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### Abstract

In traditional planning and mitigation for flood disasters, the focus has been on seeking to control, defend against, or mitigate the water (often termed the "hazard"). Much effort is often spent on regulatory processes (e.g., floodplain mapping and management) and on structural defense systems along rivers and coasts (e.g., dams, levees, and dikes). Case studies from around the world demonstrate how reliance on structural approaches for flood disaster mitigation has tended to increase flood risk over the long-term, a phenomenon known as "risk transference". In this presentation, the authors discuss the "risk transference" phenomenon and present an approach that places more emphasis on societal vulnerability rather than on the hazard. Through examples from flood case studies and vulnerability research, the authors demonstrate that considering vulnerability reduction as the predominant priority helps to shape policies which reduce the costs of floods over all time scales.

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