

Results of the *RPA* Study on Adaptation Options

The aims of the adaptation study

1. to investigate possible ways of helping land, business and home owners so that the community of Scratby and California is supported in the medium and long-term

2. to investigate funding sources to provide this help



The focus of the study is on adaptation. The issue of defences and the extension of the rock berm is not part of the Pathfinder project, but all your comments will be recorded

What help is available now for homeowners?

There are some ways that people can obtain help now, if they ask now:

Coastal assistance erosion grant

Available from Defra for £6,000. Paid to Local Authority to cover demolition and moving costs

Reduction in council tax

Homeowners can apply for a reduction in Council Tax if they believe that their property has reduced in value

Access to Local Authority housing system

Homeowners that have concerns for the future need to apply in advance to access advice on a range of housing options

Help with costs of maintenance

There may be opportunities for the Local Authority to pay for some maintenance works to maintain the visual appearance of the area, but a legal charge may be placed on the property

Quick sell of 'problem' properties

Some companies offer an opportunity to sell quickly, but at a reduced price. There may be restrictions on who is eligible

What help is available now for business owners?

There are some ways that businesses can obtain help now...

Access to advice and support

This is available from the Local Authority and (potentially) through the local enterprise Partnerships

The advice can cover business continuity management, crisis management and adapting to climate change

The Environment Agency can provide advice on the risks from coastal change

Opportunities through the Planning Policy Statement 25 Supplement

This allows certain types of temporary uses of land that require a coastal location and provide economic and social benefits to communities

There are also provisions to facilitate rollback

Reduction in business rates

Where there are impacts on businesses due to a change 'in the physical state of the locality' it may be possible to appeal for a reduction in business rates

What help could be available in the future?

Release the value of the home

The at-risk property is bought from the homeowner. The value paid may need to be negotiated, but it could be:

- the value if the house was not at risk from erosion
- the rebuild cost (so it can be replaced elsewhere)
- a value that reflects the risk from coastal change

Value provided in a new home

A new home is provided away from the at-risk area. This may be shared ownership if the new home has a higher value than the at-risk home. The value in the new home would be at least that of the at-risk property. Under shared ownership for the elderly (those aged 55+), rent may not have to be paid on the unowned share

Stay in current home as long as possible

Options that could help improve the quality of life of the homeowner such as ensuring they can get insurance, and using help that is already available

Options that could bring money in

If an at-risk property is bought when there is still time before it may be lost, it could be rented, let for holidays or demolished and the land used for caravans

What are the obstacles stopping these options?

Money

The funds available are limited (at best) meaning all the options may be difficult to implement. The more expensive options are much less likely to be funded

Responsibility

Many of the options need to be managed or run by an organisation. There is a limited number of organisations that have the powers, expertise, knowledge or time

Wishes of those who are at-risk

The questionnaires showed that many in the community do not want shared ownership. People would prefer to stay in their property for as long as they can

Community views

The questionnaires showed that many do share the concerns of those at-risk. There is also concern over people's affordability to pay for options and whether it is fair for those who are not at-risk to have to pay to help those who are at-risk

Time

Options to bring money in (to help reduce the overall costs) need time for rents to cover the cost of purchasing the properties

What would the options cost?

Option	Cost per year (through Council Tax)	Willingness to pay (from questionnaires)
Purchase at value if there was no risk of erosion	£12	£9
Purchase at rebuild value	£7	£9
Purchase at value reflecting the risk	£9	£9
Provide a new property	£12	£5 (for shared ownership)
Subsidise maintenance when life of property is <25 years	£5	£7
Subsidise maintenance when life of property is <10 years	£3	£7
Option to recoup costs	Money saved (against costs of buying properties now)	
Rent properties	£7	
Rent land (for caravans)	£8	

Who should pay?

The current situation means it is home, land and business owners that face all the costs



The questionnaire results showed that most people thought the government should pay

The preferred option was for the government to buy properties from the home owners at the value they would have if they were not at risk of erosion

...but most people also wanted to stay in their homes for as long as possible

What is fair for everyone?

- those at risk
- those not at risk
- taxpayers
- the local community



What funds might be available?

Possible funding sources

- **raising Council Tax**
...would increase Council Tax across Great Yarmouth Borough so other communities at risk would have to be included
- **recouping through business rates**
...may become possible under new government (e.g. Tax Increment Financing)
- **Prudential Borrowing (by Local Authority)**
...but this would have to be paid back and may not fit the rules if the options are not self-financing
- **levies under Flood and Water Management Act**
...this would probably be raised through Council Tax
- **not-for-profit organisation**
...this could include companies run by the community as trusts, charities, or not-for-profit companies who could raise their own funds locally
- **planning gain**
...this would allow developers to raise money, provide land or properties to offset some of the costs
- **private investors**
...who would buy the at-risk properties and rent them to recover their costs
- **funds from the European Union**
...grants may be limited due to the rules, but there may be opportunities to borrow money
- **funds from the Lottery**
...no applicable grants at present
- **funds from marine aggregate extraction**
...this would require them to admit some responsibility

What else needs to be done?

Need detailed discussions with those who may be able to help fund the options:

- **detailed discussions with owners of at-risk properties**
...do they want to sell their properties or stay in them and, from this, which options might be worth exploring in more detail. This will help inform who else might need to be involved in detailed discussion, such as:
- **discussions with Registered Social Landlords**
...are they interested in buying properties and renting properties through Local Authority (to ensure rents are kept at affordable levels)
- **discussions with the local community**
...are there members of the community interested in setting up and running a community interest company to manage adaptation options?
- **consultation with ratepayers in the Borough**
...are all ratepayers in Great Yarmouth Borough willing to pay to help those at risk from coastal change and how much are they willing to pay?
- **lobbying government**
...to encourage the government to consider coastal change when writing future White Papers (e.g. to enable Tax Increment Financing to be used to help fund adaptation options)
- **discussions with landowners and developers**
...to identify interest in developing land in the area and providing (through agreements) funds, land or property to help those at-risk

What happens next?

RPA Final Report

- comments and feedback on the results will be accepted until 5 November
- all comments and feedback will be included in the final report
- our report will be submitted at the end of November
- a report summarising all our findings will be sent to everyone by post

The next stage is the planning study

- the Planning Cooperative are undertaking a study to seek community views, ideas, and opinions regarding the possible future designation, (by Great Yarmouth Borough Council), of a “Coastal Change Management Area” as part of the evolving planning policy framework for the area
- the aim is to identify aspects of the local environment that may be affected by coastal erosion and to consider how planning policies could be used to mitigate and/or adapt to such changes
- the emphasis of the study will be on opportunities for enhancement to the community and environment as a result of the changes

**Thank you for all your views
and feedback**