

Interactive comment on “Financing increasing flood risk: evidence from millions of buildings” by B. Jongman et al.

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This contribution represents a nation-wide assessment of elements at risk exposed to flood hazards in The Netherlands. In contrast to other available sources the authors used a spatially explicit database containing detailed information on the elements at risk, such as type and category of building, the building size and value. The discussion paper is well written, follows a logical argumentation, and has considerable implications on further risk management strategies, i.e. related to financial compensation schemes. Uncertainties are well addressed. The restrictions of the results presented are clearly stated, and can be linked to the data quality. The question of relative increase in property values can be adjusted if the replacement and demolition of properties through

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time would have been assessed, however, this data seemed not to be available.

Two small technical corrections: (1) page 12, line 372: please remove the error message, (2) page 18, line 563: please update the reference, the article is published in *Global Environmental Change* 23 (6): 1737-1751

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