



**Ellie Chowns MP**  
Member of Parliament for North Herefordshire  
House of Commons, London SW1A 0AA

Alex Norris  
Parliamentary Under-Secretary of State for Local Growth and Building Safety  
By Email

6<sup>th</sup> February 2025

Dear Alex,

I am writing in response to your letter dated 8.1.25 regarding the Flood Recovery Framework (FRF). Your letter indicates that fifty properties flooded, as reported by the Lead Local Flood Authority (LLFA), activates the FRF in some, but not all, storms. Could you clarify why the FRF trigger varies on a case-by-case basis? Additionally, why is the trigger set as an absolute number rather than a percentage of properties in the LLFA area, which would seem a fairer approach?

There is a contradiction in expecting businesses with no realistic chance of obtaining insurance to apply for it each year. Could you confirm whether it is reasonable for the FRF to require businesses to provide evidence of insurance refusal for the year of the flood? I would appreciate your consideration of amending the criteria so that businesses only need to demonstrate two consecutive years of insurance refusals, rather than a refusal within the past year.

Thank you for your attention to these matters. I look forward to your response.

I should be grateful for your response.

Yours Sincerely,

Ellie Chowns MP, North Herefordshire.