

# Flood risk management and prevention

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# The french governance model

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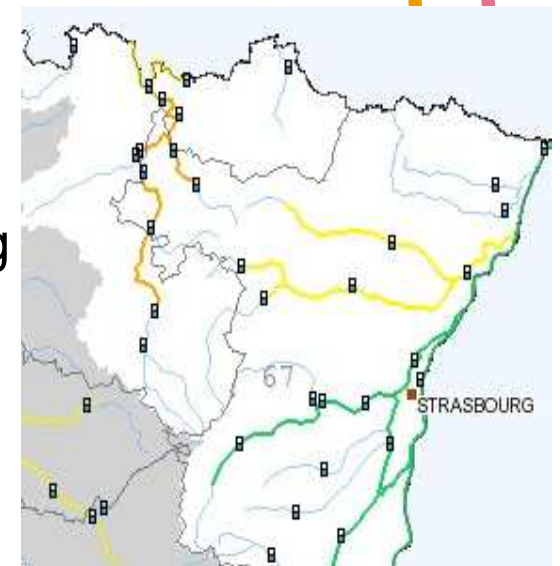
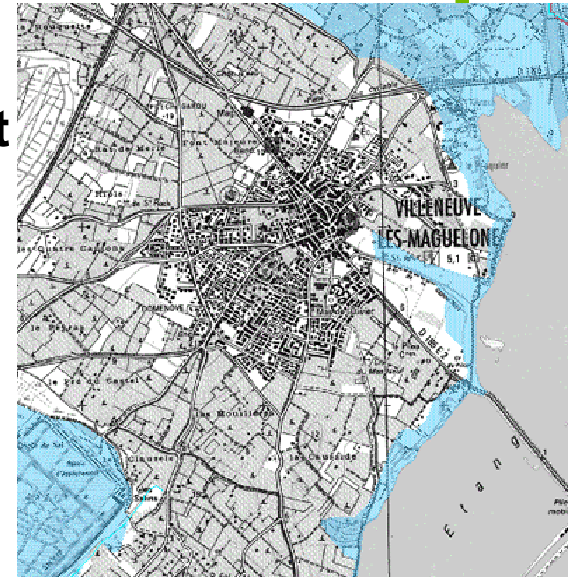


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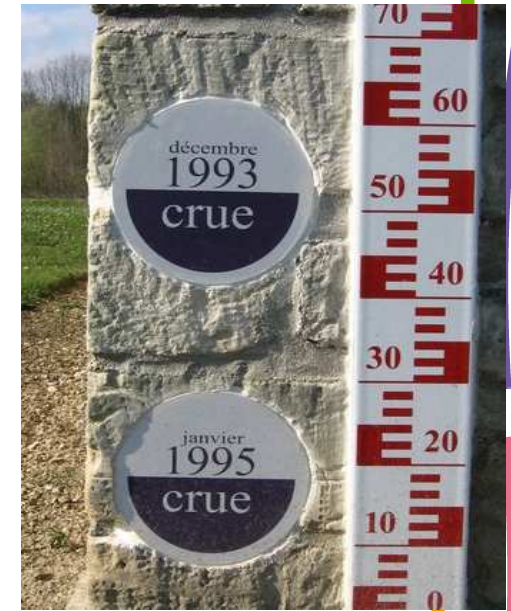
# French flood risk management – a shared responsibility (1 / 3)

- Flood risk management in France is **dependant on a lot of players:**
  - **Government:**
    - Risk assessment (flood hazards and risks evaluation) and dissemination of the information to the other players (mainly maps)
    - Flood protection: assessment of the existing flood defences
    - Control of urbanization in flood prone areas: Risk Prevention Plans (RPP): provides building specifications in flood prone areas
    - Flood alert and early warning: network of flood forecasting services for the main rivers
    - Crisis management (for large scale crises) and rescue (civil protection)



# French flood risk management – a shared responsibility (2 / 3)

- Local authorities:
  - Land planning, taking into account flood risks (as detailed by RPP where they exist)
  - Citizen information about flood risks in the municipality (e.g: historical flood markers)
  - Crisis management: mainly the responsibility of the mayor (can be helped by government forces)
  - Municipalities and/or department and regional authorities can (*no obligation*) regroup to form basin-scale authorities, in order to implement flood protection and mitigation plans



# French flood risk management – a shared responsibility (3 / 3)

- Insurance companies: national solidarity for the compensation of victims of natural catastrophes (including floods): « CATNAT » system
  - Mandatory coverage extension by insurance companies
  - Coverage financed by extra premium on insurance for property (12%) and vehicles (6%)
  - Insurers may benefit from reinsurance with CCR, which has an unlimited government guarantee
  - **Link between compensation and prevention:** part of the CATNAT » extra premium is used to finance the Fund for the Prevention of Large Scale Natural Risks (FPRNM), a major financial tool for flood prevention and mitigation measures
- Public participation: everybody is a player in flood prevention, and is responsible for his/her own safety, by adopting an appropriate behaviour before and during floods.

# Governance: how to build a common policy shared by all the stakeholders

- French flood risk management requires coordination between multiple stakeholders, at different levels of action (national, regional, communal, etc.)
  - the french government put decision-making bodies in place, in order to ensure a coordinated and efficient approach of all stakeholders to:
    - outline a common strategy for flood risk management: at the national and hydrographic district levels
    - implement actions plans: at the local level (water basin)

# Governance at the national level

- Advisory Council for the Prevention of Large-Scale Natural Risks (COPRNM): created to give opinions and make proposals to the Minister of Ecology in the field of natural risk prevention. Presided by a MP and made up of representatives of:
  - All ministries concerned
  - National and local elected officials
  - Civil society including [insurance companies](#)
  - Experts

The advisory council is consulted about all policy changes in natural risks management

- Joint Commission « Floods »: created from members of the COPRNM and the National Committee for Water, and extended to relevant stakeholders in flood management. Steering committee for the national policy on flood risk management. Co-presided by two MPs and made up of representatives of:
  - Ministries concerned
  - Local elected officials
  - Civil society including [insurance companies](#)
  - Experts

The Joint Commission has to draw up the national strategy for flood management and is responsible for giving a « label » to local flood prevention action plans

# Governance at the local level

- Each great water basin has a « water parliament » which is a steering group for water policy at the district level. Responsible for the draw up of the WFD's River Basin Management Plans
- Specialized working groups were created for the governance of the flood management policy at the district-level: they all include representants from insurance companies

# Action-oriented governance: flood risk management programs

- Since 2010-2011, drive for a better governance for flood risk management
  - national instructions for the creation (or reinforcement) of district-level committees
  - two national actions plans for flood risk management, with a great emphasis on stakeholder involvement:
    - National call for flood prevention action plans (implemented by local authority at the basin-level, after approval from the Joint Commission « Floods »)
    - Rapid On-Set Submersion Plan

# Conclusion

- Stakeholder involvement and strong gouvernance: necessary for an efficient flood risk reduction policy, at each level of action (national, district, local)
- Insurance and compensation after floods are an important part of the french flood management policy: fast and appropriate financial compensation for flood victims contributes to the resiliency of the territory
- Insurance companies are important players and involved at each strategic level (esp. National and district)

Thank you for your attention