

BODENHAM FLOOD PROTECTION GROUP

MINUTES OF THE BODENHAM FLOOD PROTECTION GROUP MEETING AT SIWARD JAMES CENTRE ON TUESDAY, 28th FEBRUARY 2012 AT 7.30PM

Item	Action
<p><u>AGENDA ITEM 1 – WELCOME BY CHAIRMAN</u></p> <p>1. The Chairman welcomed everyone to the February Meeting.</p> <p>2. There were 25 members present and apologies were received from Mr Best, Mrs Bick, Mr & Mrs Brown, Mr & Mrs Dowler, Mrs Fryer, Miss Gibson, Mr Minchin, Mr Mullenger and Mrs Sanford.</p>	
<p><u>AGENDA ITEM 2 – MINUTES OF THE LAST MEETING</u></p> <p>3. The Minutes of the January Meeting were proposed by Mr Clark, seconded by Mrs Bowden and agreed.</p>	
<p><u>AGENDA ITEM 3 – MATTERS ARISING</u></p> <p>4. <u>Village Flood Warning Telemetry System.</u></p> <p>a. The Chairman reminded the Group that the flood warning telemetry system which Mr Hawnt is donating to the Village will be fitted to the Brockington Bridge next to 23, Brockington Road. Before the system can be fitted to the bridge the Parish needs permission from Amey Herefordshire for this to be done. The Parish Clerk has asked for this and is waiting for it to be granted.</p> <p>b. On the question of where the warning light should be placed it was agreed that it should be next to the bridge on a post or bollard separate from the telemetry box. This will allow the box to be placed out of sight where it is less likely to be vandalised.</p> <p>c. Finally on this subject, the Chairman reported that he had given the Parish Council a progress report at their February Meeting and used the opportunity to ask that the Council should pay the annual running cost of the system, which for the first five years is likely to be around £70 for telemetry messaging charges. (<u>Afternote:</u> Amey has given permission for the telemetry system to be attached to the Brockington Road Bridge and Hydro-Logic have said that they expect the installation work to start at the end of April).</p> <p>5. <u>“Project Bodenham” Update.</u></p> <p>a. The Chairman told members that he felt that the Project had made a very good start and that up until Christmas the installation had gone very well. However, he had been increasingly concerned with what appeared to be lack of progress over the past two months, especially since the deadline for the completion of the Project - 31st March 2012 - is getting very close and there are still several houses which have not yet had their flood protection equipment installed.</p>	

b. He had therefore written to the Environment Agency and to our District Councillor, Cllr Jeremy Millar, about this. Cllr Millar had arranged a meeting with Amey Herefordshire on the afternoon of Thursday 23 February to which the Chairman had accompanied him. The meeting had been with Mrs Ruth Kinsella, the Watchkeeper in Chief at Amey, and Mr Martin Jackson had also been present, since he is directing Amey's part in the Project through Mr Ziad Malik.

c. The Chairman put the Group's concerns to Mrs Kinsella and was very well supported by Cllr Millar. The outcome was that he was assured by Mrs Kinsella that the Project was still on course for completion. Mrs Kinsella also instructed Mr Jackson to write letters to all the property owners involved in the Project, giving them progress reports. These letters should be coming out at the end of February so those householders whose properties have been assessed as eligible for a share in the Grant should expect their copy sometime early in the first week of March. (**Afternote**. Although the letters from Amey were delayed until mid-March, all eligible Phase 1 and Phase 2 property owners should have now received them).

6. **UK Flood Barriers Shopping List.**

a. The Secretary told the Meeting that the CEO of UK Flood Barriers, Mrs Sarah Vaughan, had sent the Group, free of charge, a box containing a variety of screws, washers, barrier 'T' handles and plastic washers as an emergency back up should any be lost.

b. With regard to those BFPG members and other local residents who would like to purchase 'loo bungs', Mrs Vaughan was happy to sell these to the Group at a discounted rate of £33.60 plus VAT, *i.e.* £40.32 each. (**Afternote**. The list of those who wish to purchase 'loo bungs' has been sent to UK Flood Barriers).

7. **Purchase of Equipment.**

a. **Brush Cutter.** The Husqvarna 135R Brushcutter has been purchased complete with harness and helmet. The Chairman managed to get a better deal from Alexander and Duncan and so the cost of the brushcutter was £315 (excluding VAT), which was rather less than the best price mentioned at the January Meeting.

b. **Loppers.**

(1) The Chairman said that he had spent quite a lot of time pricing loppers. There was a considerable variety to choose from and basically "you pays your money and you takes your choice". The Group had to decide whether they wanted anvil or bypass, and whether they wanted fixed or telescopic handles, and finally, whether they wanted ratchet or straight.

(2) Unless anyone had strong views on the subject, the Chairman said that he proposed to buy five Fiskars ratchet loppers – probably 2 bypass and 3 anvil – from B & Q. They seemed to be a commonly available and reputable make and B & Q are selling them for £34.98 each, which is less expensive than other outlets. He should be able to

get a further 10% off the list price, making them £31.48 each. If so, the total cost would be £157.40 and, since they would be Parish Council property, VAT should be recoverable, which should bring the purchase down to around £131. Mr Hemming said that he would recommend Fiskars as a good reliable product. After some discussion about the number of loppers that the Group required, it was agreed unanimously that the Chairman should buy a total of five Fiskars loppers. (Afternote. The loppers have now been purchased at the price mentioned above).

8. **Fund Raising Events.**

a. **BBQ Date.** Mr and Mrs Burnill have kindly agreed to host the event this year on Saturday, 28th July at 32, Brockington Road. Mrs Burnill told the Group that she would be asking for help with barbecue equipment and gazebos at a later date.

**Mr & Mrs
Burnill**

b. **Quiz Night Date.** Mrs Bick was unable to attend the Meeting but had asked that members should note that the Parish Hall has been booked for Friday, 16th November and that Mrs Sanford has once again kindly agreed to be the Quiz Master.

**Mrs Bick
Mrs Sanford**

c. **Bonfire Party.** While on the subject of the social calendar, the Chairman asked if the Group would like a Bonfire Party this year. It was unanimously agreed that this should continue, that it should once again take place at Millcroft Farm, and the date should be Saturday, 29th September starting at 6pm.

**Chairman
Secretary**

9. **Whether or not to join the NFF.**

a. The Chairman reminded members that at the previous Meeting there had been an inconclusive discussion about whether or not the BFPG should remain a member of the National Flood Forum now that a membership charge of £100 *per annum* was being introduced. It had been agreed to return to the subject at this Meeting.

b. He noted that all those who were on email had received information on both the National Flood Forum (NFF) and the *Know Your Flood Risk* (KYFR) Campaign. For those who were not on email, copies of the literature were circulated at the Meeting.

c. After much discussion, it was agreed that all the help which the Group had received so far had come from Mrs Mary Dhonau, the KYFR Campaign, or the Environment Agency. Although the work of the NFF was extremely important, it was thought that a £100 annual membership fee was a high cost for a self-help, self-funding group to pay. The NFF had not actually assisted the Group in any direct way and, after reading the NFF's literature, it was not clear what benefit the Group would receive in the future other than news bulletins and discounted rates at exhibitions.

d. Members noted that the ability of the NFF to lobby government on behalf of those at risk of flooding was of key importance and the lobbying power of the two organisations, especially with regard to property insurance and the need to find a way forward after 2013. It was agreed that, as lobbying had been initiated by Mrs Dhonau when she was CEO of the NFF and she had

carried on with this since joining the KYFR Campaign, there would be little benefit in remaining with the NFF. In fact, on every issue where a member of the Group had had difficulties in either obtaining any flood insurance or insurance without a heavy loading, it had been Mrs Dhonau who had been approached and found a satisfactory solution.

e. It was agreed that the BFPG would not take out a Group membership with the NFF. This would not, of course, prevent any member taking out individual membership for £25 *p.a.* It was also agreed that, if in the future it was felt that the Group would benefit from membership of the NFF, the subject could be re-opened.

Secretary

AGENDA ITEM 4 - TREASURER'S REPORT

10. The Treasurer reported that the very successful Coffee Morning organised by Mrs Davies and her team on 4th February had raised £430 for the Group's funds. This was made up of:

Raffle:	£124.00
Tea & Coffee	£67.00
Cake Stall	£74.50
Tombola	£62.00
Donations	£102.50
Total	£430.00

11. The Treasurer also told the Group that, thanks to donations received, the hire of Siward James for the monthly meetings had been paid up to 28th February.

12. **New Purchases.**

a. The helmet with ear defenders and visor (for use with new brushcutter) had cost £21.25. The purchase price was £25.50 reduced to £21.25 after the VAT refund.

b. The brushcutter including harness had cost £378 reduced to £315 after the VAT refund.

13. The balance in the account was now £2,056.76. The Treasurer reminded the Group that this would be reduced still further after the purchase of the loppers.

AGENDA ITEM 5 - FLOOD INSURANCE

14. The Chairman noted that some members had been having difficulty in getting insurance for their properties, or were being charged a disproportionate amount for flood cover, or had had very high excesses put on their policies.

15. The Secretary had been in touch with Mrs Dhonau and already one person, who had previously been refused any cover at all after having been flooded only once (in 2007), now had a good policy without excessive penalties. Mrs Dhonau had also prepared a list of those companies which had agreed to cover properties that had suffered from flooding. The Secretary had already sent this to those members who are on email, while hard copies were available for those who are not. Mrs Dhonau has said that, if any member contacts any of these companies, she would be grateful for

<p>feed back on how they are treated, and whether or not the insurance firm was helpful. She is also very happy that members use her name in discussing insurance policies and, again, would be very interested in the reaction they receive.</p> <p>16. The Chairman asked the Secretary to confirm with Mrs Dhonau whether or not she would be happy for this flood insurance list to be posted on the Parish Website. (Afternote: Mrs Dhonau has agreed to the list being put on the website and it is also attached at Annex A).</p>	<p>Secretary</p>
<p><u>AGENDA ITEM 6 – FUTURE PLANS</u></p>	
<p>17. The Chairman reported that only that morning Amey had been seen working on the stretch of the C1121 between Ketch Lane and Smeadals Lane. They had:</p> <ul style="list-style-type: none"> a. Cleared the gratings over the road drains and cut back the verges so that water will be encouraged to flow into the drains. b. Put a metal barrier to the West of the bridge over the Moors Brook to deal with concerns that there was a risk of cars sliding off the road and into the Brook at that point. c. Reset the coping stone at the South-East corner of the bridge which someone had stood on end. (Afternote. While the coping stone has been replaced, it would appear that it has not yet been set with mortar). <p>18. <u>Working Party Tasks.</u></p> <ul style="list-style-type: none"> a. The Chairman said that at present the tasks lined up for the forthcoming working party season were clearing the debris from the hedge trimming in Mr Pugh’s field behind Orchard Close, spraying the Ketch Lane ditches, and clearing out the Millcroft Road/ Ketch Lane culverts. b. The Operations Manager, Mr Stephens, announced that the first Working Party session would concentrate on clearing the debris in the ditches in Mr Pugh’s field. This would take place on Friday, 30th March, meeting at the Orchard Close gate into the field. Mr Stephens added that it was highly likely that Mr Pugh would have ploughed the field by then, but that this should not present too much of a problem. The start time of the session will be confirmed at the March Meeting and by email. 	<p>Operations Manager Secretary</p>
<p><u>AGENDA ITEM 7 – ANY OTHER BUSINESS</u></p>	
<p>19. The Chairman once again thanked Mrs Davies and her team for such an excellent result at the Coffee Morning. He announced that the Group’s next Meeting would be on Tuesday 27th March at 7.30pm at the Siward James Centre.</p> <p>20. There being no other business, the Meeting was closed at 8.05 hrs.</p>	<p>Chairman</p>

Flood Insurance

The following is a list of insurance companies who say they will insure for flood risk.

Dora Couch of Brownhill Insurance. Her name was given to me by Plum Underwriting who specialises in flood insurance but don't deal with the public directly. She was very good humoured about the whole thing, the application form was a doddle, there's no excess, no air bricks, and no alarm needed. The cost went down from £1,800 to £680.”

Her e-mail address is Dora@brownhillgroup.co.uk and direct line 0208 353 8927

Neil Cook at **TR Youngs Insurance Brokers** 01206 821330 .You will get an automated message, wait until you hear which button for press for Neil Cook email
neil.cook@tryoungs.co.uk

Another 'Flood Specialist' is <http://www.homeprotect.co.uk> if your property has been flooded, they do like to talk, and rather than web quote ~ the number is 0845 1551944 Mention me in both cases as they know I refer people to them and watch their response. Let me know how you get on!

Endsleigh offer specialist flood insurance. They provide homeowners with a full range of flood insurance policies in areas that are likely to flood. They cover rented properties and holiday homes. They also offer a 10% discount when buildings and contents insurance are bought together.

Fresh Insurance Group provides specialist flood insurance policies at competitive prices. They offer a number of excellent features. This includes a 24 hour claims service, tailored policies and cover for accidental damage to buildings and contents. They have an online system that provides instant quotes.

<http://www.bureauinsure.co.uk/flood-insurance.html> will insure properties if they have flood protection in place following a survey for which there is a charge but I understand it is refunded if you take out the policy.

Duncan Sutcliffe, Sutcliffe & Co Insurance Consultants, 2, FoundryStreet, WorcesterWR1 2BJ tel 01905 21681 fax 01905 616454

Finally if all else fails, there is an alternative insurance now on the market, called 'Flood Bond' it will insure anyone but it provides a lesser service. However, using new dry air technology it guarantees to clean sanitise and dry the house and hand it back within only 14 days. I have looked into this and have introduced the product to Defra. I believe this will give some semblance of hope to people who just can't get flood cover as it's an awful lot better than nothing. Let me know if all else fails. <http://www.floodbond.com/>