

# 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....

"My refurbishments have also been made with subsidies, so I'm going to search into that. Before I begin these works, I need to know more about it. (Resident in 'possible flood-prone area', experienced 2 floods)

What kind of expert does such a job?" (Resident in 'possible floodprone area', experienced 3 floods)

High Awareness

"We would like to receive an independent, neutral advice. We had requested already had several tenders from companies...." - Resident in 'area without flood risk', experienced 8 floods,

"We are famous in the neighbourhood. Neighbours visit us to see our solutions. And I created it all myself! (Resident in 'possible flood-prone area', experienced 5 floods)

No resources available

#### For more detailed results, see paper:

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Resources available

We've lived here for 40 years, there were no floods 40 years ago. I bought the land here spontaneously.... We also **didn't inform ourselves** about the surroundings well, that was stupid, but the real estate agent didn't say anything, and neither did the municipality.

(Resident in 'possible flood-prone area', experienced 5 floods)

Low Awareness

### 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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