

## Frequently Asked Questions

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### 1. Responsibilities for flooding

#### Who is responsible for flood risk management?

You are the first line of defence against flooding by taking action to help reduce the impact on yourself, your property and family. Public bodies also have a responsibility to do what they can to reduce the overall impacts of flooding and ensure that, where possible, the risks are minimised.

SEPA, local authorities, Scottish Water, Forestry Commission Scotland, Cairngorms National Park Authority and Loch Lomond and Trossachs National Park Authority are responsible authorities under the Flood Risk Management (Scotland) Act 2009. These organisations work closely with others such as transport and utility companies and the emergency services to manage flood risk and its impacts.

#### What are the roles of organisations involved in flood risk management?

##### SEPA:

- The flood warning authority for Scotland, issuing flooding messages and offers advice on how to be prepared for flooding through [Floodline](#) (0345 988 1188 or [www.floodlinescotland.org.uk](http://www.floodlinescotland.org.uk)).
- Has a strategic role in managing flood risk and coordinating flood risk management planning.
- Responsible for publishing Flood Risk Management Strategies

##### Local authorities

- Provide flood defences and maintains watercourses
- Clear and repair watercourses to reduce flood risk
- Responsible for the drainage of public highways and local roads
- Work with emergency responders when flooding happens

##### Scottish Water

- Responsible for the drainage of surface water from roofs and paved ground surface within the property boundary
- Help to reduce the impact of flooding caused by overwhelmed or blocked sewers

Forestry Commission Scotland, Cairngorms National Park Authority and Loch Lomond and Trossachs National Park Authority work with the other responsible authorities to prepare the FRM Strategies and Local FRM Plans. As land owners they also manage flood risk by implementing actions on their own land.

## 2. Flood risk management planning

### How many properties in Scotland are at risk of flooding?

In Scotland around 125,000 properties are at risk of flooding from rivers, the sea or heavy rainfall and overwhelmed drainage systems in urban areas. This includes one in 22 residential properties and one in 13 of all non-residential properties.

This information is from SEPA's National Flood Risk Assessment, published in 2011.

### Who is preparing plans to manage flood risk?

SEPA will publish Flood Risk Management Strategies in 2015 and Local Flood Risk Management Plans will be published local authorities in 2016. Taken together the strategies and plans will provide a national plan for Scotland.

### What is a Flood Risk Management Strategy?

SEPA will produce a Flood Risk Management Strategy for each Local Plan District by the end of 2015. These strategies will set out the most sustainable combination of actions to address flooding in the areas at greatest risk, where the benefits of intervention can have the greatest impact. Taken together, the 14 Flood Risk Management Strategies will provide a national plan for Scotland.

### What is a Local Flood Risk Management Plan?

Local Flood Risk Management Plans will take each Flood Risk Management Strategy and turn it into a local delivery plan. These will provide a summary of local activity to manage flood risk and will be produced by the lead local authority in each Local Plan District. The plans, published in June 2016, will include delivery dates, consider funding and identify how actions will be co-ordinated at a local level for the next six years. This is the time that each FRM Planning cycle will take. FRM Strategies will cover three of these cycles.

### What is the role of the lead local authority (LLA)?

The Flood Risk Management (Scotland) Act 2009 (FRM Act) required a lead local authority to be identified for each Local Plan District. The lead local authority is crucial to the successful implementation of the FRM Act and, as such, must perform several important functions over and above the general duties and powers given to local authorities elsewhere in the FRM Act.

### What is a Local Plan District?

Local Plan Districts are the geographical areas for which Flood Risk Management Strategies and Local Flood Risk Management Plans will be produced. There are 14 Local Plan Districts which cover the whole of Scotland.

### Who are the lead local authorities?

LPD number	LPD name	Number of local authorities in LPD	Lead local authority
1	Highland and Argyll	2	The Highland Council
2	Outer Hebrides	1	Comhairle Nan Eilean Siar
3	Orkney	1	Orkney Council
4	Shetland	1	Shetland Council
5	Nairn, Findhorn and	2	The Moray Council

	Speyside		
6	North East	3	Aberdeenshire Council
7	Tay Estuary and Montrose Basin	5	Angus Council
8	Tay	3	Perth & Kinross Council
9	Forth	4	Stirling Council
10	Forth Estuary	11	Edinburgh City Council
11	Clyde and Loch Lomond	10	Glasgow City Council
12	Ayrshire	5	North Ayrshire Council
13	Tweed	2	Scottish Borders Council
14	Solway	2	Dumfries and Galloway Council

### 3. Flood maps

#### When were the current flood maps published?

The current flood maps were published on the SEPA website on 15 January 2014. Previously, SEPA's Indicative River and Coastal Flood Map provided a national source of flood risk information. This was superseded by the current flood maps.

#### How were the maps created?

SEPA used national methods to create the flood maps and worked closely with local authorities and Scottish Water to produce maps which incorporated local knowledge when available and possible to do so.

#### What do the flood maps show?

The flood maps are the most comprehensive national source of data on flood hazard and risk for Scotland and include information on different types and likelihoods of flooding. For river, coastal and surface water flooding and for three likelihoods (high, medium and low) the map shows flood extent, depth and velocity information where available.

#### What does low/medium/high likelihood of flooding mean?

This refers to the chance of a flood occurring.

- High: A flood event is likely in the defined area on average once in every ten years. Or a 10% chance of happening in any one year. (1 in 10 year return period).
- Medium: A flood event is likely in the defined area on average once in every two hundred years. Or a 0.5% chance of happening in any one year. (200 year return period).
- Low: A flood event is likely in the defined area on average once in every thousand years (1:1000). Or a 0.1% chance of happening in any one year. (1 in 1000 year return period).

### **Who should use the flood maps?**

- Members of the public – To increase awareness and understanding of flooding.
- Responsible authorities – As a key tool in the flood risk management planning process and to support the development of Scotland's first co-ordinated national plans to tackle flooding.
- Emergency responders – To help the resilience community be better prepared for flood events and provide an expectation about the potential impacts of flooding on our communities.
- Planning authorities – To support land use planning decisions after a phased implementation of the information into the planning system.

### **Can I get access to the flood maps data?**

Responsible authorities (Scottish Water, local authorities, Forestry Commission Scotland, Loch Lomond and Trossachs National Park Authority and Cairngorms National Park Authority) have been supplied with flood map data for the purposes of flood risk management planning. Some partner organisations have also received the data due to their responsibilities for flood risk management.

Unfortunately we can't share the data used to create the maps. This is due to the information coming from many sources and SEPA having licences and agreements in place with the providers on how we use and share the data.

### **Can I buy the data for commercial purposes?**

The flood maps cannot be used for commercial purposes such as the development of commercial products or setting of insurance premiums.

## **4. Property and insurance**

### **My property is shown in a flood risk area on the SEPA flood maps. Will insurance companies use this information?**

The maps do not identify individual properties at risk of flooding – they are a tool to help identify communities which would benefit from flood risk management actions.

Potentially Vulnerable Areas are areas which contain the greatest risk to the impacts of flooding and where we have focused our efforts to provide more information. Not all properties within these areas are at flood risk and similarly, some properties outside of these areas may be at risk of flooding.

The maps cannot be used by the insurance industry to interpret flood risk of individual properties and locations, therefore the maps should have no influence on insurance premiums. All visitors to the flood maps must agree to terms and conditions before viewing information and these do not allow the maps to be used for commercial purposes. Some insurance companies have their own flood maps which are used to assess flood risk.

### **My policy excess has increased significantly after being flooded – what can I do?**

It is worth shopping around for quotes. If you can demonstrate that you have taken steps to minimise potential flood damage (for example by installing flood protection products) then insurers may take this into consideration when calculating risk. The

Scottish Flood Forum ([www.scottishfloodforum.org](http://www.scottishfloodforum.org)) can provide more advice on insurance.

### **What is the government doing to secure the future of flooding insurance?**

The Association of British Insurers (ABI) and the Scottish Government have been working to an agreement called the Statement of Principles. This is a commitment by members of the ABI to consider offering insurance to properties within an area identified as at flood risk or that have been flooded. In the middle of 2013 a new agreement was reached which is now being developed called the Flood Reinsurance Scheme (Flood Re). The ABI and the Scottish Government have already agreed a Memorandum of Understanding (MoU) for this. The development of Flood Re is being led the Department for Environment, Food and Rural Affairs (Defra).

### **What is the Flood Reinsurance Scheme?**

The Flood Reinsurance Scheme (Flood Re) is a not-for-profit scheme to ensure flood insurance remains widely affordable and available throughout Scotland and the rest of the UK.

Key elements include:

- Flood Re will be run and financed by insurers as a not-for-profit fund which will cover the cost of flood claims from high risk homes.
- Insurers will pass the flood risk element from those households deemed at high risk of flooding to the fund. Premiums for the flood risk will be calculated based on council tax banding up to a maximum limit depending on the band.
- Flood Re would charge member firms an annual charge of £180million. This equates to a levy of £10.50 on annual household premiums and represents the estimated level of cross-subsidy that already exists between lower and higher flood risk premiums.
- Flood Re will be designed to fully deal with at least 99.5% of years. Even in the worst half a per cent of years, Flood Re will cover losses up to those expected in a 1 in 200 year – a year six times worse than 2007 – with Government taking primary responsibility – working with the industry and Flood Re – for distributing any available resources to Flood Re policyholders should claims exceed that level.

### **My insurer has asked for a flood risk report/assessment – can you provide this?**

SEPA does not issue flood risk reports for properties. This is different from England and Wales, where our equivalent bodies (the Environment Agency and Natural Resources Wales) do issue flood risk reports. For development purposes you may have to submit a flood risk assessment. Information on flood risk and land use planning is available from the SEPA website.

## **5. Natural Flood Management**

### **What is natural flood management?**

The use of natural features to store or slow down the flow of water is called natural flood management and is a key part of a more sustainable approach to tackling flooding in Scotland. These techniques include the restoration, enhancement and alteration of natural features and characteristics.

### **What are the benefits of using natural flood management?**

Natural flood management actions seek to store or slow down flood waters to reduce the impact of flooding downstream or provide more warning time for people to take action themselves.

As well as reducing flood risk, natural flood management can also provide additional benefits for communities and societies by restoring and enhancing rivers or coasts, increasing biodiversity or improving water quality. In some cases it's cheaper to implement than traditional engineered flood defences.

### **Is natural flood management a substitute for flood protection schemes?**

No. In many cases natural flood management will be implemented alongside more traditional engineered solutions as part of a package of flood management options.

### **Can natural flood management give sufficient protection from flooding to homes and communities?**

It is unlikely that natural flood management measures alone will protect communities during a major flood event. However they can help reduce the flood risk to communities during smaller more frequent flood events. Natural flood management will often be implemented along with other flood alleviation measures such as flood warning, awareness raising or traditional engineering.

### **Who will pay for natural flood management?**

Natural flood management will be one of the actions considered in Flood Risk Management Strategies and Local Flood Risk Management Plans. The lead organisation, which will generally be local authorities, will be responsible for funding the action. However, other funding streams, such as Scottish Rural Development Programme, will still be available for landowners to submit applications to in the event that they wish to undertake natural flood management identified in Flood Risk Management Strategies and Local Flood Risk Management Plans.

### **Are local authorities provided with a separate budget for natural flood management?**

Currently, local authorities are free to allocate resources to flooding from within the overall funding provided to them by the Scottish Government and from within their own resources. Like other flood management actions local authorities can fund implementation of natural flood management, including land purchase, from their general capital grant. Payments to land owners to manage land for flooding or to compensate them for land that has flooded can be made from a local authority's general resource grant.

## **6. Floodline**

### **What is Floodline?**

- Floodline is a live source of river and coastal flooding information and advice.
- It is a telephone and website service operated 24 hours a day, seven days a week which anyone can access by calling 0345 988 1188 or visiting [www.floodlinescotland.org.uk](http://www.floodlinescotland.org.uk).
- Through Floodline you can [sign up to receive free flood messages](#) direct to your mobile or landline phone.

- If flooding is predicted for your area you will be sent a message to notify you of this, it will direct you to the Floodline number to get further advice on what action you should take.

#### **Why should I sign up to Floodline?**

- Floodline provides live information and advice so you can take action to prepare yourself and your home in advance of flooding, reducing its damage and disruption on your life.
- Even if your property is not at risk of flooding, local roads and transport networks could be affected restricting your ability to get to work, schools or essential facilities.
- You can sign up for free and it only takes a few minutes.

#### **What is the difference between a Flood Alert and a Flood Warning?**

- **Flood Alert** - Flood Alerts are issued for larger geographical areas, usually representing local authority boundaries. Flood Alerts are early warning messages about possible flooding. They prompt you to remain alert and vigilant and provide you with time to make early preparations for potential flooding.
- **Flood Warning**- A Flood Warning Target Area is where SEPA can issue targeted Flood Warning messages for properties located in this area. The inclusion of any property within a flood warning area does not specifically imply that the individual property is at risk of flooding, but helps to identify the area at risk. A Flood Warning message advises that flooding is imminent. Immediate action is required to reduce the impacts of flooding on you and your property.
- When you register, Floodline will check your address to see if you can receive Flood Warnings for your local area. If your property is not within a Flood Warning area you will automatically be registered for Flood Alerts instead.

#### **Can I sign up to receive Flood Warnings for more than one property address?**

Yes, if you know the postcode for each property you can add it to your account so you will receive messages for both properties.

## **7. General flooding questions**

#### **How do I know if my property is at risk of flooding?**

SEPA's flood maps don't show individual properties but they can tell you if your area is at risk of flooding. If you live or travel through an area at risk of flooding you can be impacted by flooding such as closed roads, school closures or disruption to community services.

#### **Are sandbags effective for flood protection?**

The traditional hessian sandbags may:

- not hold back water unless a waterproof sheet is placed under them
- be expensive, heavy, difficult to transport and labour intensive to assemble into flood defence barriers
- are prone to leakage, rot very quickly after use and contain viral and bacterial infections often present in flood water
- require proper environmental disposal

The Scottish Flood Forum, a charitable organisation that provides support for and represents those who are affected by or are at risk of flooding, advises that alternative products, like barriers, often provide more effective long term protection, are more easily deployed and have greater reliability when fitted correctly. The insurance industry often requires flood products for property protection to be kite marked approved.

Scottish Flood Forum: [www.scottishfloodforum.org/](http://www.scottishfloodforum.org/)

### **Where can I get further advice and support?**

- Floodline can give you help and advice about how to prepare for flooding, [www.floodlinescotland.org.uk](http://www.floodlinescotland.org.uk) or 0345 988 1188.
- Your local authority may be able to provide more local information on flooding, including any discount on flood protection products that may be available.
- Scottish Water helps to reduce flood risk caused by overwhelmed or blocked sewers. To report a flooding incident which appears to be contaminated with sewage phone the customer helpline 0345 601 8855.
- The Scottish Flood Forum offers independent advice to communities who have been affected by flooding. (<http://www.scottishfloodforum.org/>)