Recommendations for the Financial Conduct Authority: March 2021

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Houghton Brook Flood Storage Area in Luton now completed

A new £8.5 million flood storage area to benefit 600 residential and commercial properties, along with key infrastructure, in Luton has been completed.

The Environment Agency worked with South East Midlands Local Enterprise Partnership (SEMLEP) and Luton Borough Council on the major flood defence works on Houghton Brook near Luton and Houghton Regis.

The new flood storage area can hold back 140,000m³ of water, equivalent to 56 Olympic sized swimming pools, at times of heavy rain and it will then allow it to drain slowly and under control into the Houghton Brook – cutting the risk of flooding to people and property along the Houghton Brook and River Lea in Luton.

The control structure of the Houghton Brook Flood Storage Area

One of the key benefits of the scheme is that it will mean important services and employment will be able to carry on during heavy rainfall events where in previous floods roads near the River Lea were inaccessible.

The scheme will also deliver many environmental and recreational benefits with the planting of over 3,000 new bushes / shrubs and 260 new trees, as well as planting wildflowers on the banks of the river. An otter ramp has also been included at the scheme. We have completed many improvements to the Houghton brook, including restoring important chalk river habitat.

Sam Lumb, Environment Agency Area Director, said:

> We and our partners are really pleased that we can announce the completion of the flood storage area on the Houghton Brook, which is a key part of plans to reduce the risk of flooding in the Luton area. Even with Covid and a wet winter, we have been able to complete this project on time and within budget.
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> This scheme will not eliminate flood risk altogether, but will significantly reduce the risk of flooding in Luton from the River Lea. We still encourage everyone to check the risk of flooding in their area and also to familiarise themselves with the different warning levels, so they know what to do in the event of flooding.

Judith Barker, Director of Programmes and Governance at SEMLEP said:

> We are pleased to partner with the Environment Agency and Luton Borough Council in delivering the Houghton Brook Flood Storage Area project by providing £1 million of funding through SEMLEP's Local Growth Fund.
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> The successful delivery of the project helps us improve the quality of life for those that live and work within the SEMLEP region and the Oxford to Cambridge Arc. We are proud to support Luton's economic resilience through the project providing £35 million in economic benefits associated with the reduction in flood risk for over 600 residential and commercial properties, future proofing Arc businesses and communities against the effects of climate change on the River Lea.

Since 2015, £2.6 billion has been invested in more than 700 projects across the country, helping to protect a further 300,000 homes from flooding and coastal erosion in England. There will also be a record breaking investment of £5.2 billion in 2,000 new flood and coastal defences across England between 2021 and 2027.

Further information

You can get more advice of preparing for flooding, which includes signing up to the free Flood Warning Service and checking necessary actions for each level of warning, working with neighbours to create a community flood plan, and gathering essential items in a personal 'flood kit' on GOV.UK.

Work by construction partner BAM Nuttall began in May 2020. It is being funded by Defra, Thames Regional Flood and Coastal Committee, SEMLEP Local Growth Fund and Luton Borough Council.

The volume of cohesive material imported to site was 70,000 tonnes and was completed during October, which saw more rainfall than a 1:10 year event. During the import, the tipper lorries were able to access from the nearby motorway junction, tip and safely exit the site in an average of 6 minutes.

The embankment construction has been carried out in layers, some sections requiring 24 layers to full height, with in excess of 1,800 on-site and off-site tests carried out to validate the standard of the materials used throughout.

The Flow Control Structure is based around 6 precast units, each measuring 2m x 2m internally. The design of the structure involved a total of 25 different sized concrete pours. An important planning requirement for the visual appearance of the asset saw the use of a specialist form liner to create a masonry effect finish to the exposed wall faces. This is a reusable panel, with various other surface finishes available.

Defence to invest £2bn in next stage of UK combat air system

- More than £2 billion announced for world leading future combat air system Tempest to keep UK and allies safe

- The programme has already created more than 1,800 new science and technology jobs in over 300 companies nationwide

Defence Minister Jeremy Quin has outlined how more than £2bn of investment in the Tempest programme will power the next phase to build a world-leading new combat air system in a keynote speech at RUSI today.

The Integrated Review and Defence Command Paper set out the vital importance of the programme to global security and UK prosperity, which is why the UK will invest over the next four years to move into the next phase to design and deliver the next-generation system.

With strong global alliances and a world-class industrial base, the UK is stepping forward and driving international partnerships with Italy and Sweden. The work will sustain and support a sector which already generates £6bn a year and employs over 46,000 people across all four corners of the UK.

The sector and the broader UK defence industry is set to be boosted by the new Defence Industrial and Security Strategy, unveiled yesterday, which will ensure that the UK retains a competitive, innovative and world-class defence and security industry.

Speaking at RUSI’s Combat Air Power conference, Defence Minister Jeremy Quin said:

> As our recently published Integrated Review underlined, technology and the threats we are facing have moved on. In the intervening decades, the likes of Russia and China have studied our strengths in the air and begun developing the capabilities to not only counter but surpass us. If we fail to outmatch these targets and they continue at this pace, we could find ourselves locked out of the skies. The freedom of the air cannot be taken for granted.

> We have launched the next phase of our programme to design and deliver Tempest and I am proud to say that, over the next four years, we will invest more than £2bn as Government into a world-leading future combat air system to keep us and our allies safe alongside us, leveraging additional investment from our first rate international and industrial partners.

In his speech, the Minister will outline how the West has had full freedom of manoeuvre in the air since the first Gulf War in 1991, which marked a shift in focus towards mainly counter insurgency operations. He will go on to explain how this assumption can no longer be made, highlighting that advanced surface-to-air missiles and electronic attack systems developed by Russia have been used in Syria, whilst China has been developing and fielding innovative systems at an ever-faster rate. The UK is developing Tempest with the intensifying threat picture in mind, ensuring it has a system able to keep the country and its allies safe for the rest of the century.

The MOD's Director of Future Combat Air, Richard Berthon, said:

> Combat Air is vital to the protection of the UK and our contribution to global security. The Integrated Review shows the UK's commitment to staying at the cutting edge of future Combat Air technologies. We are working closely with industry and international partners to launch the next phase of delivering the Tempest concept. This is an exciting milestone as we seize the opportunities created by digital design and delivery to revolutionise combat air delivery and preserve our operational advantage for decades to come.

The elements of Tempest will connect and combine to provide a battle-winning combat air system for the rest of the 21st century. A core aircraft will likely form one element of a network of capabilities which could include long-range weapons, space-based sensors and supporting uncrewed aircraft.

The Minister will stress the importance of software as well as hardware in delivering the system, highlighting how the department is developing 'PYRAMID', an open mission system architecture to ensure software can be updated more rapidly. He will also set the challenge to 'digitise' the industry, explaining how using a digital environment can slash costs and time to a game-changing extent.

The UK is now launching the concept and assessment phase to design and deliver Tempest with its partners – this will accelerate analysis and set out how to deliver the project. The programme is targeting Initial Operating Capability from 2035 so that, over time, the system can replace Typhoon as it reaches the end of its service life.

New Royal Navy Surveillance Ship to protect the UK's critical underwater infrastructure

The ship, which will come into service by 2024, will be a surface vessel, with a crew of around 15 people who will conduct research to help the Royal Navy and Ministry of Defence protect our undersea critical national infrastructure and keep our lives and livelihoods secure from threat.

Undersea cables are vital to the global economy and communications between governments. Submarine warfare presents a particular risk of sabotage to undersea cable infrastructure – an existential threat to the UK.

The ship will be fitted with advanced sensors and will carry a number of remotely operated and autonomous undersea drones which will collect data to help protect our people and way of life with operations in UK and international waters.

The vessels will also be able to support with other defence tasks, including exercises and operations in the Arctic which will become an increasingly contested area. The cables are crucial to government-to-government communications and the new capability will protect the interests of the UK and its partners and allies.

The new ship is being developed as part of a wholesale modernisation of the Armed Forces which will be unveiled in the Defence Command Paper tomorrow. As part of the government's Integrated Review, the Prime Minister has committed to invest in technologies and capabilities to protect British people from new and evolving threats.

New projects like the MROSS are part of a drive to reduce our vulnerability to threats, including terrorism, hostile nations and serious and organised crime.

Defence Secretary Ben Wallace said:

> As the threat changes, we must change. Our adversaries look to our critical national infrastructure as a key vulnerability and have

> developed capabilities that put these under threat. Some of our new investments will therefore go into ensuring that we have the right equipment to close down these newer vulnerabilities.
>
> Whether on land, sea or air, we must make sure that we maintain the UK resilience to those that attempt to weaken us.

The vessels will help protect critical national infrastructure such as undersea cables which carry trillions of dollars of financial transfers each day and transmit 97% of the world's global communications.

The MROSS will also conduct research to deepen our understanding of UK and international water, enabling the UK to do more to detect threats and protect our infrastructure from those who wish to do us harm.

Across the world, nations are already investing in their own deep-sea capabilities and as a global nation it's vital that we remain innovative, developing our own new technologies to ensure we respond to the threats of today and tomorrow to maintain our advantage.

Vital Hull tidal flood defence scheme complete

A major flood alleviation scheme to improve protection against climate change and sea level rise has reached its target of better protecting thousands of homes in Hull.

The new, higher defences built by the Environment Agency along the estuary foreshore are now in place, ready to protect the city from tidal surges.

The scheme has been key in enabling the Environment Agency to meet its ambitious target of protecting 300,000 homes from flooding across England.

Helen Tattersdale, Environment Agency project manager on the scheme, said:

> We're thrilled that we have reached this milestone. It's a fantastic achievement and I'm very proud of what has been accomplished.
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> Climate change is one of the biggest global threats we face, and intense storms are becoming more frequent.
>
> Sea level rise on the Humber in the next 100 years is likely to be

> in excess of one metre. The work we have now completed will better protect properties in Hull from the increasing threat of flooding.

The flood defences stretch along more than four miles (7km) of shoreline from St Andrew’s Quay Retail Park in the west to Victoria Dock Village in the east. As well as protecting homes, the work also protects major businesses in the city, such as Smith & Nephew, and makes the city more attractive to investment.

Rachel Glossop, Hull City Council, Flood Risk Planning Manager said:

> Hull is a city built on and around water. The Humber: Hull Frontages scheme is an excellent example of the infrastructure the city relies on.
>
> The scheme achieves a high level of flood alleviation while also ensuring the important cultural, heritage and amenity link to the estuary is retained.

The scheme covers commercial, industrial, as well as residential areas, and the tidal flood defences have been designed to be sympathetic to their surroundings.

Working with Hull City Council, the Environment Agency used materials and a colour palette to blend the new defences into the existing landscape. This was particularly important within the residential areas and those of cultural significance to the city of Hull.

Work along the stretch covering St Andrew’s Quay has included a section in the shape of a boat hull which will incorporate the STAND memorial to lost trawlermen, expected to be placed in position later this year.

In other areas of the scheme, the inclusion of glazed panels into the flood walls at several locations maintains estuary views from the footpaths running parallel to the estuary which form part of the popular Trans Pennine Trail, as well as from homes at Victoria Dock Village.

The scheme was made possible through a £3 million contribution from Highways England.

Richard Marshall, Highways England regional director for Yorkshire and the North East, said:

> We are delighted to support the Environment Agency with a £3 million contribution to this scheme. It’s fantastic to see the project is now complete, offering protection for homes and businesses as well as the A63 and A1033, reducing the risk of closures and flooding-related disruption on our roads.

The schemes links in with other flood defence improvements along the Humber being carried out by East Riding of Yorkshire Council.

In the past 75 years, there have been three major tidal surge flooding incidents in Hull (1953, 1969 and 2013), the latest in December 2013 when 264 properties were flooded when the defences were overtopped. During high spring tides, water levels in the estuary have the potential to rise by around one to three metres above some parts of the city, higher than the previous defences.

Work will continue over the next few months to complete landscaping and the aesthetic details of the scheme, including in the Victoria Pier area, with all public areas and footpaths expected to be reopened by late spring.

The work fits in with the aims of the Living with Water partnership.

Lee Pitcher, of Living with Water, said:

> Our holistic vision of a blue/green city means that as a partnership we understand the importance of providing the critical engineering solution of the frontage scheme, but we also need to look towards a natural solution around the real threat of surface water flooding which the city suffers from too.
>
> Having a strong partnership that can address all forms of flood risk, means together we are building resilience from every type of flood risk, making our region thrive in the future.

Gareth Farrier, Divisional Director at Bam Nuttall, the Environment Agency's contractor on the scheme, said:

> BAM Nuttall and Mott Macdonald (BMMJV) are proud to have been able to support the Environment Agency in achieving such an outstanding level of flood protection for the people of Hull and the surrounding areas.
>
> We'd like to especially thank the residents and businesses affected by our works for their patience and support that has allowed us to plan and manage our works effectively through the particularly challenging circumstances of the last 12 months.

More information about Humber: Hull Frontages Flood Defence Improvements Scheme

In the last six years the Environment Agency and its partners have invested more than £200 million on flood management work to reduce the risk of flooding to homes and businesses in East Yorkshire and Hull.

As well as the Humber: Hull Frontages, there are two other major flood risk

management schemes in Hull: River Hull Defences Scheme and the Holderness Drain Flood Alleviation Scheme. East Riding of Yorkshire Council have recently finished its vital flood storage lagoons schemes.

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