



*Supplement of*

**A lesson in preparedness: assessing the effectiveness of low-cost post-wildfire flood protection measures for the catastrophic flood in Kineta, Greece**

**George Papaioannou et al.**

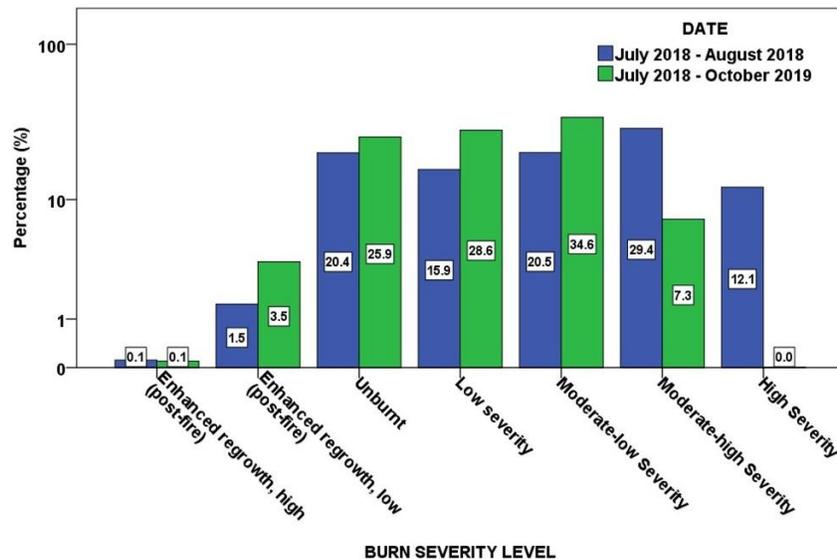
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# Supplementary Material

## S1. Remote sensing analysis for the wildfire's impact on the catchment, and the flood extent

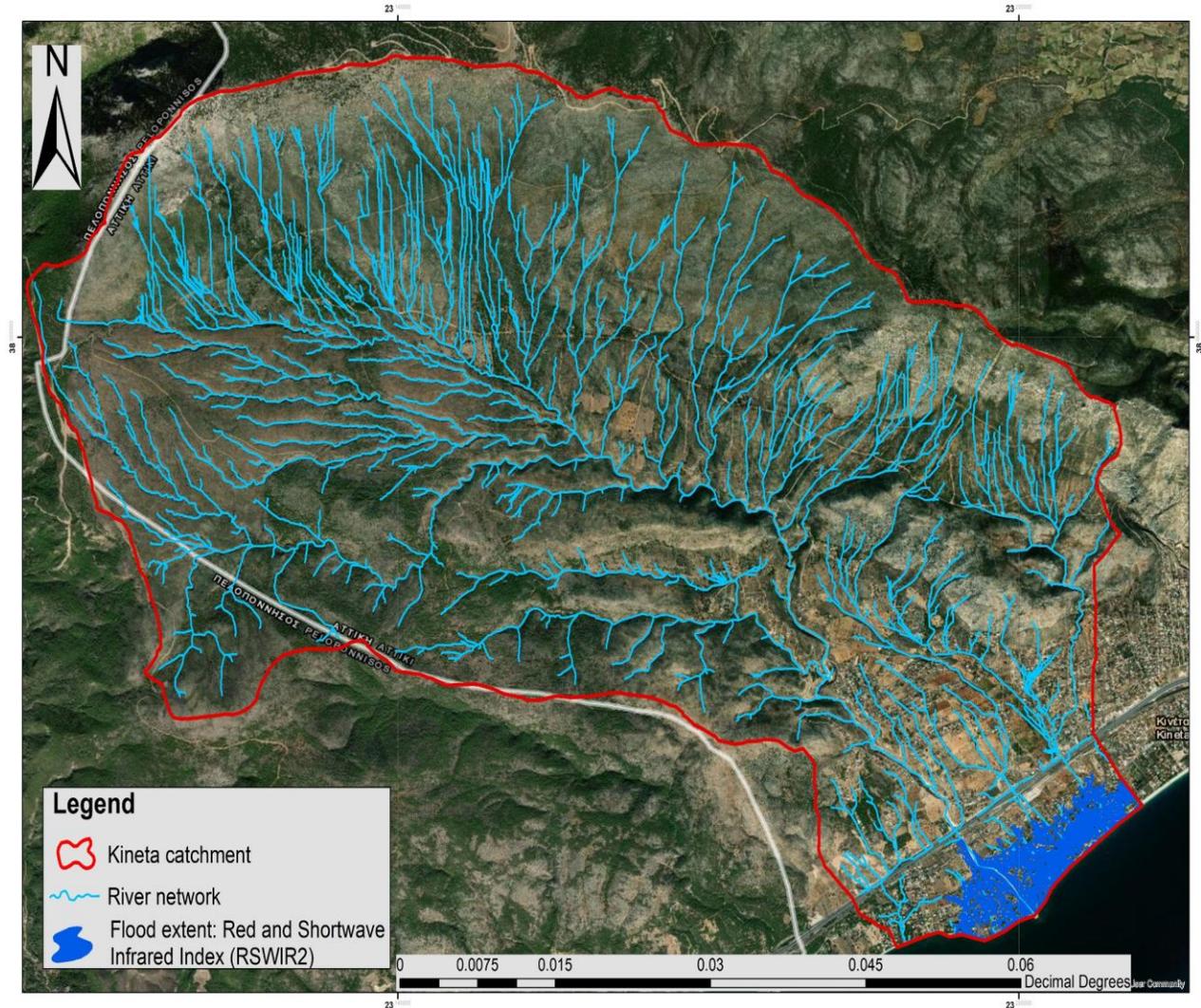
For the identification of the 2018 wildfire impacts, initially we used three Sentinel-2 (S2) MSI satellite images to capture pre-wildfire and post-wildfire conditions (1 image, and 2 images, respectively). These images were sourced from the Copernicus Open Access Hub (The Sentinels Scientific Data Hub, 2023), selected based on the ESA tiling grid with unique IDs assigned to each tile. Pre-processing was conducted in Q-GIS 3.6.3-Noosa using the semi-automatic classification plugin. This involved converting the images from digital numbers (DN) to top-of-atmosphere reflectance (TOA) and performing atmospheric correction using the DOS1 method (Barrett and Frazier, 2016). Subsequently, the study area was delineated to map burnt areas for two periods: July to August 2018 and July 2018 to October 2019, with a focus on regrown vegetation detection. Burnt area was based on the Normalized Burn Ratio (NBR) equation, employing bands B08 (NIR) and B12 (SWIR), with NBR values ranging from -1 to +1, indicating the severity of vegetation damage. The Change in Normalized Burn Ratio (Delta NBR-dNBR) method was employed then to highlight changes from the reference state, by subtracting post-wildfire NBR values from the reference NBR value of July 20, 2018 (date of the wildfire). A threshold value of +0.1 was applied to both dNBR files for each period to differentiate between burnt and unburnt areas within the study region (Rahman et al., 2018). The resulting dNBR values were scaled and classified based on burn severity ranges recommended by the United States Geological Survey (USGS), allowing for the identification of wildfire-affected areas and changes in burn severity levels over time for the studied period.



| Severity Level                      | dNBR Range (scaled by 10 <sup>3</sup> ) | dNBR Range (not scaled) |
|-------------------------------------|---|-------------------------|
| Enhanced Regrowth, high (post-fire) | -500 to -251                            | -0.500 to -0.251        |
| Enhanced Regrowth, low (post-fire)  | -250 to -101                            | -0.250 to -0.101        |
| Unburned                            | -100 to +99                             | -0.100 to +0.99         |
| Low Severity                        | +100 to +269                            | +0.100 to +0.269        |
| Moderate-low Severity               | +270 to +439                            | +0.270 to +0.439        |
| Moderate-high Severity              | +440 to +659                            | +0.440 to +0.659        |
| High Severity                       | +660 to +1300                           | +0.660 to +1.300        |

**Figure S1. Percentage extent (upper figure) of burn severity classes, according to the USGS classification (lower figure, in relation with the dNBR estimated by the remote sensing) in the Kineta catchment.**

For the detection of the flood extent, only one Sentinel-2 image captured on November 25, 2019 (processing level 1C, timestamp 09:23:21:024Z) was utilized to delineate flood-inundated areas in Kineta for the event initiation on November 24, 2019. We followed the same pre-processing for this image, as in the burnt area mapping described above. To delineate water, various spectral indices (including NDWI, MNDWI, AWEI, RSWIR1, RSWIR2) were assessed utilizing S2 bands. Moreover, the SWIR2, NIR, and red bands were transformed into HSV (Hue, Saturation, Value) colours, according to the method proposed by (Pekel et al., 2014). Water indices were computed, each with manually adjusted thresholds to ensure accurate delineation. The binarization process yielded the final 'water' images. Five water indices (WIs) were computed from the S2 image dated November 25, 2019, determining the most representative threshold value for each index. Histogram analysis revealed distinct peak magnitudes, with positive values typically indicating water and negative or zero values indicating soil or terrestrial vegetation. Manual adjustment of thresholds was conducted then to refine water delineation accuracy, referencing actual images and drone videos from visual inspections conducted post-flood (Xu, 2006). Finally, each image of a distinct WI underwent binarization, assigning logical values (true) for values above the threshold and false for values below the threshold. Thus, the final 'water' images were obtained, providing us with the observed flooded area (used as 'validation polygon' for the flood model).



**Figure S2. The flood extent of the Kineta catchment, as mapped by the remote sensing RSWIR2 index calculation. Base-map source: Imagery © 2025 NASA, Imagery Date: 08/23/2025, Map data © 2025 Google.**

## **S2. Roughness coefficients**

The Manning’s roughness values were applied in a spatially distributed format in the Kineta catchment, within the HEC-RAS hydraulic model. In Table S1, the Classification Category field corresponds to the CORINE 2018 land cover categories (CLC2018), combined with the different conditions derived from the Remote Sensing observations (RS obs). So, the CLC2018 categories (e.g., Complex cultivation patterns, Coniferous forest, Mixed forest, etc.), were spatially combined with the RS observations (e.g., Enhanced re-growth high, Enhanced regrowth low, High severity, Low severity, Moderate-low severity, Moderate high severity, Unburnt), and produced the categories of the first column of Table S1. This provides spatially all the different land cover categories (according to CORINE) with their different burn/recovered status (based on the RS observations). The typical n values were determined based on the literature and test model runs.

**Table S1. Manning’s roughness n values for the pre-wildfire and post-wildfire scenarios. The post-wildfire scenario corresponds to the actual simulated flood of November 2019.**

| <b>Classification Category (CLC2018 &amp; RS obs)</b>  | <b>Manning’s n<br/>(pre-wildfire scenario)</b> | <b>Manning’s n<br/>(post-wildfire scenario)</b> |
|--|--|---|
| Complex cultivation patterns enhanced regrowth, high (post fire)   | 0.650  | 0.4903  |
| Complex cultivation patterns enhanced regrowth, low (post-fire)  | 0.650  | 0.1708  |
| Complex cultivation patterns high severity   | 0.650  | 0.0110  |
| Complex cultivation patterns low severity  | 0.650  | 0.4903  |
| Complex cultivation patterns moderate-low severity   | 0.650  | 0.3305  |
| Complex cultivation patterns moderate high severity  | 0.650  | 0.1708  |
| Complex cultivation patterns unburnt   | 0.650  | 0.6500  |
| Coniferous forest enhanced regrowth, high (post fire)  | 0.800  | 0.6028  |
| Coniferous forest enhanced regrowth, low (post-fire)   | 0.800  | 0.2083  |
| Coniferous forest high severity  | 0.800  | 0.0110  |
| Coniferous forest low severity   | 0.800  | 0.6028  |
| Coniferous forest moderate-low severity  | 0.800  | 0.4055  |
| Coniferous forest moderate high severity   | 0.800  | 0.2083  |
| Coniferous forest unburnt  | 0.800  | 0.8000  |
| Discontinuous urban fabric enhanced regrowth, low (post-fire)  | 0.060  | 0.0233  |
| Discontinuous urban fabric low severity  | 0.060  | 0.0478  |
| Discontinuous urban fabric moderate-low severity   | 0.060  | 0.0355  |
| Discontinuous urban fabric unburnt   | 0.060  | 0.0600  |
| Land principally occupied by agriculture, with significant areas of natural vegetation enhanced regrowth, high (post fire) | 0.050  | 0.0403  |
| Land principally occupied by agriculture, with significant areas of natural vegetation enhanced regrowth, low (post-fire)  | 0.050  | 0.0208  |
| Land principally occupied by agriculture, with significant areas of natural vegetation low severity                        | 0.050  | 0.0403  |
| Land principally occupied by agriculture, with significant areas of natural vegetation moderate-low severity               | 0.050  | 0.0305  |
| Land principally occupied by agriculture, with significant areas of natural vegetation moderate high severity              | 0.050  | 0.0208  |
| Land principally occupied by agriculture, with significant areas of natural vegetation unburnt                             | 0.050  | 0.0500  |
| Mixed forest enhanced regrowth, low (post-fire)  | 0.800  | 0.2083  |
| Mixed forest high severity   | 0.800  | 0.0110  |
| Mixed forest low severity  | 0.800  | 0.6028  |
| Mixed forest moderate-low severity   | 0.800  | 0.4055  |
| Mixed forest moderate high severity  | 0.800  | 0.2083  |
| Mixed forest unburnt   | 0.800  | 0.8000  |
| Natural grassland enhanced regrowth, high (post fire)  | 0.650  | 0.4903  |
| Natural grassland enhanced regrowth, low (post-fire)   | 0.650  | 0.1708  |
| Natural grassland low severity   | 0.650  | 0.4903  |
| Natural grassland moderate-low severity  | 0.650  | 0.3305  |
| Natural grassland unburnt  | 0.650  | 0.6500  |
| Road and rail networks and associated land enhanced regrowth, high (post fire)   | 0.013  | 0.0130  |
| Road and rail networks and associated land, enhanced regrowth, low (post-fire)   | 0.013  | 0.0130  |

| Classification Category (CLC2018 & RS obs)                        | Manning's n             | Manning's n              |
|---|-------------------------|--------------------------|
|   | (pre-wildfire scenario) | (post-wildfire scenario) |
| Road and rail networks and associated land, low severity          | 0.013                   | 0.0130                   |
| Road and rail networks and associated land, unburnt               | 0.013                   | 0.0130                   |
| Sea and ocean, enhanced regrowth, high (post fire)                | 0.070                   | 0.0700                   |
| Sea and ocean, enhanced regrowth, low (post-fire)                 | 0.070                   | 0.0700                   |
| Sea and ocean, low severity                                       | 0.070                   | 0.0700                   |
| Sea and ocean, unburnt  | 0.070                   | 0.0700                   |
| Sport and leisure facilities, enhanced regrowth, high (post fire) | 0.025                   | 0.0215                   |
| Sport and leisure facilities, enhanced regrowth, low (post-fire)  | 0.025                   | 0.0145                   |
| Sport and leisure facilities, high severity                       | 0.025                   | 0.0110                   |
| Sport and leisure facilities, low severity                        | 0.025                   | 0.0215                   |
| Sport and leisure facilities, moderate-low severity               | 0.025                   | 0.0180                   |
| Sport and leisure facilities, moderate high severity              | 0.025                   | 0.0145                   |
| Sport and leisure facilities, unburnt                             | 0.025                   | 0.0250                   |
| Transitional woodland/shrub, enhanced regrowth, high (post fire)  | 0.800                   | 0.6028                   |
| Transitional woodland/shrub, enhanced regrowth, low (post-fire)   | 0.800                   | 0.2083                   |
| Transitional woodland/shrub, high severity                        | 0.800                   | 0.0110                   |
| Transitional woodland/shrub, low severity                         | 0.800                   | 0.6028                   |
| Transitional woodland/shrub, moderate-low severity                | 0.800                   | 0.4055                   |
| Transitional woodland/shrub, moderate high severity               | 0.800                   | 0.2083                   |
| Transitional woodland/shrub, unburnt                              | 0.800                   | 0.8000                   |
| Streams   | 0.060                   | 0.0950                   |

The flood model developed in HEC-RAS combined the DEM, the spatially distributed roughness coefficient for the pre-wildfire and post-wildfire conditions, and the spatially distributed storm. For the estimation of the roughness coefficients, we combined the CORINE2018 land cover categories (complex cultivation patterns, coniferous forest, mixed forest, grasslands, road networks, etc.) with the different conditions of burn severity, as characterized from the RS results (e.g., Enhanced regrowth high, Enhanced regrowth low, High severity, Low severity, Moderate-low severity, Moderate high severity, Unburnt). For each one of these categories (all possible combinations), a Manning's n value was assigned, based on typical values from the literature (Table S1). The spatially distributed storm, namely the output from the WRF-ARW model, was inserted in HEC-RAS through the rain-on-grid routine, as spatial datasets representing different times of the storm, hourly (from 24 November 14:00:00 - 25 November 09:00:00).

### **S3. Hydraulic modelling / Rain-on-Grid setup**

In the following table is presenting the key parameters of the Rain-on-Grid setup, including grid resolution, time step, rainfall input format, representation of hydraulic structures, and the treatment of blockage in the "reality" scenario.

**Table S2. Key parameters of the Rain-on-Grid setup used in the hydraulic simulations.**

| Model feature                         | Configuration   |
|---------------------------------------|---|
| General computational mesh resolution | General resolution = 10 m<br>Resolution near log-erosion barriers = 5 m |

|                                  |   |
|----------------------------------|---|
|                                  | Resolution near the wooden check dams = 2 m   |
| Initial time step                | 1 second  |
| Adaptive time step configuration | Maximum Courant = 3.5<br>Minimum Courant = 0.5<br>Number of time steps before doubling = 4<br>Maximum number of doubling base time step = 6<br>Maximum number of halving base time step = 7 |
| Downstream boundary condition    | Normal depth with 0.025 friction slope  |
| Forcing boundary condition       | Gridded rainfall data derived from the Advanced Weather and Research Forecasting (WRF-ARW) v4.2 model. The data were prepared in GeoTIFF format before being imported into HEC-RAS.         |
| Culverts                         | Implemented as a box culvert with the following key configurations:<br>Entrance Loss Coefficient = 0.4<br>Exit Loss Coefficient = 1<br>Manning's n for Top and Bottom = 0.013               |
| Bridge                           | Bridge blockage was simulated by modifying the terrain to reproduce the flow obstruction observed during the flood event.   |

#### **S4. Flood model validation**

For the validation of the hydraulic-hydrodynamic HEC-RAS model, the flooded area's polygon as obtained from the RS imagery was compared to the simulated (post-wildfire) flood inundation map. The Critical Success Index (CSI), also known as threat score (TS) was used to assess the accuracy of the simulated inundated areas against the validation polygon, according to Equation (S1):

$$CSI = \frac{A}{A+B+C} \quad (S1)$$

Where:

- A is the correctly simulated flooded area (hits);
- B is the false-simulated flooded area (false alarms) – used to penalize the model's overprediction; and
- C is the flooded area that is not predicted by the model (misses).

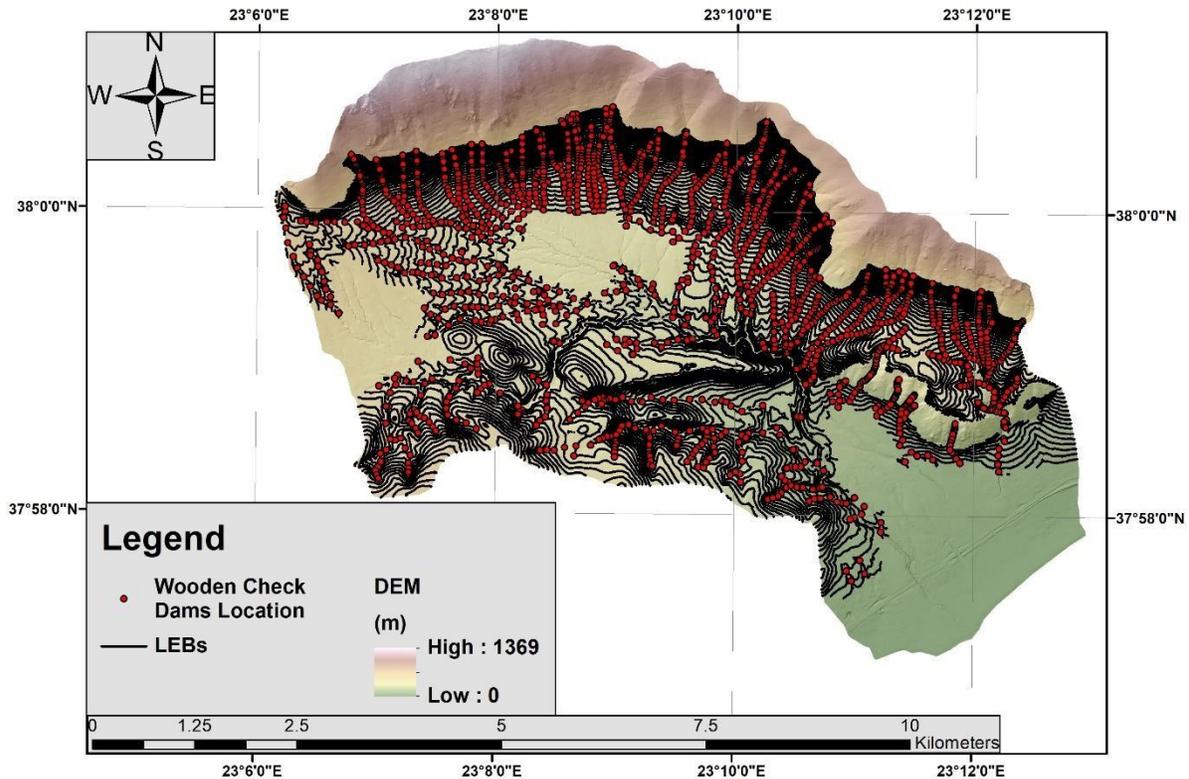
#### **S5. Post-wildfire Flood Protection Treatments (PFPTs) design and costs**

The summary of the literature review we conducted on PFPTs, considering their main types, suitability and effectiveness (Table S3).

**Table S3. Different treatment types with the most common works, and comments on site suitability and effectiveness (Papaioannou et al., 2023)**

| Type of Treatment          | Typical works  | Suitability and Effectiveness  |
|----------------------------|--|--|
| Land – Cover-based         | <ul style="list-style-type: none"> <li>• Aerial Hydromulch</li> <li>• Ground Hydromulch</li> <li>• Straw Mulch</li> <li>• Slash Spreading</li> <li>• Erosion Control Mats, etc.</li> </ul>                                     | <ul style="list-style-type: none"> <li>• Suitability: Areas with high-moderate burn severity; steep slopes; soils with high erodibility factor; low winds.</li> <li>• Effectiveness depends on: Proper installation, application rates, slope length and steepness, and wind conditions. Combinations of mulching and seeding is more effective in germination but not necessarily in surface cover. Wood-based mulches are equally or more effective than straw mulch in reducing post-fire erosion. Erosion Control Mats are costly solutions, with limited information about their effectiveness.</li> </ul>  |
| Land – Barriers            | <ul style="list-style-type: none"> <li>• Log Erosion Barriers</li> <li>• Fiber Rolls or Wattles</li> <li>• Silt Fences, etc.</li> </ul>  | <ul style="list-style-type: none"> <li>• Suitability: Areas with high-moderate burn severity and highly erodible and water-repellent soils; slopes between 20% - 60%; accessible for maintenance and inspection.</li> <li>• Effectiveness depends on: Proper installation, slope, tree size and length. Barriers are more effective in low-intensity storms only. Their maintenance requires significant effort and attention. Barrier construction remains a typical hillslope treatment with better effectiveness when combined with other treatments.</li> </ul>  |
| Land – Seeding             | <ul style="list-style-type: none"> <li>• Soil Scarification</li> <li>• Ploughing</li> <li>• Seeding, etc.</li> </ul>   | <ul style="list-style-type: none"> <li>• Suitability: Areas with high-moderate burn severity and highly erodible slopes; vulnerable for invasive and noxious plants spreading.</li> <li>• Effectiveness: While there is limited available information, seeding is inefficient in reducing sediment yield compared to no treatment. Seeding (e.g. &lt; 60% surface cover) is not very effective in the first year after a fire and is neutral in the following seasons. Combining seeding with mulch-treatments increases the germination potential.</li> </ul>   |
| Land - Chemical treatments | <ul style="list-style-type: none"> <li>• Polyacrylamides (PAM)</li> <li>• other polymers</li> </ul>  | <ul style="list-style-type: none"> <li>• Suitability: There is not adequate information to generalize their site suitability. Areas with very mild rainfall events are preferred, as they boost the vegetation development fast.</li> <li>• Effectiveness: Very few cases report their effectiveness, with no effects found on runoff and little erosion reduction achieved.</li> </ul>  |
| Channel Barriers           | <ul style="list-style-type: none"> <li>• Check dams</li> <li>• In-Channel Tree Felling</li> <li>• Grade Stabilizers</li> <li>• Stream Channel Armoring</li> <li>• Channel Deflectors</li> <li>• Debris Basins, etc.</li> </ul> | <ul style="list-style-type: none"> <li>• Suitability: Areas with high burn severity; smooth slopes where sediment storage can be achieved; with &lt;20 % ground cover; small catchments and drainage areas; where construction, maintenance, and inspection is accessible; high-risk value (road crossing, sensitive aquatic species) and need to protect the downstream areas.</li> <li>• Effectiveness: Channel barriers are more effective in smooth slopes, when used in series, and for mild storms and flows. They can reduce most of the runoff and also significant amounts of erosion, but they have short-term effectiveness and require maintenance following runoff events. Debris basins are expensive treatments.</li> </ul> |
| Road and Trail             | <ul style="list-style-type: none"> <li>• Outsloping</li> <li>• Rolling Dips</li> <li>• Overflow Structures</li> <li>• Culvert Modification</li> <li>• Trail Stabilization, etc.</li> </ul>                                     | <ul style="list-style-type: none"> <li>• Suitability: Areas prone to flow concentration (e.g. mild slopes, bad drainage with undersized culverts) that need immediate protection from floods (important access, infrastructure, vulnerability, etc.).</li> <li>• Effectiveness: Limited data suggest that if properly designed and installed correctly, they provide significant benefits in terms of discharge, reduced sediment delivery to stream channels and less road maintenance.</li> </ul>  |

For the Kineta catchment, we designed a series of LEBs and WCD, as shown in the Figure below.



**Figure S3.** The terrain of the study area [adapted from: National Cadastre and Mapping Agency S.A. (NCMA, 2021)] under the hypothetical PFPT scenario, as we recommend that their placement should have been applied after the wildfire event. The map shows the locations of the installed LEBs and wooden check-dams.

### Terrain modification:

A central part of this work was to run the hydraulic model HEC-RAS with a terrain reflecting the protection scenario with the spatially designed PFPTs in place.

In order to incorporate the PFPTs (log-erosion barriers (LEBs) and wooden check-dams (WCD)) of Fig.S3 in the terrain model, we used the R packages ‘terra’ to analyze rasters, ‘sf’ to analyze vectors and ‘smoothr’ for lines smoothing.

First, we exported the PFPT layout (Fig. S3) as a high-resolution raster mask. Using the R package ‘terra’, we loaded the original digital elevation model (DEM) and overlaid the PFPT raster, adjusting elevation values where barriers and check-dams were to be installed. For each LEB, we raised the DEM by 0.2 m along the contour lines at 10 m spacing; for each WCD, we inserted 1 m high linear features within stream channels at specified intervals. Next, the ‘sf’ package parsed the vector data, point and line shapefiles representing PFPT locations, allowing precise georeferencing of structure footprints and extents. Finally, to avoid artificial hydrological artifacts caused by unnaturally jagged barrier alignments, or odd curves in the LEBs as they followed the contours of the DEM, we applied ‘smoothr’ to gently smooth linear features, preserving their designed geometry while ensuring flow continuity in the hydraulic mesh. The result is a modified terrain surface that realistically incorporates PFPT elevations and

geometries, ready for HEC-RAS's rain-on-grid simulation, thus capturing how these treatments divert, slow, and attenuate post-fire flood flows.

### Cost analysis

The following Table provides the cost breakdown of the unit costs for the designed PFPTs.

The total cost of a wooden check dam was initially estimated at 172€, covering direct labor and material expenses. However, when including the overhead and contractor's profit margin and the VAT, the final cost rises to approximately 252€, in alignment with recent official works conducted by the Forestry Agency of Alexandroupolis following the Evros wildfire. The same cost-upscaling approach (including overheads, contractor profit, and VAT) was consistently applied to the estimation of log-erosion barrier (LEB) costs. Thus, the final PFPTs cost, including the overhead and contractor's profit margin and the VAT, is €5,05 mil.

**Table S4. Analysis of the cost components for log-erosion barriers (LEBs) and wooden check-dams, in values of €2023.**

| <b>Logging costs (for pine-trees 2m long x 0.2m diameter)</b>                         |
|---|
| Timber cost: 7.99€  |
| Increase 10% for burnt sites: 0.80€   |
| Increase 10% due to execution by the same work group: 0.80€                           |
| Allowance 5% for travel expenses for a distance of 0-50km: 0.40€                      |
| Good performance bonus 5%: 0.40€  |
| Employer's Insurance 24.44%: 2.54€  |
| -----   |
| Logging cost: 12.93€/m <sup>3</sup>   |
| <b>Displacement and transport costs (for pine-trees 2m long x 0.2m diameter)</b>      |
| Transport cost for distances less than 200m: 8.98€                                    |
| Increase 10% for burnt sites: 0.90€   |
| Increase 10% due to execution by the same work group: 0.90€                           |
| Allowance 5% for travel expenses for a distance of 0-50km: 0.44€                      |
| Good performance bonus 5%: 0.45€  |
| Employer's Insurance: 24.44% 2.85€  |
| -----   |
| Transport costs: 14.53€/m <sup>3</sup>  |
| <b>Estimation of LEBs construction cost per meter installed</b>                       |
| Volume of a unit log (1m long x 0.2m diameter): 0.0314                                |
| Increase 10% for losses coverage and supporting brackets: 0.0345                      |
| Volume per meter installed: 0.066m <sup>3</sup> /m                                    |
| Logging cost = 12.93€/m <sup>3</sup> · 0.066 m <sup>3</sup> /m = 0.85€/m              |
| Transport cost = 14.53€/m <sup>3</sup> · 0.066 m <sup>3</sup> /m = 0.96€/m            |
| Labour cost of an unskilled worker for digging, construction and installation 3.06€/m |
| -----   |

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**Total cost per meter of LEBs installed: 4.87€/m**

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**Estimation of wooden check-dam cost per square meter installed**

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The volume of timber required for a typical trapezoid wooden check-dam, using unit logs of typical dimensions as above, and supporting brackets and a log, tied with wires is estimated to be 1.635m<sup>3</sup>

Logging cost = 12.93€/m<sup>3</sup> · 1.635m<sup>3</sup> = 21.14€/wooden check-dam

Transport cost = 14.53€/m<sup>3</sup> · 1.635m<sup>3</sup> = 23.76€/wooden check-dam

Labour cost of an unskilled worker and a logger for tools, digging, construction and installation 172.38€/m

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**Total cost of a wooden checked-dam of open surface of 3.5m<sup>2</sup> = 172.38/ 3.5 = 49.25 €/m<sup>2</sup>**

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### **S6. Direct flood damage cost**

Here we outline the detailed approach for the estimation of the direct flood damage costs, for the “reality” *scenario*, *Post-wildfire, No PFPTs*, as an example.

First, the part of the Kineta town that was affected by the flood (namely the area within the validation polygon) was exported as an image. This was then used as an input to the AI tool “Segment Anything Model” (SAM) (Kirillov et al., 2023), a widely used application for image segmentation. The SAM uses a database of over 1 billion masks on 11 million licensed and privacy respecting images, to distinguish elements within new images (zero-shot segmentation) (Baziak et al., 2024; He et al., 2024). So, the SAM delineated the properties affected within the flood-affected area, namely, the residential homes, commercial buildings, and agricultural fields. As a cross-check, a human check-counting was also performed by navigating in Google Street Maps and comparing the results to ensure that the identified elements were complete and correctly counted (Fig.S4 and Table S4).



**Figure S4: The affected properties from the flood of November 2019 in Kineta (left). In the right is an indicative detail (a zoomed part), showing the initial delineation of the ‘house’ elements by SAM, before the final human check, resulting the final numbers of Table S5. Base-map source: Imagery © 2025 NASA, Imagery Date: 08/23/2025, Map data © 2025 Google.**

The counted affected elements from the flood are shown in Table S4, along with the approach followed to estimate the damages caused. In particular, to estimate the damage in residential homes, we used data from a relevant report of the (Hellenic Association of Insurance Companies, 2024). According to this report the average damage to homes from heavy precipitation in 2019 is 3,393€, which for the 541 counted houses damaged, translates into a total cost of 1,835,613€, and 2,095,531€ in 2023 value (considering the Greek cumulative inflation factor of 1.142 (Greece Inflation Rate 1960-2024, 2024). With regard to the impact of heavy precipitation on businesses, according to the same data, the average loss in 2019 was 21,203€. If we use this figure as an approximation for the average damage suffered by Kineta hotels, we have a total cost of 339,248€, which is 387,285€ in 2023 value.

According to the visual inspection study on the aftermath of the November 2019 flood of Kineta, extended damages were reported to private vehicles (iefimerida.gr, 2024; Lekkas et al., 2019). The average number of private vehicles is estimated to be 1.2 per household, and the average insurance coverage is around 1100€. So, for the affected households and vehicles, the total cost is estimated to be 714,120€ in 2023 value.

For the estimation of the direct costs of floods on agricultural fields in Kineta, Greece, we focused on the necessary cleanup expenses, as no direct loss of profits from production was incurred due to it being November when the fields were not cultivated. The total area affected by flooding, based on the flood model's simulation results, was 595,246m<sup>2</sup>, with around 65% (386,910m<sup>2</sup>) being agricultural land. The cost estimation involved calculating the labour costs for an unskilled worker, tasked with tools handling, transportation, the drainage and the removal of sediments such as mud and wood debris. The typical hourly wage is 6.43€ and given that a worker could clean approximately 20m<sup>2</sup> per hour, a total of 19,346 hours was required for the entire affected area. Consequently, the estimated total labour cost for drainage and sediment removal in the agricultural fields amounted to approximately 124,392€ in 2023 value (Greek Ministry of Environment and Energy, 2023; Koudoumakis et al., 2024).

For the calculation of the economic losses due to a blocked highway from flooding, we used a general estimation model (Eq. S2) which takes into account factors like the daily vehicle traffic, the additional distance of detour, vehicle operating costs, additional travel time, and the economic value of time and goods affected (Dutta et al., 2003; Fletcher and Ekern, 2021; McCarthy, 2001; Pregnoiato et al., 2017; US Department of Transportation, 2016).

$$E = (V \times D \times Ct) + (T \times Cg) + I, \quad (S2)$$

Where:

- $V$  is the daily vehicle traffic (number of vehicles per day).
- $D$  is the additional distance of the detour (in kilometres).
- $Ct$  is the cost per vehicle per km (considering fuel, wear and tear, and other operating costs).
- $T$  is the additional travel time caused by the detour (in hours).
- $Cg$  is the cost per hour per vehicle (valuing the time of the passengers and goods).
- $I$  represents any indirect costs such as loss of revenue, long-term economic impacts, etc.

For the case of Kineta, we assumed typical traffic data for the closed section of Athens–Corinth highway, for a working day. This is approximately 10,000 vehicles per day, with 25% being commercial vehicles. The detour caused an extra 2km and an additional 30 minutes of travel time for all vehicles. The direct costs were computed by assigning an

operational cost of 0.5€/km for private vehicles and 0.8€/km for commercial vehicles, along with a value of time at 15€/hour for private vehicles and 50€/hour for commercial ones. By applying these values in Equation (S2) the total economic loss per day was calculated at 130,250€. No indirect costs considered due to data limitations (so, I=0). The road closure of the section of Athens-Corinth highway in the north of Kineta town lasted for two days (Greek Parliament, 2019; Protothema, 2019). Thus, the total cost was estimated to 260,500€ (in 2023 value).

**Table S5: Estimating the cost of the flood damages per category of affected properties and infrastructure, for the “reality” scenario: Post-wildfire, No PFPTs.**

| <b>Affected Properties and infrastructure</b> | <b>Quantity / Extent</b>       | <b>Cost estimation approach</b>  | <b>Estimated value (€ of 2023)</b> |
|---|--------------------------------|--|------------------------------------|
| Residential homes                             | 541                            | Based on the average damage cost to homes from heavy precipitation in 2019 as reported by the Hellenic Association of Insurance Companies  | 2,095,531                          |
| Commercial buildings (hotels)                 | 16                             | Based on the 2019 average loss figure for businesses affected by heavy precipitation, also provided by the Hellenic Association of Insurance Companies   | 387,285                            |
| Private Vehicles                              | 649.2                          | Based on the 2019 average loss figure for vehicles affected by natural disasters according to the Hellenic Association of Insurance Companies  | 714,120                            |
| Agricultural fields                           | 386,910 m <sup>2</sup>         | Here, our approach focused on labour costs for cleanup and restoration, considering no direct profit loss from production, and was based on the costs for an unskilled worker to clear mud and debris, with an estimated area coverage rate and hourly wage. | 124,392                            |
| Blocked highway                               | 2 days                         | The estimation was based on general estimation formula that account for increased travel distance and time due to detours, with specific costs assigned per kilometer and per hour for private and commercial vehicles                                       | 260,500                            |
| Infrastructure                                | Roads, streams, land, drainage | Official estimated costs from the Region (Prefecture) of West Attica's Technical Works Observatory   | 21,643,068                         |
| <b>Total Damage Cost</b>                      |                                |  | <b>25,224,897</b>                  |

The reported expected reimbursements for the Kineta’s flood to the local affected population was 3,500,000€ (iefimerida.gr, 2024). Adding to that, the flood caused significant damages to the local infrastructure (last row of Table 2), including costs for cleaning the streams from sediments (increased volumes due to the wildfire), works of land stabilization, restoration of the road network and the drainage network (Lekkas et al., 2019). As reported by the Region (Prefecture) of West Attica's Technical Works Observatory, the total repair costs for these damages reached 18,950,000€ (2021), i.e., 21,643,068€ in 2023 value (West Attica Region, 2021). So, our total estimated cost (€25.22mill.) is very close to those reported costs (€3.5mill. + €21.63mill. = €25.14mill.).

The same process was followed to estimate the flood damage costs for the other two scenarios, as summarized in Table S6 below.

**Table S6: Estimates direct flood damage cost under the three scenarios explored.**

| Affected Properties and infrastructure | Pre-wildfire, No PFPTs (wildfire effect scenario) |                             | Post-wildfire, No PFPTs (reality scenario) |                             | Post-wildfire, With PFPTs (protection scenario) |                             |
|--|---|-----------------------------|--|-----------------------------|---|-----------------------------|
|  | Quantity / Extent                                 | Estimated value (€ of 2023) | Quantity / Extent                          | Estimated value (€ of 2023) | Quantity / Extent                               | Estimated value (€ of 2023) |
| Residential homes                      | 412   | 1,595,857                   | 541  | 2,095,531                   | 405   | 1,568,743                   |
| Commercial buildings (hotels)          | 16  | 387,285                     | 16   | 387,285                     | 14  | 338,874                     |
| Private Vehicles                       | 495   | 320,055                     | 650  | 714,120                     | 486   | 315,511                     |
| Agricultural fields                    | 295,701 m <sup>2</sup>                            | 95,068                      | 386,910 m <sup>2</sup>                     | 124,392                     | 290,923 m <sup>2</sup>                          | 93,532                      |
| Blocked highway                        | 2 days  | 260,500                     | 2 days                                     | 260,500                     | 2 days  | 260,500                     |
| Infrastructure                         | Roads, streams, land, drainage                    | 16,429,135                  | Roads, streams, land, drainage             | 21,643,068                  | Roads, streams, land, drainage                  | 16,273,769                  |
| <b>Total Damage Cost:</b>              |   | <b>19,087,901</b>           |  | <b>25,224,897</b>           |   | <b>18,850,929</b>           |

## S7. Hydraulic model extended results

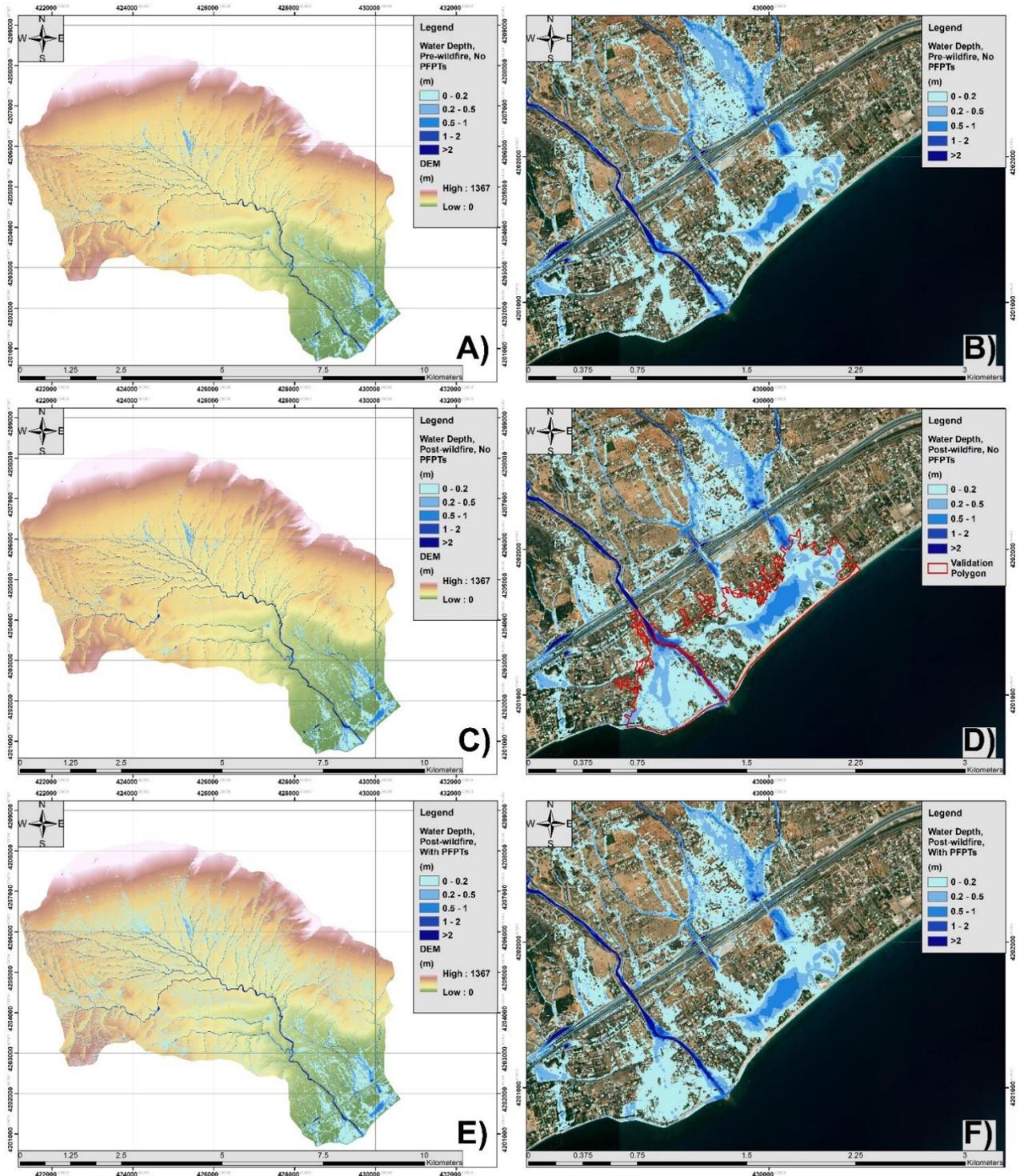


Figure S5: The extent of the flood in Kineta catchment (A),(C),(E) and the water extent and depth in the Kineta town (B),(D),(F). These are shown for the hypothetical Pre-wildfire scenario (A),(B); the real Post-wildfire, No PFPTs scenario (C),(D); and the hypothetical Post-wildfire, With PFPTs scenario (E),(F), respectively. The red “validation polygon” in

Fig.S4D represents the boundary of the water extent as resulted from RS analysis. Base-map source: Imagery © 2025 NASA, Imagery Date: 08/23/2025, Map data © 2025 Google.

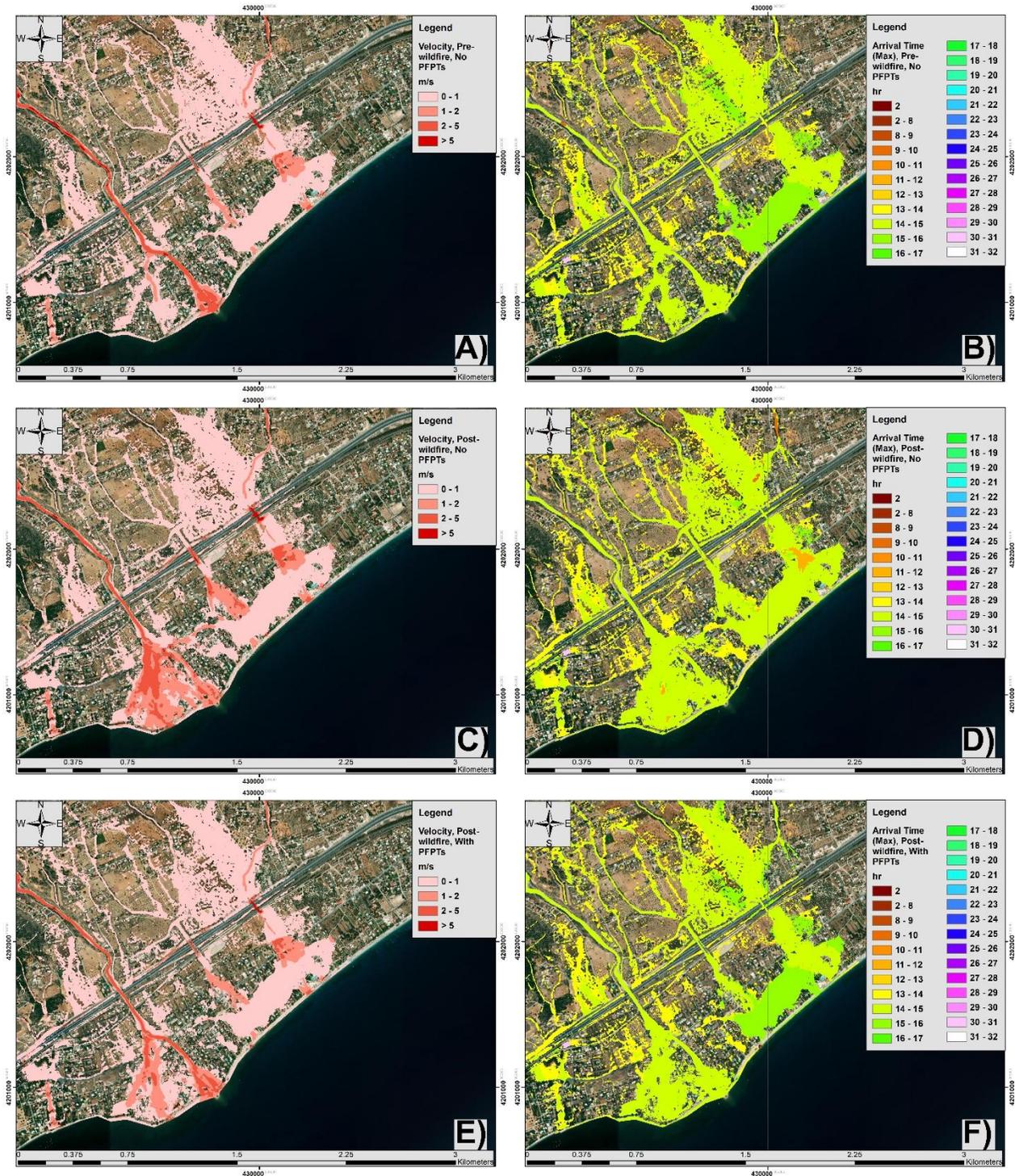


Figure S6: The water velocity (A),(C),(E), and the flood maximum arrival time in the Kineta town (B),(D),(F). These are shown for the hypothetical Pre-wildfire scenario (A),(B); the real Post-wildfire, No PFPTs scenario (C),(D); and the hypothetical Post-wildfire, With PFPTs scenario (E),(F), respectively. Base-map source: Imagery © 2025 NASA, Imagery Date: 08/23/2025, Map data © 2025 Google.

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