**HOUSTON CHRONICLE’S FLOOD GAMES DATA DICTIONARY**

**How the Database is Structured:** The starting point for this database is the universe of severe repetitive loss properties in the National Flood Insurance Program. FEMA supplies a stripped-down version of its own SRLP database, with a single record for each property that contains all of the losses sustained by that property during the life of the NFIP, dating from the late 1970s. **The database contains no addresses or coordinates, so we cannot supply the location of any property beyond city and zip code.** We restructured the FEMA database so that it would be possible to analyze each loss separately. Now, instead of having a record for each property, there is a single record for each loss. We also added some calculated fields to help our analysis: LASTLOSS, FLOOD PLAIN, DAMAGEPCT, VALIDVALUE, and SUBDAM. All fields are explained here:

**SOURCE**: Either 2018 or 2015. Denotes which FEMA file the loss record came from. FEMA provided its Severe Repetitive Loss database to the Houston Chronicle in November 2015 and again in January 2018. We used this mostly for data integrity checks.

**LOSS\_ID**: A unique number for each loss record, assigned by the Chronicle.

**STATENAME**: The full state name in which the insured property was located.

**COMMNAME**: The NFIP-participating community in which the insured property was located.

**COMMNO**: The FEMA-assigned number for the community in which the insured property was located.

**PROPLOCATR**: The FEMA-assigned ID number of the insured property.

**LASTLOSS**: Whether this record is the most recent loss for the given property (TRUE/FALSE)

**CITY**: The city in which the insured property was located.

**STATE**: The state abbreviation in which the insured property was located.

**ZIPCODE**: A 5 or 9-digit zip code for the insured property.

**ZIPCLEAN**: The 5-digit zip code for the insured property.

**OCCUPANCY**: FEMA-assigned occupancy type of the insured property.

**POST\_FIRM**: FEMA designation for whether the property was built after the first flood insurance rate maps for the area took effect. (Y/N)

**ZONE**: FEMA-designated flood zone of the insured property.

**FLOOD PLAIN**: Chronicle identifier. True if the flood zone is A, V, E, O or EMG.

**PROP\_VALUE**: FEMA-assigned property value from the most recent claim at the property.

**BUILDING**: Total NFIP claims payments for building damage over the life of the property.

**CONTENTS**: Total NFIP claims payments for contents over the life of the property.

**PROPLOSSES**: FEMA-assigned number of total losses at the property.

**PAID**: Total amount of claims paid at the property over the life of the property (Building + Contents).

**AVERAGE**: Value of average claim payment at the property.

**AS\_OF\_DT**: FEMA-assigned date record was retrieved.

**DTLOSS01**: The date the loss was incurred.

**LOSSDATECLEAN**: Cleaned up version of DTLOSS01.

**BUILDPAY**: The amount paid for building damage in this loss.

**CONTPAY**: The amount paid for contents damage in this loss.

**DAMAGEPCT**: = BuildPay / Prop\_Value

**VALID\_VALUE:** True if: LASTLOSS = TRUE AND BUILDPAY <= PROPVALUE (Filters out records where the building payment is higher than the property value on the assumption that those property values are incorrect. Applies only to the most recent claim because the property values are derived from the most recent claim.)

**SUBDAM**: =1 if: FLOODPLAIN = TRUE, LASTLOSS = FALSE, DAMAGEPCT >= .50, VALID\_VALUE = TRUE. Otherwise = 0. (Counts the loss as an instance of substantial damage prior to the most recent claim, if all of the conditions are met.) **Why not include the most recent claim?** Because we wanted to know how many times a property had been substantially damaged BEFORE the most recent flood, indicating that substantial damage rules had not been enforced.

**COUNTYNAME:** The county in which the insured property is located.