

**North Tyneside Council
Report to Council
Date: 26 July 2012**

ITEM 5

Title: Motions

Notice has been received of the following motion from Members of the Council to be put to the Council meeting.

1. Motion signed by Councillors E Darke, J O'Shea, N Redfearn and D McGarr

"Council wholeheartedly congratulates those Council staff, the Emergency Services, Community and Voluntary Groups and individuals who supported local residents during the recent catastrophic flooding of "Thunder Thursday".

Council will endeavour to take all possible actions to prevent a recurrence of these events and calls upon Central Government and other agencies to assist the Council in this endeavour by way of funding a study of those areas in the Borough affected by the flooding in the recent past and in particular those areas which have been affected 3 times in the last 5 years. The study will help identify measures which could prevent or reduce flooding in the future.

In addition Council calls upon the Cabinet to bring forward, by no later than 30 September 2012, plans to establish/or extend the current insurance scheme available to Council house tenants, as a means of providing reassurances to those residents of the Borough who may find themselves, as a consequence of flooding, unable to secure House and Contents insurance on an individual basis".

Legal Implications

The Council is likely to have the legal powers, under the Localism Act 2011, to extend the current insurance scheme as proposed, however the associated financial implications would need to be fully considered

Financial Implications

If a study of those areas in the Borough affected by the flooding is undertaken with funding from Central Government and other agencies,

as suggested, there are no direct financial implications arising from this motion except for staff time to carry out the study. If there was no external funding available for a study and Council wished to progress, there would be financial implications of this on the Housing Revenue Account which would need to be assessed if this motion was approved and reported back to Council.

In terms of Tenants Insurance, the current Tenants Insurance scheme is already available and extensively promoted to all Council tenants and leaseholders. As with all insurance policies it is at the insurer's discretion to exclude applicants based on the information provided in the application form. The form asks for details of previous claims, previous cancelled, declined or voided cover and any criminal offences. In addition, all applicants must advise whether the property will be unoccupied for more than 60 days in the year and whether there has been flooding on the land in the last five years.

Any plans to establish and/or extend the current insurance scheme available to Council house tenants would be likely to give rise to significant financial implications for the Council, which would need to be identified and considered in detail. Such costs would include additional staffing resource to administer and deliver such a borough-wide service.