

Hello,

I am just writing to inform you of the recent improvements the Environment Agency has made to the flood warning service around the communities of Hillam, Monk Fryston and Gateforth. We have recently created a new flood warning area, River Aire at Hillam, Monk Fryston and Gateforth (123FWF765), covering the 40 properties which currently sit within Flood Zone 2 (please see map below). This warning went live on Wednesday 17th February 2021.



Flood Zone 2 is all land which has a flood risk of between 1 in 100 and 1 in 1000 years, that is to say each year there is between 0.1% and 1% chance of it flooding. The Environment Agency is obliged to warn and inform communities at flood risk when a flood is expected and so, in light of the changing climate, we have been expanding our flood warning service to make sure that all properties in Flood Zone 2 are covered by a flood warning.

Understandably, we prioritised those communities with the highest flood risk first which is why this warning covering Hillam, Monk Fryston and Gateforth has only just been created. Following communications with a couple of residents over the last week, we appreciate that these communities feel quite far removed from the River Aire. It is true that the flood risk in Hillam, Monk Fryston and Gateforth is much lower than in other communities which are closer to the River Aire. However, despite the flood risk being low, it is still there and in the event of a more severe flood event we need a mechanism to be able to warn residents that a flood is expected.

A letter was sent out to the 40 properties which have been included within this flood warning area for your information – if the Parish Council has any questions on the content of the letter, please don't hesitate to get in touch.

We have been receiving a few emails from Lower Aire residents who hadn't realised that their property sits within Flood Zone 2 and were therefore surprised to receive this letter and concerned about its impact on home insurance. For the Parish Council's information, I have been sharing the following messages with these residents:

The purpose of a flood warning area is purely to warn and inform the community and therefore being included in a flood warning area alone, will not have an impact on

insurance costs and house prices. It simply just provides a way for us to inform the community if we expect flooding to give them time to prepare and stay safe.

We do not provide flood warning information to insurers. However, the Environment Agency does provide a range of data (including Flood Zone 2 maps) to insurance companies. Insurers choose whether they want to use Environment Agency data to inform their decision making. If they use it, they do so alongside other relevant information, including any that the customer may be able to provide. Insurers will then make an assessment as to whether they can provide insurance cover and under what terms. We have used the pre-existing Flood Zone 2 map to create this flood warning and therefore properties included within this flood warning area were already deemed to be at flood risk prior to the creation of the new warning.

If you do have concerns about your home and/or business insurance there are a number of steps they can take.

1. Check your insurance policy covers flooding. If you are experiencing problems with flood insurance, you may find it useful to visit [Flood Re - A flood re-insurance scheme](#) or contact the National Flood Forum 01299 403055. The British Insurance Brokers Association (BIBA) 0870 9501790 may be able to assist with finding a more specialist insurance company who can offer insurance to those who have been affected by flooding.
2. It's a good idea to keep a record of anything you have done to make your home better prepared for flooding so you can demonstrate to your insurance company what you have done to reduce the impact of future flooding. You can ask your surveyor to complete a Flood Risk Report <https://www.gov.uk/government/publications/property-flood-protection-flood-risk-report>
3. An insurance company may ask you for more information about flood likelihood by asking you for an Insurance Related Request Letter. In such a case, please contact our enquiries team (03708 506 506), who will be able to provide this within 20 working days. The Environment Agency can also provide a Flood History Report.

If the Parish Council receives any queries about the new flood warning area, we would appreciate your help with sharing the above messages. Alternatively, they can contact us by emailing yorkshirefloodresilience@environment-agency.gov.uk .

Kind regards,
Kirsty

Kirsty Welch

Flood Resilience - Engagement Officer (Recovery)

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