



Stop Climate Chaos Scotland

Briefing for Parliamentary debate on Flood Insurance Problems

May 2013

Stop Climate Chaos Scotland (SCCS) welcomes the opportunity to brief MSPs on flood insurance problems and the predicted impacts of climate change. SCCS is a diverse coalition of over 60 organisations campaigning together on climate change, including international development and environment organisations, trade and student unions, and faith and community groups. Our policy briefings express our collective views about relevant topics.

Flooding is predicted to be one of the most direct impacts which climate change will have on Scotland and its people. At present, around 125,000 properties in Scotland are at risk from floodingⁱ. The Scottish Government states that the risk of flooding may double in some areas by the end of the centuryⁱⁱ and the Climate Change Risk Assessment for Scotland includes flooding as a key area of concernⁱⁱⁱ.

Scotland's population is unevenly spread across the country. It has pockets of dense urban development that are particularly at risk of flooding and storms, alongside very remote communities that are vulnerable to transport disruption and interruption to critical services (such as water, power, and information and communication technologies) from extreme weather^{iv}.

While there has been a slight increase in average annual precipitation across the UK since the 1960s, this trend is only statistically significant in Scotland where an increase of around 20% has been observed. Likewise, an increase in average winter precipitation is only statistically significant in northern England and Scotland where increases of 30– 65% have been experienced^v.

SEPA have estimated average annual losses of between £720 million to £850million from flooding of buildings and agricultural land^{vi}. Work by the Joseph Rowntree Foundation has shown that coastal communities are on the front line from increased flooding and has highlighted the need for socially just adaptation to predicted climate impacts such as flooding^{vii}.

In its forthcoming Adaptation Programme, the Scottish Government must include flexible and sustainable policies which manage flooding and reduce the risk of damage to homes, business and infrastructure. Flood prevention and management measures must include more use of land and natural ecosystems to store water or buffer at risk areas, instead of carbon intensive and costly infrastructure which may not be sufficiently flexible for future needs.

As global greenhouse gas emissions continue to rise, we cannot avoid some of the predicted future impacts of climate change, including the increased instance and severity of flooding events in Scotland. However, as one of the many countries committed to playing our fair part in reducing emissions, Scotland must deliver on commitments set out in the Climate Change (Scotland) Act 2009. Following Parliamentary scrutiny of Scotland's new plans to reduce emissions (known as the 'RPP2'), it is now imperative that the Scottish Government produces a final version of this plan which is credible, ambitious and transparent to provide confidence that all of Scotland's legally-binding emissions targets can be met in future.

For more information please contact:

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Stop Climate Chaos Scotland is a charity, registered in Scotland

ⁱ http://www.sepa.org.uk/flooding/flood_risk_management/national_flood_risk_assessment.aspx

ⁱⁱ <http://www.scotland.gov.uk/Topics/Environment/climatechange/scotlands-action/adaptation>

ⁱⁱⁱ <http://randd.defra.gov.uk/Document.aspx?Document=CCRASummaryforScotland.pdf>

^{iv} http://archive.theccc.org.uk/aws2/ASC%20Scotland/ASC%20Scotland%20Report_INTERACTIVE.pdf

^v <http://www.ukcip.org.uk/essentials/climate-trends/>

^{vi} http://archive.theccc.org.uk/aws2/ASC%20Scotland/ASC%20Scotland%20Report_INTERACTIVE.pdf

^{vii} <http://www.jrf.org.uk/publications/impacts-climate-change-disadvantaged-uk-coastal-communities> and http://www.jrf.org.uk/sites/files/jrf/climate-change-adaptation-summary_0.pdf