

## Property Flood Resilience (PFR): Position Statement by the National Flood Forum (NFF)

### Our Position

The **National Flood Forum (NFF)** supports the principle of using **the right solution in the right place** to manage flood risk. While **Property Flood Resilience (PFR)** can help reduce the impact of some flooding, it is **not sufficient as a standalone solution** and should not be relied upon as the default response.

We are concerned that government and its agencies are **over-reliant on PFR**, adopting a one-size-fits-all approach that fails to reflect the scale, complexity, and diversity of flood risk faced by communities. Evidence from recent floods shows that **PFR can fail in severe fluvial and tidal events**, leaving communities exposed.

Flooding is a **systemic risk**, driven by factors such as climate change, outdated drainage and sewer systems, and development pressures—issues beyond the control of individual households. Expecting people to manage this risk alone is unjust.

**We believe** flood risk management must **prioritise properly funded, community-level and landscape-scale interventions**, alongside PFR where appropriate. Current funding mechanisms too often undervalue the **human, social, and long-term impacts of flooding**.

PFR has a place as part of a **holistic approach**, but it cannot replace sustained investment in wider flood protection that genuinely safeguards communities.

### Key Concerns of Property Flood Resilience (PFR):

#### 1. Climate Change and Future Risk

- The UK is already feeling the impacts of climate change: rainfall has increased by over 7% in the last 40 years, and sea levels have risen by 1.6 cm. Intense rainfall events—both in summer and winter—are becoming more frequent and more damaging.
- We are seeing more frequent and widespread flooding: higher rainfall, elevated river levels, and increased surface and groundwater flooding.

Supporting and representing flood risk communities.

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- Unlike other climate impacts, flood risk is uniquely devolved to the individual. In no other area is such a significant national risk met with such fragmented responsibility.
- Even where PFR performs adequately today, it may fail under future flooding conditions. We need to future-proof our response to ensure long-term resilience.
- In Trowell, Nottinghamshire, residents reported floodwaters 5 inches higher in 2024 than in 2020, despite PFR measures in place. This illustrates the rapid escalation of risk and the inadequacy of static defences in a changing climate.

## **2. Quality and Standards**

- Where PFR is deemed viable, it must be high-quality, correctly specified, properly fitted, and supported by clear guidance for householders.
- The NFF frequently hears from people who have been let down by poorly installed or substandard PFR products and services. [Insert supporting case studies or statistics.]
- There must be greater regulation and accountability in the PFR industry to ensure it delivers on its promises.

## **3. Responsibility and Social Justice**

- It is not acceptable to shift responsibility for flood protection onto individuals—especially when the risks arise from broader systemic and climatic causes.
- National and local governments must take primary responsibility for protecting people, homes, and livelihoods from flooding, through comprehensive and collective action.
- Community-level interventions are not a luxury; they are a necessity.

## **4. Economics and Equity**

- The current cost-benefit model behind flood defence investment systematically disadvantages rural communities and lower-income urban areas. This is neither fair nor effective.
- According to Friends of the Earth, 2,974 socially vulnerable

- neighbourhoods in England are at risk of flooding and lack proper flood defences. This is a clear failure of equity and social justice.
- Policymakers must recognise that cost is not the same as value. Short-term, low-cost solutions—like PFR in inappropriate contexts—can result in higher long-term costs due to repeated damage and recovery.
- The economic toll of flooding is immense: 40% of UK businesses never reopen after being flooded. Communities suffer long-term decline, with people moving away, businesses closing, and local economies crumbling.
- At stake are not just financial assets but people’s lives, homes, businesses, health, and sense of security. This is where true value lies—and it must be protected.

### **Evidence and Call to Action**

- 5.7 million properties in England alone are at risk of flooding.
- Flood events are increasing in frequency, scale, and cost.

### **The National Flood Forum calls on government to:**

- Reduce reliance on PFR as a catch-all solution
- Reform funding models to reflect human and social value, not just economic metrics
- Invest in capital, community-level, and landscape-scale interventions
- Ensure PFR, where used, meets the highest quality and performance standards
- Accept responsibility for protecting communities, rather than offloading risk onto individuals

Flood risk management must prioritise long-term resilience over temporary fixes, and fairness over fragmentation.

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