

	3 rd reviewer	
	Specific suggestions	Improvement made/to be made (page numbers where the corrections are made should be made at the end of the revision process)
1	the justification of the WTP approach and crucial details on its implementation in the questionnaire are widely missing	We thank you for the comments This study's results indicate that income does not significantly affect a household's intangible damage. Families tend to prioritize addressing the mental health effects on their members regardless of their wealth or income. However, other studies have found that household monthly income shows a statistically significant contribution to flood-related mental health impacts (Ghanbarpour et al., 2014; Yusmah et al., 2020). Some research reports that middle-income households are more willing to contribute to flood prevention measures through willingness to pay, while higher-income households are more reluctant to respond. Older individuals, despite being the most financially vulnerable, reportedly have a lower demand for protection (Foudi & Osés-Eraso, 2022). Consistent with this, the current study also found that middle-income households participate more in efforts to prevent mental health impacts. Addressing intangible damage may help households mentally prepare for flooding or improve their ability to cope with flood effects. The contribution of income to intangible damage may encourage communities to integrate multiple prevention measures, enhancing risk reduction strategies. However, this requires the combined efforts of all stakeholders (Mishra & Sinha, 2020) The addition above will be included in the manuscript
2	only 141 out of 380 respondents answered the WTP question, reveals that there were difficulties with this approach which probably led to uncertain data. The authors should comment on this in much more detail	We thank you for the comments Business respondents were often unavailable due to busy schedules, resulting in longer wait times for interviews. In some cases, businesses had already relocated. The majority of interviews were conducted with residents from residential buildings, although some residential respondents declined to participate. The total sample size collected was 271 respondents from both groups. The addition above will be included in manuscript.
3	why only 217 out of 380 responses were valid at all and why so many refused to	The total collected sample size was 217, as 163 people declined to participate in the interview. Some business respondents were unavailable due to their busy schedules, resulting in longer wait times for interviews. In

	answer the WTP question. How do you assess the general validity of your data?	certain cases, businesses had already relocated. The majority of interviews were conducted with residents from residential buildings. The validity of the data relied on expert judgment, given the challenges in collecting socio-economic and psychological data. The addition above will be included in the manuscript
4	Refer to the referee documents where comments are.	Thank you for the comments and the manuscript revised according to the comments.