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Abstract:

When a flood threatens an existing property such as a dwelling or business, the owner must decide what action to take to minimise the dangers, damage, and inconvenience. Extensive material is available related to options for managing the flood vulnerability of individual properties before, during, and after floods. These sources offer comprehensive information on the possibilities which exist but rarely develop tools for determining which option might be the most appropriate in given circumstances.

This chapter discusses the need for, and provides some simple tools for, understanding decision-making for flood-threatened properties. The focus is on individual properties which might be threatened by floodwater, imminently (existing properties) or in the future (existing or planned properties). The decisions addressed are:

- Emphasising dry or wet flood resistance: to seal or not to seal an individual property?
- Reducing recovery duration: should property components be removed from the property before the flood, replaced after the flood, or dried and cleaned after the flood?
- Implementing resilient reinstatement: resilient reinstatement should be a social, not property-orientated, solution.

Then, the implications for the wider community context are elaborated.

The U.K. is used as the main case study. The discussion helps to consolidate available information in order to produce useful analytical approaches which any property owner could use. The key is to make each property owner their own expert rather than forcing them to rely on experts.

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