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TERRITORIES FACED WITH NATURAL DISASTERS: WHAT TOOLS FOR RISK PREVENTION?

There are considerable current and future issues associated with preventing natural risks. Recent events, of course, have confirmed that natural disasters are affecting our country on a regular basis, resulting in consequences that could prove tragic with regard to humankind, as was sadly demonstrated by the floods experienced in a number of towns along the Côte d'Azur in October 2015. The increasing frequency of such floods is partially explained by anthropogenic changes to our environment (such as soil sealing as a result of urbanisation, the artificialisation of watercourses, etc.). It is also believed that climate change will have a major medium to long-term impact on certain meteorological phenomena by intensifying periods of drought, heat waves and heavy precipitation, among other things.

Furthermore, in light of the recurrent issues associated with territorial development, demographic growth, real estate pressure in the most appealing parts of our country, etc., the ESEC would favour the following three approaches:

- evaluative, for the purposes of improving the efficacy and efficiency of public initiatives designed to help prevent natural risks;
- territorial, for the purposes of taking into account

the more specific natural phenomena to which the overseas territories are exposed, for example;

- prospective, with a view to raising awareness of the risk and considering potential solutions for the future.

This study is also intended to outline the various natural risks facing our territory with the emphasis notably on flooding and the contraction and expansion of clay, which represent the greatest economic costs associated with natural disasters. It then looks at public prevention systems with a view to demonstrating that whilst there may be many tools already available, they are nevertheless relatively complex to implement. The two-tier insurance system (land insurance policy and Cat-Nat natural disaster system) is also outlined and confirms that an appropriate level of compensation is awarded for damages, although this positive aspect might be counterbalanced by the fact that a certain removal of accountability has been observed among insured parties.

Three series of avenues are then highlighted with a view to improving risk prevention and anticipating the various challenges that remain to be overcome in the future in order to improve territorial resilience strategies and the development of mitigation

measures. This prospective aspect does not, however, rule out the need to take past events into consideration in order to remind ourselves of the risk and draw useful lessons from the past to enable us to better prepare for future disasters. Particular light is shed on the prospective management of the risk of a rise in the water levels of the Seine, the hundred-year nature of which serves as a reminder of the strong likelihood of a disaster of a comparable scale to that experienced in 1910 recurring sooner or later. The damage caused would have nationwide impact were such a rise in water levels to reoccur today.



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INCREASING RESILIENCE AND OPTIMISING MITIGATION MEASURES

Resilience makes it possible to find a new way of functioning normally following a disruption, whilst mitigation helps alleviate the damage associated with natural risks, and in order to achieve this the ESEC would recommend the following:

- Reducing the vulnerability of network-based businesses by ensuring the replication of the core technical systems.
- Pooling capital at European level in the spirit of the Cat-Nat natural disaster fund to deal with “storm” risks and avoid leaving the most vulnerable members of society unprotected.
- Making the funding devoted to managing the risks inherited from the past sustainable through the following:
 - creating a special fund or topping up the Cat-Nat natural disaster fund;
 - ensuring that weak dykes and protective structures with no known owner are maintained.
- Holding insured parties accountable through the following:
 - adjusting insurance contributions to raise awareness of actual levels of exposure;
 - having a recommended National Risk Prevention Plan (PPRN) approved within a reasonable time frame and prohibiting the issuing of a building permit during this period;
 - investing in recurrent risk mitigation measures.
- Promoting a risk culture for the following purposes:
 - keeping the population informed and sharing good practices;
 - undertaking regular civil security drills involving the people.

IMPROVING THE PREVENTION OF CURRENT AND FUTURE RISKS

Our country is currently exposed to a variety of natural risks, with flooding and the contraction and expansion of clay representing the greatest costs in terms of compensation. Public prevention initiatives should eventually focus on these two variables, which could, along with other natural phenomena, be aggravated by climate change, for the following purposes:

- Preventing issues from intensifying through the following:
 - reducing exposure of both people and infrastructures to natural risks;
 - decreasing the vulnerability of old and new buildings through a series of appropriate measures designed to mitigate the effects of flooding, the contraction and expansion of clay, etc.;
 - protecting ecosystem services in the natural environment in order to regulate water, climate, etc.;
 - reinforcing a collective awareness of the aggravation of natural risks associated with climate change.
- Determining an acceptable level of risk through the following:
 - Involving the population in identifying and implementing prevention and protection systems.
- Taking the risk into account in developing the territory through the following:
 - Coordinating developmental needs with the constraints associated with risk prevention and implementing global positive resilience strategies.
- Improving the Barnier Fund:
 - by choosing either to adapt it specifically to funding public prevention policies or to put the emphasis back on its insurance-related missions.

A SPECIFIC ISSUE: MORE EFFECTIVELY PREVENTING AND MANAGING THE RISK OF RISING WATER LEVELS ON THE SEINE

If the hundred-year flood of 1910 were to reoccur today, the damage caused would have nationwide impact,

which is why three avenues have been identified with a view to achieving the following:

- Improving governance for the purposes of the following:
 - making the legal and regulatory framework more coherent;
 - clarifying the roles and responsibilities of the public players concerned;
 - introducing appropriate coordination mechanisms;
 - incorporating this major risk into the Grand Paris project.
- Developing a long-term global prevention and funding strategy through the following:
 - creating links between this strategy and public policies in the field of land-use planning and adapting to climate change.
- Preparing companies to deal with the risk of rising water levels through the following:
 - increasing awareness of the risk to encourage the resilience of economic activity.