

**FRA**

**Frinton Residents' Association**  
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The Rt Hon Owen Paterson MP  
Secretary of State for the Environment  
Department for Environment, Food & Rural Affairs  
Nobel House  
17 Smith Square  
LONDON SW1P 3JR

DEFRA  
RECEIVED

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CCU  
POST ROOM

Dear Sir

We would like to inform you of public concerns about the government's proposals to support the provision of household insurance for those living in areas subject to flooding as we believe that this would set a precedent, encourage builders to build on flood plains, and is totally unfair because those who own houses in areas which suffer comparable risks are not given any support whatsoever, ie those whose homes disappear due to cliff subsidence.

With regard to setting a precedent, if such a subsidy is available for dwellings subject to flooding, why shouldn't subsidies be available for homes subject to other risks. For instance, dwellings in areas with high levels of crime, those next to hazards such as airports, motorways, and heavy industry, could all make claims that household insurance is unreasonably expensive and seek government support.

If these subsidies are available, developers will use this as a 'get out clause' to encourage people to buy cheaper houses on a flood plain and as a result they will build even more homes on flood plains. This will lead to a greater strain on emergency services in future, which would be unnecessary if builders were discouraged from using such land. In fact, it would be more appropriate if a new property is knowingly built on a flood plain for the local planning authority (LPA), the Environment Agency and the house-builder to take steps to ensure that it is built appropriately to cope with the risk involved, not encourage higher insurance premiums.

The price paid for properties subject to flooding reflects the risk; owners should be aware that flooding may occur and the lower purchase price is to allow for the cost of coping with any damage. To seek household insurance for such a property, the insurance company would assess the risk and, as with all other insurance, the higher the risk the higher the premium.

In conclusion, we do not believe that any changes should be made to the current sensible arrangement as the cost of this subsidy, regardless of whether it is financed via taxation or via a fund provided by insurance companies, will eventually fall on those living in homes not subject to a predictable flood risk. Other purchasers/owners of properties in this country have to take personal responsibility for the cost of insurance whatever risks are involved. Having a subsidy for flood insurance is unfair.

We believe that building dwellings on flood plains is not in the national interest; should be avoided at all times, and not encouraged by insurance subsidies.

Yours faithfully

*Patricia Marino*

Patricia Marino  
Chairman  
Frinton Residents' Association

cc: Douglas Carswell MP