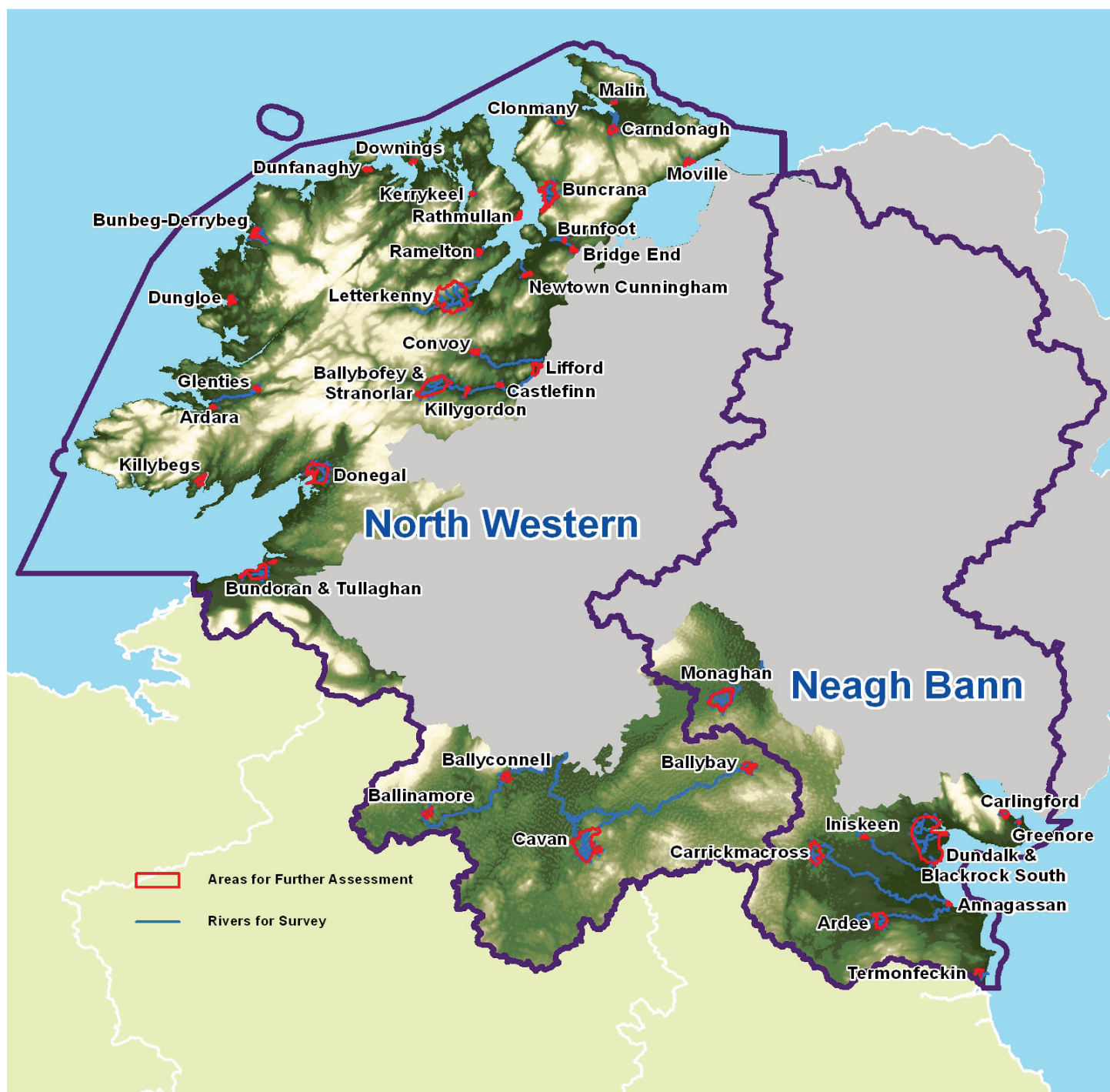


Newsletter No. 2

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OVERVIEW

Floods are natural and inevitable but pose a risk to human life and well-being and can cause damage to property in addition to having environmental consequences. The EU Floods Directive and the recommendations of the 2004 National Flood Policy Review Report are the driving forces behind flood management in Ireland for the foreseeable future.

In order to meet the requirement of the Floods Directive and national policy, a National Catchment Flood Risk Assessment and Management (CFRAM) Programme is currently being implemented on a River Basin District-scale focusing on Areas for Further Assessment (AFAs). The North Western - Neagh Bann CFRAM Study was commissioned in April 2012 and will focus on the AFAs illustrated on the cover of this newsletter. For each AFA, flood hazard maps will be developed from early to mid 2014 and Flood Risk Management Plans (FRMPs) for each Unit of Management (UoM) will be developed between December 2015 and March 2016. A Strategic Environmental Assessment (SEA) and Appropriate Assessment (AA) will also be undertaken as part of the study.

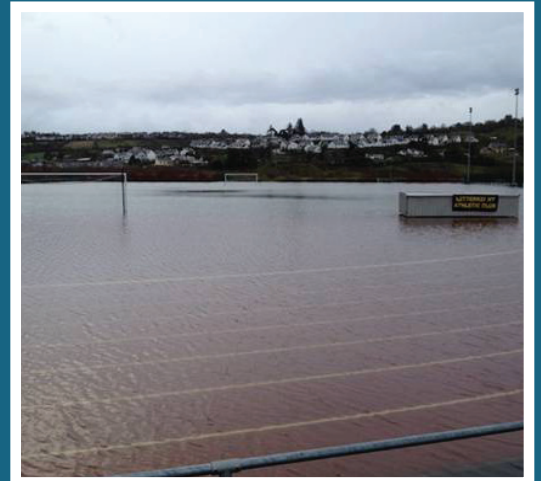
Stakeholder engagement and public participation are an important and central element of the CFRAM Programme. Public information days will be held at key stages and in key locations during the lifetime of the study and will be announced in the media and via the study website (address on the back of this newsletter).

SURVEYS

In order to deliver the CFRAM Studies, survey work is being undertaken to provide information on river channels, structures within the channels (e.g. bridges, weirs, sluices) and flood defences (e.g. walls, embankments). This information is required for the development of hydraulic models, which will be used to provide essential information for the assessment of both current and future flood levels, flood extents, flood hazards and risks, and the development of measures to manage such risks.

Survey work is almost complete in the North Western - Neagh Bann CFRAM Study. The map on the front page of this newsletter illustrates the channels being surveyed to facilitate the development of the hydraulic models.

Riverbank surveys are generally carried out on foot involving survey teams of two people. Large deep watercourse channel bed surveys are undertaken by boat while smaller shallow watercourses are surveyed by in-channel wading.



FREQUENTLY ASKED QUESTIONS

What is the Floods Directive and the CFRAM Programme?

In the past, flood risk in Ireland tended to be managed in a reactive manner i.e. measures to deal with flooding were introduced in response to the occurrence of flooding and such measures were generally structural in nature, for example the construction of walls and embankments to contain flood waters. The introduction of the EU Floods Directive in 2007, and the results of a review of national flood policy undertaken in 2004, now require that flooding is dealt with differently. The focus now is on proactively managing flood risk, rather than relying on reactive flood protection measures. Flood risk must be looked at catchment-wide rather than on a piecemeal basis and the potential impacts upstream and downstream of implementing flood risk management measures must be considered. The effects of climate change, such as more severe rainfall events and rising sea levels, which could increase flood risk in many areas and could put areas at risk that may not have flooded in the past, will also be considered. This more proactive approach to assessing and managing flood risks includes the preparation of flood maps and Flood Risk Management Plans to facilitate and plan for flood management.

Who is in charge of flood risk management in Ireland

In September 2004 the Irish Government confirmed the Office of Public Works as the State's lead agency in relation to flooding, to be tasked with delivering an integrated multi-faceted programme aimed at mitigating future flood risk and impact.

What are AFAs?

The Preliminary Flood Risk Assessment (PFRA) is a national screening exercise which was undertaken by the OPW in 2011. The assessment was based on available and readily-derivable information and identified areas where of potential significant flood risk (referred to as Areas for Further Assessment, or AFAs). This involved:

- Reviewing records of floods that have happened in the past;
- Undertaking analysis to determine which areas might flood in the future, and what the impacts might be;
- Site inspections by suitably qualified professionals; and
- Consulting with the Local Authorities, other Government departments and agencies and the public.

The assessment of risk took into account the outcomes of all of these elements to determine a draft list of AFAs. These were then subject to public consultation in the Autumn of 2011 which assisted in the final designation of 300 AFAs throughout the country. The AFAs are the focus of the CFRAM Programme. Detailed flood mapping will be prepared for these areas, and flood risk management measures will be assessed and developed to manage and reduce the risk within these areas. Flood risk management measures will be outlined in Flood Risk Management Plans which will be published in early 2016.

Further information on the PFRA may be found at www.cfram.ie/pfra.

My area floods but it is not considered an AFA, why not?

It would not be possible for the CFRAM Programme to address every flooding problem throughout the country. The Programme is focusing on approximately 300 areas nationally where the risk has been determined as being most significant (the Areas for Further Assessment or AFAs).

If your area is not classified as an AFA, then it will not be the focus of assessment under the current CFRAM Programme. However, if there is a flood problem in your community, you should contact your local authority that may be able to provide some form of protection. The OPW provides funding to the local authorities for local flood relief works through the Minor Works Scheme.

My property/land is located within an AFA, will my insurance be affected?

The CFRAM Programme, and flood maps, identify existing flood risks – they are not creating new risks. The publication of flood maps will not necessarily have a negative impact. There are many factors that influence an insurance company's assessment of a property for insurance purposes and the risk profile of a property in any particular area will depend on the insurance company's overall view on how these various elements affect the probability of claims arising under the policy.

Will the flood maps be used by the insurance industry when setting insurance premiums?

Insurance companies take account of a variety of factors and different sources of information and data in assessing risk. The OPW does not have any role or function in regulating the insurance industry. Decisions on the provision of any specific form of insurance cover, and the price at which it is offered, are a commercial matter for each insurance company operating in a competitive market and based on the assessment of the risks involved. An insurance company is not obliged or compelled to accept a particular insurance risk.

Is the OPW in discussions with the insurance industry?

The OPW is engaging with the insurance industry in providing information on areas where flood mitigation and defence works have been carried out to enable the fullest possible assessment of risk in those areas. A joint working group has been set up between the OPW, the Irish Insurance Federation (IIF) and several insurance companies to progress agreement on a sustainable system to exchange information on flood defence schemes. This group is meeting regularly.

What can I do now to protect myself and my property from flooding?

The OPW website www.flooding.ie provides practical advice in relation to assessing whether your home/property is at risk from flooding, preparing for a flood, some protection measures that can be taken, how to clean up after a flood and who to contact for more information or in an emergency.

STUDY CONTACT DETAILS

Queries or submissions can be made at any time by phone, email, in writing, or via the national and project websites. Contact details are as follows:

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STUDY PROGRESS

- Survey work within the district to collect detailed information on rivers for the development of hydraulic models of the river systems in the North Western and Neagh Bann districts is almost complete.
- The development of hydraulic models is underway in some AFAs. The outputs of these models will form the basis of the flood hazard and flood risk maps. All of the AFA modelling and flood mapping will be completed by mid 2014 in all AFAs.
- Discussion is ongoing between Irish and Northern Irish authorities with respect to coordination of flood risk management planning activities and sharing of information.

