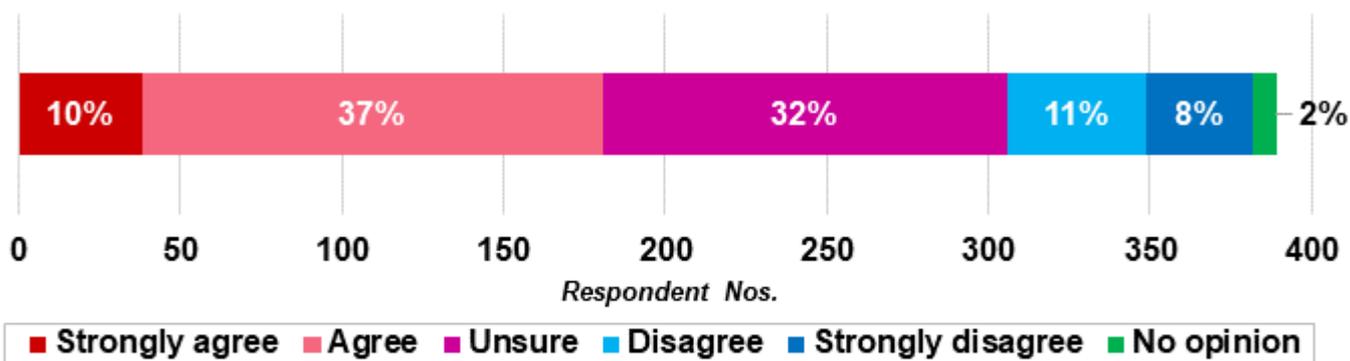
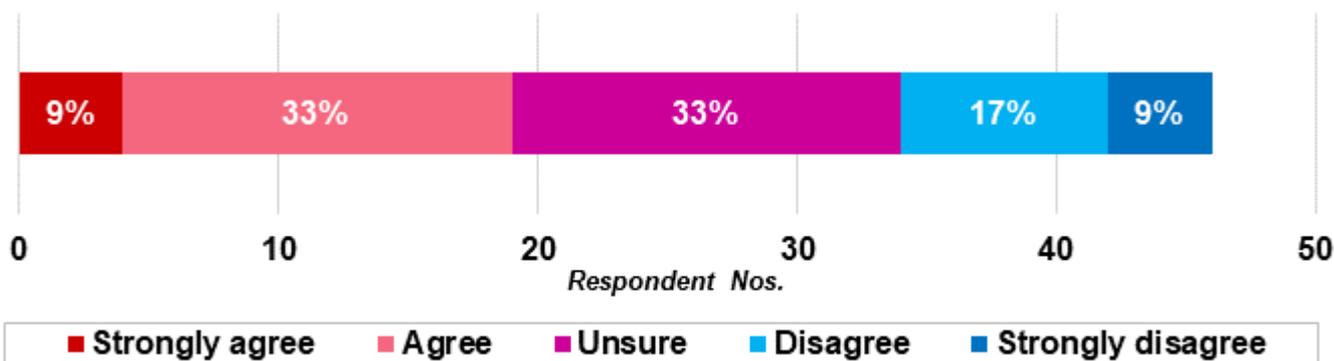


Chart 2 - 389 respondents  
4 skipped

### MOORLAND



MOORLAND - 46 respondents  
0 skipped

**"I am confident that my community is more prepared than it was 2013/14"**

## ALL RESPONDENTS

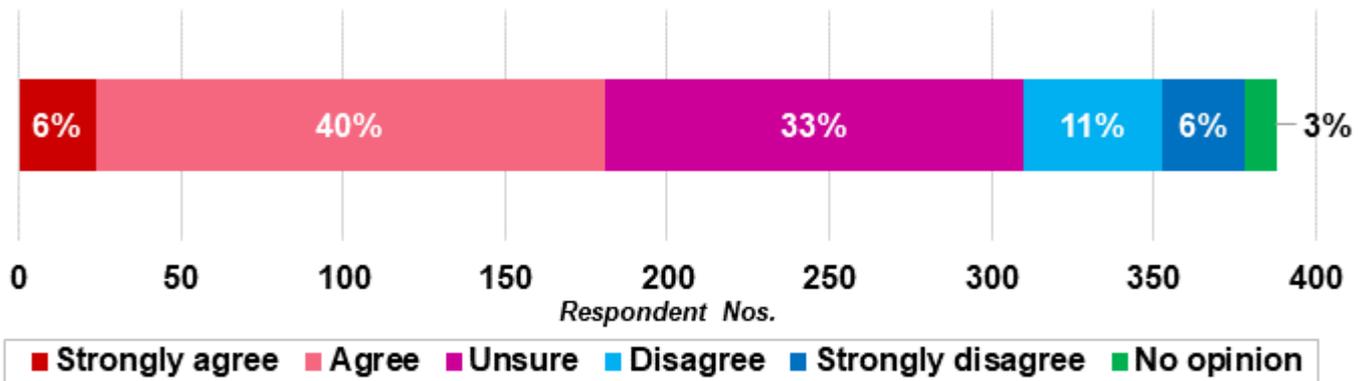
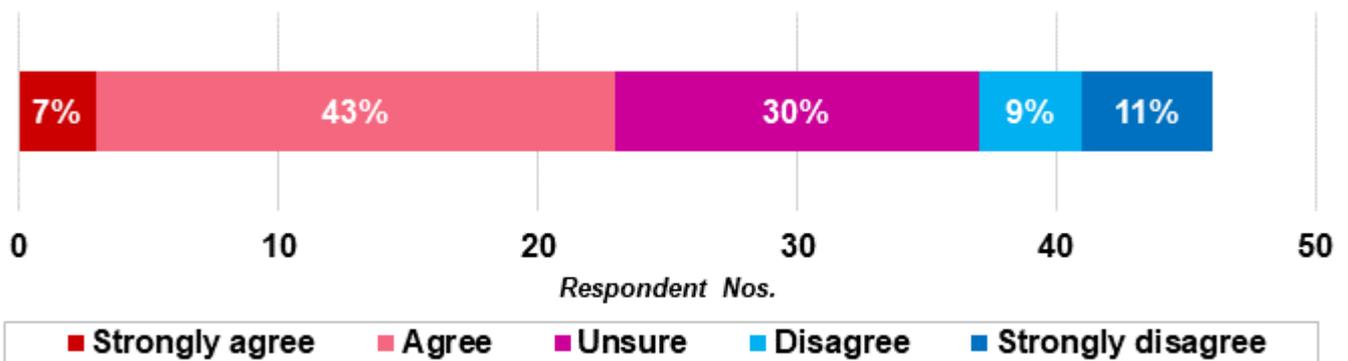


Chart 3 - 388 respondents  
5 skipped  
Computing rounding applies

## MOORLAND



MOORLAND - 46 respondents  
0 skipped

**“I am confident that the work undertaken by the SRA & public bodies has reduced the risk of flooding”**

### ALL RESPONDENTS

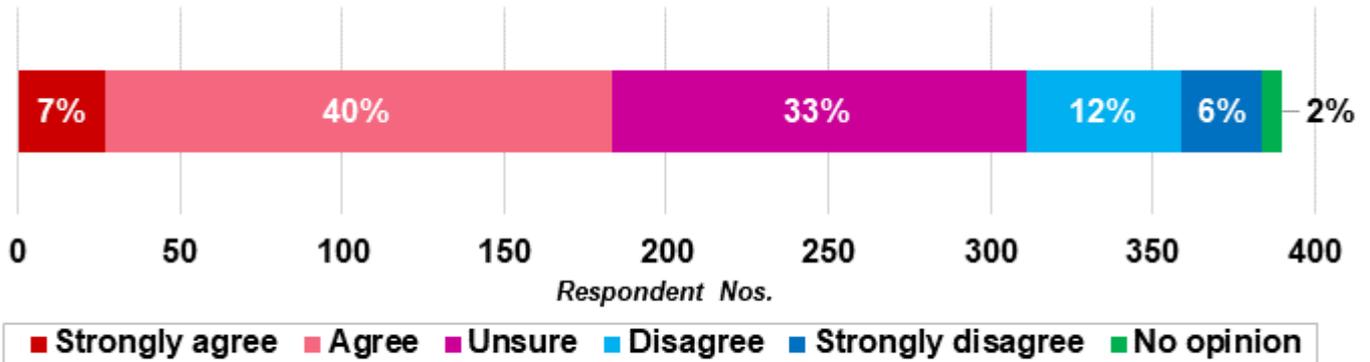
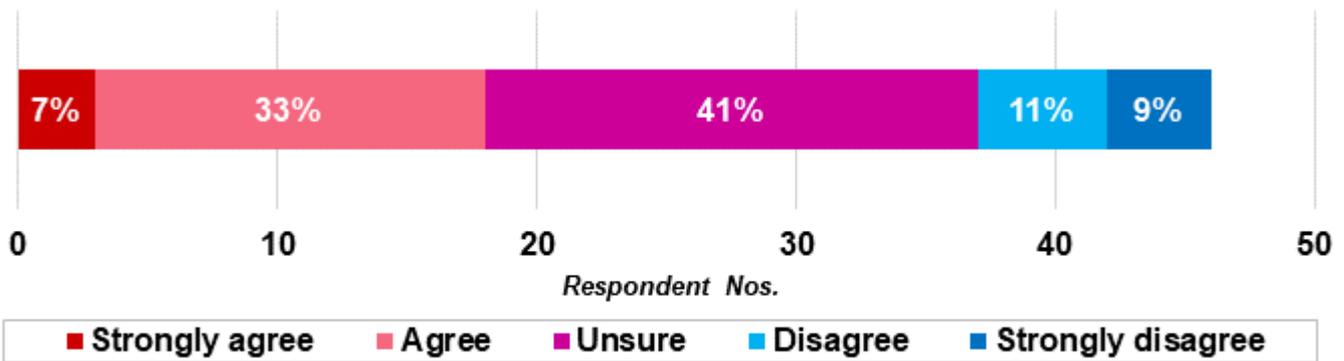


Chart 4 - 390 respondents  
3 skipped

### MOORLAND



MOORLAND - 46 respondents  
0 skipped

### OTHER FINDINGS FOR MOORLAND

- The large majority are aware of the work of the SRA (76%), while around 1 in 4 are not aware (24%).
- The majority are also aware of Flood Re (63%).
- The majority are aware of their local Village Agent (59%), while around 2 in 5 are not aware (41%).

# Muchelney

**Response rate:** 50% of all households mailed took part in the survey (35 households) – representing an overall response rate of 9% across the whole survey.

## COMPARING CONFIDENCE AGAINST MAIN SURVEY FINDINGS

Q2. Please tell us how much you agree or disagree with the statements below:

*“I am confident that my household is less at risk of flooding now than it was in 2013/14”*

### ALL RESPONDENTS

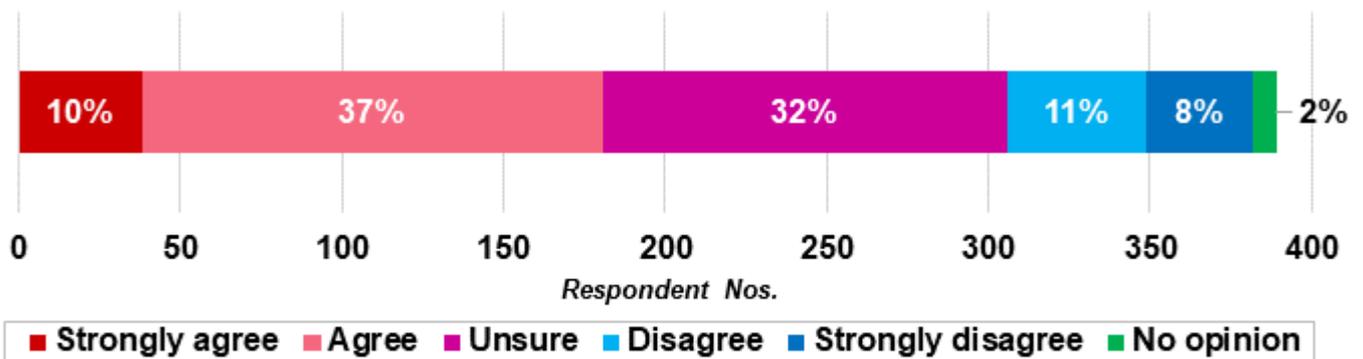
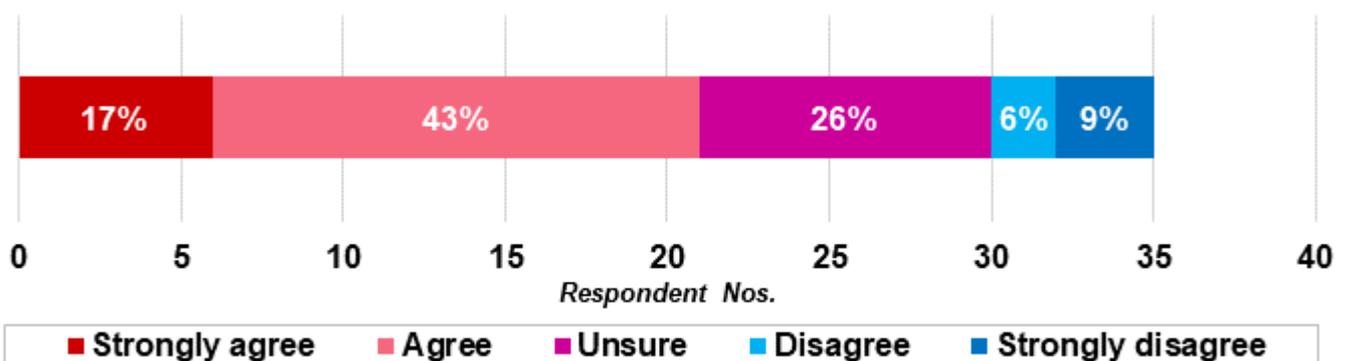


Chart 2 - 389 respondents  
4 skipped

### MUCHELNEY



MUCHELNEY - 35 respondents  
0 skipped

**"I am confident that my community is more prepared than it was 2013/14"**

## ALL RESPONDENTS

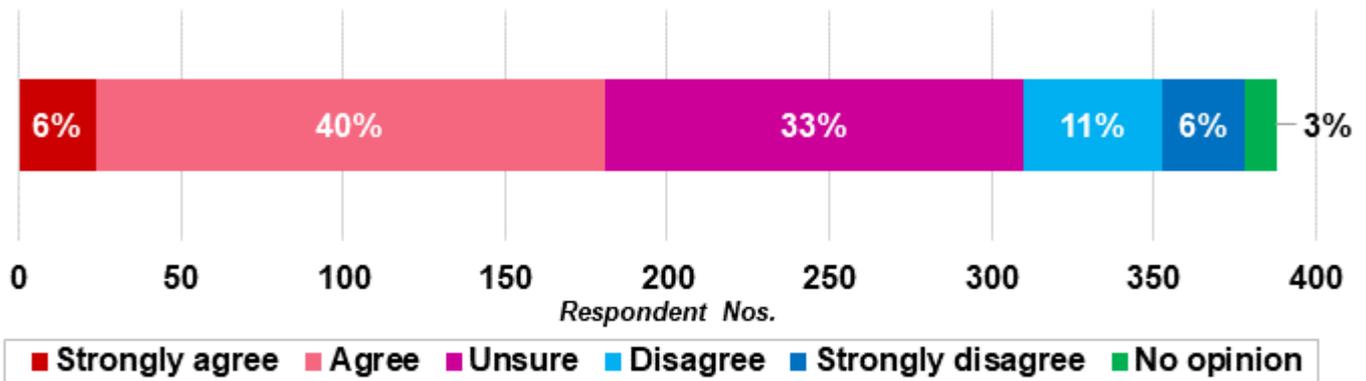
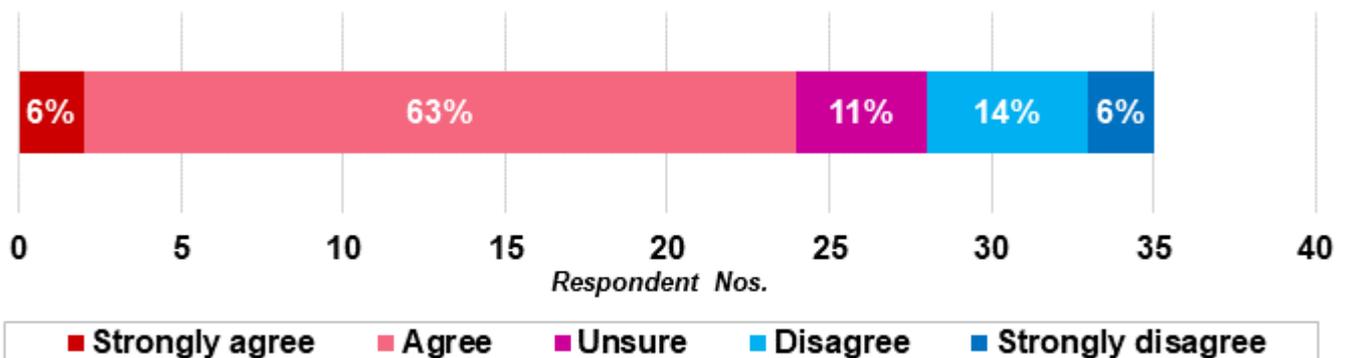


Chart 3 - 388 respondents  
5 skipped  
Computing rounding applies

## MUCHELNEY



MUCHELNEY - 35 respondents  
0 skipped

**“I am confident that the work undertaken by the SRA & public bodies has reduced the risk of flooding”**

### ALL RESPONDENTS

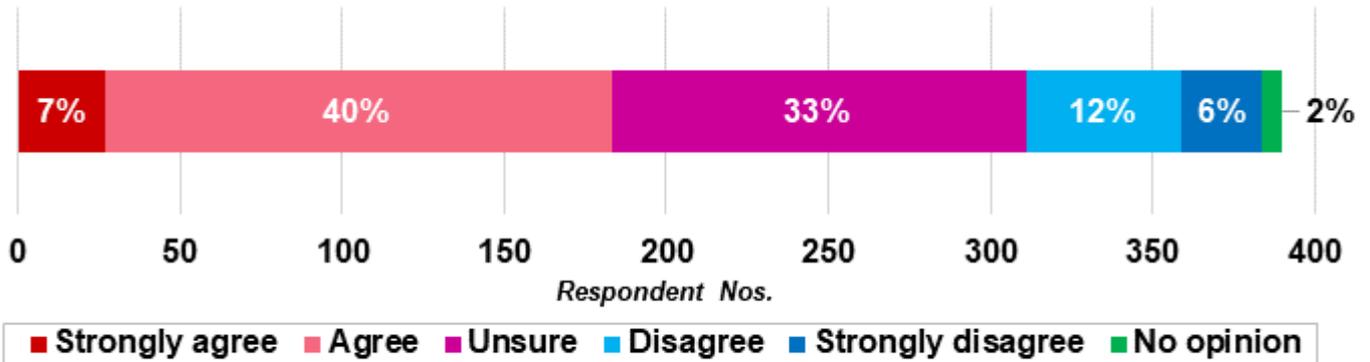
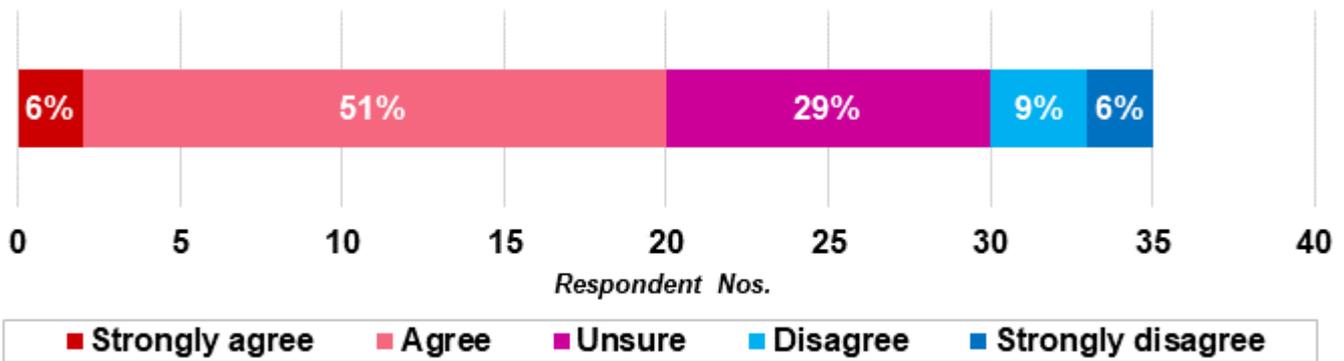


Chart 4 - 390 respondents  
3 skipped

### MUCHELNEY



MULCHENEY - 35 respondents  
0 skipped

### OTHER FINDINGS FOR MUCHELNEY

- The sizeable majority are aware of the work of the SRA (74%), while around 1 in 4 are not aware (26%).
- The majority of respondents are **not aware** of Flood Re (54%).
- The sizeable majority are aware of their local Village Agent (71%), while around 1 in 3 are not aware (29%).

# Oath

**Response rate:** 50% of all households mailed took part in the survey (7 households) – representing an overall response rate of 2% across the whole survey.

## COMPARING CONFIDENCE AGAINST MAIN SURVEY FINDINGS

**Q2. Please tell us how much you agree or disagree with the statements below:**

*“I am confident that my household is less at risk of flooding now than it was in 2013/14”*

### ALL RESPONDENTS

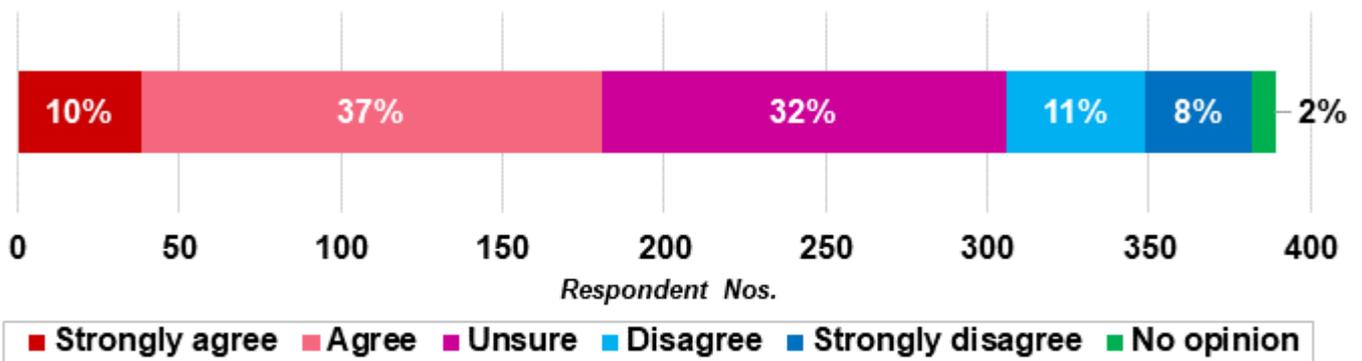
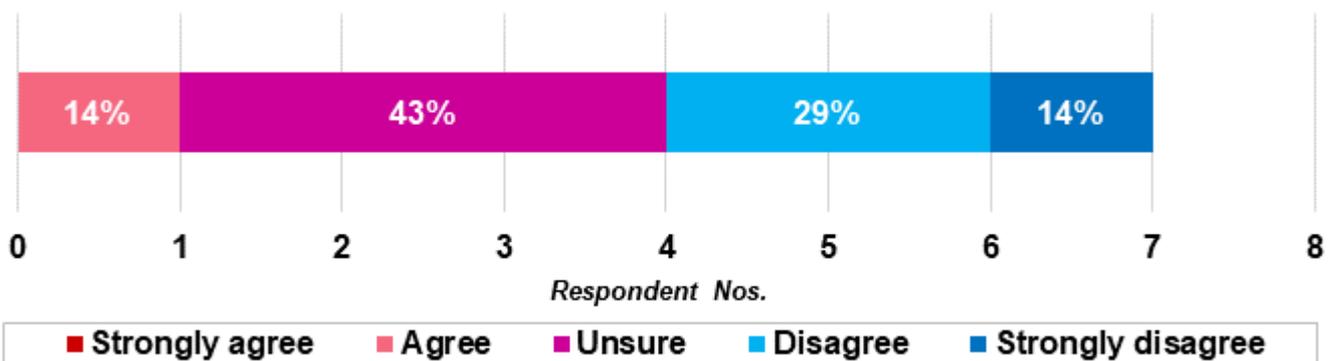


Chart 2 - 389 respondents  
4 skipped

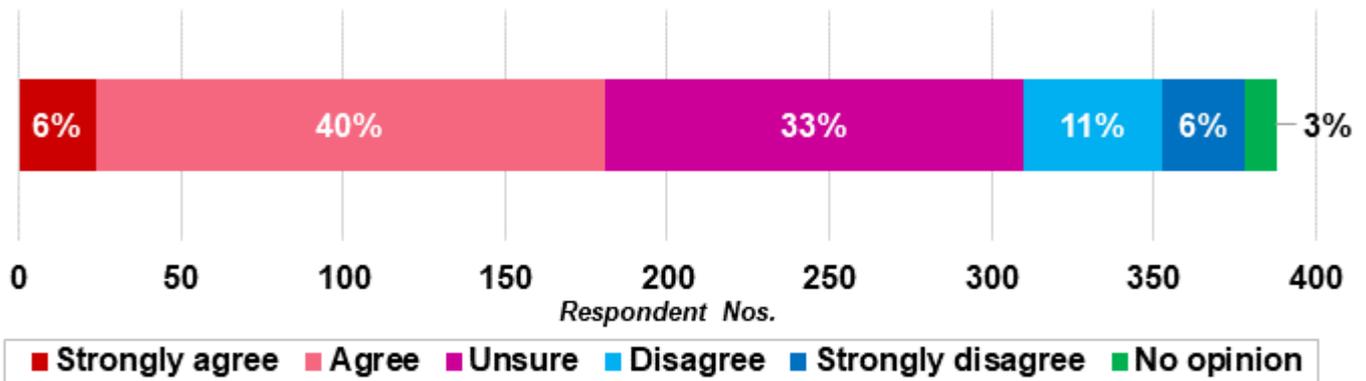
### OATH



OATH - 7 respondents  
0 skipped

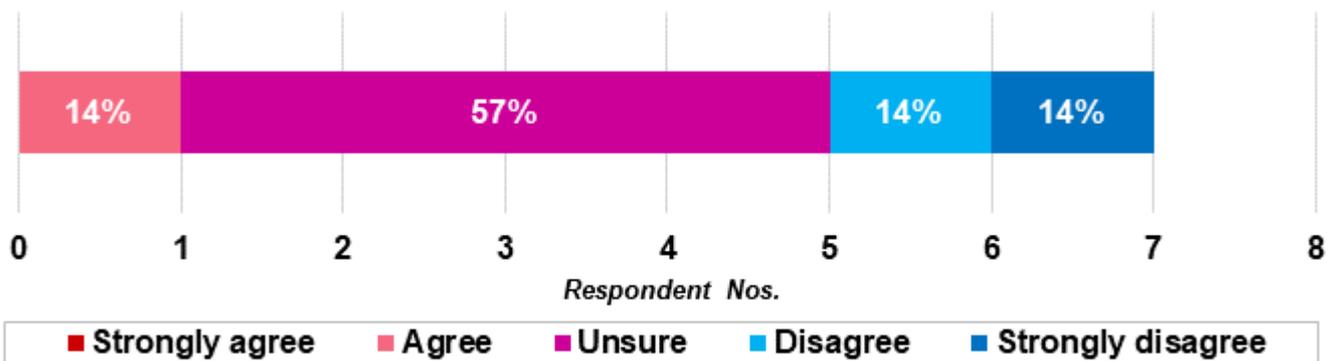
**"I am confident that my community is more prepared than it was 2013/14"**

## ALL RESPONDENTS



**Chart 3 - 388 respondents**  
5 skipped  
*Computing rounding applies*

## OATH



**OATH - 7 respondents**  
0 skipped

**"I am confident that the work undertaken by the SRA & public bodies has reduced the risk of flooding"**

### ALL RESPONDENTS

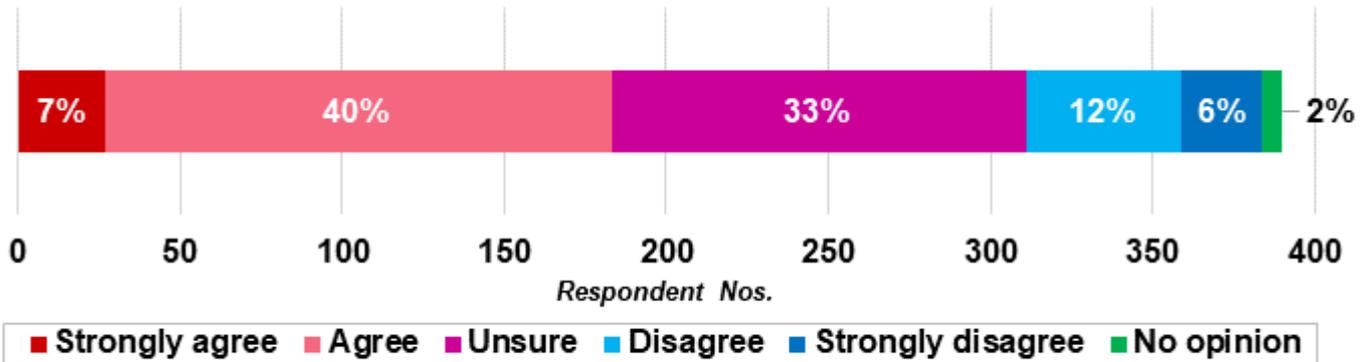
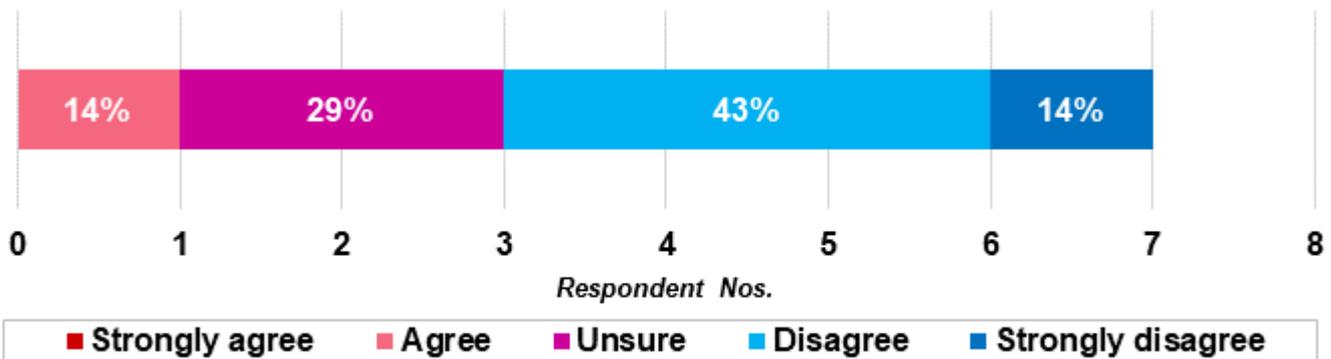


Chart 4 - 390 respondents  
3 skipped

### OATH



OATH - 7 respondents  
0 skipped

### OTHER FINDINGS FOR OATH

- The majority are **not aware** of the work of the SRA (57%) while around 2 in 5 are aware (43%).
- The sizeable majority of respondents are **not aware** of Flood Re (71%).
- The sizeable majority of respondents are **not aware** of their local Village Agent (71%).

# Thorney

**Response rate:** 22% of all households mailed took part in the survey (11 households) – representing an overall response rate of 3% across the whole survey.

## COMPARING CONFIDENCE AGAINST MAIN SURVEY FINDINGS

**Q2. Please tell us how much you agree or disagree with the statements below:**

*“I am confident that my household is less at risk of flooding now than it was in 2013/14”*

### ALL RESPONDENTS

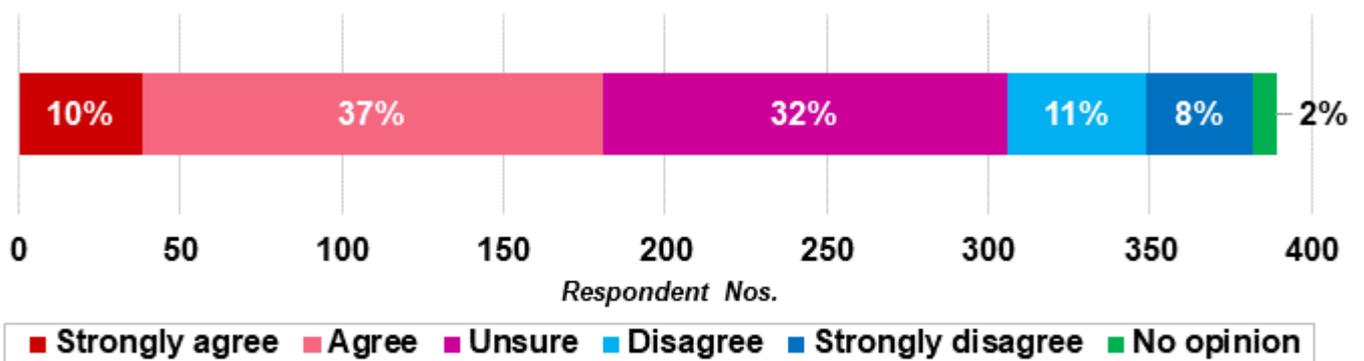
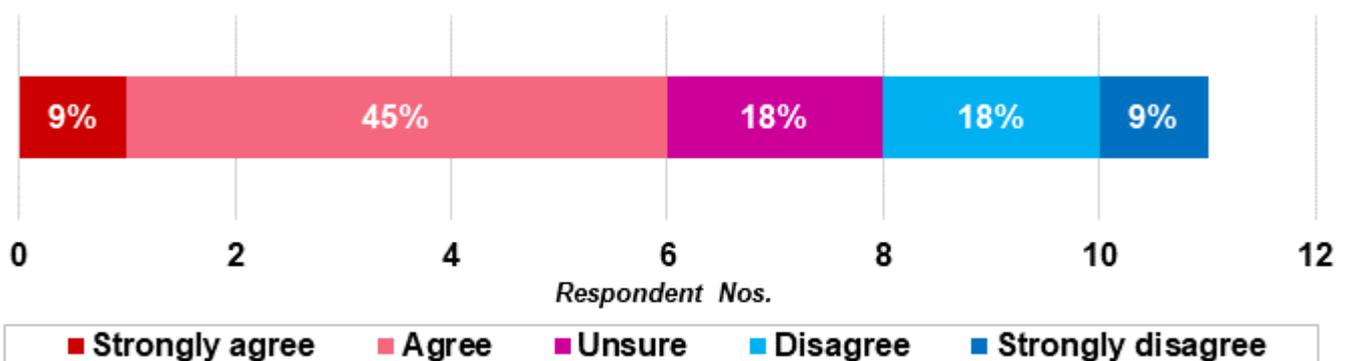


Chart 2 - 389 respondents  
4 skipped

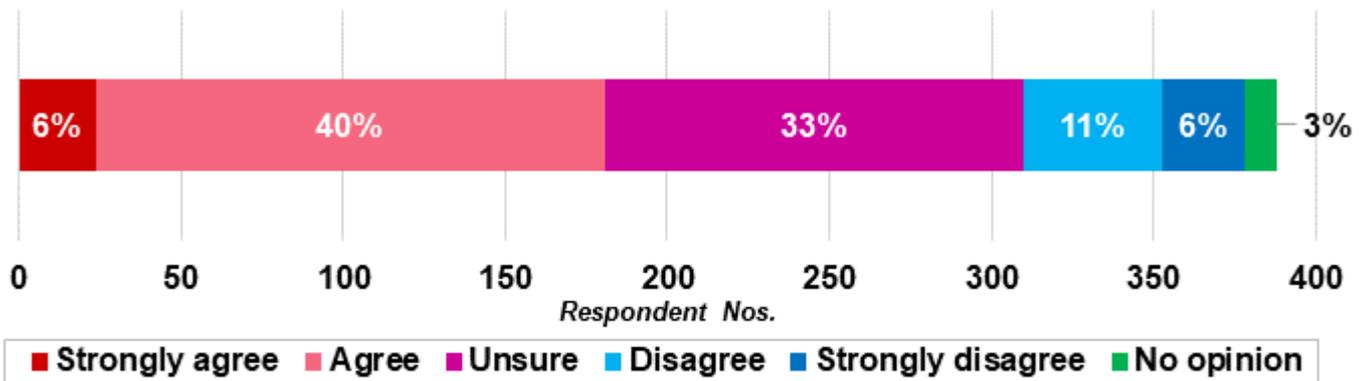
### THORNEY



THORNEY - 11 respondents  
0 skipped

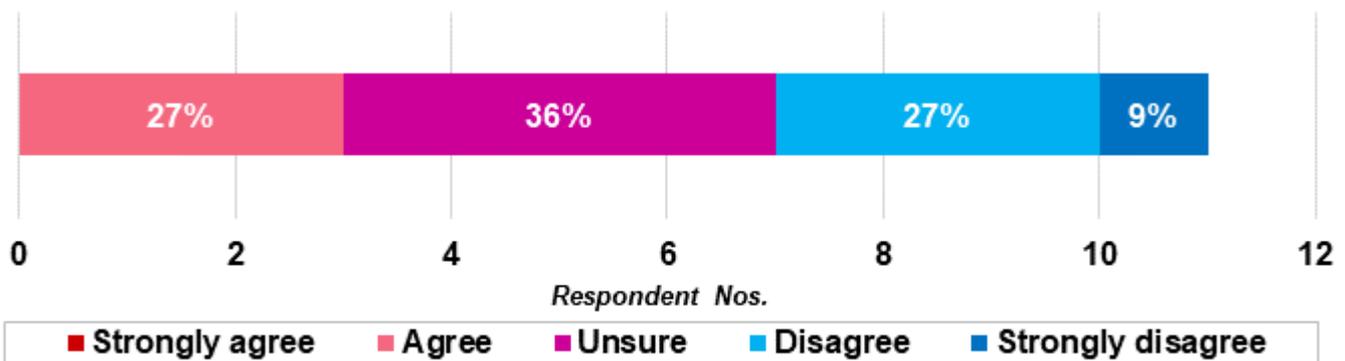
**"I am confident that my community is more prepared than it was 2013/14"**

## ALL RESPONDENTS



**Chart 3 - 388 respondents**  
**5 skipped**  
*Computing rounding applies*

## THORNEY



**THORNEY - 11 respondents**  
**0 skipped**

**“I am confident that the work undertaken by the SRA & public bodies has reduced the risk of flooding”**

### ALL RESPONDENTS

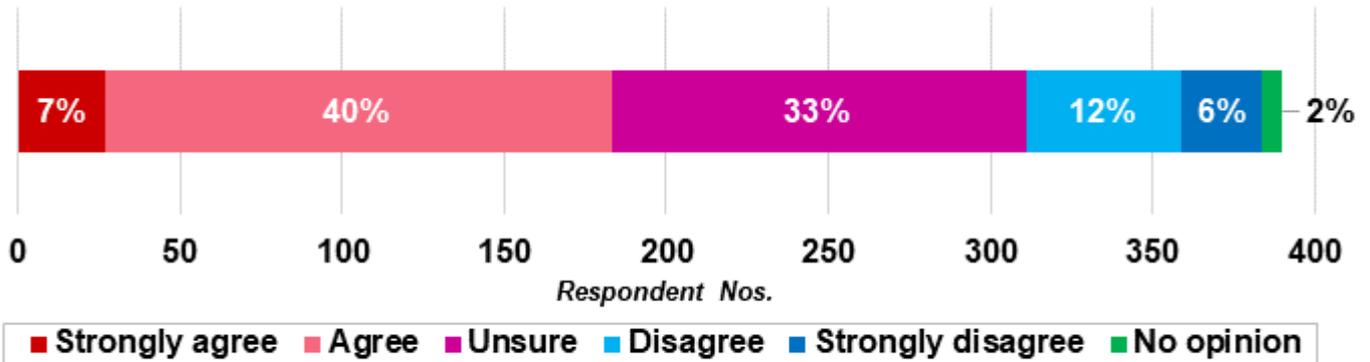
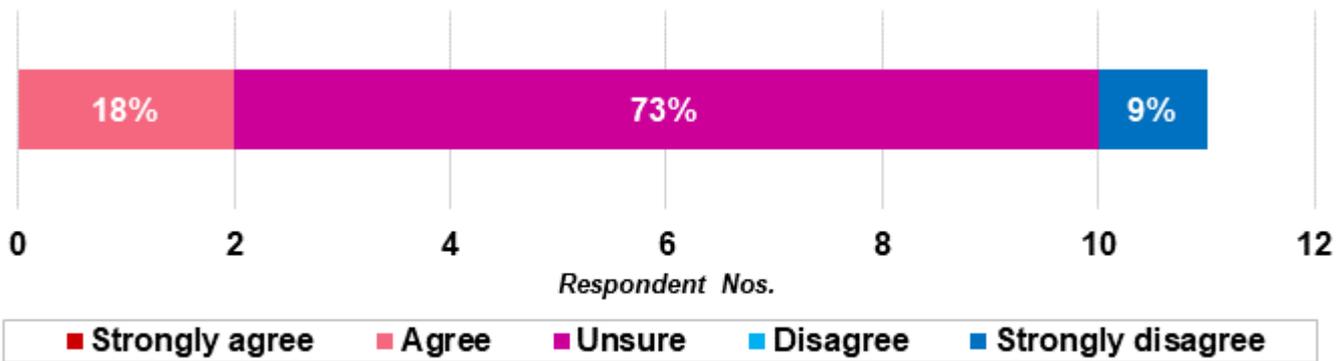


Chart 4 - 390 respondents  
3 skipped

### THORNEY



THORNEY - 11 respondents  
0 skipped

### OTHER FINDINGS FOR THORNEY

- The majority are **not aware** of the work of the SRA (55%) while around 2 in 5 are aware (45%).
- The majority of respondents are **not aware** of Flood Re (64%).
- The majority of respondents are **not aware** of their local Village Agent (55%).

# West Yeo

**Response rate:** 50% of all households mailed took part in the survey (2 households) – representing an overall response rate of 0.5% across the whole survey.

## COMPARING CONFIDENCE AGAINST MAIN SURVEY FINDINGS

**Q2. Please tell us how much you agree or disagree with the statements below:**

*“I am confident that my household is less at risk of flooding now than it was in 2013/14”*

### ALL RESPONDENTS

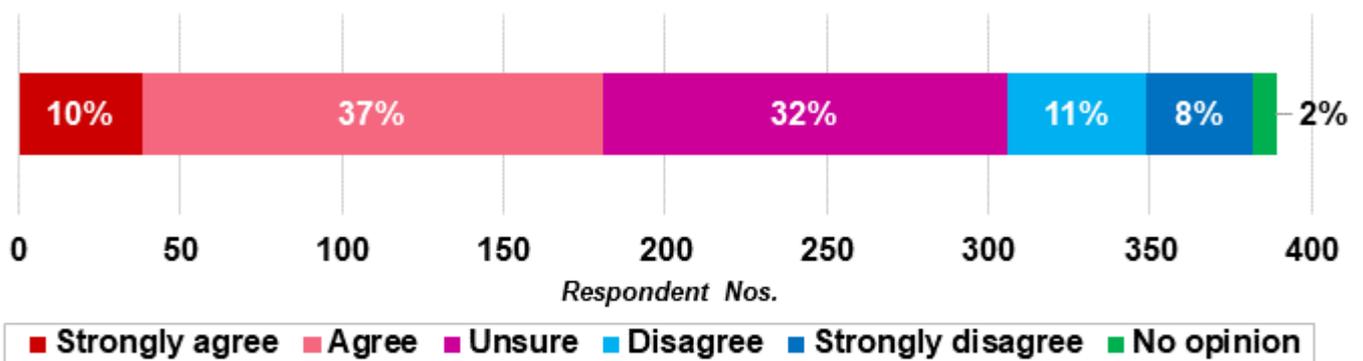


Chart 2 - 389 respondents  
4 skipped

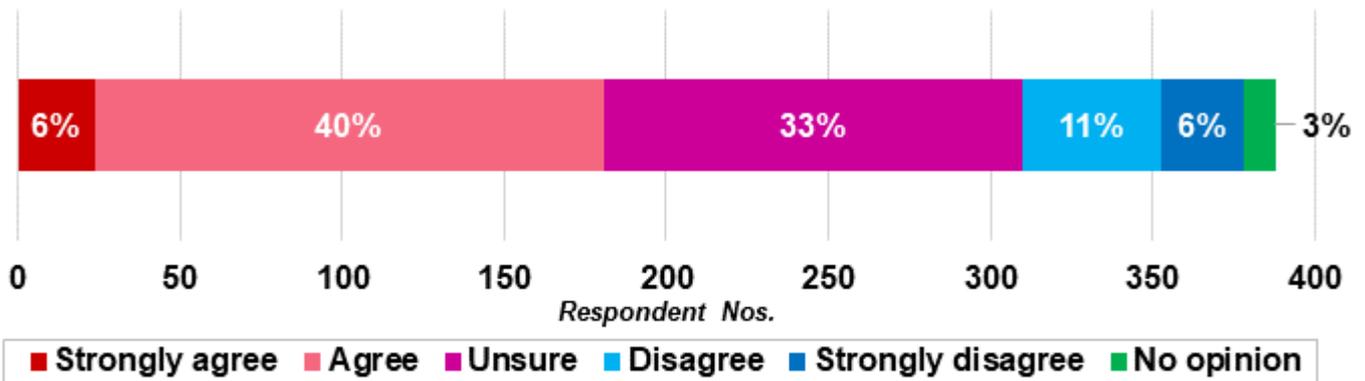
### WEST YEO



WESTYEO - 2 respondents  
0 skipped

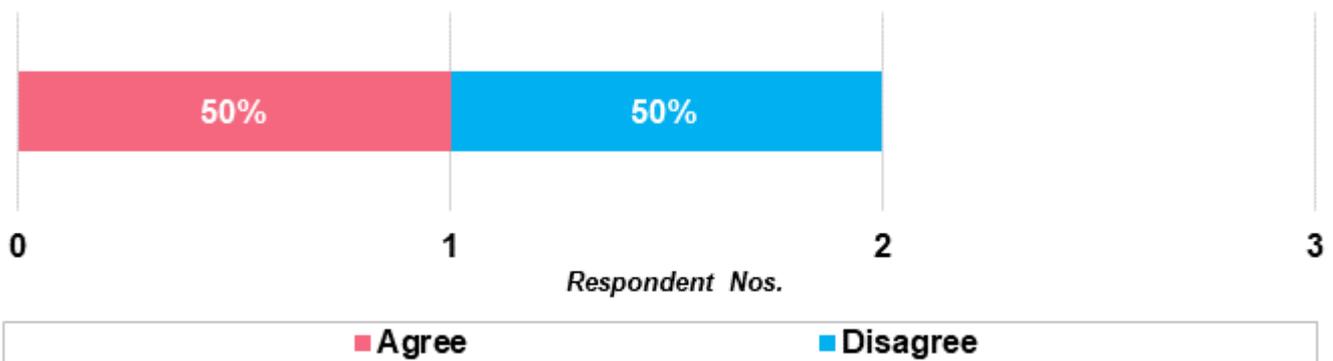
**"I am confident that my community is more prepared than it was 2013/14"**

## ALL RESPONDENTS



**Chart 3 - 388 respondents**  
**5 skipped**  
*Computing rounding applies*

## WEST YEO



**WESTYEO - 2 respondents**  
**0 skipped**

**“I am confident that the work undertaken by the SRA & public bodies has reduced the risk of flooding”**

### ALL RESPONDENTS

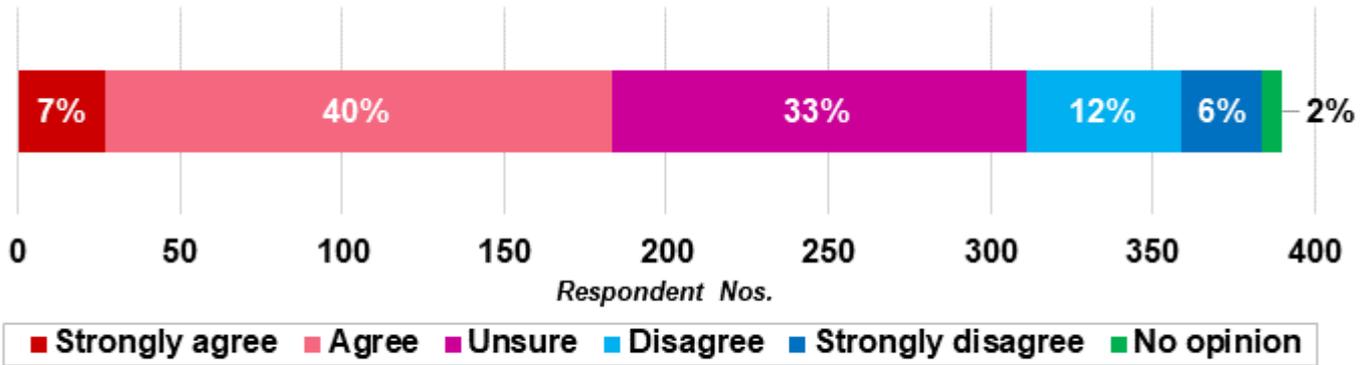
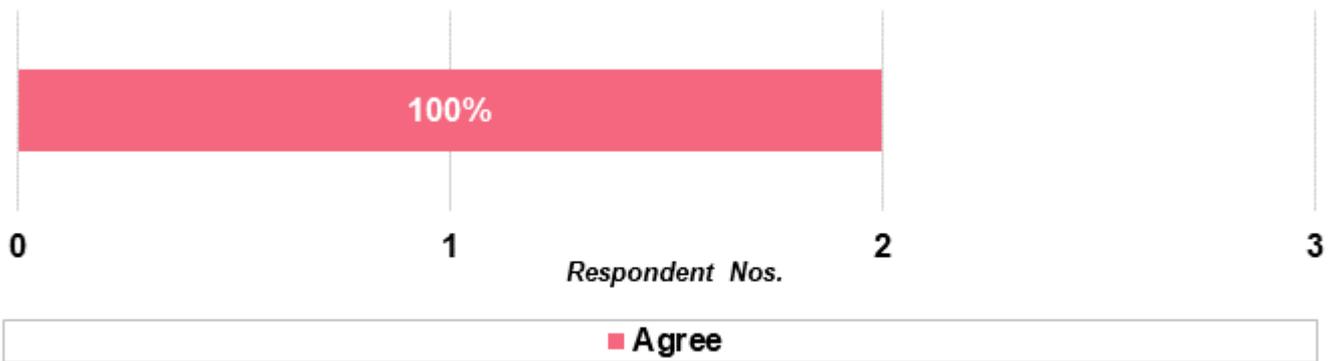


Chart 4 - 390 respondents  
3 skipped

### WEST YEO



WESTYEO - 2 respondents  
0 skipped

### OTHER FINDINGS FOR WEST YEO

- Both respondents are aware of the work of the SRA (100%).
- Both respondents are aware of Flood Re (100%).
- One respondent was **not aware** of their local Village Agent (50%).

# Westonzoyland

**Response rate:** 16% of all households mailed took part in the survey (124 households) – representing an overall response rate of 32% across the whole survey.

## COMPARING CONFIDENCE AGAINST MAIN SURVEY FINDINGS

**Q2. Please tell us how much you agree or disagree with the statements below:**

*“I am confident that my household is less at risk of flooding now than it was in 2013/14”*

### ALL RESPONDENTS

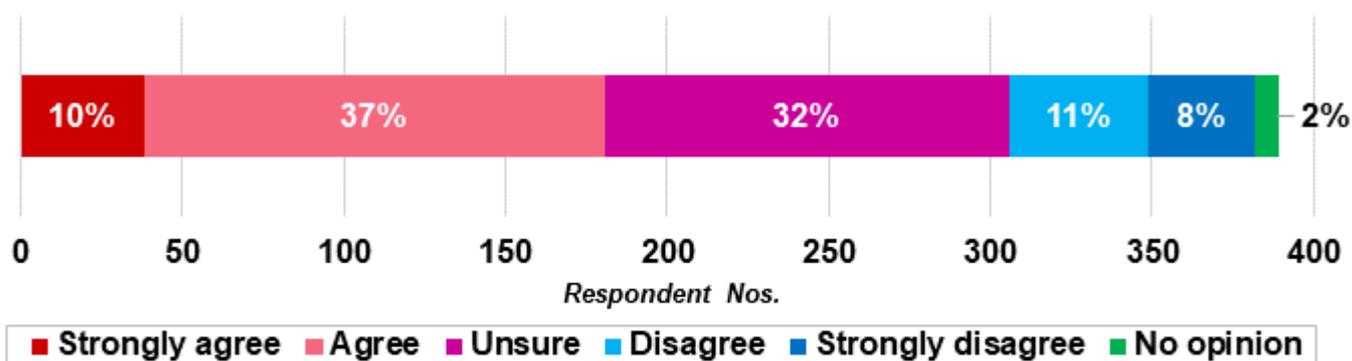
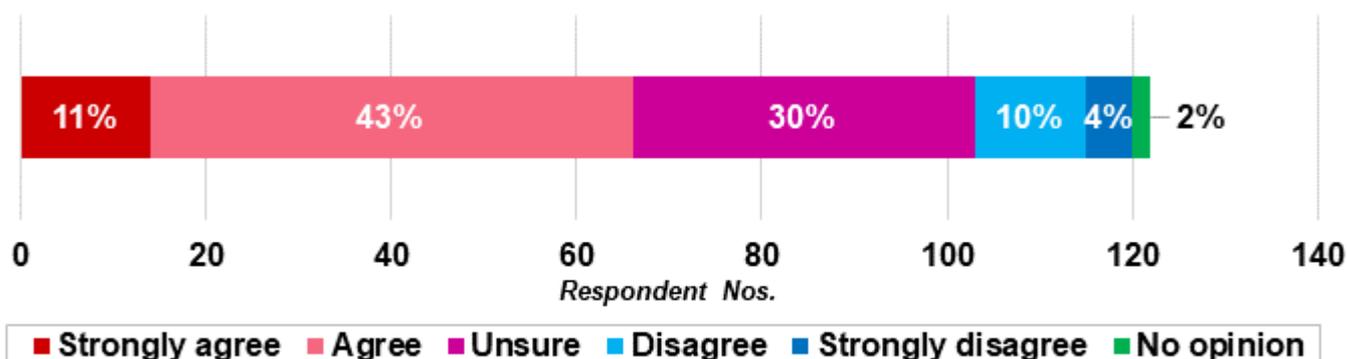


Chart 2 - 389 respondents  
4 skipped

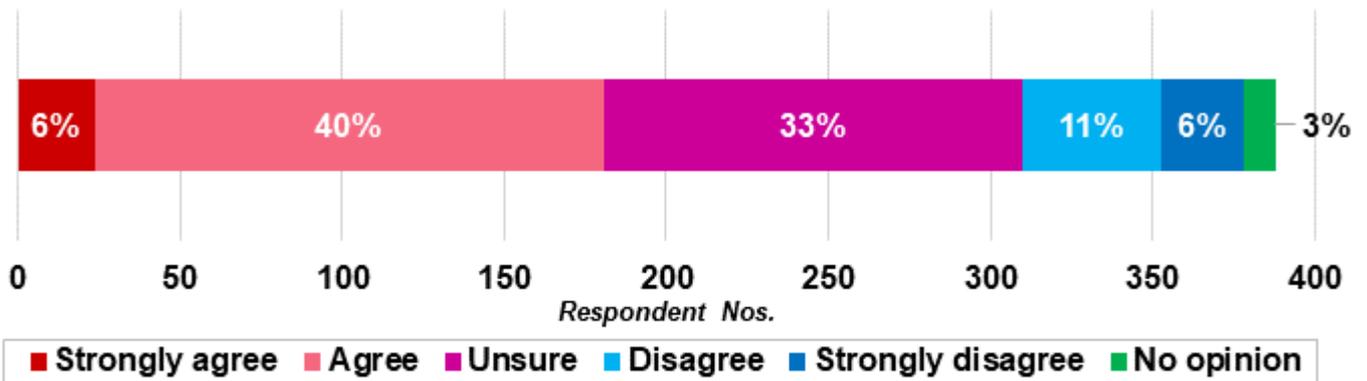
### WESTONZOYLAND



WESTONZOYLAND - 122 respondents  
2 skipped

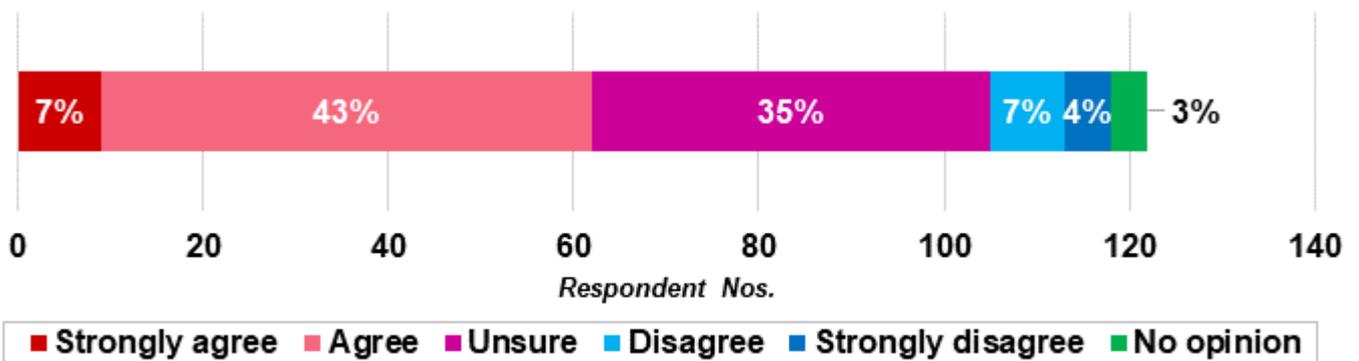
**"I am confident that my community is more prepared than it was 2013/14"**

**ALL RESPONDENTS**



**Chart 3 - 388 respondents**  
5 skipped  
*Computing rounding applies*

**WESTONZOYLAND**



**WESTONZOYLAND - 122 respondents**  
2 skipped

**“I am confident that the work undertaken by the SRA & public bodies has reduced the risk of flooding”**

### ALL RESPONDENTS

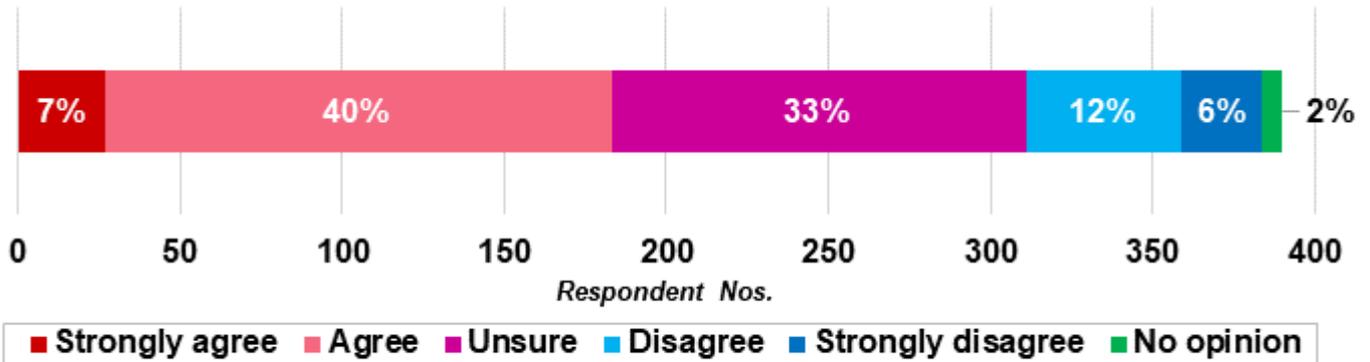
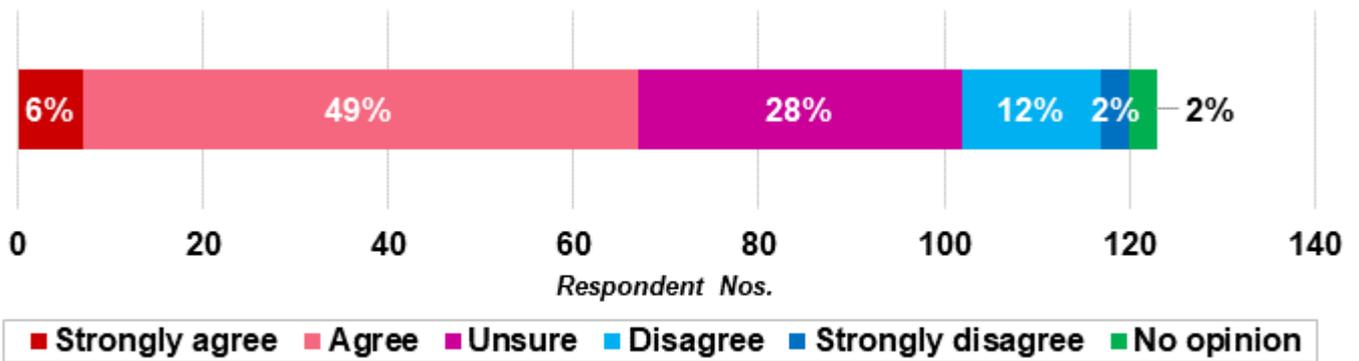


Chart 4 - 390 respondents  
3 skipped

### WESTONZOYLAND



WESTONZOYLAND - 123 respondents  
1 skipped

### OTHER FINDINGS FOR WESTONZOYLAND

- There are high levels of awareness of the work of the SRA from those taking part in the survey (85%).
- The large majority of respondents are **not aware** of Flood Re (76%).
- The majority of respondents are not aware of their local Village Agent (67%).