

## Publication of Local Flood Risk Management Plans: Q&A

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## 1. Local Flood Risk Management Plans

## When will the Local FRM Plans be published?

Local FRM Plans will be published in June 2016.

## How can I access my Local FRM Plans?

Once the plans have been published, you can access your Local FRM Plans through your local authority website, or by the SEPA website: <a href="www.sepa.org.uk/FRMPlans">www.sepa.org.uk/FRMPlans</a> (please note that this page will not be published until on or just before 22 June 2016). If you would like a hard copy of any plan, please contact the relevant local authority.

## How do the Local FRM Plans link to the FRM Strategies?

FRM Plans take each FRM Strategy and turn it into a local delivery plan. They provide more detail on how and when the actions from the strategy will be delivered locally, providing additional specific detail on the cost and benefits, funding and delivery timetable for actions.

# Why is SEPA leaving it to the lead local authority in each of the Local Plan Districts to produce the Local FRM Plans?

Lead local authorities were identified in legislation as the responsible body to deliver Local FRM Plans. The role of SEPA is to provide strategic direction and also deliver actions that fall under our remit such as flood forecasting and warning.

#### What will be included in my Local FRM Plan?

Local FRM Plans will take forward the objectives and actions set out in the relevant strategy, translating them into a short-term delivery plan. This could include:

- Further information building on the recommendations of the strategy
- Costs and benefits of specific actions
- Funding arrangements
- Which organisations are responsible for delivery
- Timescales of delivery
- Details of coordination between authorities.

# How long will it take for any action on the ground to take place after the publication of the FRM Strategies and Local FRM Plans? Why is this?

Local FRM Plans will detail the actions that will be taken in the six years following their publication. They will also include ongoing maintenance work and flood risk management action as all organisations involved in the production of the plans have existing responsibilities for FRM and ongoing programmes of work. The approach is a

step change for how to tackle flooding and considers the long term goals. SEPA also has actions to deliver. Although some actions can be delivered relatively quickly, some will be implemented in future cycles.

## Where can I read more information on FRM planning in Scotland?

More information about flood risk management planning is available from the SEPA website <a href="http://apps.sepa.org.uk/FRMStrategies/">http://apps.sepa.org.uk/FRMStrategies/</a> please select 'additional information'. You can also contact us on <a href="mailto:flooding@sepa.org.uk">flooding@sepa.org.uk</a> or call our contact centre 03000 99 66 99.

## 2. Flood Risk Management Strategies

## Why has it taken until now for Scotland to develop its first FRM Strategies?

The FRM Act introduced a co-ordinated and partnership approach to how we tackle flood risk in Scotland. This legislation came into force in 2009 and was the first time FRM Strategies were required by law. It asked for SEPA, local authorities and Scottish Water to take more sustainable action and to do that we had to improve our knowledge of the sources and impacts of flooding as well as establish structures so that we could work more effectively together. From 2009 until now we have carried out a substantial amount of work to inform this process. This information is now publicly available.

### How is this approach better than our previous approach?

The Flood Risk Management (Scotland) Act 2009 (FRM Act) introduced a co-ordinated and partnership approach to how we tackle flood risk in Scotland in a sustainable manner. We are now looking at whole river catchments and all sources of flooding to make targeted and more effective flood risk management decisions, working across traditional administrative and institutional boundaries to target investment and resources where we can make the greatest difference.

## Has this cost lots of money to produce?

With any new development there are costs associated with the people, skills and technical equipment required to advance our knowledge. However, we have been working closer than ever before with local authorities and Scottish Water to share data, knowledge and maps making more effective use of public money. Planning is an essential part of tackling flood risk. The relatively small amount spent in preparing the strategies will ensure value for money when the larger sums are spent on targeting flood risk management actions. In turn the cost of the actions to manage flood risk brings many times more benefits. For example, estimated cost of 42 flood protection studies or engineering works is estimated to be £235m with potential benefits of £1310m.

## Do the FRM Strategies and Local FRM Plans cover the whole of Scotland?

Yes. Scotland has been divided into 14 Local Plan Districts for Flood Risk Management purposes. Local Plan Districts are the geographical areas for the production of FRM Strategies and Local FRM Plans. They take account of a number of variables, such as river catchment boundaries, local administrative boundaries and coastal areas.

#### Who can use the FRM Strategies?

The FRM Strategies are for anyone who has an interest in how we tackle flooding in Scotland and how flooding impacts our communities. In particular, they are used by:

- Local authorities to produce Local FRM Plans
- Other responsible authorities under the FRM Act to make flood management decisions
- Emergency responders

- Environmental organisations like the RSPB, Scottish Natural Heritage
- Transport organisations
- Health bodies such as the NHS
- Flood and resilience community groups
- Members of the public

### Where can I access the FRM Strategies?

You can access the strategies from the SEPA website: http://apps.sepa.org.uk/FRMStrategies/

#### Can I obtain a hard copy of the FRM Strategies?

Hard copies of strategies are available to view in SEPA offices and we can print one for you if required. Please contact <u>flooding@sepa.org.uk</u> or call our contact centre 03000 99 66 99. Please have the details of the area you would like information on, preferably a postcode or town name.

### The information is hard to find, can I speak to someone?

If you're not sure of the postcode that you want information for, you can select the area you want to look at from the map. If you would like to speak to a member of the SEPA team please call our contact centre 03000 99 66 99 and we can arrange for someone to call you back or a time and place for you to come into the office.

#### Are the Maps, Strategies and Plans just a paper exercise?

No. For the first time we are adopting an approach that tackles flooding at its source and not waiting for flooding to happen or take action at one part of the catchment, only for the problem to move elsewhere. We need to have co-ordinated national plans to help reduce overall flood risk and do this in a sustainable way which is most cost effective and will stand the test of time.

Why is the number of properties at flood risk lower than previous publications? (Number of properties at risk in Scotland has moved from 125,000 to 108,000) The change in number from 125,000 to 108,000 doesn't signal a reduction in the number of properties at risk but instead is due to more detailed assessment of flood risk taking place across Scotland. The figure of 125,000 was identified in the National Flood Risk Assessment (2011) and was the first national assessment with the data and information that was readily available. Throughout the flood risk management planning process we have published new flood maps, which incorporate updated data and techniques, and worked with local authorities to incorporate local knowledge and data where possible. Additionally, a baseline appraisal was undertaken which added further detail to our knowledge of the characteristics of flooding.

# The number of properties at risk from different sources of flooding doesn't add to 108,000. Why?

In the property count, broken down by source of flooding, there is double counting when combined as some properties may be at risk from more than one source of flooding. Properties at risk from more than one source are only counted once in the overall totals.

#### What are "non-residential" properties?

Properties that are not used for people to live in, such as shops or other public, commercial or industrial buildings.

### What is Annual Average Damages?

Depending on its size or severity, each flood will cause a different amount of damage to a given area. Annual Average Damages (AADs) are the theoretical average

economic damages caused by flooding when considered over a very long period of time. It does not mean that damage will occur every year: in many years there will be no damages or minor damages and in a few years major damages may occur. High likelihood events, which occur more regularly, contribute proportionally more to AADs than rarer events. Within the strategies AADs incorporate economic damages to the following receptors: residential properties, non-residential properties, vehicles, emergency services, agriculture and roads. They have been calculated based on the principles set out in the Flood Hazard Research Centre Multi-Coloured Handbook (2010). This is the recognised industry standard for this approach.

#### What happens for the cross border areas?

In the Solway and Tweed catchments there is joint work between SEPA (for the Scottish portions) and the Environment Agency (for the English portions). In addition to the Scottish information included in the Solway Firth Flood Risk Management Plan there is a link to the EA website from the Additional Information page.

# My property is within a Potentially Vulnerable Area but it's never flooded. Can you update the map?

The map is designed to show communities at risk of flooding and does not identify individual properties. Within Potentially Vulnerable Areas we recognise that not every property is at risk, similarly there are properties outside of these areas at flood risk.

### Why was I not consulted in the development of the FRM Strategies?

Throughout the flood risk management planning process consultation with the public and other organisations has been key. A series of consultations has taken place to help us shape the framework for decision making and provide an opportunity to comment on the information included, including a consultation from December 2014 to June 2015 on the draft information that would form the Flood Risk Management Strategy.

#### Is my local authority involved?

Yes, all local authorities have been involved in the development process and have provided a local review of the information. Each local authority is a responsible authority under the FRM Act. The Lead Local Authority is responsible for producing plans to tackle flood risk but each local authority contributes to the production of these. These will be published in June 2016.

#### Will recent flood events be taken into account?

All flooding knowledge up to July 2015 has been included in the FRM Strategies. Improving our knowledge of flooding continues to ensure that the next Strategies, published in 2021, will make use of the most up to date information.

## When will the FRM Strategies be updated?

FRM Strategies and Local FRM Plans will be updated every six years. The first six year planning cycle is 2015 to 2021; the second is 2022 to 2028 and so forth.

### How long until the FRM Strategies benefit communities at risk?

Flooding can affect us all and the FRM Strategies make more information available to members of the public than ever before.

- There are immediate benefits from the better understanding of flood risk for communities.
- This can help people understand flooding and how it can impact them so that they
  can take action and prepare their properties.
- The information is helping public bodies tackle flooding in a more targeted way, making better use of public money.

Local FRM Plans will turn the strategies into a local delivery plan and will provide more detail on actions that will impact local communities.

## 4. Natural flood management (NFM)

### What is natural flood management?

Natural flood management covers techniques that aim to work with natural processes, features and characteristics to manage the sources and pathways of flood waters. This includes the restoration, enhancement and alteration of natural features and characteristics, but excludes traditional flood defence engineering that works against or disrupts these natural processes.

## Why are we using natural flood management?

Scotland is adopting a new and more sustainable approach to managing the risk of flooding, initiated by the introduction of the FRM Act. A key element of this involves finding ways to manage the source of flood waters rather than just protecting people and property from the impacts. NFM measures aim to store or slow down flood waters and so reduce the impacts of flooding downstream, or provide more warning time for people to take action for themselves. NFM measures can also provide additional benefits for communities and societies by restoring and enhancing rivers or coasts, increasing biodiversity or improving water quality.

Is natural flood management a cheap substitute for flood protection schemes? No. In many cases NFM actions will be implemented alongside more traditional engineered solutions as part of a package of flood management options. In some cases it may be cheaper to implement and it could provide other environmental and social benefits, such as improved water quality and habitats, making it more cost effective.

#### Does natural flood management work - what evidence is there?

The concept of NFM has been around for many years but it is true that scientific evidence, particularly of the effects of these measures at a large scale, is limited. While such measures alone will not protect communities during a major flood event, evidence from projects in the UK and internationally show that NFM measures, such as wetland creation, floodplain reconnection and coastal realignment, can work at a local scale and reduce the flood risk to communities during smaller more frequent flood events.

NFM actions can also be used alongside more traditional hard engineering methods to complement them and to extend their life. This is particularly important in the face of climate changes. Therefore, NFM can be seen as one of the tools available to combat flooding. The Scottish Government is working with a wide range of partners to develop a robust scientific evidence base to improve our understanding of how much these measures can contribute to reducing flood risk.

# Can natural flood management give sufficient protection from flooding to homes and communities?

It is unlikely that NFM actions alone will protect communities during a major flood event. However, they can help reduce the flood risk to communities during smaller more frequent flood events. NFM actions will often be implemented along with other flood alleviation measures such as flood warning, flood awareness raising or traditional engineering.

Is natural flood management ever likely to make flooding worse?

It is unlikely but could occur. Considerable work is being undertaken to review and evaluate NFM techniques to increase our knowledge about which NFM actions will work and where. Sharing knowledge and further investment into NFM research and demonstration will prevent actions being used where they could increase flood risk.

## How long do natural flood management actions take to provide benefits?

This depends on the measure. Actions that can be implemented in their final form such as building a large woody debris dam or re-meandering a straightened river will have an immediate effect on local flows. Conversely, actions that take time to develop into their final form, such as planting trees, will have a significant time lag between inception and realisation of the benefits of slower run-off rates and increased infiltration in these areas.

### Who will plan and implement natural flood management actions?

Under the FRM Act, local authorities are required to work together with Scottish Water and SEPA to manage flood risk for a whole catchment and produce local flood management plans. Between them they will agree the most sustainable option for that catchment and how the measures will be implemented and paid for. Local authorities will then work with landowners to implement works on the ground.

### Where can I get more information on natural flood management?

SEPA have published the <u>Natural Flood Management Handbook</u> to provide a practical guide to the successful implementation of natural flood management. It is primarily for local authorities tasked with the delivery of actions set out in the FRM Strategies. The guidance provided is informed by demonstration projects and studies undertaken by SEPA and partners that have highlighted some of the requirements for the effective delivery of natural flood management.

## 5. Strategic Environmental Assessment (SEA)

#### What is an SEA?

SEA is Strategic Environmental Assessment. It is a process that enables the lead local authority to assess, consult on and monitor the likely environmental impacts of the Local FRM Plan.

## Has an SEA been carried out on my Local Flood Risk Management Plan?

If the lead local authority has determined that the Local FRM Plan will have a significant environment effect then an SEA will have been carried out. If the lead local authority determined that the Local FRM Plan is unlikely to have a significant environment effect, a formal statement of reasons will have been prepared. For more information on SEA and your Local FRM Plan please refer to the lead local authority's website. A copy of the SEA or statement of reasons for not producing an SEA will also be available in the lead local authority's principal office.

# Has the lead local authority also undertaken a Habitats Regulations Appraisal for the Local FRM Plan?

Habitats Regulations Appraisal is a process to ensure that the Local FRM Plan will not adversely affect Special Areas of Conservation and Special Protection Areas. The lead local authority has appraised the effects of the Local FRM Plan and, where required, consulted with Scottish Natural Heritage and applied mitigation measures.

## 6. Land use planning

## Will the information in the FRM Strategies be used in planning decisions?

The FRM Strategies will inform the land use planning system and the National Planning Framework highlights that flood risk management plans are likely to become an integral part of strategic and local development planning. Planning Authorities are required to take account of finalised and approved FRM Strategies and Local FRM Plans in the preparation of their development plans to support the delivery of relevant objectives and actions within the Strategies in terms of land use allocation and policy proposals. Furthermore, the information contained within the strategies is based on SEPA's flood maps. Relevant information from the flood maps has already been shared with and embedded in the land use planning system

## 7. Flood maps - property and insurance

This information relates to SEPA's flood maps, published on the SEPA website.

The maps may mean that homeowners in areas identified as at risk may not be able to sell their properties – or may need to reduce the price. Does SEPA accept this may happen? How can SEPA justify this?

The maps do not identify individual properties at risk of flooding – they are a tool to help us identify communities which would benefit from flood risk management actions. Potentially Vulnerable Areas are areas which contain the greatest risk to the impacts of flooding and where we have focused our efforts to provide more information. Not all properties within these areas are at flood risk and similarly, some properties outside of these areas are at flood risk.

The maps do not change where flooding happens or its impacts, they help us to plan ahead and tackle these issued to reduce the impacts of flooding on our communities.

Does SEPA think people identified as living in a flood area may be refused flood insurance cover as a result of the maps? If so, how can SEPA justify this? The maps cannot be used by the insurance industry to interpret flood risk of individual properties and locations. This is included in the terms and conditions that all users agree to before being able to view the map.

# Does SEPA think insurance premiums may go up for people identified as living in a flood risk area by the maps? If so, how can SEPA justify this?

The maps cannot be used for this purpose and all users agree to this before being able to view the map. The flood maps do not identify individual properties and the zoom is set to support the purpose of the maps, which is *community* level decision making. We do not provide a commercial licence for the map and do not supply the underlying data to the insurance industry.

Given that you have now provided a more in-depth map of homes at flood risk – will you now be providing flood risk reports for properties? If not why not? SEPA will not provide flood risk reports for properties. The maps do not identify individual properties and do not provide additional detail for properties so would still not be an appropriate basis for flood risk reports. It only provides an indication of the sources and impacts of flooding at the community level. The greater scope of information at the community scale will support flood risk management decisions and is also valuable for organisations involved in community resilience.

# What will SEPA do if it finds that the flood map data has been used for commercial purposes?

If we receive an enquiry relating to the misuse of the flood maps and a customer has evidence to suggest the flood maps were used inappropriately, SEPA engages directly with the organisation involved. We engage regularly with the industry in general to raise awareness of how the flood maps should be used.

Should SEPA have engaged with insurance companies on this issue sooner? We have an established relationship with representatives of the insurance industry and they have been involved throughout the development of the maps and FRM planning process.

#### What is Flood Re?

Flood Re is a flood re-insurance scheme and has been set up to help those households who live in a flood risk area find affordable home insurance. The government has been working with insurers in the UK to deliver a new way of dealing with and offering flood cover on home insurance through a not-for-profit scheme. You can find our more on the Flood Re website.