



## Flood exposure of environmental assets

2 3 Authors:

Gabriele Bertoli<sup>1</sup>, Chiara Arrighi<sup>1</sup>, Enrica Caporali<sup>1</sup>

1: Department of Civil and environmental Engineering, University of Florence, via di Santa Marta, 3. Firenze (Italy)

Corresponding author: Chiara Arrighi. E-mail: chiara.arrighi@unifi.it

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12 Abstract 13

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14 Environmental assets provide important benefits to society and support the equilibrium of natural processes. They 15 can be affected by floods, nevertheless, flood risk analyses usually neglect environmental areas due to (i) a lack 16 of agreement on what should be considered as an environmental asset, (ii) a poor understanding of environmental 17 values, and (iii) the absence of damage models. The aim of this work is to advance the understanding of 18 environmental exposure to floods by first identifying asset typologies that could be considered in flood risk 19 analyses and second, by introducing a method, named EnvXflood, to estimate flood exposure of environmental 20 assets. The method is structured around three levels of detail requiring increasing information, from a fast and 21 parsimonious analysis suitable for regional assessment to a detailed ecosystem-service-based site analysis. 22 Exposure focuses on the social and environmental value of the assets. Social values were investigated by means 23 of a survey. The method was tested on three case studies in Italy (Tuscany region, Chiana, and Orcia basins). The 24 Ecosystem Services weighting highlights the leading importance of the biodiversity-supporting service. The 25 results of the analyses show that the environmental assets related to water, such as rivers, lakes, and wetlands, are 26 the assets most exposed to floods. Notwithstanding, commonly they are not considered as exposed assets in the 27 usual river management practices. Further research should aim at consolidating the asset typologies to be included 28 in environmental exposure analysis and their social and ecological value, moving towards a coherent 29 understanding of environmental flood impacts.





## 30 1. Introduction31

32 Environmental assets are crucial for human life, the vitality of ecosystems, and the equilibrium of natural 33 processes. Environmental consequences of floods have been reported in the aftermath of recent events and mostly 34 deal with water resources and water related ecosystems (Arrighi and Domeneghetti, 2024). Floods can affect environmental assets in many ways, mainly by transporting pollutants (Arrighi et al., 2018) which also might 35 36 increase contaminants concentration in fishes (Ondarza et al., 2012; Stewart et al., 2003), destroying habitats 37 (Aldardasawi and Eren, 2021), causing damages due to the enhanced sediment transport and their consequent deposition (Kelman and Spence, 2004), impacting on food production (Pacetti et al., 2017), breaching in the 38 39 riparian zones (Guan et al., 2015), altering plants reproduction and tree survival (Fischer et al., 2021; Predick et 40 al., 2009) among others. Nevertheless, potential flood impacts on environmental assets are difficult to understand 41 and assess. In fact, for ecosystems, flooding may represent a regulating natural phenomenon (Natho, 2021), which 42 provides certain habitats with organic and inorganic matter and ensures sustainability and the preservation of 43 biodiversity (Physiological-Ecological Impacts of Flooding on Riparian Forest Ecosystems, 2022). The concern 44 is when, due to anthropogenic pressures, floodwaters transport or resuspend undesired substances, e.g., 45 contaminants originated by human activities (Barber et al., 1998; Petty et al., 1998). Assessing the flood exposure 46 of the environmental assets turns out to be useful in many different applications and studies, whether they are 47 aimed at assessing the vulnerability of the assets or aimed at assessing potential positive effects of the floods on 48 such natural assets, also taking in account that human activities can strongly influence the flood regulating capacity 49 of environmental assets (Mori et al., 2021).

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51 The European Flood Directive requires assessing the potential adverse consequences of floods on the environment 52 and preventing and reducing these impacts. The term *environment* broadly includes all uses of land from urban to 53 agricultural ones and the natural environment. Henceforth the term environment will refer to the natural 54 environment.

The Italian law (Legislative Decree 49/2010) specifically asks to evaluate and manage the flood risk for the environmental assets and to produce flood risk maps for a list of assets, including the environmental assets in the areas potentially exposed to floods, but large subjectivity is left in the identification of the assets.

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59 The most widely accepted definition of risk includes three components i.e., the hazard H, which is a process or a 60 phenomenon threatening the object of the risk analysis, the exposure E to the hazard, describing the value and 61 location of the object of the analysis, and the vulnerability V, or the expected damage for the given hazard (mod. 62 from UNDRR).

For assessing flood risk of environmental assets, given that flood hazard analyses are managed by the water authorities and sufficiently detailed for this purpose, one of the most important steps forward is to better describe their exposure to floods. The next step is the vulnerability assessment, which, however, is not covered in this study.

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68 The exposure is commonly quantified by the value or number of assets located in the flooded area (Kron, 2005). 69 Some frequently adopted exposure metrics are the resident population, the number of affected economic activities, 70 the footprint area of the buildings, and their monetary value (Kang et al. 2005), or their replacement value (Amadio 71 et al., 2016; Wu et al., 2019; Ye et al., 2019). No standard describing metrics are now commonly accepted and 72 available for the environmental heritage and assets, except for their area, and most of the exposure assessments 73 only report if the asset lies in a floodable site or not. Moreover, there is no standard agreement on which 74 environmental assets are to be included in flood risk management plans. It is believed that the evaluation of 75 environmental assets needs a new approach from the researchers (Guijarro and Tsinaslanidis, 2020) aimed at 76 including new elements in the valuation process.

Currently, the environmental valuation is usually obtained following different economic instruments, althoughnot exhaustive (Venkatachalam, 2004).

79 It can be exploited through the Total Economic Value (TEV) approach, but the specific characteristics of each 80 environmental asset do not allow a uniform treatment with the TEV model (Guijarro and Tsinaslanidis, 2020). 81 Other economic metrics usually applied to the environmental evaluation and similar assets (such as the cultural 82 heritage) are the "contingent evaluation" method, the "willingness to pay" and the "willingness to accept" approaches (Venkatachalam, 2004), or the "travel cost" method. These methods can eventually be integrated in 83 84 the final evaluation of environmental assets, but only as indicators, because they are not able to fully represent the 85 complexity of the environmental assets. Issues are also related to the scale of the evaluation because those methods 86 are mainly applicable to small-scale and site-specific studies, but flood risk analyses often are conducted at the 87 watershed or regional scales.

88 Environmental assets are jointly tangibles and intangibles assets, due to their physical and technical values 89 combined with their cultural, aesthetic, and spiritual values, adding more challenging questions in their proper





evaluation. Some experiments to apply a "commodification" of these aspects have been explored (Angeli Aguiton,
2020) but it is believed that the monetization of all the different typologies of environmental assets is utopistic

92 and not representative of the reality.

93 The intangible value also introduces a spatial and temporal variability of the estimate because it is strictly related 94 to the social context and time in which the asset is evaluated.

95 The study performed by Robert Costanza (Costanza et al., 1997) and published as "The value of the world's 96 ecosystem services and natural capital", which is one of the cornerstones in understanding the value of the 97 environment, makes clear that it is crucial to also focus on the analysis of the ecosystem services that the natural 98 environment is able to provide to human life. Ecosystems are defined as "a dynamic complex of plant, animal and 99 micro-organism communities and their non-living environment interacting as a functional unit" by the Convention 100 on Biological Diversity (UN, 1996). Ecosystem services can be defined as "the conditions and processes through 101 which natural ecosystems, and the species that comprise them, sustain and fulfil human life" (Ecosystems and 102 their services, 2022). As stressed by Costanza (Costanza et al., 1997), "ecosystem services are largely outside the 103 market", and this elucidates that an approach not closely centred in economic value could be developed and 104 weighted, aiming at providing an evaluating framework that goes beyond the market, and which is based on the 105 social and natural value of the environment, which, indirectly, also include the economic aspect. Moreover, despite 106 the diversity of nature's values, most policymaking approaches have prioritized a narrow set of values at the 107 expense of both nature and society, as well as of future generations, generally considering only those values of 108 nature reflected through markets and not accounting for the over-exploitation of nature, its ecosystems and 109 biodiversity, and the impact on long term sustainability (IPBES, 2022).

Examples of studies that identify and assess flood exposure of natural assets are rarely found in the literature (Tait 2019) especially when dealing with larger territorial scales, as regional or river basin scales, more typical of risk management plans.

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The present work aims at advancing the current state of the art in the assessment of flood exposure of environmental assets, with the following specific objectives: (i) identify what should be considered as environmental asset in a flood exposure analysis, i.e., define a taxonomy for exposure (ii) develop a new method for valuing the environmental assets able to differentiate among asset typologies, and which is not directly based on the economic value of the asset, (iii) propose a spatial index of environmental exposure that can support river district Authorities in flood risk mapping and management.

120 This is a starting point in enhancing the representation of the environmental assets while analysing flood risk, also 121 contributing to a more informed risk evaluation, and consequently to a better risk management.

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2. Materials and methods

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126 2.1. Environmental assets identification

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128 The first step consists of the research and selection of the assets to be included in the analysis of environmental 129 exposure. In fact, given the diversity of environmental assets and their level of protection, a unique spatial database 130 does not exist and must be created *ad-hoc* by collecting information from different sources. The work starts from 131 the definition provided by UNESCO of natural heritage as "natural places in the world, characterized by their 132 outstanding biodiversity, ecosystems, geology or superb natural phenomena". But the aim of the work is to consider the meaning of "environmental asset" in its broader connotation. Thus, here are considered as 133 134 environmental assets also the sites which characterize the natural and cultural heritage (mixed sites), the landscape, 135 the natural resources, the activities, the history, and the climate of a country, or of a specific location, although 136 their significance is not worldwide officially recognized. Those assets define and influence the characteristics, 137 opportunities, shape, and well-being of the neighbouring human settlements and activities; they are usually 138 protected by national or regional laws, which can be used as identification instruments. After identifying the assets 139 commonly protected at European level (and at the Italian level) a classification based on few typologies has been 140 proposed as a taxonomy for environmental assets.

141 The different geometric entities required to describe environmental assets in a geographical information system 142 pose an additional challenge in quantifying their exposure with synthetic indices. All the assets were collected 143 and represented in a GIS environment with different geometric features, as:

144 -polygons, in case of a large portion of territory, such as a forest or a wetland;

145 -lines, in the case of networks, such as rivers or naturalistic itineraries;

146 -points, for localized assets, such as a monumental tree or a water spring.



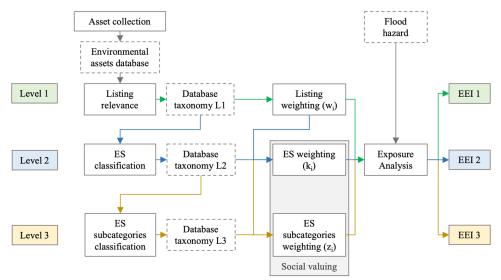


- 148 2.2. EnvXflood Model structure and levels of analysis
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150 The environmental exposure analysis of the EnvXflood method is designed for providing a flexible architecture, 151 to be adaptable to different contexts, and to be easily integrated with the typical workflows involved in geospatial 152 analysis, with the use of Geographic Information System (GIS) and spreadsheets. The core of the estimation 153 framework is the identification and the subsequent evaluation of objective characteristics recognized to belong to 154 the asset, avoiding direct focus on the economic aspect, instead favouring the ecosystem and social value. The 155 method works with the ES because they are powerful instruments capable to describe the *natural capital* and its 156 relations with the human being and its activities (Chen et al., 2022; Liu et al., 2024), recently gaining a growing 157 interest and consideration from the scientific community. The following step regards the weighting of the features 158 attributed to each asset. Among the results, there is the overall environmental Exposure Index (EEI), as detailed 159 in the following paragraphs.

160 The method is designed to work at different scales and with different degrees of detail and information (Figure 161 1).





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Figure 1. EnvXflood methodological workflow for the determination of the environmental Exposure Index (EEI) at the three levels of analysis. ES stays for Ecosystem Services.

167 The analysis is structured around three incremental levels with increasing detail of the characteristics belonging 168 to the assets, and starting from larger scale analyses, towards more detailed, small-scale studies. The information 169 included in the previous level is the basis for the following level. When incrementing the level of analysis, the 170 environmental assets are further classified with an enriched taxonomy, characterized and weighted according to 171 different criteria (Figure 1). The first level assigns the importance of the environmental asset based on the 172 legislative listing, the second level adds the type of Ecosystem Service (ES) provided, and the third goes into 173 detail about the ES, through the ES subcategories classification.

174

175 In this methodological framework, several variables are defined. The environmental asset Value  $EV_{i, l}$  is the 176 weighted value of the i-th asset in the level of analysis l, where  $l=\{1,2,3\}$ , obtained through a min-max 177 normalization of the weights. So,  $EV_{i, l}$  expresses the value attributed to an asset category, given the level of 178 analysis. The variable  $\bar{n}_{i,l}$  is defined for each analysis level and represents the weight assigned to asset i.

Level 1: 
$$EV_{i,1} = \frac{n_{i,1} - \min(n_{i,1})}{\max(n_{i,1}) - \min(n_{i,1})}$$
 (1)

Level 2: 
$$EV_{i,2} = \frac{n_{i,2} - \min(n_{i,2})}{\max(n_{i,2}) - \min(n_{i,2})}$$
 (2)

Level 3: 
$$EV_{i,3} = \frac{n_{i,3} - \min(n_{i,3})}{\max(n_{i,3}) - \min(n_{i,3})}$$
 (3)





180 The description of the weights is reported in sections 2.2.1-2.2.3.

181 A factor of equivalence (EqF) is defined to determine equivalent units (areas or lengths or numbers, depending 182 on the asset's geometry type) of the assets, basing on their value  $EV_i$ , and is obtained by adding a unit to the 183 environmental asset value  $EV_{i, l}$ . Thus, 1 unit of the most important asset is equivalent to 2 units of the least 184 important asset, greatly simplifying the understanding of the results obtained by the proposed valuing 185 methodology. The EqF provides a reference asset value (e.g., the least important or the most important), thus 186 enhancing the interpretation and delivery of the results.

188 The environmental asset Exposure Value  $EEV_{i,l}$  expresses the exposure of the assets to the flood. 189

$$EEV_{i,l} = EV_{i,l} \times e_f \tag{4}$$

190

where  $e_f$  is the exposed fraction, i.e., the percentage of exposed area with respect to the total asset area for polygon features; the percentage of exposed length with respect to the total asset length for line features; the percentage of exposed number of assets with respect to the total number of assets for point features. When  $EEV_{i,l}$  is calculated on a study area, it highlights the most significant environmental asset exposed, i.e., the most inundated and the most valuable.

196 While the above  $EV_i$  and  $EEV_i$  refer to a single i-th asset category, the overall environmental Exposure Index EEI197 for the study area, which includes multiple assets categories, is defined as the sum of all the values of the asset 198 categories, as it follows:

199

$$EEI_l = \sum_{i=1}^{n} EEV_{i,l} \tag{5}$$

200

201 Where *n* is the number of the assets considered in the analysis.

The value of the Environmental Exposure Index, *EEI*, represents a flood exposure score which allows making comparisons among catchments or territories to identify the most exposed areas and assets.

Finally, the ratio between the Environmental Exposure Index and the sum of the values of the assets present in the area, is defined as Exposed Environmental Fraction, *EEF*, and describes, in percentage, the exposed value with respect to the maximum total value (*EV*) of the assets in the area. This is an additional indicator, that allows to rapidly compare the exposure of different study areas and the significance of flood exposure with respect to the overall environmental assets value of the study area.

 $EEF_l = \frac{EEI_l}{\sum_{1}^{n} EV_{i,l}} \tag{6}$ 

210

The method developed in this study can be applied with different input datasets, but it will produce different results if the input features are not the same among the analyses. Thus, for each study, it is important to carefully select the characteristics to be used as descriptors of the assets, being sure that they are uniform and fully retrievable for all the areas of interest.

It is pointed out that analyses carried out at different levels are not comparable, having different evaluation features
 and weights, thus changing the evaluation algorithm.

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219 2.2.1. Level 1

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221 The first level (Eq. 1) is the fastest to be implemented and requires determining the relevance of the assets, based 222 on the level of listing (local, regional, national, international). International listing includes UNESCO 223 environmental heritage, but also other assets protected by supranational agreements, such as the Ramsar 224 convention for the conservation of Wetlands. Level 1 can be easily applied at large scales and thus it can be 225 suitable for regional/catchment analysis needed in the Flood Risk Management Plans. The spatial database of 226 Level 1 includes the listing level according to the available information regarding protecting laws/conventions or 227 recognitions. A weight  $w_i$  is assigned to each asset, such that for each step the weight is doubled, starting from 1, 228 which is for local (i.e., municipal, provincial), then 2 for regional, 4 for national, 8 for international assets 229 respectively, i.e.,  $w = \{1, 2, 4, 8\}$ .





## 232 2.2.2. Level 2

233

234 The second level of analysis (Eq. 2) includes the social value of the environmental asset category, expressed as 235 the people's perception of the importance of the ecosystem services commonly associated to that asset category. 236 Among the different ecosystem services classifications, we refer to the one provided by the Millenium Ecosystem 237 Assessment (MEA, 2005), in which there are four categories: supporting, provisioning, regulating, and cultural. 238 In the following we refer to these as the "main" ecosystem services categories, and we assigned to them an index 239 j, j =  $\{1, 2, 3, 4\}$ , such that j=1 is for supporting ES, j=2 is for provisioning, j=3 is for regulating and j=4 is for 240 cultural ES. For each asset category (e.g., woods), a review is performed to find existing studies regarding the ES 241 related to it, thus building a list of ecosystem services associated to each environmental asset category. Where it 242 was not possible to find specific studies, the analysis was based on expert judgment. In the example of woods, it 243 is usually recognized that they provide supporting, provisioning, regulating and cultural services. While, the 244 viewpoints, for instance, provide only cultural ES.

245 All the information were eventually collected in a spatial database for the Level 2 taxonomy.

For computational simplicity, the information regarding the ecosystem services provided by each asset category were translated into a matrix  $\overline{P}$ ,  $(n \times j)$  with zeroes and ones, with ones meaning that the corresponding ecosystem service is provided, and zeroes for the opposite.

To distinguish among the j ecosystems services categories introduced above, weights were assigned also to them. The column vector P, contains the four  $p_j$  weights assigned to the ES categories, which can be determined by

expert judgment or running a survey, as was done in this study and described in the following section 2.2.4.

252

Summarizing, the  $\bar{p}_{i,j}$  elements of the matrix  $\bar{P}$  are, thus, equal to 1 when the j-th ES is attributed to the i-th environmental asset, 0 when not. Then, multiplying  $\bar{P}$ ,  $(n \ge j)$  for the ecosystem services weights in the column vector P, will assign to each environmental asset category their partial weight, the  $k_i$ . To obtain the final weight for the Level 2 analysis,  $\bar{n}_{i,2}$ , the  $k_i$  need to be multiplied by the listing level from the Level 1,  $w_i$ .

258

$$\bar{P} = \bar{p}_{i,j} = \begin{cases} 1 \implies ES_j \in E_i \\ 0 \implies ES_j \notin E_i \end{cases}$$
(7)

259 260

$$k_i = \bar{P} \times P \tag{8}$$

261

$$\bar{\imath}_{i,2} = k_i \times w_i \tag{9}$$

262

The  $\bar{n}_{i,2}$  are the final weights assigned to each asset category in the Level 2 procedure, which are used in equation (2) to determine the environmental value  $EV_{i2}$ , for the Level 2

265

266 2.2.3. Level 3 267

The third level of the analysis (Eq. 3) adds a further classification of environmental assets to create a Level 3 taxonomy and assign the weights  $z_i$  (Eq. 10).

For each main category of ecosystem services (supporting, provisioning, regulating, cultural), a sub-set of four classes of ecosystem services is selected, to be able to catch with more accuracy the properties and the differences of the assets, and to improve the grip on reality of the analysis.

273 They are organized in the arrays  $ES_{sub}$ ,  $(j \ge s)$ :





275

	Primary production;	Soil formation and retention;	Biodiversity;	Habitat for species;
ES <sub>sub</sub>	Water supply;	Timber, fuel, wild crops, wild food;	Biochemicals, pharmaceuticals;	Genetic resources;
Dosub	Flood regulation, erosion control, storm protection;	Climate regulation;	Pollutant control, water purification;	Pollination, biological control;
	Recreation for the community;	Spiritual values, aesthetic values;	Educational values;	Cultural diversity, heritage;

276

For a total of m = 16 ecosystem services subcategories.

The index *j* of the rows represents the corresponding main ES categories, which are the same defined for Level 2. This third level of analysis is intended for the study of smaller areas, due to the high detail of classification needed. Specific studies or ad-hoc local expert panels can help in assigning weights to different ecosystem services sub-categories. In this work the ES subcategory weights  $sw_{j,s}$  are assigned based on the survey (sect. 2.2.4) and stored in the matrix  $S_w$ , (*j* x s), with the same structure of  $ES_{sub}$ .

1283 It is then defined the matrix S, as the product of  $P_{diag}$ , which stores the weights  $p_j$  of the four main ES categories 1284 (the same as Level 2), and the matrix  $S_w$  of the ES subcategories weights.

285

$$S = P_{diag} \times S_w \tag{10}$$

$$P_{diag} = diag(p_j) \tag{11}$$

286

Similarly to as described for the level 2, the matrix  $\overline{S}$ ,  $(n \times m)$  of zeroes and ones stores 1 if a m-th ES subcategory is attributed to the i-th asset and allows to apply the ES subcategory weights selectively to only the assets which provide those ES. Thus, the elements  $\overline{s}_{i,m}$  of the matrix  $\overline{S}$  are equal to 1 when the m-th ES subcategory is attributed to the i-th environmental asset, otherwise are 0

$$\bar{S} = \bar{s}_{i,m} = \begin{cases} 1 \implies ES_{subm} \in E_i \\ 0 \implies ES_{subm} \notin E_i \end{cases}$$
(12)

292 293 Eventually, the partial  $z_i$  (Eq. 10) weights are assigned to each asset, and they can then be used in the Eq. (3). 294

$$z_i = \bar{S} \times S_c \tag{13}$$

295

298

Here, the column vector  $S_c$ ,  $(m \times 1)$  is obtained by arranging in a single column the elements of S, row by row. 297

$$\bar{n}_{i,3} = k_i \times w_i \times z_i \tag{14}$$

Eventually, the  $\bar{n}_{i,3}$  in the equation (14), represents the weight of an asset in the Level 3 analysis, and it is used to determine the environmental value in the  $EV_{i3}$  in equation (3).

302 2.3. The survey

303 The survey was developed by means of the Google Forms web platform (Supplementary material), to be 304 305 administered to a group of people aware of the themes related to the environment and floods, although not 306 necessarily experts about the ecosystem services or the environmental assets, among which there were researchers, 307 professionals, and master students of Geoengineering and environmental Engineering at the University of 308 Florence (Italy). The survey asks to rank the ES category (for the Level 2 classification) and sub-categories (for 309 the Level 3 classification) from the most to the least important. The highest weight, 4 in this case, goes to the first 310 classified, and the lower weight, 1, goes to the last To catch the degree of unanimity in the responses, which can 311 be expressed as the share of answers in which each class was chosen, it was decided to append the share, as





312 decimals, to the weight class assigned. In this way, it is avoided to completely lose the information of how many 313 respondents selected that category with respect to all the respondents, which indirectly expresses the uncertainty 314 of the public in selecting the answer. For exemplification, if a category has been voted as the second most 315 important [ $2^{nd}$  = weight 3] by the 50% of the respondents [share = 0,50], its weight would be 3,5.

316

317 2.4. Case studies: Tuscany - Italy

318

The study area for applying levels 1 and 2 of the analysis is the Tuscany region, in central Italy (Figure 2, panel A, B). Tuscany extends for about 23000 km<sup>2</sup> and its morphology includes mountain chains and some plains, but it is dominated by hills, which occupy approximately 66% of the area. Its main river is the Arno River, which has a length of about 241 km, and a catchment area of about 8288 Km<sup>2</sup>.

323 Only the portion of the regional area managed by the Northern Apennines River Basin District Authority, which 324 covers approximately the whole region, is comprised in the present study.

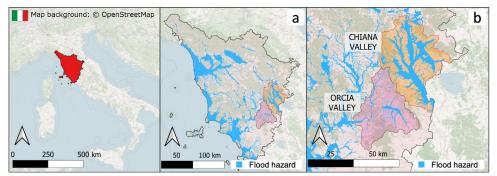
For the analysis of level 3, two catchments in the Region are selected to compare the results: the Orcia and the Chiana valleys (Figure 2, panel C).

The Orcia Valley is in the south-east of the Tuscany region and took its name from the Orcia River, The Orcia River, The Orcia River has a length of about 57 km, flows from East to West, and has an overall watershed surface area of about 798 km<sup>2</sup>, considering the basin delineation named "S. Angelo Cinigiano" in the dataset provided by the Tuscany regional authority for hydrology (SIR). A portion of the valley has been inscribed in the UNESCO World Heritage Sites for its landscape's distinctive aesthetics, since 2004.

The Chiana Valley is morphologically flatter than the Orcia Valley, its main drainage canal is the "Canale Maestro 332 333 della Chiana", which is a 62 km length artificial channel flowing from South to North. The watershed surface area 334 is about 1290 km<sup>2</sup>. Many attempts of reclamation were made in the past since ancient times, and they eventually 335 resulted in the completion of the "Canale Maestro della Chiana" and its network of tributaries. The channel starts 336 near Chiusi Lake, and it is a left tributary of the Arno River. The confluence is located near the city of Arezzo. 337 The Chiana Valley watershed area studied here is a sub-basin of the Arno River basin, identified by the name 338 "Ponte Ferrovia FI-Roma" in the basin delineation provided by the Tuscany regional authority for hydrology 339 (SIR)

The list of environmental assets included in the spatial database for the whole Tuscany and for the Orcia and Chiana Valley is available as supplementary material, and all the information has been retrieved from public datasets of the official authorities at regional, national and European level.

343



344 345

Figure 2. Case studies identification. Tuscany region for Levels 1, 2 (a); Chiana and Orcia valleys for Level 3 (b).
Flood hazard areas are depicted in blue (flood hazard extent: Autorità di bacino distrettuale dell'Appennino
Settentrionale). Map background: © OpenStreetMap contributors 2023. Distributed under the Open Data
Commons Open Database License (ODbL) v1.0.

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350 2.5. Flood hazard351

The hazard assessment was carried out with the official flood hazard maps made available according to the European directives 2000/60/CE and 2007/60/CE, provided by the River Basin District Authority, within the Flood Risk Management Plan (FRMP), (PGRA – Piano Gestione Rischio Alluvioni). The maps were employed in the study to assess the flood extent and thus the areas directly exposed to the flood hazard. The maps refer to three hazard levels, P1 is the low, P2 is the medium and P3 is the high hazard level. The analysis was based on the low probability hazard scenario P1.

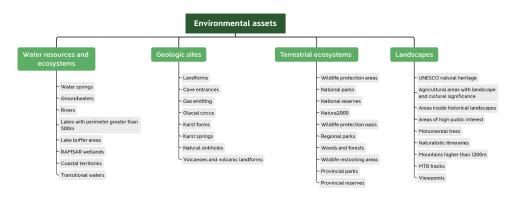




- 359 3. Results and Discussions
- 361 3.1 environmental assets taxonomy
- 360 361 362
- 363 The following diagram, (Figure 3) summarizes the environmental asset considered and collected to create the

baseline geospatial database, which can be broadly classified into four categories as (i) water resources and ecosystems, (ii) geologic sites, (iii) terrestrial ecosystems, and (iv) landscapes.

366



367

368 Figure 3. Taxonomy of the most relevant environmental assets, categorized into i) Water resources and 369 ecosystems; ii) Geologic sites; iii) Terrestrial ecosystems; iv) Landscapes.

370

The proposed collection well represents frequently protected environmental assets in Europe and at international level. However, apart from the internationally recognized assets, the taxonomy can be adapted to fit local peculiarities, although the four main categories, i.e., Water resources and ecosystems, Geologic sites, Terrestrial ecosystems, and Landscapes, are sufficiently broad to find an easy application.

375 Water bodies, wetlands (e.g., RAMSAR areas), rivers, and lakes are explicitly considered in the flood exposure 376 analysis carried out in this work, highlighting their relevant involvement in floods. Despite this, they are usually 377 excluded from common flood impact and risk analyses as water bodies themselves, adopting too strong 378 simplifications, which are retained to be no more adequate to correctly represent the phenomenon. Depending on 379 the severity and the characteristics of the hazard and of the affected areas, water ecosystems may be vulnerable to 380 floods. Firstly, from a morphologic point of view (erosion, accretion, obstructions, path changes, filling, ...), thus 381 potentially generating cascading risks to other assets or to the population. Secondly, from an ecosystem point of 382 view (pollution transport and deposition, interruption of ES, loss of ES, loss of habitats, ...) hence affecting the 383 environmental, social, and economic spheres, with potential long-term negative consequences. That's why it is 384 believed that a better approach to flood risk assessment of environmental assets should be implemented, and thus, 385 to achieve that, their exposure (as done in the present work) and their vulnerability need to be further investigated. 386





388 3.2. Survey results

389

390 The survey received about 65 answers. 63% of them were provided by researchers and professionals in the field 391 of water and environmental sciences and engineering.

392 The following table (tab. 1) reports the weights to be used in the level 2 and 3 analyses, resulting from the processing of the survey's answers.

393 394

395 Table 1: Weights applied to the ES categories, resulting from the survey. At the level 2, the main ES categories 396 are shown. At the level 3, the respective sub-categories are reported.

Level 2		Level 3	
ES main category	ES main category weights: p <sub>j</sub>	ES sub-category	ES subcategory weights: sw <sub>j,s</sub>
	4,33	Biodiversity	4,33
Commenting.		Primary production	3,31
Supporting		Soil formation	2,33
		Habitat	1,33
	3,30	Climate regulation	4,50
D1		Pollutant control	3,42
Regulating		Flood, erosion control	2,30
		Biological control	1,34
	2,28	Water	4,88
Drovisioning		Timber, fuel,	3,42
Provisioning		Biochemicals	2,39
		Genetic resources	1,39
	1,61	Educational	4,45
Caltara 1		Cultural heritage	3,45
Cultural		Recreation	2,34
		Spiritual values	1,45

397

398 The Supporting ES category resulted to be the most important. Among its ES subcategories, Biodiversity is placed 399 first, followed by Primary production, Soil formation, and Habitat. The share of the answerers, expressed by the 400 decimals of the weights, was around 30% for all the choices, indicating a homogeneous distribution of the answers. 401 The Regulating ES category resulted to be the second most important ES main category. Among its ES 402 subcategories, Climate regulation was voted as the most important, with a good degree of accordance (50%). The 403 Provisioning ES placed third among the main ES, and the Water subcategory was voted the first, with a high 404 degree of accordance (88%). The last main ES was the Cultural one, with 61% of accordance, and the most 405 important subcategory was the Educational one.

406 Due to the characteristics of the topic, it is considered appropriate to open the survey to a wider range of expertise, 407 including, for example, biologists, economists and cultural heritage experts. Local and regional stakeholders could 408 furthermore be involved, aiming at reaching a better policy impact and making the analysis the most fitted possible 409 to the study area. The selected weights should be the most shared possible; though, they remain related to the 410 social, historical, and environmental context and time in which the assets are evaluated and are strictly dependent 411 on the scale of the project. It's relevant to point out that the framework of the EnvXflood method can also work 412 with different sets of weights, and it is also possible to perform parallel analyses of the same areas, applying 413 different weights. This allows to compare the environmental assets' exposure to floods, for instance, from two or 414 more different points of view, such as the ones of different stakeholders, creating seminal comparative results for the decision-making processes and the authorities.

415 416

417 3.3. Tuscany region results

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419 The methodology, as already discussed, was designed to work with three levels of analysis. The different insights 420 obtained through the three levels make it possible to perform very rapid (level 1), still meaningful, analyses in 421 case of post-disaster assessments of assets hit by a flood, as well as very detailed evaluations (level 2, level 3), 422 more suitable to prevention and planning measures, thus making this framework adaptable to multiple necessities 423 and different scenarios. The second level of analysis is well-balanced among resources (time, data) and results 424 obtained and it could be effectively applied at regional scales. The third level requires carrying out site-specific 425 studies during all the phases of the analysis, implying a considerable amount of time and resources. It is more 426 suitable for applications at small scales, like protected areas, and sub-basins (e.g., valleys).





427 In this study, the method developed was applied to the Tuscany region, in Italy. The level 1 and level 2 analyses 428 were performed for the whole region. Figure 4 reports the most significant results of the second-level analysis. 429 The figure is composed of a map on the left, and a diagram on the right, which also represents the legend for the 430 color ramp adopted in the map. The environmental asset flood Exposure Value EEV<sub>i,2</sub>, is plotted on the top axis 431 of the diagram, and it is graphically represented by the grading-coloured line (from red: most exposed; to green: 432 less exposed). Plotted on the bottom axis of the chart is also reported the equivalence factor EqF, graphically 433 represented in the diagram by the grey vertical segments. This set of information already provides a complete 434 view of the analysis of the assets, expressing how much the assets are significant (EqF), and the weighing scale 435 between their value and their physical exposure to the hazard  $(EEV_i)$ , i.e., the flood.

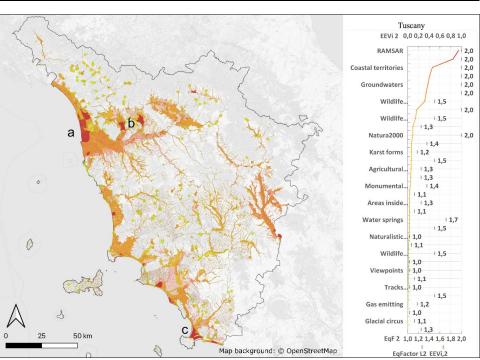
The overall Environmental Exposure Index EEI2, and the Exposed Environmental Fraction EEF2, are reported in 436 437 Table 2. The equivalence factor  $EqF_i$ , and the Exposed Environmental Value,  $EEV_i$ , are designed for a comparison 438 among the assets within the study area, while the  $EEI_2$  and the  $EEF_2$  are intended for a comparison among different, 439 but similar areas, as far as they are homogeneous in the data availability. The total Environmental Value  $EV_2$ 440 obtained in the analysis is also reported in the map.

441 442

Table 2: Resulting indicators of the Level 2 analysis carried out for the Tuscany region.	Table 2: Resulting indicators of the Lev	el 2 analysis carrie	ed out for the Tusca	ny region.
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Level 2 analysis	EEI2	$EEF_2$	$EV_2$
Tuscany	4,7	33 %	14,1
Tuscany	4,7	33 %	14,1





444 445

Figure 4. Flood exposure of the environmental assets of the Tuscany region, the most exposed environmental 446 assets are shown in red, progressively grading to yellow and green, depending on their ranking in the Level 2 447 analysis. The high exposure values areas marked with a, b, and c represent Massaciuccoli Lake, Fucecchio 448 swamps, and Orbetello Lagoon, respectively. Map background: © OpenStreetMap contributors 2023. Distributed 449 under the Open Data Commons Open Database License (ODbL) v1.0.

450 451

The EEF indicator provides a direct and very effective reading of the flood exposure of the assets of the region, 452 453 which, for the Tuscany region, is about 33%. The EEF is a large-scale indicator, useful for comparisons among 454 different areas, but to detail the knowledge of the flood exposure of the assets in the area, it is necessary to focus 455 on the Environmental Exposure Value EEV; of each asset. Water-related assets, are, as expected, at the first places 456 of the rank. This means that they are the most valuable assets and the most flooded assets too. This result must 457 not be taken for granted, and it is strongly believed that it is necessary to include water-related assets in the flood





risk assessments, since often they are not. Assessing their exposure to floods brings important information in the
 knowledge of the territory and of the hazard, allowing better responses in case of necessity (pollution spread,
 physical damages, habitats or ecosystems losses, ...).

461 The most exposed assets are the RAMSAR areas, followed by the lakes (colored in red in Figure 4, as the 462 Massaciuccoli lake -highlighted by "a"-, the Fucecchio swamps - highlighted by "b"- and the Orbetello Lagoon highlighted by "c"-), the coastal territories, and the lake buffer areas (in dark orange in Figure 4). Groundwaters 463 464 (in this study considered as the "footprint" of the aquifer recharge) and rivers are in the fifth and sixth position 465 respectively. From this point on, the two rankings (level 1, level 2) become distinct, because the differences in the 466 EV computed in the two analyses are more pronounced. In level 1, not reported here but available as additional 467 material, the EV is only guided by the level of protection, i.e., legislative listing. Instead in level 2 also the ES 468 provided by the assets are included, to describe their importance at an ecosystem, environmental and social level, 469 thus providing a different, more significant, ranking. A good exemplification could be the one of the MTB Tracks: 470 they are listed at the regional level, thus ranking 14th/34 in the level 1 analysis. In level 2, they are recognized to 471 provide only a few ES (cultural), thus, despite the regional listing, they fall to the end of the ranking, leaving the 472 higher places to the most important assets (assets providing more Ecosystem Services).

473 From a scientific and engineering point of view, to know which assets are more exposed to floods than others, in 474 a way able to catch the role of the assets in the ecosystem and in the society, therefore getting a measure of their 475 value, is a great step forward. This result opens new perspectives in the management of flood risk. Firstly, aligning 476 the environmental exposure analyses outcomes to the common exposure definition used in risk analyses, such as 477 buildings' exposure, makes it possible to integrate the environmental assets' exposure into conventional risk 478 equations. Furthermore, using Ecosystem Services as part of the evaluation guarantees approaching the theme in 479 a holistic manner, not focusing only on a single sight of it. Secondly, this mode of assessing flood exposure consents to better move to the next research phases (e.g. vulnerability assessments), straightforwardly prioritizing 480 481 the most exposed assets, and creating the conditions for rapid growth in research and significant improvements in 482 flood risk assessments for environmental assets. Advancements should then focus on the environmental assets' 483 vulnerability to floods, explicitly considering the peculiarities of floods in the Anthropocene.

484 Back to the map, reporting the Equivalence Factor along with the EEV has the aim of stressing the social, 485 environmental, and, indirectly, also economic values expressed through the ES provided by the assets, which are included in the EEV. The most valuable assets have the highest EqF, and most of them are in first places. 486 487 Nevertheless, other valuable assets, like the Natura2000 and the UNESCO assets are not as much exposed as 488 RAMSAR or lakes assets, thus positioning lower in the EEV ranking, because they are less flooded. This 489 exemplifies well how the model is capable to rank efficiently the assets keeping all the important aspects in the 490 computations. The areal extension of the environmental assets exposed to floods in the Tuscany region is clearly 491 reported in Figure 4. In the map it is also observable the exposure extension of the coasts and the coastal territories 492 of Tuscany, which are almost completely highly exposed to floods.

492 493

494 3.3.1. Orcia Valley and Chiana Valley results

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496 For the Orcia and the Chiana valleys, the analysis was pushed to the third level, thus including more details about 497 the ecosystem services provided by the assets. The following figures (Figure 5, Figure 6) report the main 498 outcomes. The figures are composed by the same elements described in the previous section. The Environmental 499 asset Exposure Value EEV<sub>i.3</sub>, is plotted on the top axis of the diagram, and it is graphically represented by the 500 grading-coloured line (from red: most exposed; to green: less exposed). Plotted on the bottom axis of the chart is 501 also reported the equivalence factor EqF, graphically represented in the diagram by the grey vertical segments. 502 The overall environmental Exposure Index  $EEI_3$ , the Exposed Environmental Fraction  $EEF_3$ , and the 503 Environmental Value  $EV_3$ , are reported in Table 3.

5	0	4	

Level 3 analysis	EEI3	EEF3	EV3	
Orcia Valley	1,8	25 %	7,28	
Chiana Valley	3,0	51 %	5,94	
Table 3: resulting indicators of the Level 3 analysis carried out for the Orcia and Chiana valleys.				

505 506

The results of the Level 3 analyses performed for the Orcia and the Chiana valleys are fully. These outcomes can be used by the regional authority to prioritize further studies, focusing on assessing the flood vulnerability of the most exposed assets and areas, eventually planning mitigation measures where they are most necessary, effectively minimizing the environmental and social losses. It is evident, from analysis outcomes that the

effectively minimizing the environmental and social losses. It is evident, from analysis outcomes that the environmental assets of the Chiana Valley are more exposed to floods than those in the Orcia Valley. The Chiana Valley is morphologically flatter than the Orcia Valley, and it presents also other characteristics which favor flooding. It also has several lakes and wet areas, as highlighted in red in Figure 6 and the drainage network is largely artificial. Two major lakes are located to the south, the Chiusi Lake (Figure 6, a) and the Montepulciano

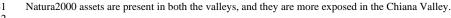


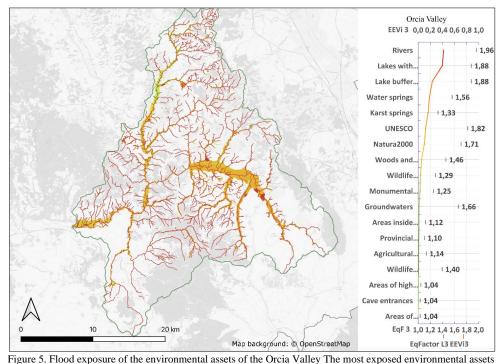


515 Lake, which is also a natural reserve (Figure 6, b). Instead, the Orcia Valley has a very dense drainage network 516 (Figure 5), and only a few lakes. The analysis pointed out that the environmental value (EV) of the Orcia Valley 517 is greater than the Chiana Valley (Table 3) since, for instance, UNESCO assets are not present in the Chiana 518 Valley, as for the monumental trees, karst springs, and cave entrances. However, the Environmental exposure 519 fraction EEF of the Chiana Valley is approximately double of the Orcia Valley, and the same is for the EEI index, 520 due to greater flood extension. Thus, even if the value of the assets is lower, the indicators show that the 521 environmental assets' exposure to floods is higher in the Chiana Valley. The EqF values become particularly 522 effective in this comparison, highlighting those significative assets which are not largely flooded, but deserve 523 more attention in the analyses due to their environmental value. This is the case of UNESCO and Natura2000 524 assets in Orcia Valley. The EqF can be a guide for further, asset-specific analyses, to better assess the exposure 525 and, eventually, the flood risk of the most important assets.

526 Overall, rivers are the most exposed assets in the Orcia Valley, followed by the lakes and their buffer areas, water 527 and karst springs. Regarding the Chiana Valley, the most exposed assets result to be the lakes, their buffer areas, 528 the rivers, the Natura2000 areas, and the groundwaters. The Chiana Valley lakes have almost the double exposure 529 value than in the Orcia Valley. Even if at the third position, the rivers have a higher exposure value (proportionally)

- 530 in the Chiana Valley than in the Orcia Valley, due to the reasons discussed above.
- 531
- 532



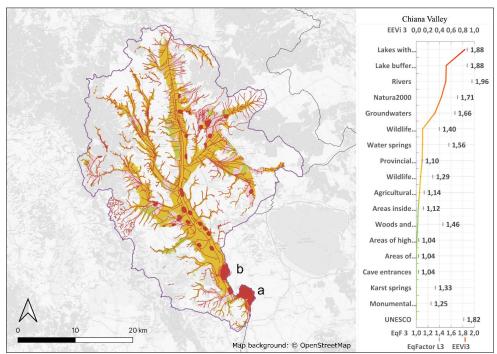


are in red, progressively grading to yellow and green, depending on their ranking from the Level 3 analysis. Map

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- 536 background: © OpenStreetMap contributors 2023. Distributed under the Open Data Commons Open Database 537 License (ODbL) v1.0.
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542 543

Figure 6. Flood exposure of the environmental assets of the Chiana Valley. The most exposed environmental 544 assets are in red, progressively grading to yellow and green, depending on their ranking from the Level 3 analysis. 545 In the map are highlighted the Chiusi Lake (a) and the Natural Reserve of the Montepulciano Lake (b). Map 546 background: © OpenStreetMap contributors 2023. Distributed under the Open Data Commons Open Database 547 License (ODbL) v1.0.





## 550 4. Discussion and conclusions

551

552 Flood risk assessment of environmental assets is a process that currently lacks its fundamentals, such as shared 553 and effective definitions and methodologies to assess their exposure and vulnerability to flooding. This study 554 aimed at providing an environmental assets taxonomy, including, and categorizing, assets frequently protected in 555 Europe and at the international level. The taxonomy can help researchers and practitioners to properly recognize 556 environmental assets to be comprised in flood risk analyses and can be adapted to fit local peculiarities if required. 557 The four main categories, i.e., Water resources and Ecosystems, Geologic sites, Terrestrial Ecosystems, and Landscapes, are instead wide-ranging and easy to apply also in different settings. The second step of the study 558 559 was the development of a method, named EnvXflood, to estimate flood exposure of environmental assets. 560 Exposure assessment focuses on the social and environmental value of the assets, beyond the flooded area 561 analysis, also through the evaluation of the Ecosystem Services provided by each environmental asset category. 562 Social values were investigated by means of a survey. The methodology developed in this study is structured 563 across three levels of detail requiring increasing information, from fast analyses suitable for regional assessment 564 (Level 1 and Level 2) to a detailed ecosystem-service-based site analysis (Level 3). The method outcome is the 565 ranking of the environmental assets, ordered from the most important and most flooded to the least important and 566 less flooded. The application of the method to the study area in Italy (Tuscany region, Chiana, and Orcia basins) 567 highlighted that the environmental assets related to water, such as rivers, lakes, and wetlands, are the assets most 568 exposed to floods, and among the most valuable in terms of ecosystem services provided. Despite this, water 569 bodies are often neglected in flood risk analysis, assuming that natural events are not damaging natural areas, thus 570 not requiring a sound risk analysis. This assumption is no more considered acceptable since the human activity 571 deeply changed natural areas, and many aspects are emerging from the studies on potential impacts (Arrighi and 572 Domeneghetti, 2024). Further research should aim at consolidating the asset taxonomy for flood exposure analysis 573 and their social value, moving towards a consistent understanding of environmental flood impacts. Moreover, a 574 standardized procedure for the weighting process, and standardized databases of the environmental assets, 575 officially made available by authorities, would represent improvements effectively fostering comparison among 576 regions, also if they are controlled by different administrations. This work was developed to be the first step 577 forward towards a better, more informed, and more comparable, flood exposure assessment of environmental 578 assets, and so, to a better flood risk assessment. Scientific community and authorities working at any spatial scale, 579 strongly need commonly accepted procedures and shared knowledge to improve the research on, and the 580 management of, environmental assets, and the outcomes of this work aim at filling this current gap. Indeed, as it 581 is a novel approach in a field not well documented by the literature, it includes some uncertainties, especially 582 regarding the weight selection. While the individuation of the environmental assets categories relies on laws and 583 official datasets, the weights are representing the opinion of the interviewed people regarding the importance of 584 the Ecosystem Services associated to the assets. The results reflect the social, economic, educational, and 585 professional background of the responders, their personal experience, the territory and context in which they live. 586 Even though, it is believed that the weights obtained in this study are well able to describe the Ecosystem Services 587 and their roles, and no significant changes are expected from further surveys or expert consultations, which, 588 anyway, are strongly suggested. Other source of uncertainty is the partial subjectivity included in the attribution 589 of the ecosystem services to the environmental assets, which, wherever possible, was conducted referring to the 590 literature, with some expert opinion integration when necessary.





593 Data availability

595 GIS data will be made available in a public repository after acceptance.

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598 Author contributions

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All authors contributed to the study conception and design. Material preparation, data collection and analysis were
 performed by Gabriele Bertoli and Chiara Arrighi. The first draft of the manuscript was written by Gabriele Bertoli
 and Chiara Arrighi and all authors commented on previous versions of the manuscript. All authors read and
 approved the final manuscript.

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- 605 606 607
- 606 Competing interest
- 608 The authors declare that they have no conflict of interest.
- 609
- 610
- 611 Acknowledgments612

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