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future landscapes



Coming To A Street Near You?



Floodline Developments see opportunities where others see problems. But will the government insist on sticking to its sandbag approach? Justin Meredith believes the tide may be turning in favour a commonsense approach.

The guarantees issued by insurance companies that all domestic homes in the UK have access to insurance cover for flooding comes to an end next summer.

Even if the Association of British Insurers and the government agree on a solution, premiums for buildings at risk of flooding will rise.

It is currently estimated that over two million properties are at risk of flooding. If these figures are correct, and we have no reason to doubt that they are, over five million people will be affected.

In the UK where land is at a premium and the gap between supply and demand for affordable housing is growing year on year the government's stance on housing development - no new developments in flood prone areas - is, in our opinion, no defence at all.

The good news is that the tide appears to be turning.

Planning permission has been granted for the UK's first amphibious house to be built on the banks of the Thames at Marlow.

Designed by BACA Architects, the building rests on fixed foundations. When flooding occurs it rises and floats in its own dock.

While the design and materials used are not ground breaking the project in Marlow is a departure from conventional housing. As can-float developments become the norm having mainstream insurance companies and mortgage lenders on board will be essential.

The Willis Group and Oval Insurance have started to lay the ground for future developments to be underwritten by Lloyds. Halifax, Lloyds and Santander have also lent their support to future can-float builds.

The housing market has a key role to play in this country's economic recovery. Removing the bureaucratic barriers that will enable the building industry to work with flooding rather than against it makes commonsense.

Can-float homes are here to stay. What we need is a can-do approach; to see opportunities where traditionally we have seen problems.