The manuscript develops a conceptual model for assessing flood resilience and applies it to three US cities. The objective is clear, and the manuscript is generally well-organized and easy to follow. It has good potential to contribute to the growing body of global literature on flood resilience. The following comments could be viewed as a way to improve the presentation quality of the manuscript.

- 1. The introduction section could be shorter. The authors spent much space to describe the background information and methods at the expense of explaining the potentially interesting results of the authors' case studies and discussing the results.
- 2. While generally well-written, the authors repeated the same idea at places, which I think could be trimmed for brevity. Considering the manuscript is a little bit longer than a typical manuscript, it needs to be condensed without losing the main points of the study. I suggest that the authors consider moving some description of the model section 2 into an appendix (e.g., section 2.2.2). See my remarks below.
- 3. In general, the methods are well-described with sufficient details in most places, but the authors could state how the exact weight was derived in more detail. The authors stated that "the sample scoring was based on the insights derived from our understanding of their opinions, as well as data extracted from various historical records." How did the authors quantify the diverse opinions of various stakeholders? How many stakeholders were consulted? What were the selection criteria of these stakeholders the selection of historical records since there could be many different stakeholders and many different historical records (policy documents, newspaper articles, etc.)? Did the author use any specific technique to derive weighted averages (e.g., AHP)? As it stands, it is a little bit difficult to understand how the authors did and replicate how the authors' methods.

Other comments

Abstract: It is not typical to cite a reference in the abstract.

- Page 2, lines 36-37. Lines 51-52. Similar ideas are repeated twice.
- Pages 2-3, lines 71-90. This information could be omitted or create a table replacing the text.
- Page 3, line 61. Insert comma after "Furthermore".
- Page 5, line 118. Insert comma after "Therefore".
- Page 6, line 162. Remove "that" before "that"
- Page 6, lines 167-172. This paragraph could be omitted.

Pages 7-8. Section 2.1 This section could be condensed as similar ideas are stated repeated at multiple times. (e.g., definition of resilience, a three factor reservoir system – repeated later in section 2.2)

Page 9, line 233. Insert comma after "In other words".

Page 13, lines 322 to 328. Already explained in Table 1.

Page 15, lines 388-389. Already explained before.

Page 16, line 398. Be consistent using small or large capitals (e.g., moderate vs. Moderate).

Page 16, lines 412-415. This sentence could be omitted.

Page 18, line 441. "flat topography". Why not reporting slope of each city in Table 5?

Page 18, line 447. "they have rather different flood regimes and histories". It would be interesting to see how flood regimes and histories are different across the cities.

Page 18, Table 5. Some units are missing (e.g., median income, US citizenship, mean property value)

Page 19, line 457-458. "data extracted from various historical records" what data are you referring to?

Page 19, line 458. Insert comma after "For instance"

Page 19, line 463-464. Could the authors elaborate this statement a little bit further?

Page 19, line 471-472. Are those numbers normalized by population size?

Page 20, lines 490-491. It would be interesting if the authors interpret the results of the output more in the context of flood resilience research.

Page 21, line 521-524. Not sure if the authors confirm the need from their study findings.