

## **Q&A session notes – 15/03/06**

### **Mike Johnson (Office of the Deputy Prime Minister, Buildings Division)**

Q1 – Request for an update on the programme for the CIRIA project and the likelihood of this being included in the Building Regulations

A1 – The wall-work element is complete. It has been found that dry-lined outer walls are rarely worth keeping once exposed to water on the outside. Also difficulty letting water out if it does come in.

The build-quality variations also have an impact.

Floor types are now being tested using different mixes of concrete together with different holding-down techniques. Some of the slabs under test also have wall/floor interfaces to check this impact.

Distilling out the best practices from this has led to a debate on issues of general guidance v specific technical advice. In either case the issued guidance must be reliable.

To produce a detailed level response takes time however (eg BRE's publication has taken two and a half years since the Autumn 2000 flood events).

We must get it right, not issue 'half-baked' answers and in this context Alison Baptiste at the Environment Agency is currently working on the 'people aspects' of flooding.

Q2 – Do the Building Regulations changes cover repairs as well as new build or is this happening in future (re future resilience)?

A2 – No, not recommending re change of use in risk areas (only on night use elements eg Hotels; hostels because of H&S issues). For individual dwellings, no. CILA members are aware of the issue of resilience as prudence, not as the betterment principle. Lenders are therefore willing to make additional advances when recommended by a Loss Adjuster. This issue is still up for discussion.

Q3 – Where the insurers are funding sustainable repairs – will the policyholder move to a new insurance company and thus take the benefits with them?

A3 – Education is the key here to make the householder aware of the improved saleability. For long term flooding issues faster drying-out makes the property more saleable. The security in the property from the lender's point of view is therefore enhanced. The Halifax are already signed up to this. Cohesion between the loss adjusters, the insurance industry and the lenders is key here.

Q4 – Requested clarity on the move from PPG25 to PPS25

A4 – The sequential test re flood risk assessment is what has changed – depends on the Zone and Sub-Zone re an exception test. The need to keep a community alive warrants mitigation of risks. Avoidance of the USA approach to standardisation of construction – eg generators always sited in hospital basements, even in New Orleans where the basements are below sea level. In flood prone areas it is appropriate to site them on the roof instead.

The Environment Agency's powers are also to change – where a Local Authority does not sustain an EA objection then the planning application will be called in by Government Office and the Developers will have to tell the purchasers of this.

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**Paul Hendy (Communities Reunited, Carlisle)**

Q1 – Are the existing Insurance Companies refusing to re-insure (*the Carlisle flood victims*)?

A1 – Yes, they decline to re-insure these people subsequently. There are also problems getting new companies to accept them as new clients.

Q2 – What was the Restorers function in this?

A2 – Variable – some are too 'laid-back' and have not achieved the objective. There is public resentment therefore at them taking a lot of the money (from the claim). Carlisle is an exceptionally close-knit community, however, and people talk to each other. Names matter and people find out who the 'good guys' are so this is self-limiting. What went wrong was choosing the wrong company.

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**Bob Spencer (British Damage Management Association)**

Q1 – You mentioned more research needs doing – what areas need looking at?

A1 – Drying techniques and effects on materials - how materials react to the drying process, (*establish*) if it is worth drying a given item.

Q2 – What about the toxic mould issue?

A2 – It is an issue in the USA, not here as yet. Our modern building techniques promote mould growth, the mould is already in the houses, it just needs the right environment to start growing. Controlling mould and preventing growth is the key.

Q3 – Requested clarification on distinguishing between builders and restorers

A3 – The BDMA restore, dry out etc. The builders reinstate.

The procedure is the key and some people are in the industry for a 'quick buck'. You can get an imbalance between drying adjacent houses so in a major flood we need to allocate one firm to a given street, ideally.

Q4 – Clarification request on the new British Manual re PAS64 standards

A4 – The new manual refers to this by section and is intended for (*the person to*) use on site to direct him/her to find further knowledge.

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### **Tony Boobier (Flood Repairs Forum)**

Comments:

1. There are links between the New Orleans flooding issues and what we are going to face in the Thames Gateway buildings.

2. SME's can obtain claim 'business interruption cover – why not a 'life interruption cover' for Joe Public?

3. The BRE publication could have been made available over the Internet at nil cost but the industry feels the need to have a tangible product (partly about kudos)

Q1 You mentioned the vision of a 'commodity-free world' – how would this work?

A1 – Service providers with joined-up solutions - the good ones will get better still. Needs a single organisation with the responsibility and thus a 'one-stop shop' approach. This is borne out by previous experience - the adoption of joined-up thinking on Subsidence issues means that Cunningham Lindsey now have 50% of the market.

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## Summary

In his concluding address Prof David Proverbs identified the following themes running throughout the presentations:

- Standard
    - Building regulations regarding new build and change-of-use
    - Standards for the repair & reinstatement of flood damaged properties now available but there is a disparity in repair standards, as found in Carlisle
  
  - People
    - Service providers – need to be more aware of the interpersonal skills of their staff, as well as improving their companies' communications and policy approaches
    - Victims – there is a need to acknowledge the trauma experienced and deal with the issues sensitively and appropriately
  
  - Information
    - Best practice urgently needs to be shared & disseminated, hence the formation of this Network
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