



Protection for Council Properties and Private Properties

COUNCIL PROPERTIES

Year:	2004
Area to benefit:	Elgin, Rothes
Properties protected:	240
Average price per property:	£2,400
Total contract value:	£575,000
Source of funding:	Moray Council
Extent of protection:	Doors, windows and airbricks

What was exceptional about this scheme?

This was the first time flood protection measures had been installed to a large number of Council properties

PRIVATE PROPERTIES

Year:	2004
Area to benefit:	Elgin, Rothes
Properties protected:	36
Average price per property:	£2,305
Total contract value:	£83,000 (£60,000 grant, £23,000 residents)
Source of funding:	Communities Scotland
Extent of protection:	Doors, windows and airbricks

What was exceptional about this scheme?

This was the first time that a grant had been offered to large number of owners of private property, to pay for the installation of flood protection measures



In August 2009, Elgin and Rothes were subject to the UK's largest mass deployment of flood protection products to individual properties. Moray Council reported the investment in Floodguards was repaid many times over.

Typically flood protection provided by government and its agencies focuses on protecting whole areas with engineered solutions such as embankments and diversion channels, but such schemes can take years to complete because issues such as funding, environment and knock-on effects are so divisive.

Although classified as a city, Elgin is a small community with a big flood problem. The River Lossie is of fairly short length but the catchment area includes wide areas of barley growing which support the local whisky industry, and also open moorland just upstream of Elgin. The nearby community of Rothes sits close to the Spey and its tributaries.

An £83 million scheme for flood walls and channel widening to protect Elgin has been approved by Moray Council (revised from a scheme costing £95million) and is now under the consideration of the Scottish Government; however because there are many other schemes approved or pending at the Scottish Government the extent of any centrally-funded grant and any shortfall remains unclear. This continues to leave Elgin as a community vulnerable to potential economic losses of £100million from just a single flood. With 11 floods in 50 years, the wait for protection has caused continued uncertainty.

In the 2002 flood Moray Council suffered £3.2million of damage to its Council housing stock, however all but £1million of this was paid by the insurers. With the insurance excess increased to £5million as a result. The council therefore had to look at interim measures to protect its housing stock from the worst effects of flooding, and moreover itself from even more substantial financial losses.

After extensive investigation culminating in a tender process, Moray Council selected Flood Guards Systems Ltd (FGSL) as its partner. Along with the pre-requisite of the BSI Kitemark (PAS 1188:1 2003), Moray Council was seeking a product which could be easily deployed. This was due to a high number of residents being elderly and also vulnerable by being located on a flood plain. FGSL was selected because of the quick and easy deployment of its products enabled by the light weight of the covers and the back-frame being permanently installed.

The actual work was broken down into five phases covering 240 properties with FGSL planning the installation schedule within each phase. Moray Council advised residents at the commencement of each phase of the impending works and the FGSL then liaised directly with each household. On completion of each property the Council supervisor then signed off the work.

The total contract value was in the region of £575,000 for protecting 240 homes, averaging £2,305 per property. This is of course a fraction of the cost of the main scheme without the complexities of providing upstream and downstream modelling of flow changes. The work was completed within seven months of commencement compared with a typical 10 years for a capital scheme progressed via a Flood Prevention Order in the Scottish Government.

Typically, there would be between four and eight hours warning of flooding in Elgin. The warning systems enable Moray Council to mobilise teams to deploy all of the Floodguards quickly and predictably in around 2 hours as demonstrated through various deployment exercises. The Floodguards are all labelled for each individual address and

stored sequentially in containers in the immediate vicinity. Once the flood warning has been downgraded, the guards are easily unclipped, cleaned and stowed away for future re-use.

Following on from a successful deployment mid-way through the contract, many private residents began demanding that their properties should be protected to a similar standard. There was initially no budget available for this however a small block grant was received by Moray Council from Communities Scotland. Given that there were in excess of 100 private properties at risk, it was decided to means-test grant applications.

The greatest number of initial applicants who proceeded were those who were awarded a grant within the range of 75%-100% with greatly diminishing returns in the lower bands. There were problems not just with affordability but more so with a lack of belief that those with lower offers were being treated unfairly. All of the private owners were expected to store and deploy the Floodguards themselves.

The relevant property owners were advised that they may qualify for a grant and were instructed to obtain a quotation directly from FGSL, which they would submit to Moray Council with a completed grant application form. On approval of the grant, a copy of the correspondence was sent to FGSL by Moray Council and a signed product order form obtained from the owner. Many households simply did not enter into the grant application process as their expectation of a significant grant was very low based on their own circumstances (e.g. full time employment). Some withdrew when limited grants of 0% to 50% were offered. A total of 36 properties had Floodguards installed with the majority receiving grants of 75-100%. The full block grant was quickly exhausted.

Insurance expert Professor David Crichton who advises insurance companies and Local Authorities across the country on flooding issues said:

"Whilst the ideal solution would be to move people out of the danger area, I appreciate that this is not feasible in the short term, and I support the use of good quality temporary demountable defences in order to reduce the damage from future flood events in Elgin."

