



## *Climate Adaptation - flood risk in Netherlands and USA*

# Risk Framework



the buildings/items/  
humans present at  
the location involved



the threatening  
natural event including  
its probability



lack of resistance  
to damaging or  
destructive forces



# Risk Framework

Emergency Management

Spatial Planning

Prevention

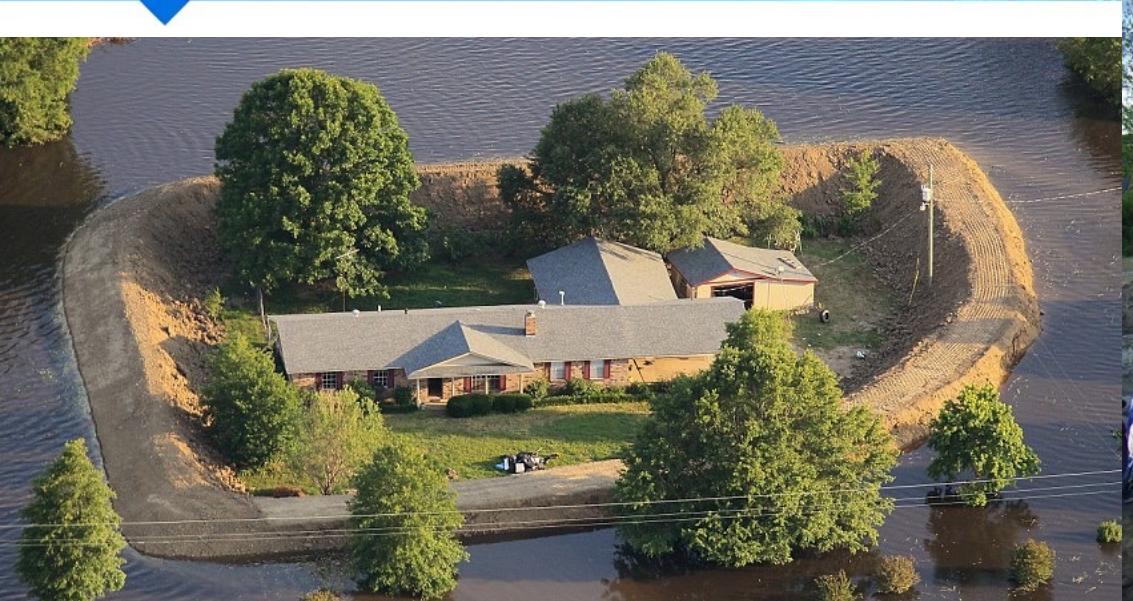


(Source: Rijkswaterstaat)

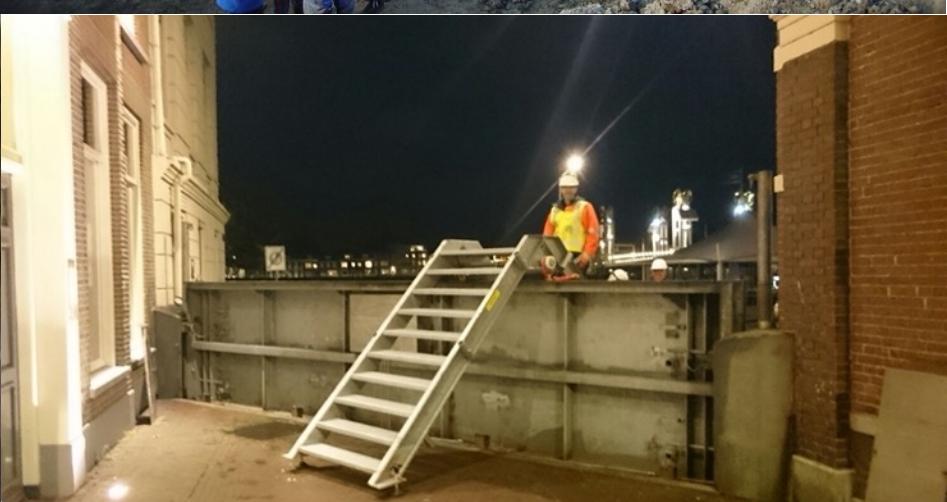
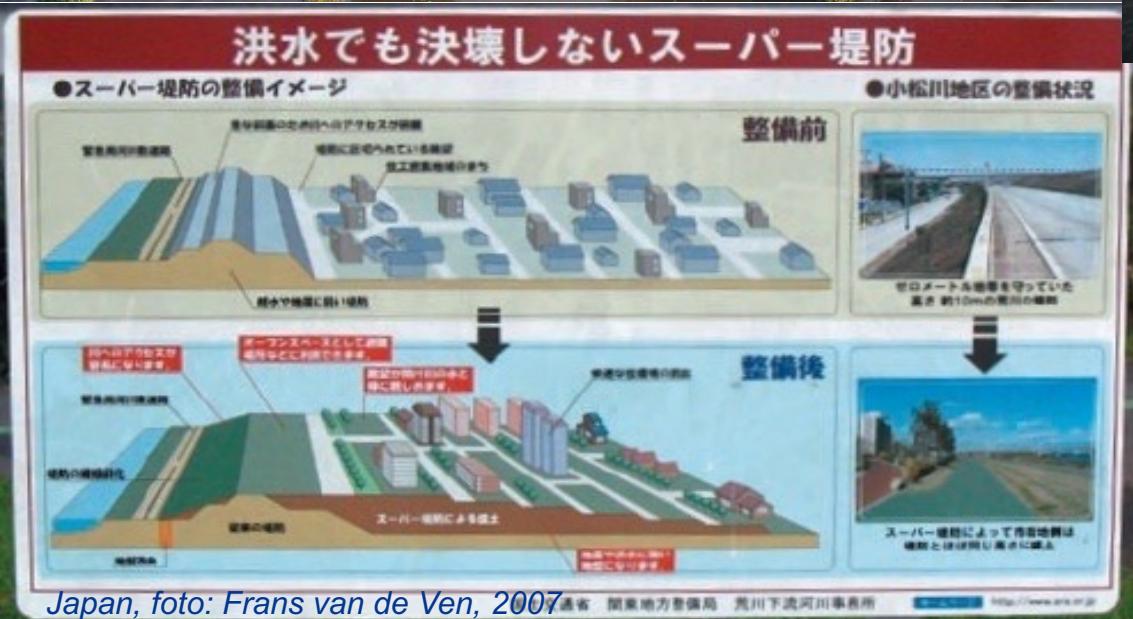
# Disaster Management Cycle



# Prevention



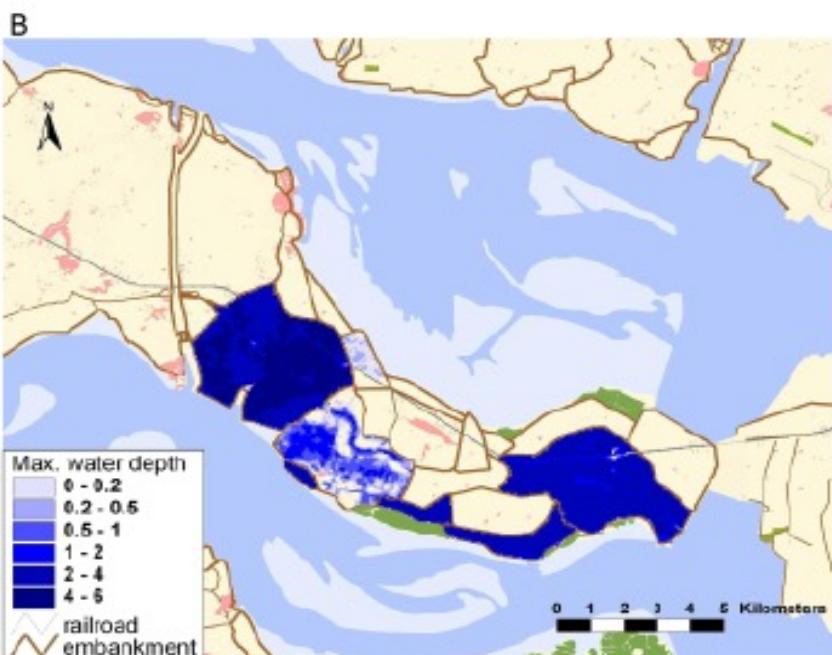
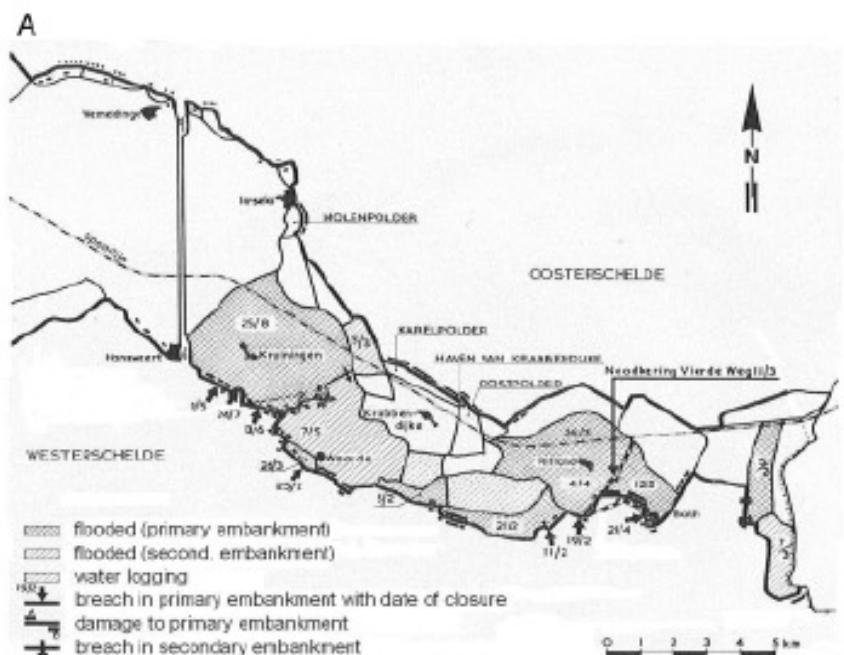
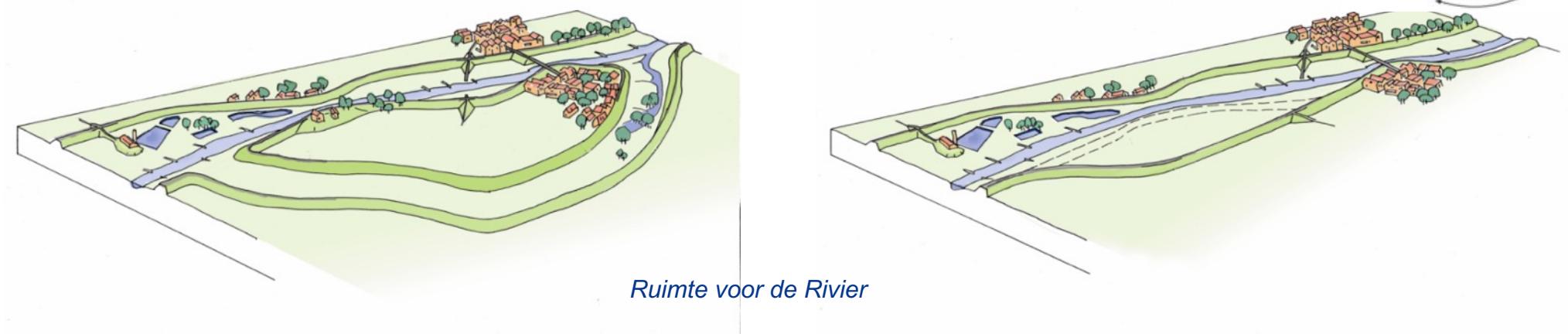
( F. Kwaad - <http://home.iiscali.nl/~wr2777/West-Friesland.htm>)



Japan, foto: Frans van de Ven, 2007  
通者 関東地方整備局 荒川下流域河川事務所

Kampen, foto: Ralph Lasage

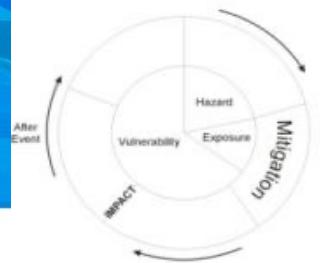
# Prevention



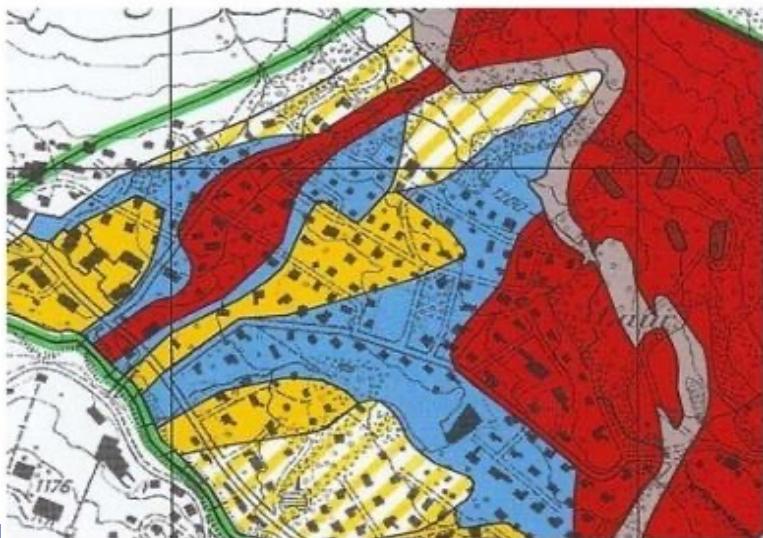
Klijn et al., 2007

**Figure 2** Areas flooded in a dike-ring area in the southwest Netherlands during the 1953 disaster (a) and flood pattern and depth resulting from breaches in the same locations as simulated with SOBEK 1D-2D (b), both showing the influence of former flood defences on flooded surface area

# Mitigation: reduce impact



Danger map for Sörenberg, Switzerland



Legend:

**h:** depth of flow [m]  
**v:** current velocity [m/s]

Red: elevated danger  
► Prohibited area

Blue: medium danger  
► Conditional use area

Yellow: low danger  
► Awareness zone

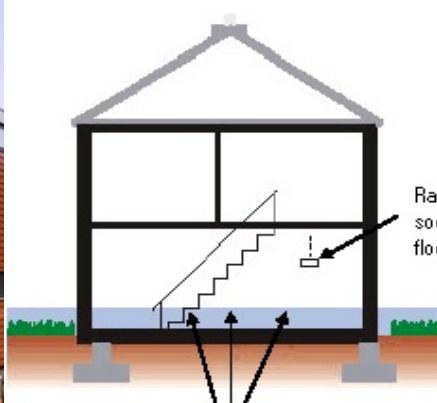
Yellow/White: residual danger  
► Awareness zone

Swiss, Zimmerman et al., 2005



Amsterdam, photo: Wojtek Gurak/flickr

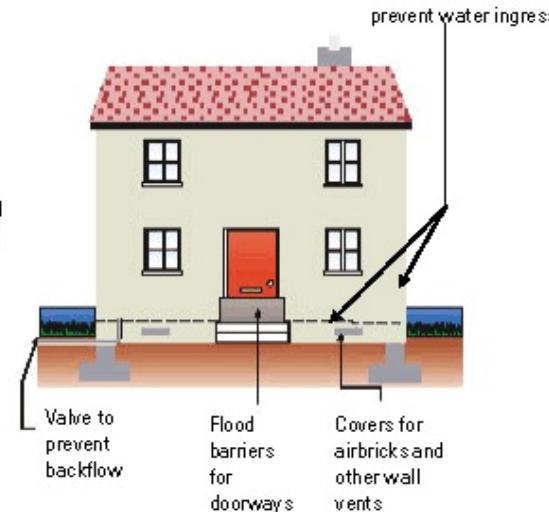
Figure 2: Wet proofing – measures to make the building more resilient to flooding



Improved resistance of internal walls floors and fittings to improve the ability of materials to withstand the effects of internal flooding

Raise electrical sockets above flood level

Figure 3: Dry proofing – measures to keep water out of building



ODPM, Scotland, 2004

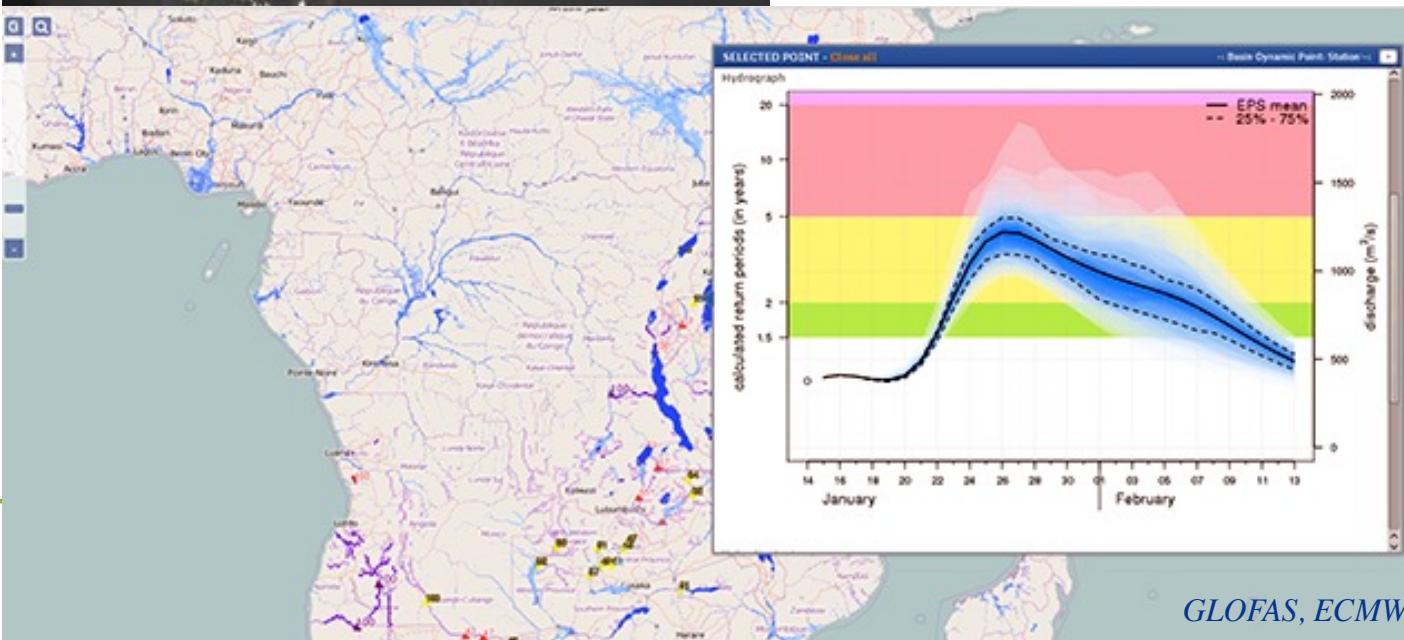
# Preparation



## your flood plan

Start preparing today before a flood happens.  
Use this checklist as your flood plan.

1. Check your insurance cover
  - Check your buildings and contents insurance policy.
  - Confirm you are covered for flooding.
  - Find out if the policy replaces new for old, and if it has a limit on repairs.
  - Don't underestimate the value of your contents.
2. Know how to turn off your gas, electricity and water mains supplies
  - Ask your supplier how to do this.
  - Mark taps or switches with stickers to help you remember.
3. Prepare a flood kit of essential items (please tick)
  - Copies of your home insurance documents.
  - A torch with spare batteries.
  - A wind-up or battery radio.
  - Warm, waterproof clothing and blankets.
  - A first aid kit and prescription medication.
  - Bottled water and non-perishable foods.
  - Baby food and baby care items.
  - This leaflet including your list of important contact numbers.
  - Keep your flood kit handy.
4. Know who to contact and how
  - Agree where you will go and how to contact each other.
  - Check with your council if pets are allowed at evacuation centres.
  - Keep a list with all your important contacts to hand.
5. Think about what you can move now
  - Don't wait for a flood. Move items of personal value such as photo albums, family videos and treasured mementos to a safe place.
6. Think about what you would want to move to safety during a flood
  - Outdoor pets
  - Cars
  - Furniture
  - Electrical equipment
  - Garden pot plants and furniture
  - What else? \_\_\_\_\_



# Response



# Recovery



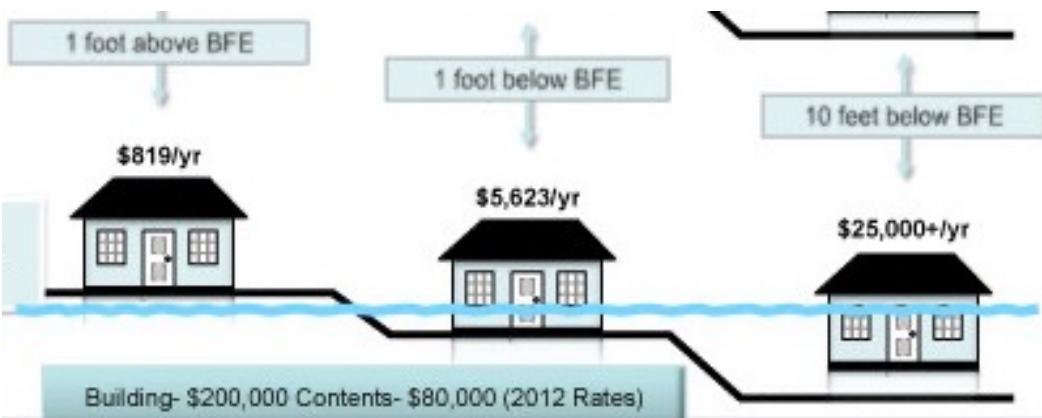
Uit een tweede inventarisatie van het Verbond van Verzekeraars blijkt dat verzekeraars inmiddels zo'n 70 procent van de particuliere schades en circa 50 procent van de zakelijke schades volledig hebben afgehandeld. Grote, complexe waterschades, de invloed van COVID-19 en schaarste in de bouwbranche zorgen voor een langer afhandelproces. In totaal hebben verzekeraars circa 25.000 schademeldingen uit Limburg en Brabant ontvangen als gevolg van de wateroverlast in juli. Het Verbond schat de totale verzekerde schade op zo'n 160 tot 250 miljoen euro.



## Kabinet presenteert schaderegeling wateroverlast Limburg en Noord-Brabant

Nieuwsbericht | 13-08-2021 | 15:36

Het kabinet heeft vandaag ingestemd met de schaderegeling om tegemoet te komen in materiële schade die is ontstaan door onder meer de overstromingen in juli dit jaar. Deze regeling is in nauwe samenwerking met de regio tot stand gekomen en zal zo spoedig mogelijk in werking treden. De schade in Limburg en een deel van Noord-Brabant is immens. Voor alle getroffenen is hun verzekering het eerste aanspreekpunt. De verzekeraars zijn reeds gestart met het vergoeden van geleden schade. Zoals direct na de ramp aangekondigd wil het kabinet burgers, bedrijven, organisaties en overheden graag financieel bijstaan met een tegemoetkoming in onverzekerbare schade.



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# Focus Netherlands



## Flood-prone area

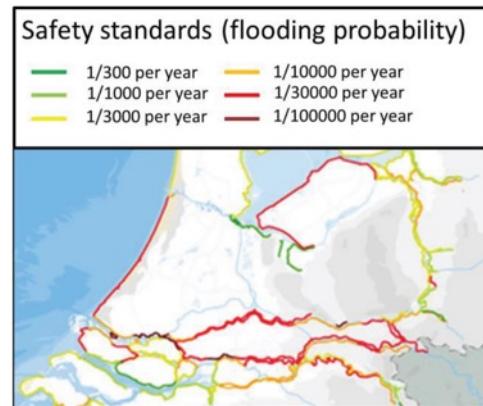
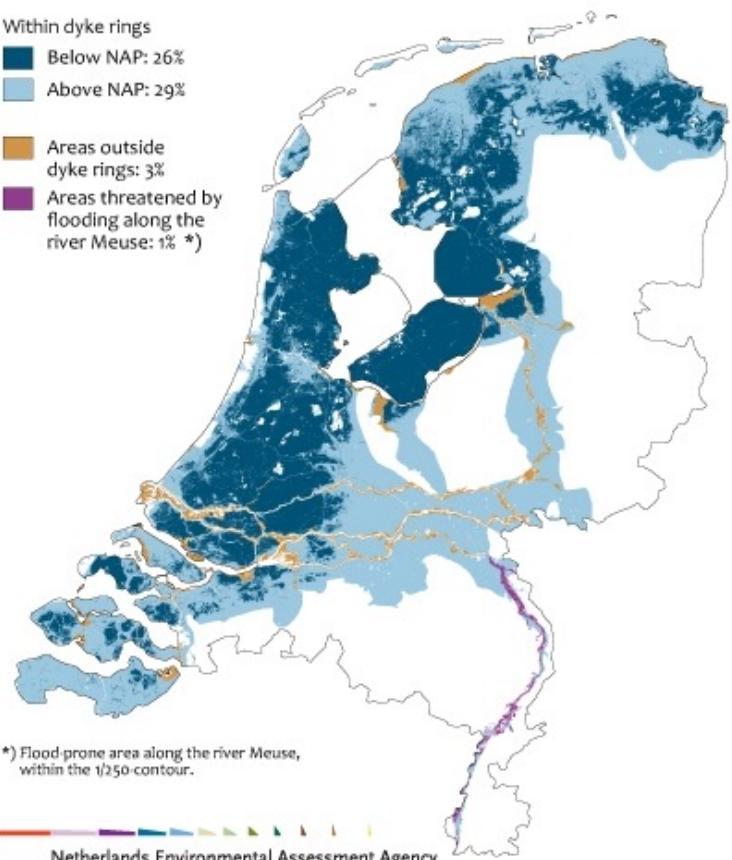
Within dyke rings
Below NAP: 26%
Above NAP: 29%
Areas outside dyke rings: 3%
Areas threatened by flooding along the river Meuse: 1% *)

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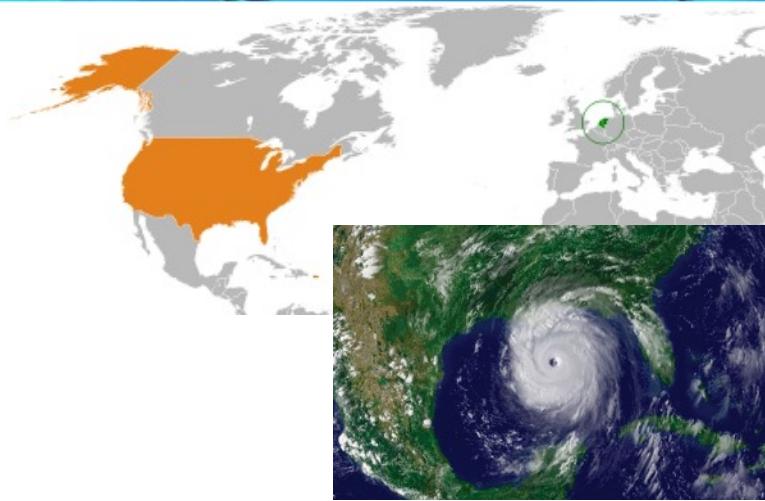
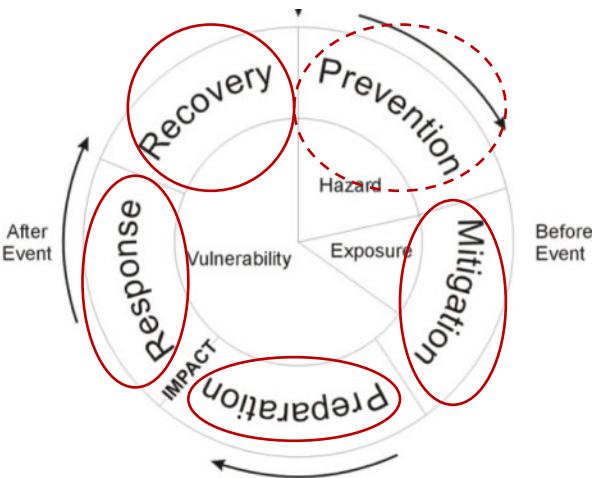
# Focus USA



## Homeowner's Guide to Retrofitting

Six Ways to Protect Your Home From Flooding

FEMA P-312, Second Edition / December 2009



# Take-home

- Reducing risk can be through reducing hazard, exposure, vulnerability
- Large variety of adaptation options
  - > Structural and non-structural
  - > Policy can incentivize, or be a barrier
- What to do depends on context
- We can learn from other places

