



William Powell AM  
Chair, Petitions Committee,  
National Assembly for Wales,  
Cardiff Bay,  
Cardiff  
CF99 1NA

24 March 2016

Dear William,

**Re: Petition P-04-572 Grants for Flood Resilience**

Thank you for your letter of 25 February 2016 regarding the petition on grants for flood resilience.

We responded via a letter dated 23 January 2015 on this petition, and I enclose that letter for your information. Our position on the points covered remains the same.

In this latest correspondence, Mr Moore specifically refers to the section in the letter from the Defra Minister Rory Stewart to James Davies MP where Mr Stewart comments that he wishes to “ensure that the correct incentives are in place to drive the uptake of resilient repairs.” Mr Moore states that this is “opposite to the stance of NRW”.

This is not correct, and we would make the following points:

- We support the view that incentives to drive the uptake of resilient repairs is desirable. NRW encourages the use of resilient repairs and we have lobbied for this.
- In particular, we would welcome greater recognition by the insurance industry of the value of flood resilient repairs after a flood event, and to take this into account when considering insurance premiums.
- We would refer you to sections of our previous response (23 January 2015) where we said, amongst other points:
  - *Flood resistance and resilience measures can play a role though, and we do direct householders, for example through our Flood Awareness Wales work and through our website, to information sources on what products are available privately should anyone wish to take their own action.*
  - *We would agree that installing flood resilience measures in a property prone to flooding is, in general, a sensible idea, including doing so when repairing a flooded property. We would encourage this.*

- *We would also agree with the point that it would be desirable for insurance companies to take flood resistance and resilience measures into account when arriving at premiums, and we have lobbied for this. However, this is primarily a matter for Government and the insurance industry.*
- As noted above, flood insurance is a matter for Government and not for Natural Resources Wales. Further, flood insurance is not a devolved matter and discussions about Flood Re and its arrangements are being led by Defra.

I hope you find this response useful. Please do contact me again should you require any further information.

Yours sincerely



Dr Emyr Roberts

**Prif Weithredwr, Cyfoeth Naturiol Cymru  
Chief Executive, Natural Resources Wales**