



## Q&A for Estate Agents

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Q1: Can I get house insurance for my house in Fairbourne?

A1: Yes. Some insurance brokers in the past have queried renewal of house insurance for properties in Fairbourne. However, after being provided with the correct information by Natural Resources Wales, the insurance company has reconsidered its position and gone on to provide the necessary insurance cover. If you do experience difficulties in obtaining house insurance, please get in touch and we will provide you with the necessary information to enable you to facilitate this.

Q2: I found something on the internet that said Fairbourne will be abandoned to the sea in 10 years time – is this true?

A2: No, this is not true. The Shoreline Management Plan (2) states that the Welsh Government will no longer maintain defences in one particular area of Fairbourne in 10 years time (from 2014), however, this area of Fairbourne is uninhabited by residents and comprises mainly of marshland. A commitment has been provided by the Welsh Government that they will continue to defend the village for a further 40 years (from 2014) based upon the current scientific information available. Unfortunately, the '10 years time' statement was misquoted by the press out of context and it is this statement which has caused negative information on the internet.

Q3: Has Fairbourne ever been flooded?

A3: Yes. Fairbourne experienced tidal flooding in 1927, 1938 and 1963. The sea wall was built in 1978 and is almost 3 km in length stretching from high ground (Galt Ffynnon yr Hydd) to the south to Ro Wen on the spit in the north. The existing sea wall protects Fairbourne from flooding from the Irish Sea and is in good condition. It has been designed to withstand a tidal flood event with a 1 in 200 chance (0.5% annual probability) of occurring each year.

Q4: What effect did the storm of January 2014 have on Fairbourne?

A4: The storm of January 2014 had very limited effect on the village itself, with only one property experiencing minor flooding caused by over-topping of the waves on that day. Damage was focused on the Friog Corner end of the village, where the sea defence was severely affected (this damage has subsequently been remediated temporarily, with further work to be carried out in the next 9 months) and the sea front monuments (WW1 Tank Traps) were dislodged from their original positions.