

# How planning can reduce flood risk

A guide for communities in England



Supported by  
**FLOODRE**

## **How Planning Can Reduce Flood Risk – A Guide for Communities in England**

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# Briefing 0

## Introduction

You are probably reading this because you have experienced flooding at first hand or are worried about flood risk in where you live. The risk of flooding is going to increase over the coming decades as a result of climate change, and you certainly do not want any changes made to your local area that could make flooding worse. The planning system in England has a major role in making decisions about where new development will go, and these decisions are crucial to reducing the risk of flooding, both now and in the future.

The future of your community depends on people like you and your neighbours getting involved in the decision-making process, as local communities have unique knowledge of the flood risk in their area, as well as the drive to tackle climate change in order to create a positive future for the next generation.

We hope that this guidance will be a useful starting point to help you get your voice heard in coming to planning decisions that will have an impact on the level of flood risk in your community. The guidance takes the reader on a journey through the processes and language used to make decisions through the planning system about flood risk. Both language and the processes are often not easy to understand, as the system is complex and frequently confusing, but we hope to shed some light on exactly how you can make a real difference to your local area.

The guidance consists of six briefings (clicking on the headings below will take you to each briefing):

### **Briefing 1 - Future flood risk, and how planning can help**

- Introducing flood risk, and how planning can help
- How communities can influence planning
- Practical solutions to ask for

### **Briefing 2 - Who does what in planning for flood risk**

- Organisations involved and their responsibilities
- When to contact each of these organisations
- Working with your community and local council

### **Briefing 3 - Understanding national law and policy on flood risk**

- Flood risk and planning law
- National planning policy on flood risk
- Applying the law and policy to make a difference

### **Briefing 4 - Making a difference to your Local Plan**

- The local plan-making process
- Influencing your Local Plan
- Other ways to influence planning policy

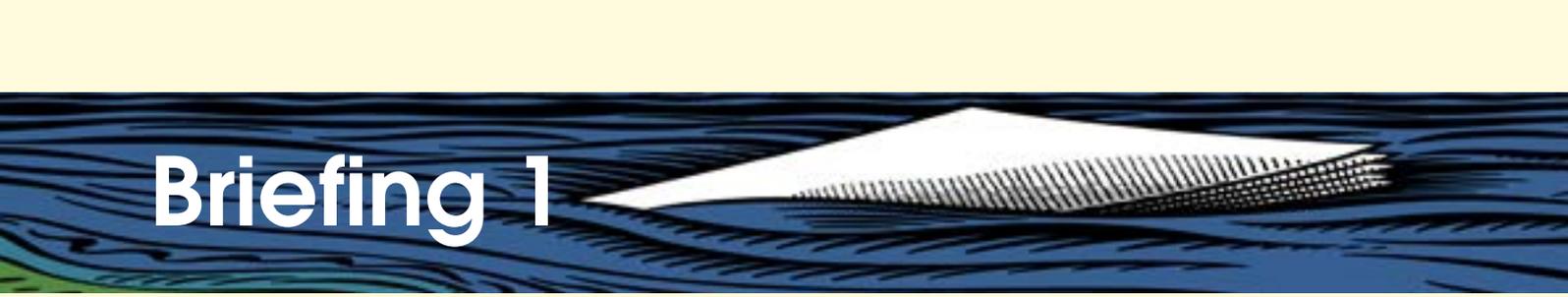
### **Briefing 5 - Making a difference on planning applications**

- The planning application process
- Influencing planning decisions
- Challenging a planning decision

### **Briefing 6 - Where to get help - further information and glossary**

- Key resources and contacts for more information
- Forming partnerships and building contacts
- Glossary of technical terms

**Briefing 6 includes a glossary of the technical terms used throughout this guide. The first use of a glossary term in each briefing appears in **bold green text**. Clicking on this text will take you to the corresponding entry in the glossary.**



# Briefing 1

## Future flood risk, and how planning can help

*'Flooding is a traumatic and stressful experience. Our own private worlds turned upside down, trying to regain some sort of normal living and working routine while dealing with the family, pets, and the disruptive insurance home reinstatement process. Precious memorabilia or commercial stock lost and other things we were going through before the flood such as an illness, elderly relatives, or selling the home/business – all add to the impact and test our coping mechanisms to the limit.*

*Once we finally can move back and restart our lives, we become sensitively aware of what is going on beyond the perimeter of our home/business and conscious of any intended changes that may well increase our flood risk.*

*One of these areas we feel strongly about is new development, but what a hard area to understand! It challenges the experts, so how are we going to make a difference? Well, we hope within this guidance we can start to unravel some of what we all may have read or experienced, to give a better chance of our voice being heard and making a difference. We do not claim that it will be perfect or completely encompassing; we see it more as a journey we can go on together, paving the way to help others behind us.'*

**Heather Shepherd**  
National Flood Forum

To effectively address **flood risk**, we need local people's voice to be at the heart of decision-making. One way to be part of positive change is to have a strong vision of how your community should develop. Are we building in the right place? Are we thinking about future flood risk? Have we designed places that can better withstand flood events? It is frustrating and demoralising to see decisions being taken for your local area that do not help to solve these problems – and, in some cases, actively make them worse. To add to this, the impacts of **climate change**, which will significantly increase flood risk in the UK, are often underplayed, misunderstood, or ignored.

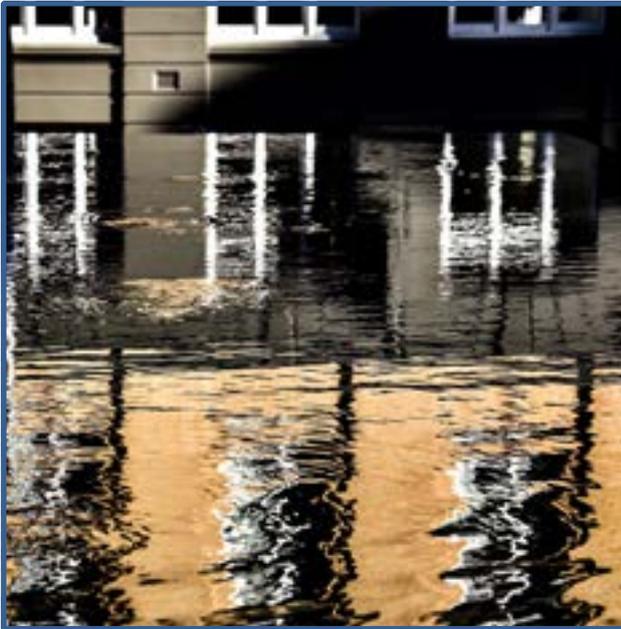
Many people feel locked out of these key decisions because the **planning system** appears too complex, boring and often out of touch, and the technical language used can be bewildering. This guidance will help you with this – and a key message that you can take right from the start is: **do not be put off by the details of the planning system**. You know your community and how flooding can affect your local area as much as anyone. You have the right to a say on what happens locally. With just a little knowledge

of planning and about the organisations that make decisions on your future, you can make your voice a hundred times more powerful; that is what we hope this guide will help you to achieve.

### The causes of flooding

The causes of flooding will vary depending on where you live. To complicate matters further, most flooding comes from a combination of sources.

On the coast, weather events called **storm surges** can be catastrophic – but they are, at least, predictable, based on tides and weather patterns. This is called **coastal flooding**. In riverside areas, the **river channel** can become overwhelmed by the amount of water flowing through it, which can burst over the banks and spread out across the **floodplain**. This is called **fluvial flooding**. **Flood defences** can help to stop both these types of flooding from happening – but they sometimes fail. Flooding can also stem from other sources, such as overflows from reservoirs or smaller streams or brooks.



Drainage pond in 'normal times' (above left) and 'in flood' (above right). During and after heavy rainfall, water drains into designated ponds and is stored there rather than causing surface water flooding. The pond then gradually drains

Flooding can also occur when heavy rainfall overwhelms **drainage systems** or causes **flash flooding**. This is called **surface water flooding**. This is often more likely to happen in heavily concreted urban areas where the rainwater cannot soak into the ground. Prolonged heavy rainfall can also cause **groundwater flooding**, when the level of water within the rock or soil (also known as the water table) rises to ground level so that water emerges on the surface.

### Top tip

If you do not already know, find out the main causes of the flood risk in your neighbourhood. This will make a difference to the actions needed to reduce that risk.

## How can planning help?

Planning is about deciding what goes where, and it can therefore be a powerful tool for stopping harmful **development** going ahead in areas at risk of flooding.

But the planning system is very complicated and at present poorly organised – mainly because it has been subjected to endless piecemeal change and because national **policy** focuses on delivering as many houses as possible. And this means that quite often a decision is made through planning that appears to ignore the views and expertise of local people. This can be very frustrating.

The basic principle to understand is that before any new development, such as new housing, can

take place in your community, it needs to have **planning permission**. This is granted by your **Local Planning Authority** (the local council).

The way that local councils in England are organised is very complex, but normally the Local Planning Authority will be a **District Council**, or in some places a **Unitary Authority** (for example Cornwall Council or the councils for most large cities). If you live in London, your Local Planning Authority will be the **Borough Council**. If you live in a rural area there might be a **Town** or **Parish Council** – unlike the District, Unitary and Borough Councils, these councils do not write **Local Plans** but can prepare **Neighbourhood Plans**. And just to add to the complication, some areas (but not all) also have **County Councils**, and they also have some power over planning decisions... If you feel confused now, that is very normal!

All decisions about planning permission should be based on the policies outlined in the Local Plan, which is drawn up by the Local Planning Authority roughly every five years. But Local Plans must follow the national policy set by the UK Government. Briefing 4 says more about how Local Plans work. It is vital to know what your Local Plan says about your community. You can find your Local Plan on your local council's website.

### Top tip

Find out as much as you can about your local planning authority and the actions that it is taking to help prepare the area for flood risk.

## What impact can a community have on planning?

You can play an active role in shaping what happens and try to make your neighbourhood a better place. Having a strong vision of what you want for the future of your area gives you a stronger voice in shaping what happens.

If you are worried about the level of flood risk in your community, there are three main ways that you can feed these concerns into the planning system:

- 1 Comment on a local plan (more information on this is given in Briefing 4).
- 2 Comment on **planning applications** (more information on this is given in Briefing 5).
- 3 Get involved in writing a Neighbourhood Plan for your local area.

To get the best results you need to have a positive dialogue with your local planners and politicians. Make sure that you have a clear idea of what you would like to achieve – to be most effective you will need to do more than just say ‘no’ to a development proposal which you think will make flood risk worse. It will help if you can show what kind of policy could make the area safe over the long term, or if you can identify locations where you think development would be appropriate – it may be possible to turn a potentially damaging development into one which delivers a number of benefits for the community.

The panel on the next page illustrates some of the interventions that can be delivered through the planning system. All of them work best when they are included within a wider intervention strategy.

The case study box below gives a practical example of one way in which the planning process can be used to help to reduce the flood risk arising from new development.

### Case study

## Improving the quality of a planning application to manage flood risk

### What was the problem?

A planning application to build 40 houses on a greenfield site adjacent to an existing village was submitted to the council. The Local Plan required an additional 72 homes to be built in the village, so the local authority was under pressure to find suitable sites for new housing.

The village had a history of flash flooding as a brook ran through its middle, affecting the houses on both its banks. This led a group of residents to set up a **Flood Action Group** to monitor water levels, help the community best prepare for flooding, and lobby the council on behalf of the whole village.

Members of the Flood Action Group studied the documents submitted, particularly the drainage strategy diagram, and concluded that, although development of the site was not objected to in principle, the proposals did not adequately address flood risk from surface water run-off. The capacity of the proposed soakaways and **sustainable drainage system** was not sufficient to hold all the rainfall from major storms, which would result in surface water run-off into the brook, leading to flooding.

### What did the community do?

The Flood Action Group submitted a detailed objection letter to the council’s planning department, outlining the reasons for their concern. They did not object to the proposal for housing outright, but requested that the developer address their flood risk concerns before planning permission was given. This prompted the council to commission experts to assess the proposals in greater detail, and they confirmed that flood risk would be increased by the development.

The council asked the developers to make changes to the application to address this issue, which the developers did. Planning permission was then granted and the housing development has now been built.

## What practical solutions can we ask for?



- 1 Stop new development in flood risk areas:** Sometimes development is approved in areas at risk of flooding. When a planning application is submitted in such an area, you can object on the grounds that the development is likely to flood in future or increase the risk of flooding elsewhere.
- 2 Designate areas adjacent to densely populated areas as natural space:** Natural space acts like a sponge to soak up water and, if strategically placed, can divert floodwater away from residential areas. Natural space also brings additional benefits such as providing recreational space, boosting biodiversity, and helping to tackle climate change by absorbing carbon dioxide from the atmosphere.
- 3 Invest in new flood defences:** Local authorities may be able to ask **developers** for funding for flood defences (for example flood walls) as a condition of being granted planning permission. Such measures can add protection for existing as well as new properties.
- 4 Implement natural flood management areas – a) woodland planting; b) in-stream structures such as woody debris; c) land and soil management practices; d) managed realignment of coastline; or e) saltmarsh restoration:** Local authorities may be able to ask developers for funding for **natural flood management** solutions that reduce the risk of river and surface water flooding and provide additional recreational space and improved habitats for wildlife.
- 5 Undertake river restoration, such as removing canalisation and re-introducing meanders:** Removing **canalisation** and re-introducing meanders increases the length and capacity of the river. During times of heavy rainfall, meanders may prevent flooding by enabling the rivers to carry more water and so avoid flooding the land.
- 6 Safeguard land for future flood defences or the flow and storage of water:** Some communities not currently at risk of flooding may need flood defences in the future as sea levels rise as a result of climate change. It is possible for land to be protected against development in an area's Local Plan.
- 7 Install sustainable drainage systems – a) green roofs; b) permeable paving; c) swales; d) rain gardens; e) tree pits; or f) wetland:** Local authorities may be able to ask developers for funding for a sustainable drainage system (SuDS). These systems create storage for excess water when needed and can also provide new green areas for communities to enjoy and new natural habitats that benefit wildlife. Further information is available [here](#).
- 8 Remove culverts or other restrictions on flow:** **Culverts** are structures that channel water flow underneath a man-made structure such as a road. If they become blocked, they can cause flooding by restricting the flow of water. Local authorities can install 'flood-friendly' culverts or undertake work to unblock them, and they can upgrade other drainage and sewerage infrastructure.
- 9 Design development to better manage the flow of water:** The landscaping and topology of new development should be designed so that water can flow safely rather than collect in pools or in unsuitable or unsafe places.

# Briefing 2

## Who does what in planning for flood risk?

*'Flooding is a traumatic and stressful experience. Our own private worlds turned upside down, trying to regain some sort of normal living and working routine while dealing with the family, pets, and the disruptive insurance home reinstatement process. Precious memorabilia or commercial stock lost and other things we were going through before the flood such as an illness, elderly relatives, or selling the home/business – all add to the impact and test our coping mechanisms to the limit.*

*Once we finally can move back and restart our lives, we become sensitively aware of what is going on beyond the perimeter of our home/business and conscious of any intended changes that may well increase our flood risk..'*

xxx  
Environment Agency

There are many different official organisations that have an influence on dealing with flood risk, and there are gaps and overlaps that can be confusing and off-putting. An understanding what each organisation does will help you to focus your energy on the right target and will improve your chances of having an impact on the decisions being taken.

To add to the complication, the source of the flood risk also impacts which organisations have a role in dealing with it. For example, the **Environment Agency** has oversight of the management of all sources of flooding and **coastal erosion** but is *directly responsible* only for managing the risk of flooding from **main rivers**, reservoirs, estuaries, and the sea. Management of the risk of flooding from **surface water, groundwater** and **ordinary watercourses** is the responsibility of **Lead Local Flood Authorities**.

### Organisations that play a part in managing flood risk

The **diagram on the next page** gives a sense of how many fingers are in this pie. It shows the key organisations that have a role in planning for flood risk are shown. Their roles are summarised below.

#### **National government and agencies**

- **National government:** The Westminster Government sets the national **policy** for dealing with flood risk. The key departments to be aware of are the **Ministry of Housing, Communities and Local Government (MHCLG)** and the **Department for Environment, Food and Rural Affairs (Defra)**.
- **Environment Agency:** The **Environment Agency** advises on the adequacy of **Strategic Flood Risk Assessments** and some **site-specific flood risk assessments**, and on the appropriateness of any **development** proposed. The Environment Agency also produces and makes freely available a great deal of information on flood risk to inform flood risk assessments.

#### **Local government and formal flood risk bodies**

- **Lead Local Flood Authorities: Lead Local Flood Authorities (LLFAs)** are teams of people at **County Councils** or **Unitary Authorities** that provide advice on how developments manage surface water drainage and use **sustainable drainage systems**. They may also advise on the management of flood risk from ground and surface water. They are required to comment on all **planning applications for major development** with regard to flood risk from 'local' sources of

## The main organisations and groups involved in managing flood risk through the planning system



### Top tip

You can find out who your Lead Local Flood Authority is by visiting the Government's long-term flood risk website [here](#). If you phone your flood risk authority council, you should say that you wish to talk to the Lead Local Flood Authority or the drainage team.

flooding, such as surface water, groundwater

and ordinary watercourses. Each Lead Local Flood Authority produces a **Flood Risk Management Strategy**, the purpose of which is to ensure that communities are aware of the risks of flooding, understand who is responsible for dealing with flooding, and are clear about the actions that they can take to manage the risk of flooding.

- **Local Planning Authorities:** The **Local Planning Authority** (which in some areas is the National Park Authority) is responsible for drawing up the **Local Plan**, which is the plan for future development in the local area. As part of this process, Local Planning Authorities

are required to assess flood risk through a Strategic Flood Risk Assessment. For further information, see Briefing 4. Local Planning Authorities also assess individual planning applications to decide whether to grant **planning permission**. As part of this process, applicants are required to assess flood risk through their site-specific flood risk assessments. For further information, see Briefing 5.

- **Risk Management Authorities: District and Borough Councils** and Highways Authorities act as **Risk Management Authorities** and are thus key partners in planning for local **flood risk** management. They:
  - can carry out flood risk management works on minor watercourses (outside of **Internal Drainage Board** areas);
  - work in partnership with Lead Local Flood Authorities and other Risk Management Authorities to ensure that risks are managed effectively, including in decision-making on development in their area.
- **Coastal Protection Authorities:** District and unitary authorities in coastal areas are **Coastal Protection Authorities**. They lead on coastal erosion risk management activities in their area. They are responsible for developing **Shoreline Management Plans**, which provide a long-term framework for managing the risk of coastal change on their section of the coast.
- **Internal Drainage Boards:** Internal Drainage Boards have an important role to play in flood risk management and in creating and

managing natural habitats. Each Internal Drainage Board operates within a defined area, known as a drainage district. They are made up of elected members, who represent land occupiers, and others nominated by local authorities, who represent the public and other interest groups.

- **Parish and Town Councils: Parish and Town Councils** should work with local residents to prepare community flood plans, raising additional funding for local flood **resilience** and **flood defence** measures and gathering information on flooding by reporting any flood incidents in their area. They can also undertake maintenance works on ponds, ditches and other open drainage in order to prevent such features from becoming a risk to health.

### **Private sector companies**

- **Water and sewerage companies:** Water and sewerage companies are responsible for managing the risks of flooding from piped water and foul or combined sewer systems that provide drainage from buildings and yards.
- **Housing developers: Developers** must provide all the required information about the level of flood risk associated with a site when submitting a planning application. If planning permission is granted they must then deliver the flood risk alleviation measures required as a condition of the grant of permission.

Table

## **Situations in which particular organisations should be contacted**

### **National government**

- Respond to consultations and calls for evidence.
- Contact your local MP about concerns that you have in your local area.

### **Lead Local Flood Authorities**

- You can get involved in the local flood risk management co-ordinated by the Lead Local Flood Authority. Such involvement might include learning about how flood risk is managed elsewhere, or becoming a community volunteer to raise awareness of flood risk in the community. It is useful to build a good relationship with your Lead Local Flood Authority, and the best way to do this is through a Flood Action Group.
- Respond to consultations on the local Flood Risk Management Strategy.

### **Local Planning Authorities**

- Respond to consultations on the Local Plan.
- Respond to consultations on planning applications.
- When preparing a Neighbourhood Plan.

### **Water and sewerage companies**

- Report leaks.
- Provide input into drainage and surface water management plans.

**Image (principally to fill)**

## The benefits of community partnerships and collaboration

Reaching a consensus about what your community might want can be like herding cats, but it is vital to try to involve as many people as possible – and particularly those who do not always get a voice, like children or ethnic minorities, or those at particular risk when flooding occurs, such as people with long-term health conditions or mobility challenges.

By collaborating with neighbours, your collective voice will be stronger and therefore more likely to have an influence. Establishing a Flood Action Group is a good way to ensure a co-ordinated and organised response that draws together the views of a wide range of people.

## Working with your local council

Decisions about planning are made by your local council (also known as the Local Planning Authority). **Planning officers** (staff members employed by the council) and elected **councillors** who serve on the council's **planning committee** have different roles in the planning process. Officers develop the Local Plan (i.e. write planning policy) and process planning applications. They make recommendations on whether or not to approve planning applications, but it is your elected councillors who make the final decision. They can decide not to follow the recommendations of officers, but they must have good reasons for doing so – something more than just 'I don't like it'.

The most important source of advice for your local planners on dealing with flood risk comes

from the Environment Agency and Lead Local Flood Authorities.

Local Planning Authorities draw up the Local Plan for their area and then decide whether to grant planning permission for individual applications based on the policy in the Local Plan. These responsibilities mean that the best chance you have of securing changes for your local area is by engaging positively with your local council. To make a real difference, you need to understand the proposals and have as much evidence as possible to back up your case. Try to be supportive of your local planners and have a balanced discussion. It is better to suggest alternatives to a proposal rather than refusing to engage with any change proposed or occurring in your local area.

It is worth remembering that Local Planning Authorities face pressure to meet targets on the delivery of new housing and are often very under-resourced – this may limit the actions that they can take. For example, councils are required by national government to provide land for a certain number of new homes over the next five to ten years. Failure to demonstrate that this land is available gives developers greater freedom to build where they want and a Local Planning Authority has less control over the location of new development, risking development in ill-suited locations.

# Briefing 6

## Where to get help – further information and glossary

This guide provides an introduction to using the **planning system** to reduce **flood risk**. The system is complex – but the good news is that there are many organisations you can contact and resources you can access to help you and your community to plan and prepare effectively for flood risk. Some useful places to begin are listed here.

### Planning advice - organisations

Organisation	How can they help?	Web link
<b>Planning Aid England</b>	Planning Aid England can provide planning advice on a particular issue in your local area (England only).	<a href="https://planningaid.zendesk.com/hc/en-us/requests/new">https://planningaid.zendesk.com/hc/en-us/requests/new</a>
<b>Planning Aid for London</b>	Planning Aid for London can provide planning advice on a particular issue in your local area (London only).	<a href="https://planningaidforlondon.org.uk/contact/">https://planningaidforlondon.org.uk/contact/</a>
<b>Friends of the Earth</b>	Friends of the Earth employ legal specialists on both the environment and town planning who can help you get hold of environmental information, take part in the planning system, and use the law to protect the environment and public health.	<a href="https://friendsoftheearth.uk/legal-and-planning">https://friendsoftheearth.uk/legal-and-planning</a>
	Friends of the Earth have published some useful guidance on your rights in planning which explains how you can have a say on decisions in your local area.	<a href="https://friendsoftheearth.uk/system-change/guide-community-rights-environment-and-planning-laws">https://friendsoftheearth.uk/system-change/guide-community-rights-environment-and-planning-laws</a>

### Planning advice - resources

Resource	How can it help?	Web link
<b>Tools for local water participation</b>	The online toolkit can help you to involve other local residents in your campaign to manage flood risk in your local area.	<a href="https://catchmentbasedapproach.org/learn/tools-for-local-water-participation/">https://catchmentbasedapproach.org/learn/tools-for-local-water-participation/</a>

## Support for dealing with flooding and flood risk – organisations

Organisation	How can they help?	Web link
Department for Environment, Food and Rural Affairs (Defra)	A <b>Defra</b> webpage provides information on what to do to prepare if you expect to be flooded.	<a href="https://www.gov.uk/prepare-for-flooding">https://www.gov.uk/prepare-for-flooding</a>
Environment Agency	The <b>Environment Agency's</b> flood information service can be used to find out if you live in an area at risk of flooding; to sign up to receive flood warnings; and to learn what you can do to prepare for a flood event.	<a href="https://flood-warning-information.service.gov.uk/plan-ahead-for-flooding">https://flood-warning-information.service.gov.uk/plan-ahead-for-flooding</a>
	The Environment Agency's flood maps show the latest information on the long-term flood risk in your local area.	<a href="https://flood-map-for-planning.service.gov.uk/">https://flood-map-for-planning.service.gov.uk/</a>
National Flood Forum	The National Flood Forum can help communities to reduce the flood risk in their local area.	<a href="https://nationalfloodforum.org.uk/">https://nationalfloodforum.org.uk/</a>
	The National Flood Forum website hosts a lot of information about managing flood risk, including useful guidance on <b>sustainable drainage systems</b> in <b>developments</b> .	<a href="https://nationalfloodforum.org.uk/wp-content/uploads/2019/09/Simple-SuDS-28th-July-2019-V1.pdf">https://nationalfloodforum.org.uk/wp-content/uploads/2019/09/Simple-SuDS-28th-July-2019-V1.pdf</a>
British Red Cross	The Red Cross can help you to take steps to prepare yourself and your property before, during and after a flood.	<a href="https://www.redcross.org.uk/get-help/prepare-for-emergencies/how-to-prepare-for-floods-and-flooding">https://www.redcross.org.uk/get-help/prepare-for-emergencies/how-to-prepare-for-floods-and-flooding</a>
Age UK	Age UK provides information on how to work out if you live in an area at risk of flooding, how you can prepare for a flood, and what help is available in the event of a flood.	<a href="https://www.ageuk.org.uk/information-advice/care/housing-options/home-safety/preparing-for-flooding/">https://www.ageuk.org.uk/information-advice/care/housing-options/home-safety/preparing-for-flooding/</a>
Property Care Association	The Property Care Association provides guidance on how you can protect your home from flooding – from how to find out if your home is at risk of flooding to which types of building products to use to improve the <b>resilience</b> of your home to flooding events.	<a href="https://www.property-care.org/homeowners/flood-protection/flood-protection-and-your-property/">https://www.property-care.org/homeowners/flood-protection/flood-protection-and-your-property/</a>

## Support for dealing with flooding and flood risk – resources

Resource	How can it help?	Web link
<b><i>An Introduction to Natural Flood Management Techniques</i></b>	West Wolds Slow the Flow has produced a guide on the various <b>natural flood management</b> techniques that communities can employ to manage the flow of water to prevent flooding.	<a href="https://www.westwoldsslowtheflow.org.uk/">https://www.westwoldsslowtheflow.org.uk/</a>
<b>Flood Toolkit</b>	West Northamptonshire Council has produced a toolkit to help homeowners and communities to reduce the impacts of flooding in their area.	<a href="https://www.floodtoolkit.com/">https://www.floodtoolkit.com/</a>
<b><i>Homeowners Guide to Property Flood Resilience</i></b>	The Know Your Flood Risk campaign has published guidance to help you find out if your home is at risk of flooding and on how to protect your home from flooding, including making the most of sustainable drainage solutions.	<a href="https://www.landmark.co.uk/wp-content/uploads/2021/08/FloodGuide_ForHomeowners.pdf">https://www.landmark.co.uk/wp-content/uploads/2021/08/FloodGuide_ForHomeowners.pdf</a>

## Support for community action – funding

You may be able to apply for funding to support your community group, pay for expert planning advice, or implement a flood risk reduction scheme in your local area.

Organisation	How can they help?	Web link
<b>Asda Foundation</b>	The ASDA Foundation provides grants to grass-roots organisations.	<a href="http://www.asdafoundation.org/foundation-grants">http://www.asdafoundation.org/foundation-grants</a>
<b>National Lottery Community Fund</b>	The National Lottery Community Fund supports a variety of community activities.	<a href="https://www.tnlcommunityfund.org.uk/funding/thinking-of-applying-for-funding/projects-we-fund">https://www.tnlcommunityfund.org.uk/funding/thinking-of-applying-for-funding/projects-we-fund</a>
<b>Spacehive</b>	Spacehive is a funding platform for community projects.	<a href="https://www.spacehive.com/">https://www.spacehive.com/</a>
<b>Tesco Community Grants</b>	Tesco Community Grants support local community projects across the UK.	<a href="https://tescocommunitygrants.org.uk/">https://tescocommunitygrants.org.uk/</a>
<b>UK Community Foundations</b>	The UK's network of community foundations provides grant funding according to the needs of a particular area.	<a href="https://www.ukcommunityfoundations.org/">https://www.ukcommunityfoundations.org/</a>

## Support for community action - advice

Organisation	How can they help?	Web link
<b>Association of British Insurers (ABI)</b>	The Association for British Insurers has produced <i>Responding to Major Floods</i> , a guide for householders on how to minimise the potential impact from flooding and the steps to take to successfully claim insurance in the event of a flood.	<a href="https://www.abi.org.uk/globalassets/files/subject/public/flooding/abi_bro4120_major_floods_2017_v7-web.pdf">https://www.abi.org.uk/globalassets/files/subject/public/flooding/abi_bro4120_major_floods_2017_v7-web.pdf</a>
<b>British Insurance Brokers' Association (BIBA)</b>	The British Insurance Brokers' Association provides advice for householders who are either directly affected by flooding or who live in an area prone to flooding.	<a href="https://www.biba.org.uk/insurance-guides/weather-insurance-guides/flood-insurance/">https://www.biba.org.uk/insurance-guides/weather-insurance-guides/flood-insurance/</a>
	In partnership with <b>Defra</b> , BIBA has produced <i>Obtaining Flood Insurance in High Risk Areas</i> , which provides information on obtaining a suitable insurance policy if you live in an area at risk of flooding.	<a href="https://d10ou710uhgg4f.cloudfront.net/wp-content/uploads/2015/02/04000000/high-risk-flood-insurance-guide.pdf">https://d10ou710uhgg4f.cloudfront.net/wp-content/uploads/2015/02/04000000/high-risk-flood-insurance-guide.pdf</a>
<b>Flood Re</b>	Flood Re was set up by the government to make sure that flood insurance is available and affordable to all households. You can find out whether your home qualifies for support from Flood Re – although it operates completely behind the scenes and you should still purchase insurance as normal through your provider.	<a href="https://www.floodre.co.uk/can-flood-re-help-me/">https://www.floodre.co.uk/can-flood-re-help-me/</a>
	Flood Re also provides links to websites offering information on flooding and flood damage and on how to prepare for flooding events and take action to reduce flood risk.	<a href="https://www.floodre.co.uk/flood-resources/">https://www.floodre.co.uk/flood-resources/</a>

# Glossary

## **25 Year Environment Plan**

Strategy document, published in 2018, setting out the UK government's plan for improving the natural environment over a 25-year period – available [here](#). It includes actions aimed at creating better habitats for wildlife, improving air and water quality, and reducing the amount of plastic in the ocean.

## **London Borough Council**

The Local Planning Authority for the London boroughs.

## **Canalisation**

The straightening, deepening and widening of a natural river channel to increase flow capacity so that flood water is carried away more quickly. However, it may increase **flood risk** further downstream and can also have a negative impact on river ecosystems.

## **Change of use**

The conversion of a building from one type of use to another, for example from a commercial use to residential use. Until very recently, change of use usually required **planning permission**.

## **Climate change**

The long-term change in weather due to human activity. Global temperatures are continuing to increase and more extreme weather events are becoming more common.

## **Climate Change Act 2008**

UK legislation that includes a target to reduce greenhouse gas emissions to net-zero by 2050.

## **Climate change allowances**

Predictions of anticipated change in peak river flow, peak rainfall intensity and sea level rise caused by future **climate change**. Local Planning Authorities need to consider local climate change allowances when in preparing **Strategic Flood Risk Assessments**. Climate change allowances are also known as flood risk allowances.

## **Climate Change Committee**

An independent organisation that advises the UK government on how the nation should reduce greenhouse emissions and cope with the impacts of **climate change** – see [here](#).

## **Coastal erosion**

The loss of land along the coast due to the action of waves, tides, currents, and wind-driven sea water over time. Over a long period it is possible that homes and even whole villages will fall into the sea as the land retreats.

## **Coastal flooding**

Seawater flooding of an area of land by the coast, often caused by a severe storm which forces excessive quantities of sea water onto the land.

## **Coastal Protection Authority**

**District** and **unitary authorities** in coastal areas are designated as Coastal Protection Authorities. They have the responsibility of co-ordinating **coastal erosion** risk management activities in their area, including drawing up a **Shoreline Management Plan**.

### **Community Infrastructure Levy (CIL)**

A charge that local authorities can require **developers** to pay as part of granting **planning permission** for new development. It is used to pay for the improvements to local infrastructure needed to support the increase in population and other impacts of new development. Further information is available [here](#).

### **Consultation (or public consultation)**

The process through which a public body, such as the government or a local authority, invites members of the public to give their opinion on proposals that are likely to affect their lives – such as a draft **Local Plan**.

### **Councillor**

An elected member of a council.

### **County Council**

A form of elected local government for a county area, responsible for functions such as education, but also minerals and waste planning.

### **Culvert**

A man-made structure that allows water to flow underneath a road, footpath, or railway line. Culverts can become blocked by debris, which may cause flooding.

### **Department for the Environment, Food and Rural Affairs (Defra)**

The UK government department responsible for safeguarding the natural environment, supporting the food and farming industry, and supporting the rural economy.

### **Design code**

A set of rules dictating what a new **development** should look like.

### **Developer/property developer**

A company that purchases land to be used for new development, such as housing and, usually, undertakes the building of, for example, the houses and the development of other infrastructure.

### **Development**

Building on or carrying out other industrial activities on an area of land. In the **planning system**, it most usually refers to the building of new homes.

### **Development control (or development management)**

The process of approving or rejecting applications for **planning permission**.

### **District Council**

A form of elected local government for a rural or urban district, with local planning among their responsibilities (some district-level councils are formally named borough councils or city councils).

### **Environment Agency**

Public body with oversight of the management of all sources of flooding and **coastal erosion** – although it is directly responsible only for managing the risk of flooding from **main rivers**, reservoirs, estuaries, and the sea. It advises on **Strategic Flood Risk Assessments** and **site-specific flood risk assessments**, and on the appropriateness of a proposed **development**.

### **Environmental Impact Assessment (EIA)**

Process of collecting information about the impact a proposed **development** on the environment. The results are considered by the **Local Planning Authority** when deciding whether to grant **planning permission**.

### **Examination (or Public Examination)**

Meeting held to assess whether a **Local Plan** follows national law, **policy**, and procedure. It is run by the Planning Inspectorate and provides an opportunity for members of the public to voice concerns about draft planning policies and suggest amendments, based on evidence.

### **Exception test**

Test undertaken as part of the process of granting **planning permission** in an area at risk of flooding. If the **sequential test** shows that it is not possible to develop in a lower-risk area, the exception test is used to assess whether the wider benefits of building in a location with higher risk outweighs the disbenefits from the **flood risk**.

### **Flash flooding**

Rapid flooding of low-lying areas. It may be caused by heavy rainfall or by meltwater from heavy snow or ice. The impact is usually worse in built-up areas, where there are fewer permeable surfaces for the flood water to drain away.

### **Flood Action Group**

Group formed by people living within a community threatened by the risk of flooding. Flood Action Groups act as a representative voice for their wider community when working with their **Local Planning Authority** and in influencing the **planning system** on matters concerning local **flood risk**.

### **Flood and Coastal Erosion Risk Management Strategy for England**

Document (issued in 2020) setting out what needs to be done by all Risk Management Authorities involved in flood and coastal erosion risk management in England – see [here](#).

### **Flood and Water Management Act 2010**

UK legislation introduced to improve the nation's approach to the management of **flood risk** and **coastal erosion**. Further information is available [here](#).

### **Flood defences**

Structures designed to prevent flooding or control flood water in order to minimise the damage to people and property.

### **Floodplain**

A flat, low-lying area next to a body or bodies of water prone to flooding.

### **Flood risk**

The combination of the likelihood of a flood event occurring and the impact that the flood would have if it did.

### **Flood Risk Management Strategy**

Document produced by the **Lead Local Flood Authority** which assesses **flood risk** for the whole area, sets objectives for the management of flood risk, outlines the responsibilities of **Risk Management Authorities**, and lists the costs and benefits of measures proposed to meet the objectives and sets out how these measures will be funded.

### **Flood Zone**

A system of four Flood Zones – called 1, 2, 3a, 3b – is used to indicate the probability of **flood risk**, ignoring the presence of any flood defence. Areas in Flood Zone 1 are least likely to flood, with areas in Flood Zone 3 most likely. A map on the **Environment Agency's** website indicates the Flood Zone in which a property is located – available [here](#). Flood Zones do not take into account flood risk from sewers, ground or surface water, or reservoirs.

### **Groundwater flooding**

Flooding caused by a rise in the level of underground water (known as the water table) to above ground level, as a result of prolonged or heavy rainfall. Groundwater flooding tends to happen gradually and can last much longer than other types of flooding as the water cannot drain into the saturated ground.

### **Internal Drainage Board**

An authority established in areas of special drainage need in England and Wales, with powers to improve water level management in their particular area, known as an internal drainage district.

### **Lead Local Flood Authority**

An area's Lead Local Flood Authority is either the **County Council** or **Unitary Authority**. Lead Local Flood Authorities are responsible for providing advice on how **developments** manage surface water drainage and use **sustainable drainage systems**, and on the management of **flood risk** from groundwater and surface water. And they are required to comment on all major **planning applications** with regard to flood risk from 'local' sources of flooding, such as surface water, groundwater, and **ordinary watercourses**.

### **Local Plan**

The plan for future development in your local area, prepared by the **Local Planning Authority**. It includes maps of where new housing, other **development** and infrastructure are to go, and also contains **policies** prescribing the sort of things that can and cannot be built and rules on the quality of anything that is built. A **planning application** will be accepted much more easily if it is in line with the **Local Plan**. But **planning permission** can be given to proposals in areas not allocated in the plan if a substantial case is made. Further information is available [here](#).

### **Local Planning Authority**

The council (or National Park Authority in some cases) that carries out planning functions for your local area. In areas where there is both a **County Council** and a **District Council**, it is the District Council that prepares the **Local Plan**.

### **Main river**

Main rivers are the main watercourses shown on the statutory main river maps drawn up by the **Environment Agency** and the **Department for Environment, Food and Rural Affairs**.

### **Major development**

For residential development, any **development** consisting of ten or more residential units.

### **Material consideration**

Planning term for something that should be taken into account when deciding whether to grant **planning permission** – such as the risk of flooding. Almost anything that relates to **development** or the use of land is capable of being a material consideration, but it will need to relate to the **National Planning Policy Framework** or **Planning Practice Guidance** to be taken seriously.

### **Ministry of Housing, Communities and Local Government (MHCLG)**

The UK government department responsible for housing, communities and local government in England.

### **Minor development**

For residential development, any **development** consisting of nine or fewer residential units.

### **National Planning Policy Framework (NPPF)**

Document setting out the government's planning policies in England, and outlining how they should be applied. The NPPF must be taken into account by the **Local Planning Authority** when drawing up a **Local Plan** and in making **planning permission** decisions. The NPPF is available [here](#).

### **Natural flood management**

The use of natural processes to minimise the impact of flood events. Examples include restoring bends in rivers to allow more water to be carried, and changing the way that land is managed so that the soil can absorb more water.

### **Neighbourhood Forum**

A body formed either by a **Town Council** or **Parish Council** (where one exists) or by local people for the purpose of producing a **Neighbourhood Plan**.

### **Neighbourhood Plan**

A document produced by the local community which sets out planning policies for a local area and is used by the **Local Planning Authority** when deciding whether to approve or deny **planning permission**.

### **Ombudsman**

An independent official appointed to investigate complaints by members of the public against a company or an organisation.

### **Ordinary watercourse**

Any watercourse not designated as a **main river**.

### **Parish Council**

A form of local government – not present in all locations – based on civil parishes and with varying but limited powers. Parish Councils and **Town Councils** form the lowest tier of local government in the UK.

### **Permitted development rights**

Certain changes to a building can be made without the need to apply for **planning permission**, under what are termed permitted development rights, although, in most cases, the risk of flooding must still be taken into account.

### **Permission in principle**

A **Local Planning Authority** can grant planning permission in principle for a proposed **development** – in such cases the concept of development on the site is approved but the details are not yet confirmed.

### **Planning and Compulsory Purchase Act 2004**

A key piece of UK legislation on the planning system and the compulsory purchase of land. It is of particular relevance as it places a legal duty on local authorities to address climate change.

### **Planning appeal**

The process through which a **developer** or individual can appeal against a planning decision, including the decision by a **Local Planning Authority** to reject a **planning application**. In England, appeals are processed and decided by the Planning Inspectorate.

### **Planning application**

A document (physical or electronic) completed by a person, a group of people or an organisation to request permission from the **Local Planning Authority** to build something new or make a change to an existing building or structure.

### **Planning committee**

A panel of local **councillors** at a **Local Planning Authority** who consider each **planning application** and vote on whether to either approve or deny **planning permission**.

### **Planning Inspector**

Planning expert employed by the Planning Inspectorate to provide independent scrutiny of plans (such as **Local Plans**) before they can be adopted. Planning Inspectors also preside over **Examinations** of plans and decisions, and **planning appeals** on and inquiries into decisions that have been made.

### **Planning officer**

Planning professional employed by a **Local Planning Authority** to process and for certain types of application decide on the outcomes of **planning applications** and develop planning **policy** and **Local Plans**.

### **Planning permission**

Formal permission from a **Local Planning Authority** for either a new **development** or a change to an existing building.

## **Planning Practice Guidance (PPG)**

National guidance on various topics within planning, including **climate change** and **flood risk**. It is intended to be read alongside the **National Planning Policy Framework** and must be considered by planners when preparing the **Local Plan** and in decision-making on planning applications. The full set of Planning Practice Guidance is available **here**.

## **Planning system**

The set of processes which together are intended to ensure that **development** happens in the right place at the right time, to the benefit of people, the economy, and the environment. These processes are multiple, complex, and carried out by a number of different organisations – mostly public bodies.

## **Policy**

A set of ideas or a plan of what to do in particular situations that have/has been officially established by national or local government.

## **Public hearing**

A formal meeting to hear community viewpoints, held as part of the process of drawing up a **Local Plan**.

## **Resilience**

The capacity to withstand or recover from a disaster or emergency such as flooding.

## **Risk Management Authorities**

Public bodies, including the **Environment Agency** and **Lead Local Flood Authorities**, who work with communities to manage the risk of flooding from rivers, the sea, surface water, groundwater, and reservoirs.

## **Secretary of State**

Senior Minister who is head of a UK government department.

## **Secretary of State call-in**

The **Secretary of State** for Housing, Communities and Local Government has the power 'call in' any **planning application** to decide the outcome on behalf of the **Local Planning Authority**. The Secretary of State can call in a planning application for any reason – however, such instances usually relate to applications considered to be of national significance.

## **Sequential test**

Planning test comparing a proposed **development** site with other available sites to determine which has the lowest **flood risk** and to explore whether development could be steered to lower-risk areas.

## **Sewer flooding**

Flooding occurring when sewage or water leaks from a sewerage system or rises above ground level through drainage systems, toilets, sinks, or showers.

## **Shoreline Management Plan**

Document assessing the risks associated with coastal processes over a large area, and setting a framework to address these risks and manage the shoreline in ways that reduce the risks to people and the environment.

## **Site-specific flood risk assessment**

An assessment of **flood risk** on and resulting from a **development** site, carried out either by or on behalf of a **developer** as part of a **planning application**. The **Local Planning Authority** receiving the planning application uses the assessment to help determine whether to grant or deny **planning permission**.

## **Statutory consultee**

An organisation that must be consulted and provide a substantive response to a **Local Planning Authority** concerning a **planning application**, prior to a final decision being made.

### **Storm surge**

Change in sea level caused by a storm. It can lead to extensive flooding and poses danger to people living in coastal areas. The main causes of a storm surge are low pressure and high winds – high winds push the seawater towards the coast, causing it to pile up there, and low pressure at the centre of the storm can also ‘pull’ the water up. Strong winds in the storm can also generate large waves on top of the surge, which can cause damage to sea defences or spill over their tops, adding to the **flood risk**.

### **Strategic Environmental Assessment (SEA)**

Process of collecting information about the environmental impact of the policies included in a draft **Local Plan**. It is undertaken at the plan-making stage.

### **Strategic Flood Risk Assessment**

Process of collecting information about the risk to an area from flooding from all sources, now and in the future, taking account of the impacts of **climate change**. It assesses the impact that land use changes and **development** in the area will have on **flood risk**. **Environment Agency** guidance on producing a Strategic Flood Risk Assessment is available **here**.

### **Supplementary Planning Document (SPD)**

Document produced by a **Local Planning Authority** providing further information for **developers** on how policies detailed in the **Local Plan** are to be implemented.

### **Surface water flooding**

Surface water flooding occurs when water that has fallen onto the ground flows over impermeable surfaces, or accumulates in low spots, and the capacity of drainage systems is exceeded. It is very difficult to predict, as it is usually caused by very localised, intense storms which overwhelm surface water sewers and drainage systems. These **flash floods** typically occur and then disappear again in a short space of time, but they can still be devastating if they get into our homes. The risk of surface water flooding can be exacerbated by sealing previously permeable surfaces (paving over gardens and other green spaces, for example), with the result that water can no longer soak away into the ground.

### **Sustainable drainage system (SuDS)**

Drainage system in which water does not flow directly into the sewer network. Instead, water is stored locally, thus reducing the risk of **surface water flooding**. High-quality SuDS schemes include trees and/or other vegetation and provide other landscape and amenity benefits for local communities, but sometimes schemes referred to as a SuDS are just a concrete storage tank underneath a car park.

### **Town Council**

A form of local government – not present in all locations – for small municipalities, operating with varying but limited powers. **Parish Councils** and Town Councils form the lowest tier of local government.

### **Unitary Authority**

A form of elected local government responsible for providing all local government services for that area.

### **Viability test**

Test carried out during the **planning application** process to determine whether it is viable for **developers** to deliver the other measures requested by the **Local Planning Authority** alongside the proposed **development**. It has been widely criticised for allowing landowners and developers to claim to be unable to contribute towards infrastructure costs and affordable housing, thus undermining **policy** requirements and maximising land value and profits at the expense of local communities.