

# The effects of tailor-made flood risk advice for homeowners in Flanders, Belgium

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Peter Davids – Ghent University, Belgium – 28/01/2020 – IWRA Webinar, Utrecht, the Netherlands

# Deadlock between government and residents



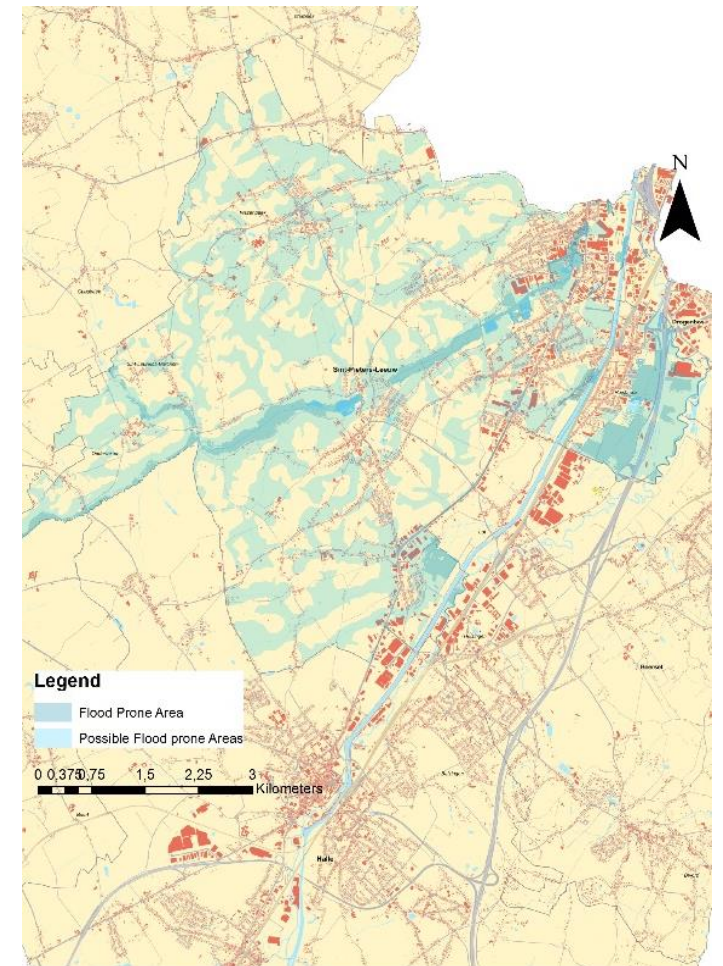
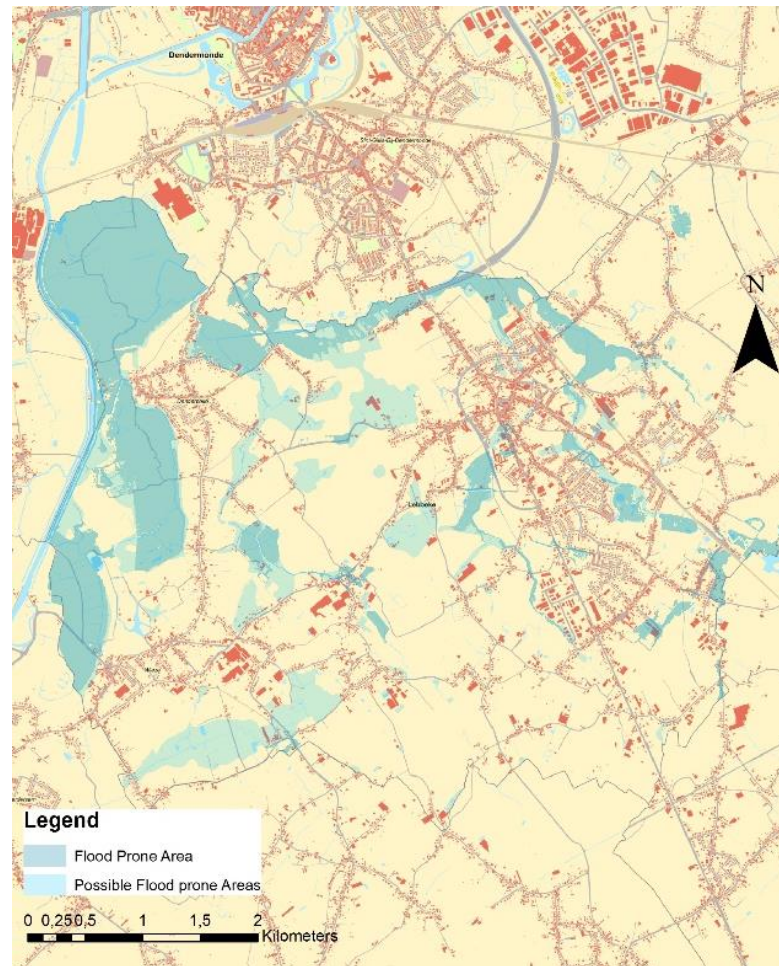
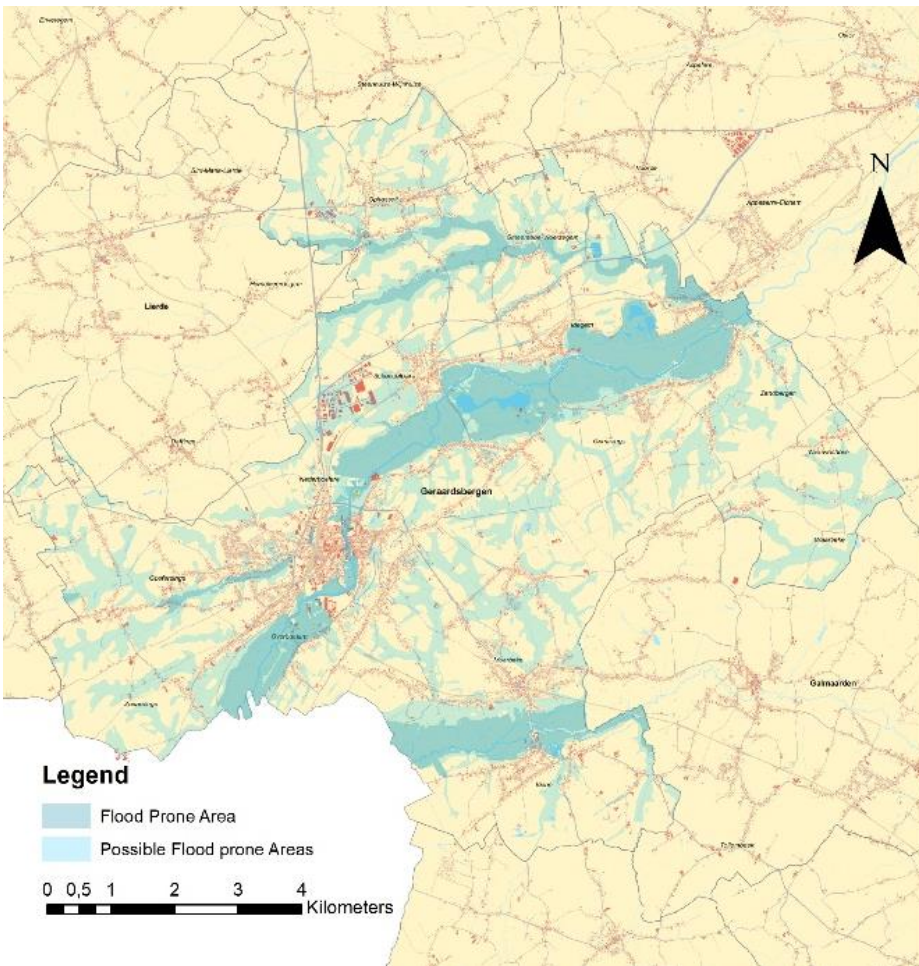
- Damage by pluvial and fluvial floods
- Homeowner need to adapt his house
- Gap between
  - **governmental** actors, reasoning from a cost–benefit perspective
  - **residential** actors, reasoning from a fairness perspective

# Aims of the paper

- The article deals with **an evaluation** of the tailor-made advice
  - Set up by the Flanders Environmental Agency
- Also aims to look at **the influence of the advice** on Flemish flood risk management.



# Flood Risk Zones in Study Area (Geraardsbergen, Lebbeke, Sint-Pietersleeuw)



# Methodology

## The Flanders Environmental **Agency**

- Selected 210 participants in 3 municipalities
  - Recent flood experience in the municipalities
  - Selected homeowners had damage during recent flood events

## This **research**

- In-depth interviews
  - 13 homeowners & project leader
- Survey
  - another 26 homeowners



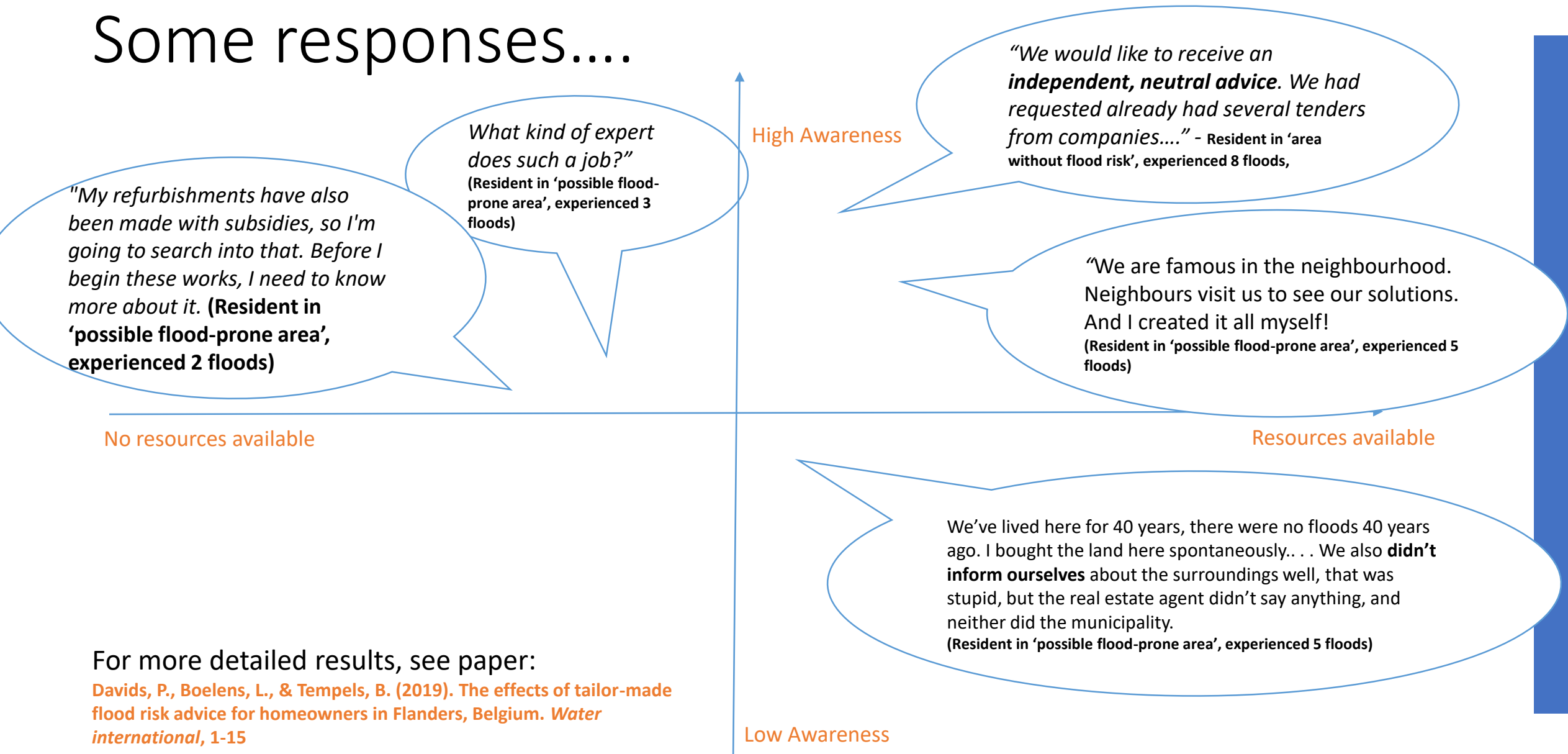
# Solutions for households



# The advice, the agency and the homeowners

- The **advice**:
  - Describes the risk for an individual property and provides new, custom solutions for homeowners
  - Personal attention from an expert or governmental representative contributes to willingness to adapt the house.
  - Access to a network.
- The **Flanders Environment Agency** offers
  - Experts that listen to the personal stories
  - independent advice on solutions, free from commercial interests.
  - contributes to a sense of trust
  - Tailored advice on the personal (e.g., financial) situation of a homeowner
- Participating **homeowners**
  - Have a first encounter with a flood risk expert and take advantage of the opportunity by sharing their problems
  - feel more empowered when objective advice is freely available
  - feel supported by the effort that the agency put into the pilot
  - project, and therefore tend to be more willing to invest as well.

# Some responses....



For more detailed results, see paper:

Dauids, P., Boelens, L., & Tempels, B. (2019). The effects of tailor-made flood risk advice for homeowners in Flanders, Belgium. *Water international*, 1-15



# Conclusions / I

- **11%** is willing to adapt the house
- The advice served as an **information machine**
  - especially for those who were already eager to adapt their house to flooding
- The **gap remains**

# Conclusions / II: Towards a more relational approach

- Adaptive behaviour is not necessarily a function of the risk perception of homeowners, but rather an **outcome of the relationship** between **all actors** and the **(in)formal agreements** in flood risk management in which the homeowners situate themselves.
- Advice should involve market parties
  - insurers
  - brokers
  - construction companies
  - Etc.

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