Conclusion

Homeowners and the Resilient City

Thaler, Thomas; Hartmann, Thomas; Slavikova, Lenka; Tempels, B.B.D.

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CHAPTER 12

Conclusion

Thomas Thaler, Thomas Hartmann, Lenka Slavíková, and Barbara Tempels

12.1 Introduction

How can we achieve resilience of urban areas? That is the central challenge set in this edited volume. While we don't attempt to provide a comprehensive answer to this complex challenge, contributions in this volume

T. Thaler (✉)
Institute of Mountain Risk Engineering, University of Natural Resources and Life Sciences, Vienna, Austria
e-mail: thomas.thaler@boku.ac.at

T. Hartmann
Department of Spatial Planning, TU Dortmund University, Dortmund, Germany

L. Slavíková
Faculty of Social and Economic Studies, Jan Evangelista Purkyně University, Ústí nad Labem, Czech Republic

B. Tempels
Department of Environmental Sciences, Wageningen University, Wageningen, The Netherlands

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focus on one of the major aspects of implementing resilience that has hitherto largely been overlooked in academic and professional debate: the role of private homeowners in contributing to urban resilience. Research on resilience hitherto, namely, largely focuses on the public realm—public spaces, parks, infrastructure, watercourses, etc., while the disasters heavily impact individuals and their private properties. The volume highlights this challenge and shows, why urban planners and decision-makers need to adopt a broader social-ecological-technological (SETS) way of thinking to find adequate adaptation pathways as a response to future natural hazard events (Grimm et al., 2017; Markolf et al., 2021; McPhearson et al., 2016). This also includes a broader focus on who needs to be included in the planning perspective, especially the need to include more private landowners in the planning, implementation, and managing process of urban resilience (Hartmann et al., 2021; Snel et al., 2020). But what makes the relation between urban area changes and homeowners so interesting?

12.2 Why and How Homeowners Matter in Reaching Urban Resilience

The contributions in this edited volume present different perspectives on why and how homeowners matter for urban resilience. Previous research studies indicate, that homeowners play a special role in natural hazard risk management (e.g., Hartmann et al., 2021; Snel et al., 2020). For example, property-level protection measures can substantially reduce flood damages (Attems et al., 2020) as well as individual flood insurances or financial reserves that help victims recover more quickly (Slavikova et al., 2021). In other words, homeowners can take measures to improve their individual resilience and to contribute to societal resilience. Therefore, activating homeowners would improve urban resilience and lead to a better response to the current and future threats.

However, homeowners' actions toward resilience are still in its infancy and are being implemented only tardily. The potential actions have to take different types of buildings and ownerships structures into account, such as single-family housing vs. apartments; owners vs. renters, size of properties, their location, etc. The socio-economic indicators (age, education, wealth, worldview etc.) of different homeowners are to be considered, too. This creates a wide range of challenges, perspectives, and potential conflicts, as private homeowners often lack of awareness and

having a low-risk perception of the risks of natural hazards, combined with limited knowledge about their possible actions to increase their own and societies resilience. Homeowners are expected to implement measures, such as property-level flood risk adaptation (PLFRA) measures, green roofs, green fences, or blinds, to increase the individual and societal resilience. The implementation of such measures often needs to be accepted voluntarily by homeowners, funded or at least co-funded privately, and meet a significant number of the legal requirements, such as monument protection as well as administrative requirements.

12.3 Where We Are

The theoretical chapters have provided different conceptual frameworks from four different perspectives to address the barriers and triggers to activate homeowners: the spatial governance perspective (Tempels, Chapter 2); the legal perspective, highlighting the lack of regulative power of public authorities in forcing homeowners to implement measures (van Doorn-Hoekveld & van Rijswick, Chapter 3); the behavioral perspective, focusing on individual physical-psychological barriers (Thaler & Genovese, Chapter 4); and the financial perspective (Slavikova & Hartmann, Chapter 5).

So, where are we at, regarding homeowner's contribution to urban resilience? The case studies confirm that homeowners matter in urban resilience—moreover, urban resilience cannot be achieved without individual homeowners taking action. The case studies present a rich and inspiring collection of different practices by governments and individuals to increase homeowner involvement in managing flood risks. They illustrate, that homeowners are a very diverse and heterogeneous group of stakeholders, as are their reasons and motivations to take action against flooding. To activate homeowners, it is imperative to recognize such diversity and to pay attention to contextual features (see for example the chapters written by Olfert & Hutter as well as by Fünfgeld et al.). Li and Jia (this volume), for example, show, how through active participation of homeowners in different cities in China, the successful implementation of measures (like the sponge city concept) can be achieved. Within Jacobson's chapter (this volume), we can see similar results of participatory governance in the case of California (United States). He emphasizes the voluntary collaboration and engagement of homeowners to improve urban resilience in case of wildfires. Furthermore, literature hitherto

often focuses on the single-individual perspective of homeowners, but many measures require collaborative effort of more than one individual. The different chapters, like Davids, Fünfgeld et al., Li and Jia, Olfert and Hutter or Jacobson both point at the importance of collaboration between different spatially connected homeowners in pursuing urban resilience. These chapters also highlights the challenge of a lack of motivation and interest of homeowners to engage in the resilience debate, that—especially when there is no immediate threat—becomes too abstract to get the sufficient priority.

Furthermore, the chapters by Chereni et al. (see Chapter 6) and Davids (see Chapter 8) especially, demonstrate the challenge of incentivizing homeowners to take particular action. A key barrier lies in the lack of knowledge of individuals to prepare themselves. Therefore, Olfert and Hutter and Fünfgeld et al. (of this volume) show, which crucial role public administration plays to support homeowners and to overcome these different barriers.

Nevertheless, one of the lessons from the contribution is, that while the resilience approach is highly dependent on individual homeowners' actions and roles, the success to reach urban resilience lies on the integration and interlinkage between different perspectives of homeowners contributions. The key factor of success for urban resilience seems to be the activation of homeowners to take on responsibilities in the field of natural hazard risk management and to act accordingly. Communication tools can contribute to this challenge (see Davids, Chereni et al. or Olfert & Hutter), but also financial support as well as overall economic motivations and incentives (see for example Slavikova & Hartmann) are important.

Taking the examples from the book, we can conclude, that in practice, homeowners have different roles, responsibilities, and levels of engagement. Currently, only a limited number of homeowners is able and willing to take an active role in pursuing urban resilience—sometimes due to barriers, and in other times due to a lack of motivation and awareness. This means, that urban resilience being achieved through homeowner engagement entails multiple challenges, including information, motivation, incentives, and regulation.

12.4 Future Direction

This edited volume presents the climate change challenges that need to be addressed in urban areas, and how homeowners can contribute to, but also undermine resilience creation. Urban areas are significantly affected by changes resulting from climate-driven natural hazards. Also, urban regions are highly attractive to a large part of the populations across the globe (Ritchie & Roser, 2019). Oftentimes, urban regions seem to be more politically liberal oriented, more socio-economically and culturally advanced, showing higher income levels in comparison to rural regions, more open to individual opportunities such as business opportunities, and better able to provide social and technological innovations. However, the design and shape of urban regions has always changed over the centuries. Today, urban areas, for example, are highly influenced by a neoliberalist understanding of how cities should look (Brenner & Theodore, 2002; Harvey, 2007; Korah, 2020; Peck et al., 2010, 2013). The neoliberal framing foresees the privatization of public infrastructure, such as transport systems, water supply systems, social housing, schools, hospitals, etc., where cities attract international capital (Boland et al., 2017; Castree, 2010; Dassé, 2019; Zimmerman, 2008). Consequently, urban regions increase their attraction to the inflow of new citizens, but simultaneously, the challenges of urban governments have increased in the past decades.

To provide a response to these different complex challenges and to improve the resilience of homeowners in urban areas, an integral part lies in taking privately-owned residential and non-residential properties seriously. The different sections highlight the challenge of fitting individual levels of resilience into the wider approach of managing flood risks. Urban resilience can only be improved if privately-owned land and homes are integrated in the resilience strategies of the policy process, guaranteeing that individual actions do not interfere with the overall goals of resilience, ensuring fair and just outcomes for all citizens.

Most chapters stress, that the key questions lie on the aspect of urban governance, questions of distribution, and the recognition and procedural justice to socio-political conflicts. What we can take from the various chapters of this book are two main aspects. The first aspect reflects the theoretical, interdisciplinary embeddedness of our topic. There exist several theoretical contributions from psychology, communication, political science, or economics to explain the inactive-active role of homeowners in natural hazard risk management, but as we have seen

in the different chapters, there is a need for further theoretical discussion to explain and more accurately predict the inactive-active role of homeowners in urban resilience (Kuhlicke et al., 2020). Therefore, we suggest that the debate of urban resilience needs to provide a broader perspective, including the different dimensions of resilience and how these different dimensions might contribute to reaching urban resilience. The second aspect reflects the question about ownership and responsibility. The term responsibility[1] includes a various number of different attributes, defined by society (alterable by historical politico-development).[2] The basic idea of responsibility is the reference to imputability (Pellizzoni & Ylönen, 2006). Primarily, homeowners are responsible for those 'actions [that] can be shown to be causally connected to the circumstances for which responsibility is sought' (Young, 2006, p. 116). This means, that any individual 'is only responsible for what he has done voluntarily or could voluntarily have been avoided; that it is unjust to condemn any person unheard; that the punishment ought to be proportioned to the offence, and the like, are maxims intended to prevent the just principle of evil for evil from being perverted to the infliction of evil without that justification' (Mill, [1910] 2010, p. 57). This intends, that responsibility needs full information and knowledge about possible consequences of the individual action. For example, homeowners take over the responsibility to protect their own property. However, homeowners cannot solve all problems by themselves as we have shown in our edited volume. While the key success factor of urban resilience seems to be the activation of homeowners to take on responsibilities in the field of natural hazard risk management and act accordingly. Here, governments and public administrations play a crucial role in supporting homeowners in overcoming the systemic barriers described in the presented case studies, and eventually have to take action. Generally speaking, sharing responsibility should be organized within a collective responsible (i.e. public administration), with distributed responsibilities among different actors, stakeholders, and

[1] On contradiction: irresponsibility means 'people and organisations are certainly 'responsible', in a sense that they are its authors but where no one is held specifically accountable' (Giddens, 1999, p. 8). For example side effects of certain products, policy decision etc.

[2] Responsibility depends on various factors, like socio-economic, military, juridical, political and technological developments. In general, society defines who is responsible for what in which time. Hence, responsibility is historical variable.

citizens. This includes, that each actor, stakeholder, and citizen is responsible for the outcome, or the achievement of the individual resilience (Young, 2006). In summary, the key aspect of sharing responsibility is a clear definition of who is responsible (Crichton, 2008; Young, 2006). As we have seen, urban resilience is not only a problem of engineering or central government, but it also incorporates both individual and systemic elements related to behavioral, financial, legal, and governance aspects of managing flood risks, in relation to different actors like homeowners.

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