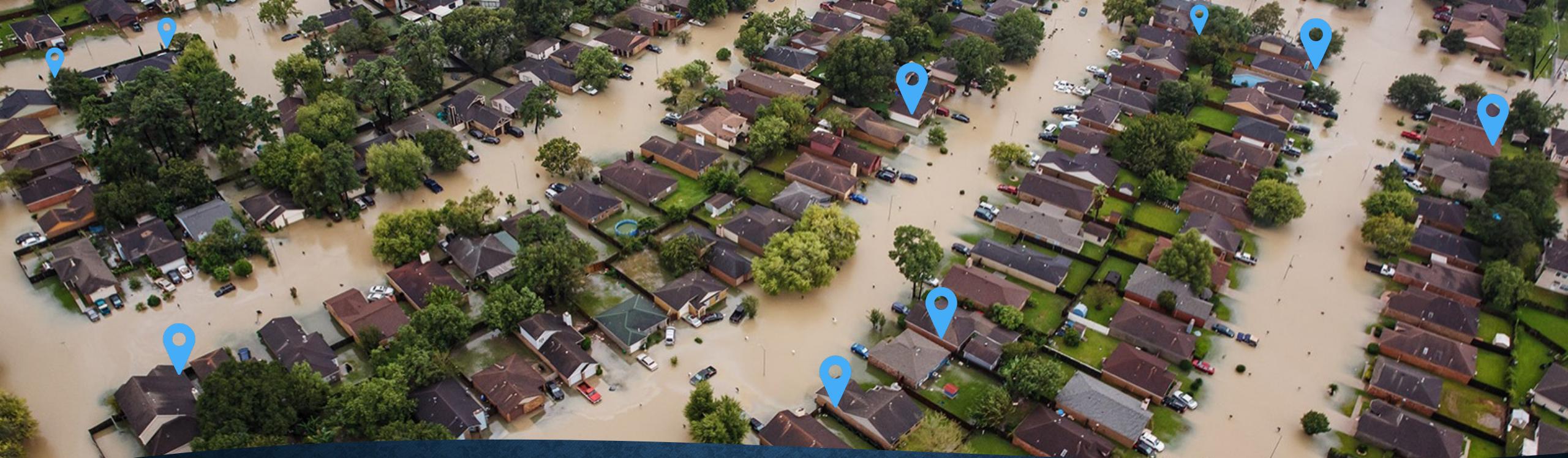




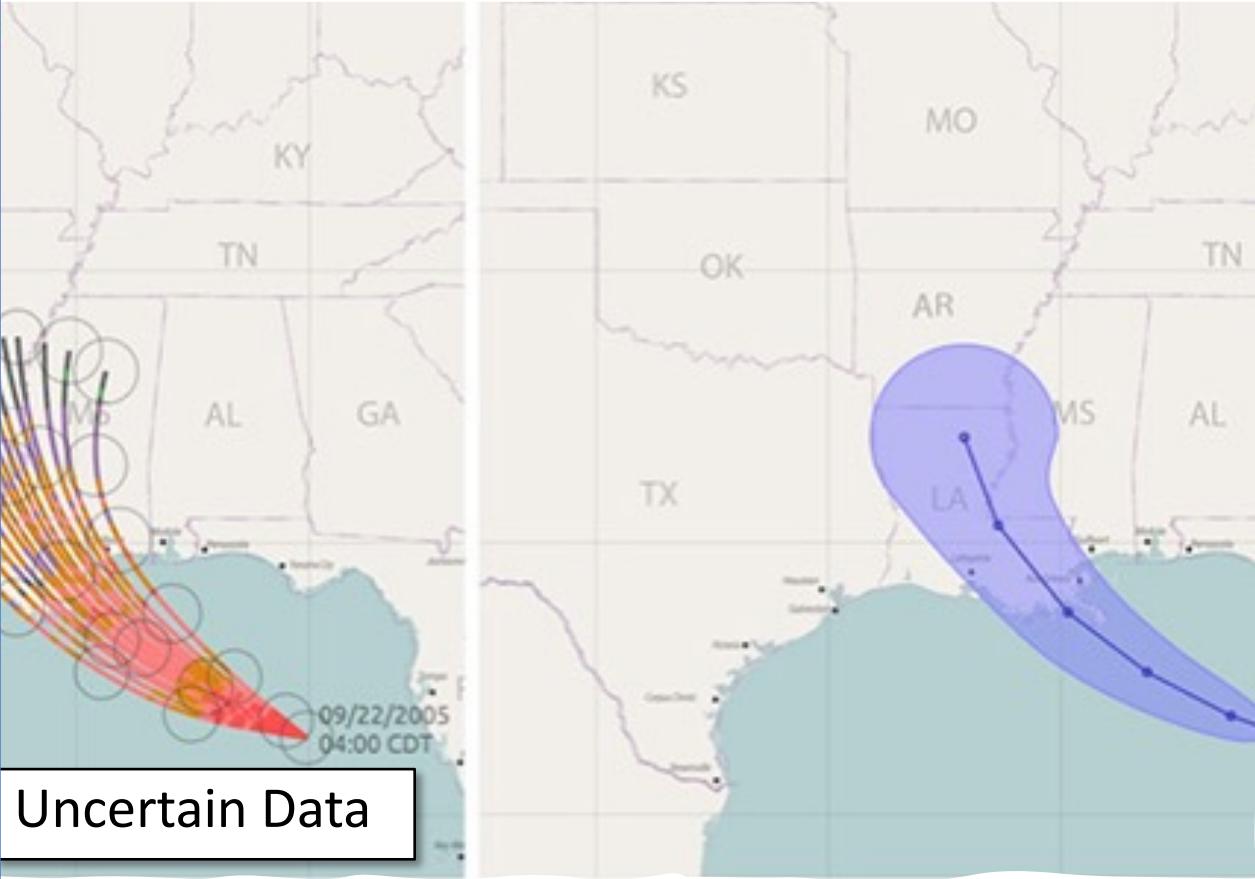
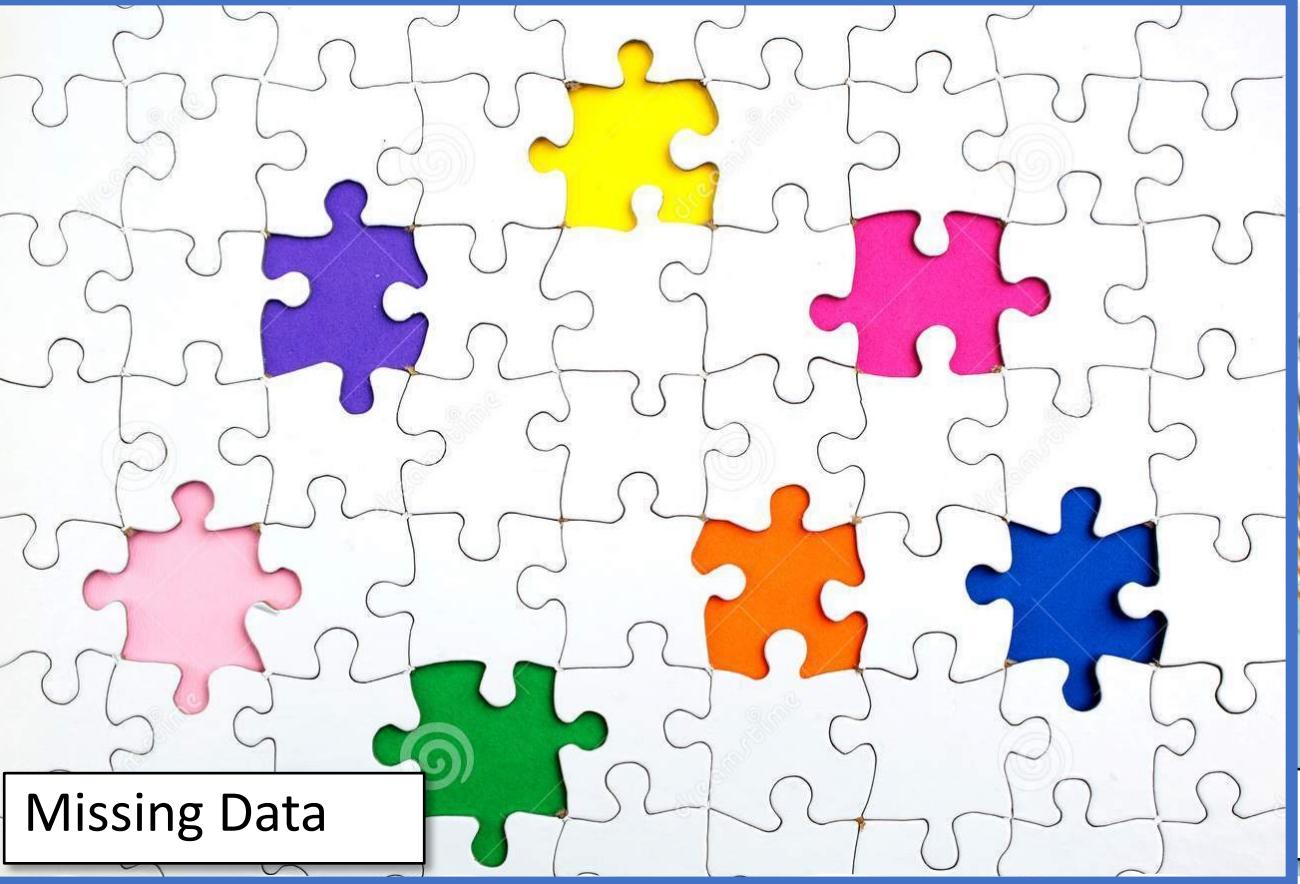
Source: [CNN \(2017\)](#)

THE DIFFICULTY IN MAKING AN INFORMED DECISION: THE STORY OF FRAGMENTED DATA



Source: [CNN \(2017\)](#)

OFTEN, CURRENT DATA FAIL
TO TELL THE WHOLE STORY



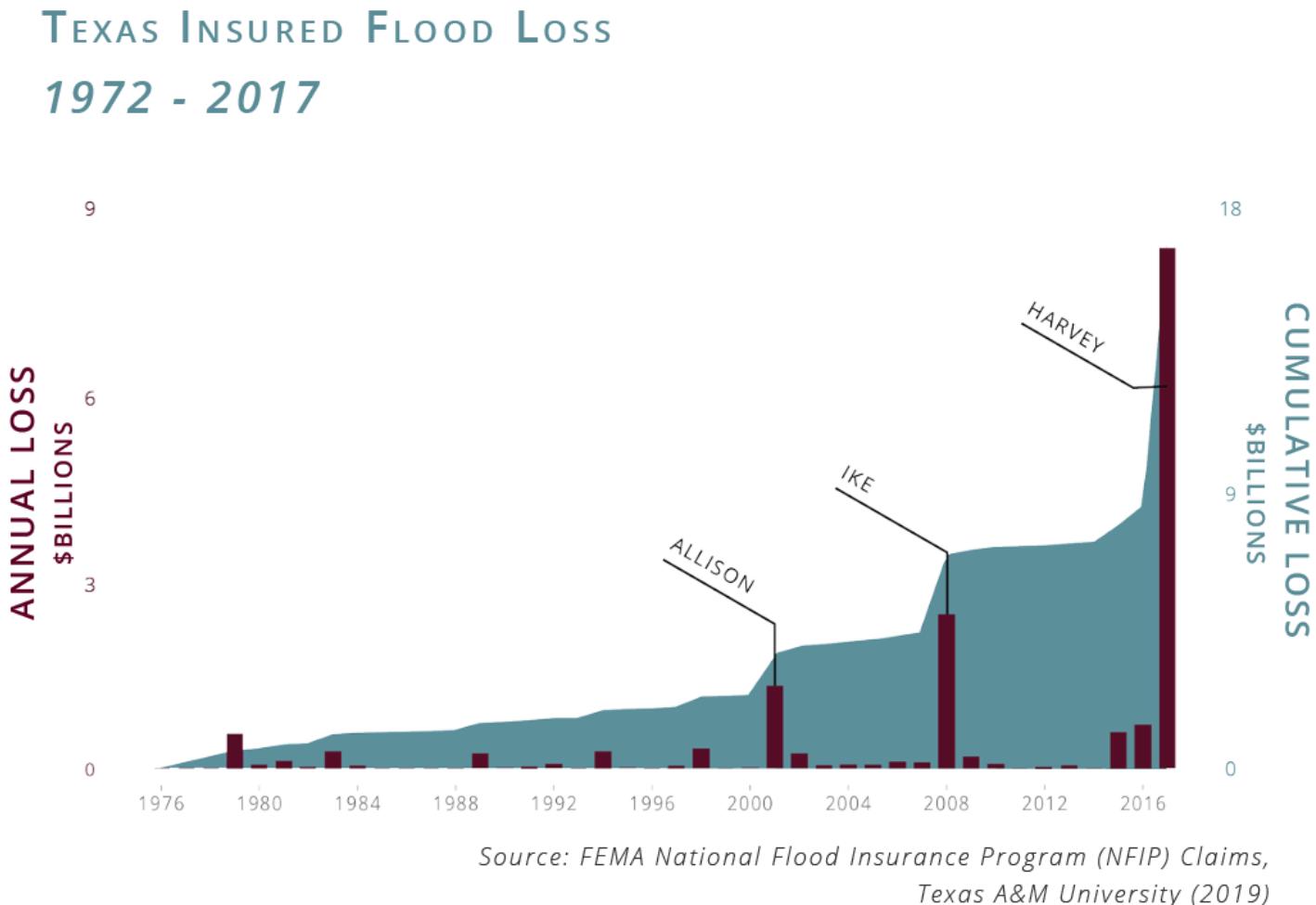
Data Issues

Background: Flooding Use Case

The U.S. flood problem is getting worse

Intense flooding is:

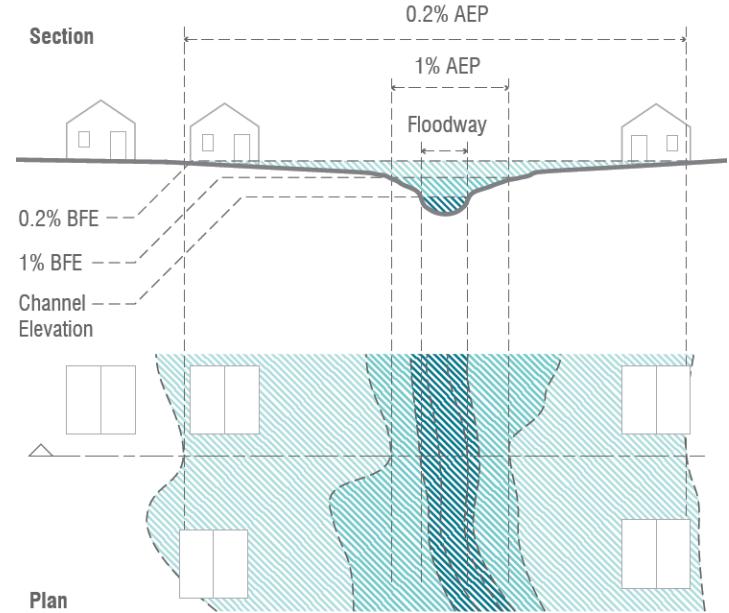
1. Increasing in frequency
2. Increasing in cost
3. Poorly understood



Why was the floodplain created?

Three Objectives:

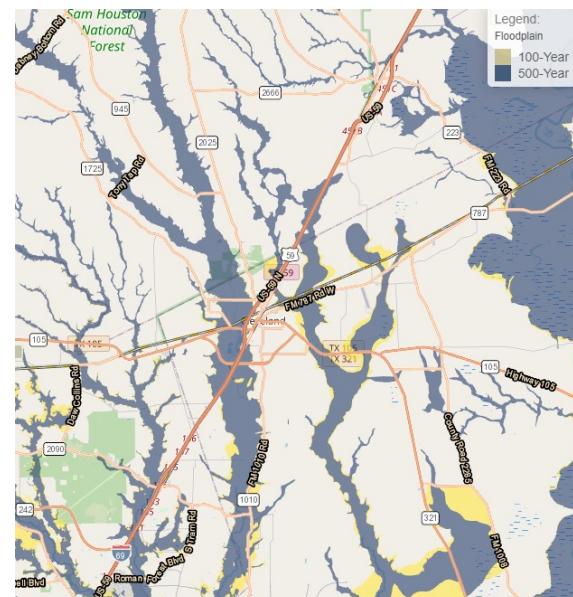
1. Set insurance rates
2. Create standards for new development
3. Discourage floodplain development



Source: Greater Houston Flood Mitigation Consortium (2019)

Why was it chosen?:

1. Efficient administration and implementation
2. A way to compare risks across communities

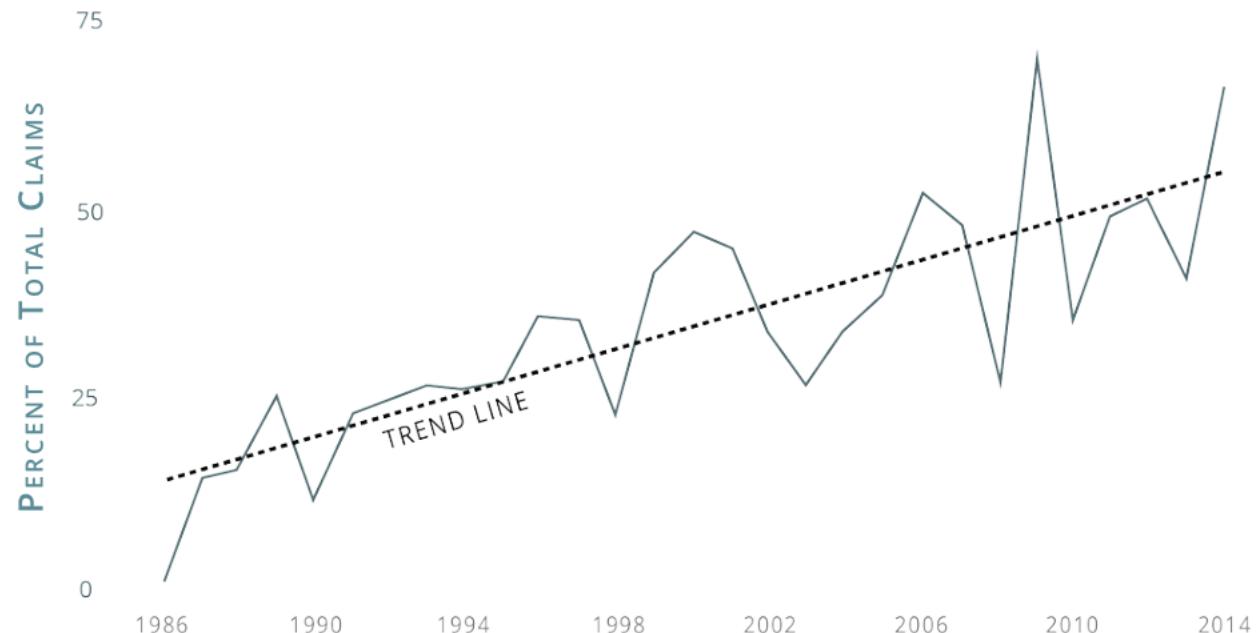


Floodplain fails to represent risk

1. Floodplain is Universally misunderstood by those who must cope with flood hazards.
2. The 100-year floodplain has become our de facto tool to communicate risk.
3. The dichotomous floodplain boundary results in a false sense of security.

"A risk communication is successful to the extent that it contributes to the outcomes its sponsor desires."¹

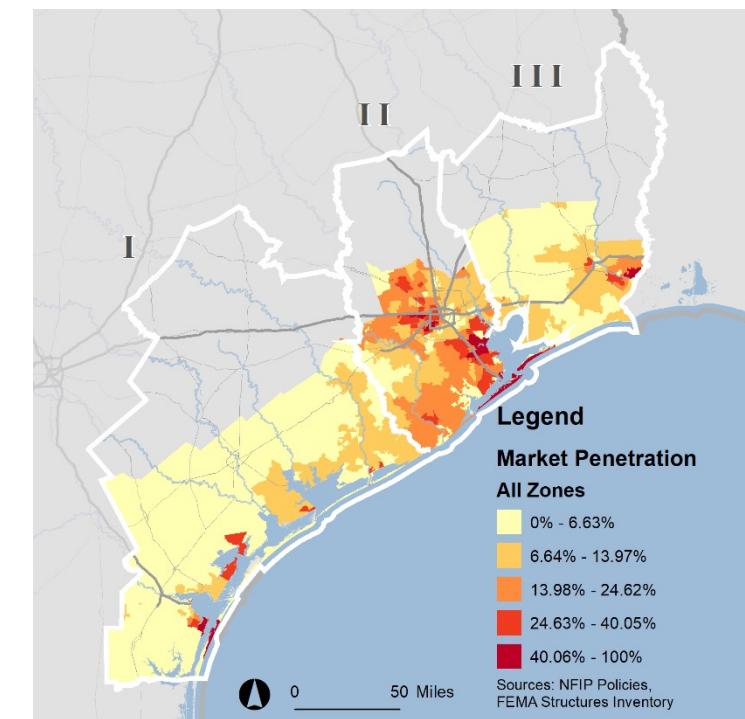
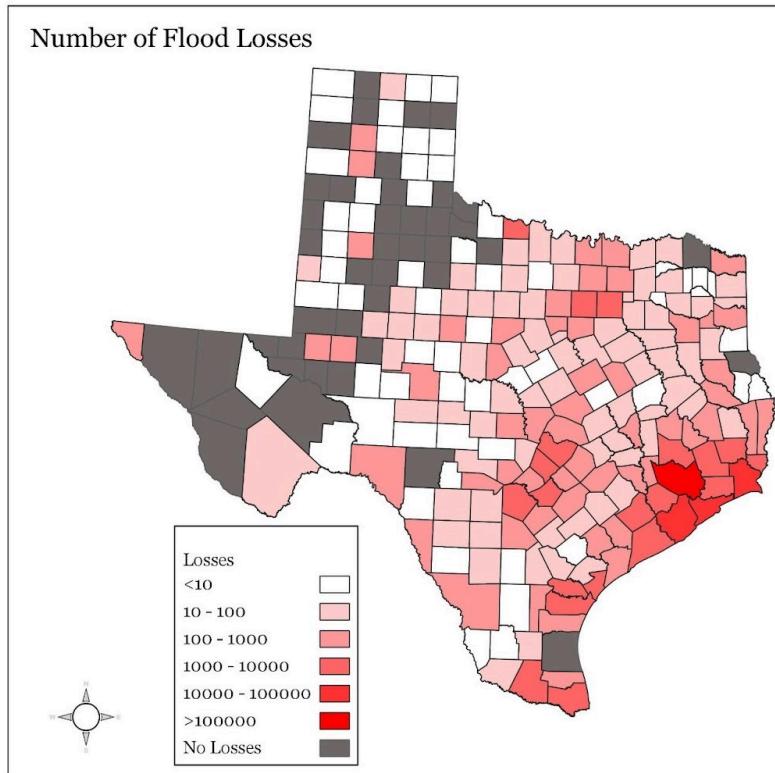
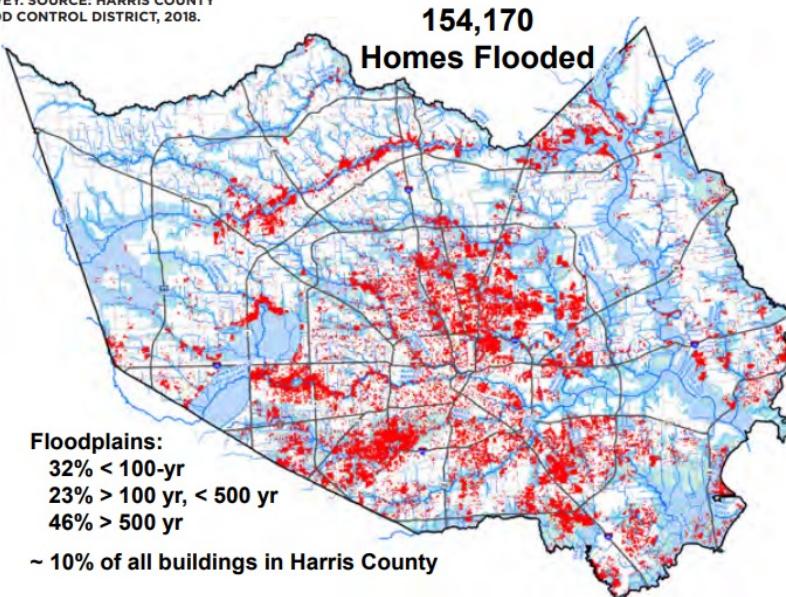
PERCENT INSURED FLOOD LOSS CLAIMS FROM
OUTSIDE OF THE 100-YEAR FLOODPLAIN, TEXAS
1986 - 2014



Sources: University of Maryland, and Texas A&M University, Galveston. 2019.
Eye of the Storm: Report of the Governor's Commission to Rebuild Texas. 2018.

1. National Resource Council. 1989. *Improving Risk Communication*. Washington, D.C.: National Academies Press

FIGURE 17. HOMES FLOODED IN HOUSTON, TEXAS DURING HURRICANE HARVEY. SOURCE: HARRIS COUNTY FLOOD CONTROL DISTRICT, 2018.



THE GROWING THREAT OF URBAN FLOODING:

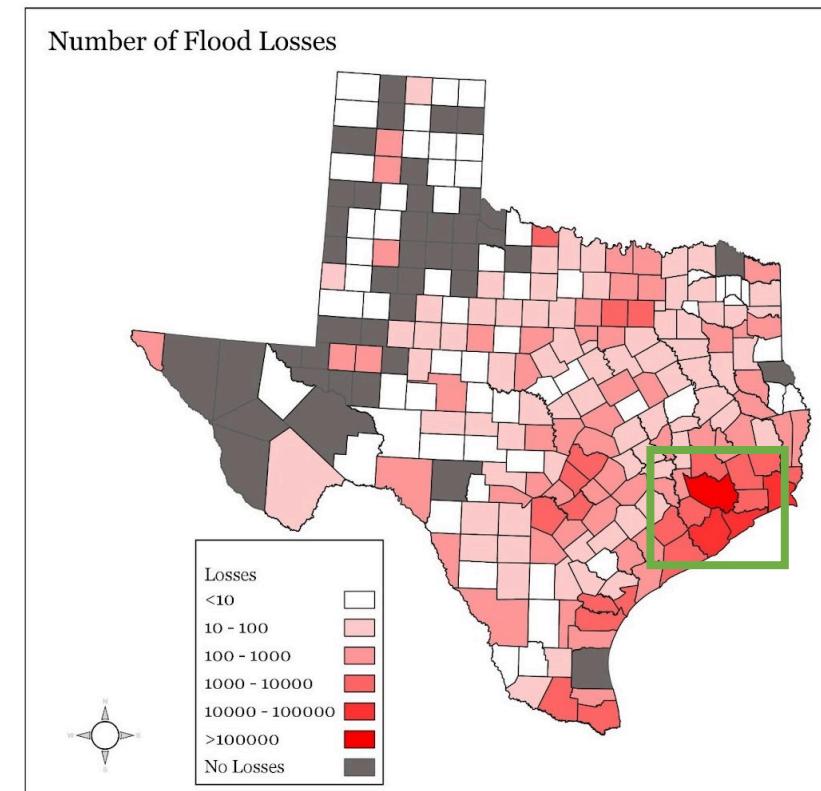
- Identifying flooding outside of the Flood Zone
- Trying to identify problems without the whole picture.
- Insurance Penetration <22%

Study area: Southeast Texas Coast (Houston)

6.6 million people

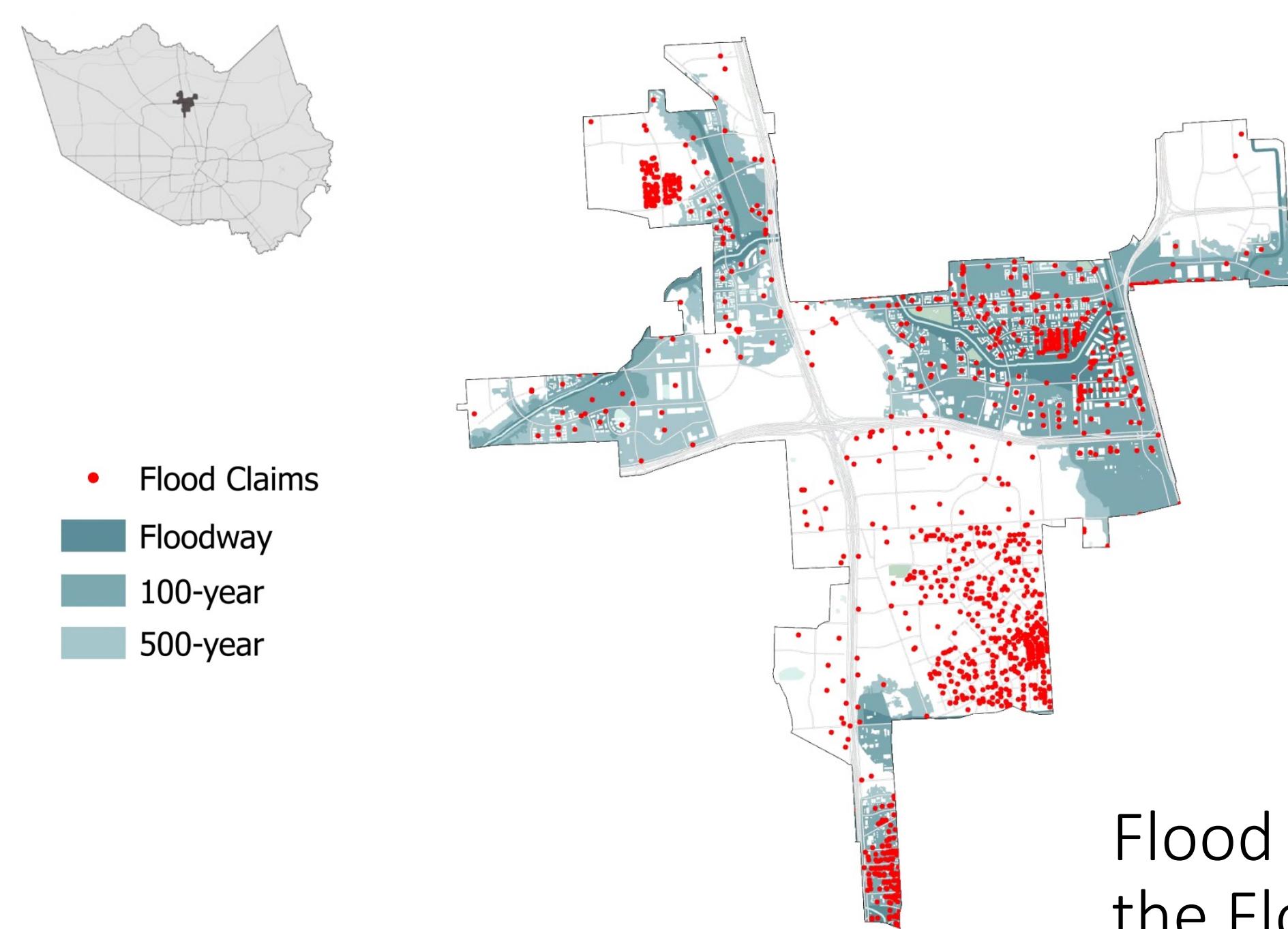
3 destructive hurricanes
in 13 years.

- Ike (2008)
- Harvey (2017)
- Imelda (2019)



Filling in the data gaps: Developing the Damage Plain

The Damage Plain is a contiguous map that represents the probability of a structure at a location experiencing a damaging flood.



Dependent Variable

Flood Exposure
Insured Flood Loss

Independent Variables

Topographic

Elevation
Coast Proximity
Stream Proximity
Height Above Nearest Drainage

Hydrologic

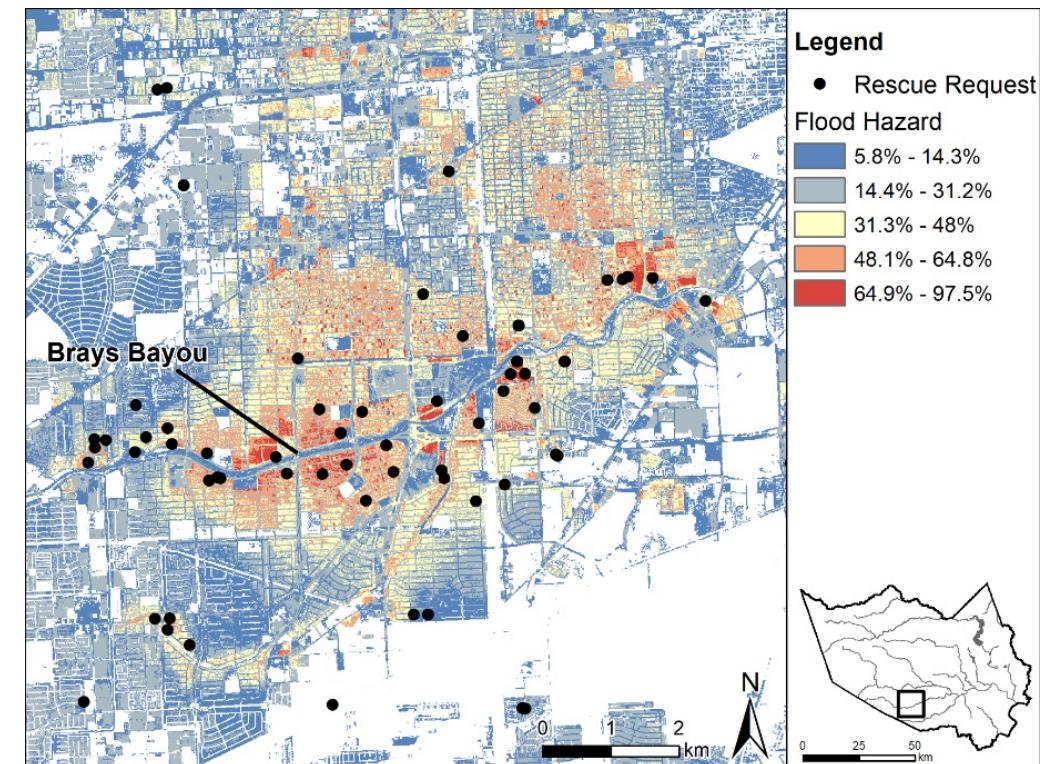
Roughness
Imperviousness
Flow Accumulation
Topographic Wetness Index
Saturated Hydraulic Conductivity

Random Forest

10-Fold Cross Validation
Trees = 200
Max Depth = 90

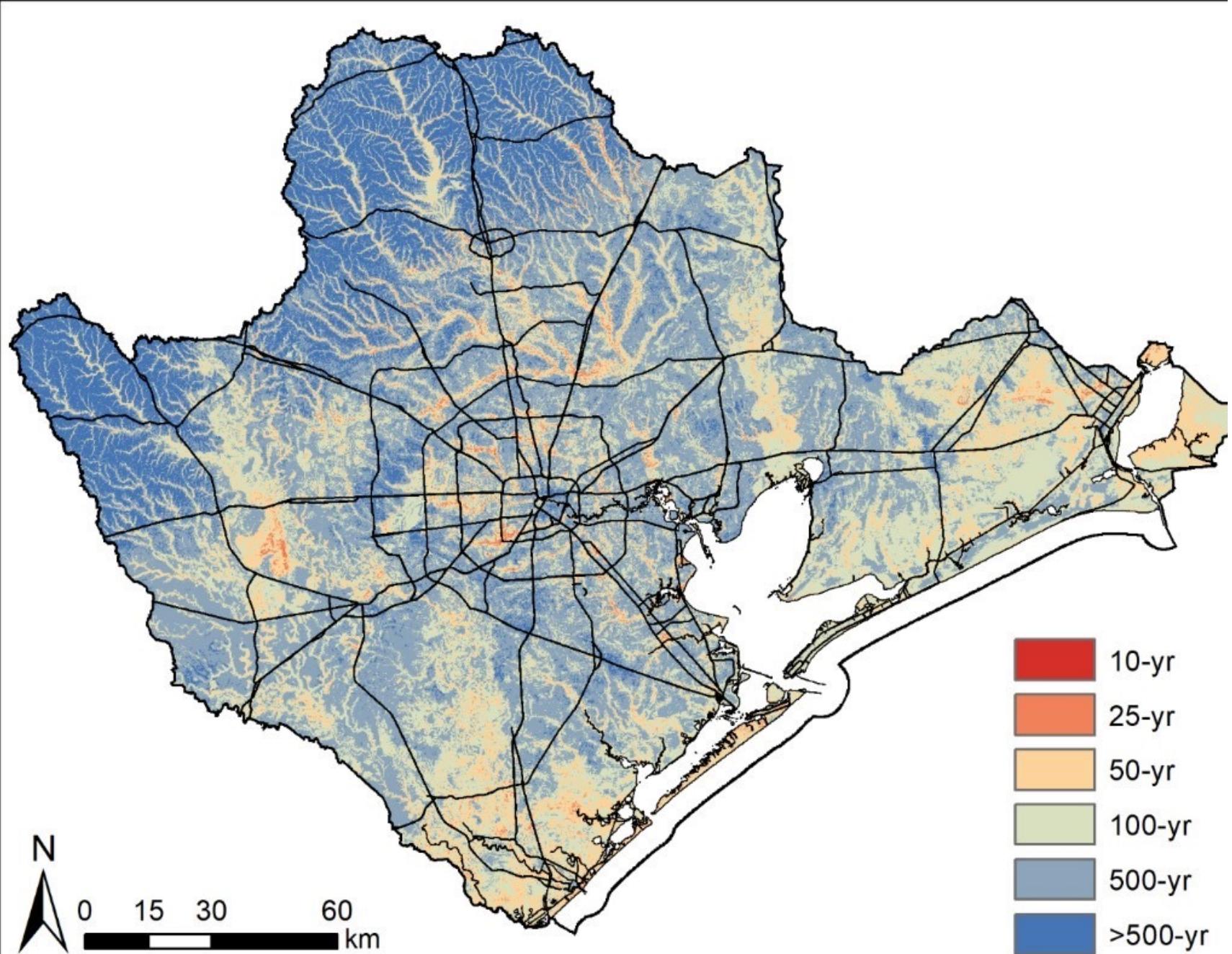
Flood Hazard
Annualized Probability
Predicted Spatially

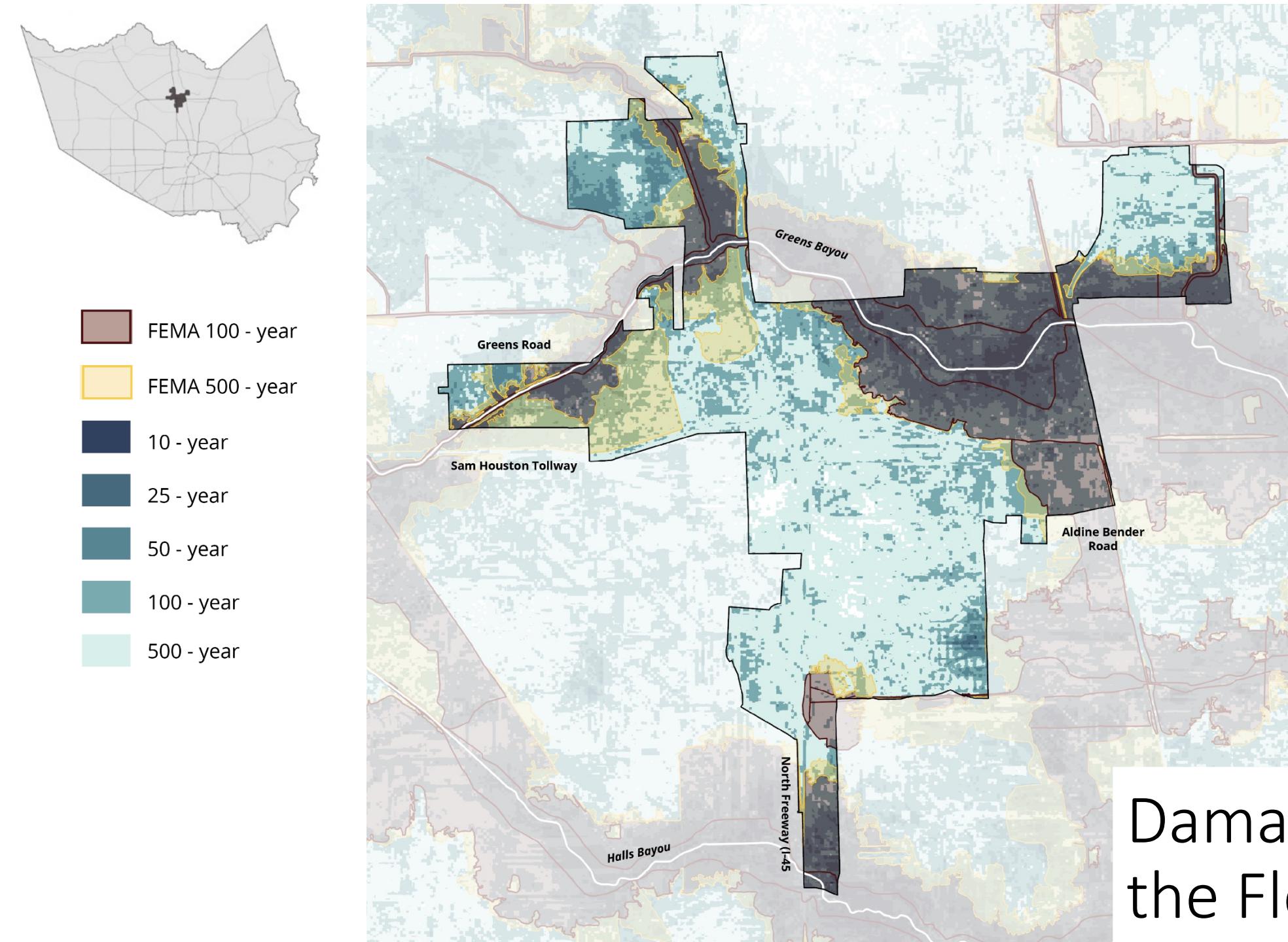
The Damage Plain Framework



Damage Plain Output

Annual Probability of a structure experiencing a damaging flood.

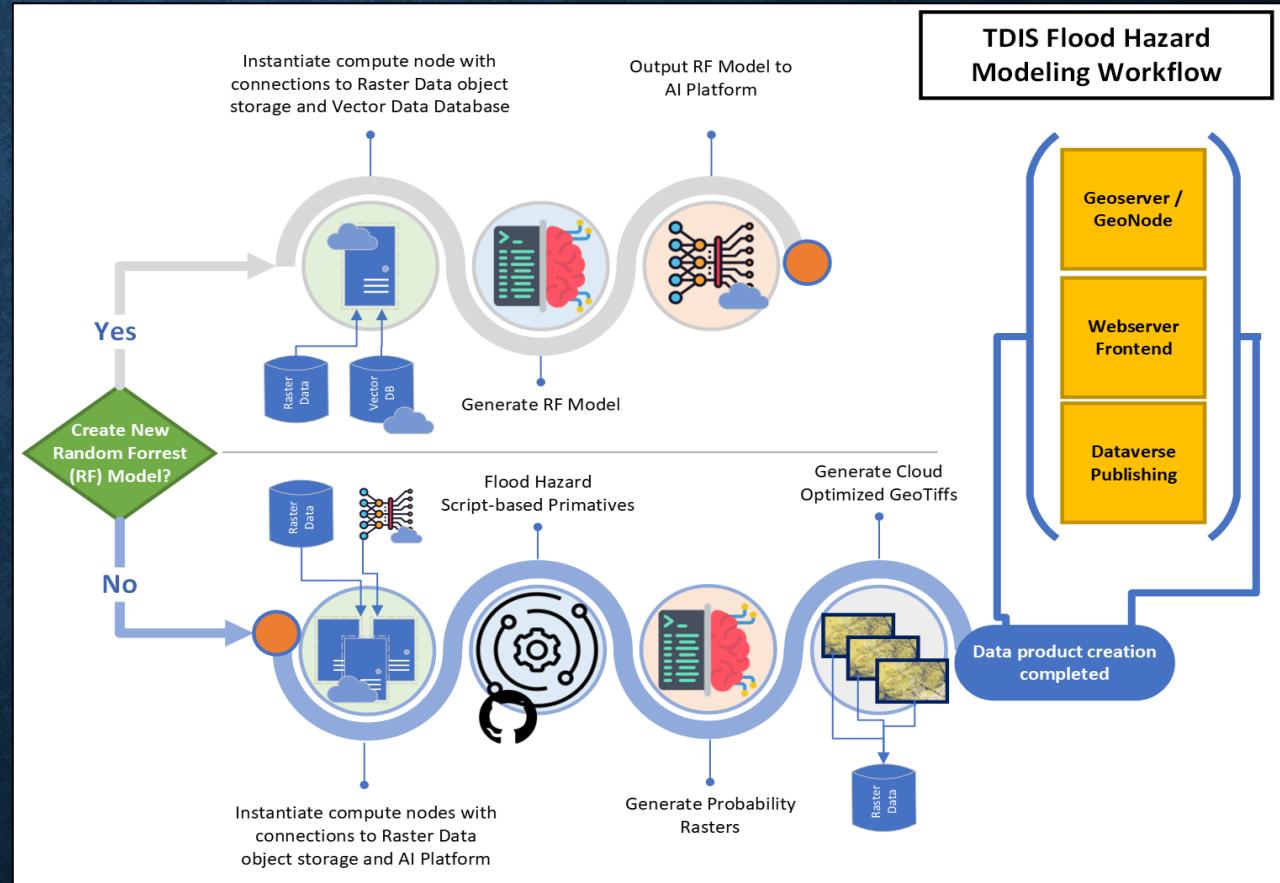
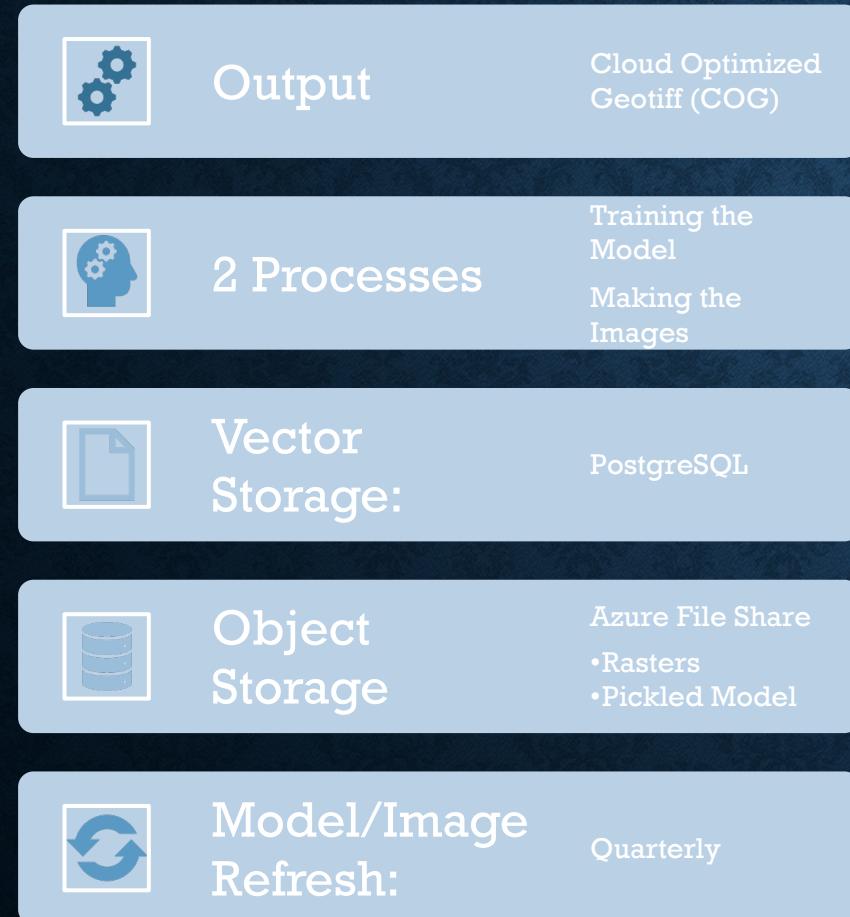




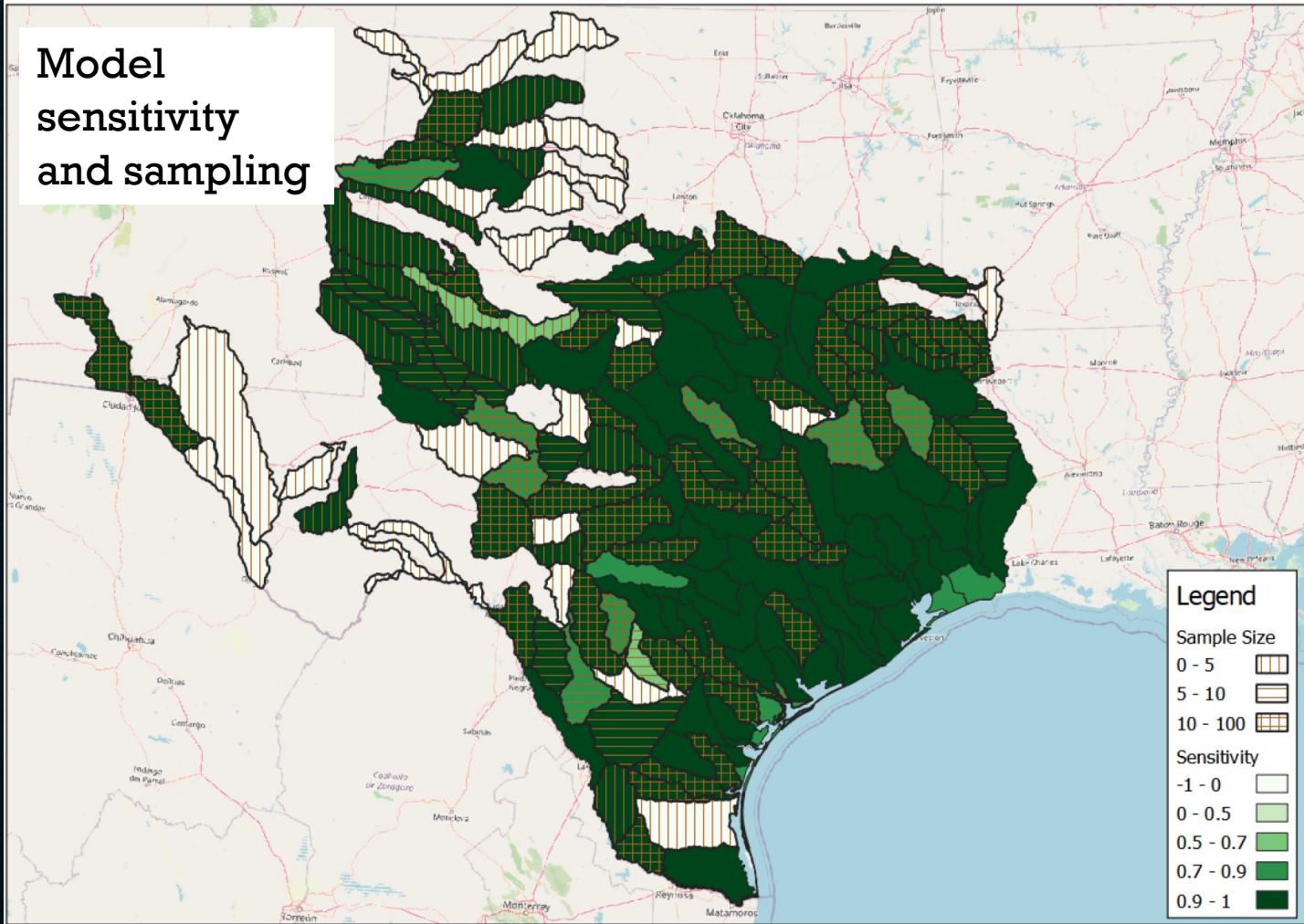
Damage Plain and
the Flood Plain

Filling in the data gaps: Scaling the Damage Plain

CURRENT WORKFLOW

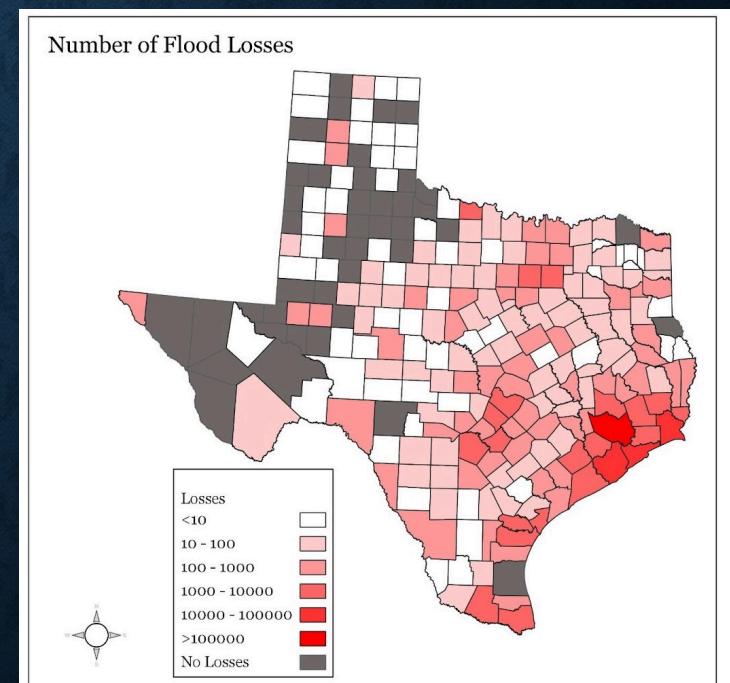


Model sensitivity and sampling

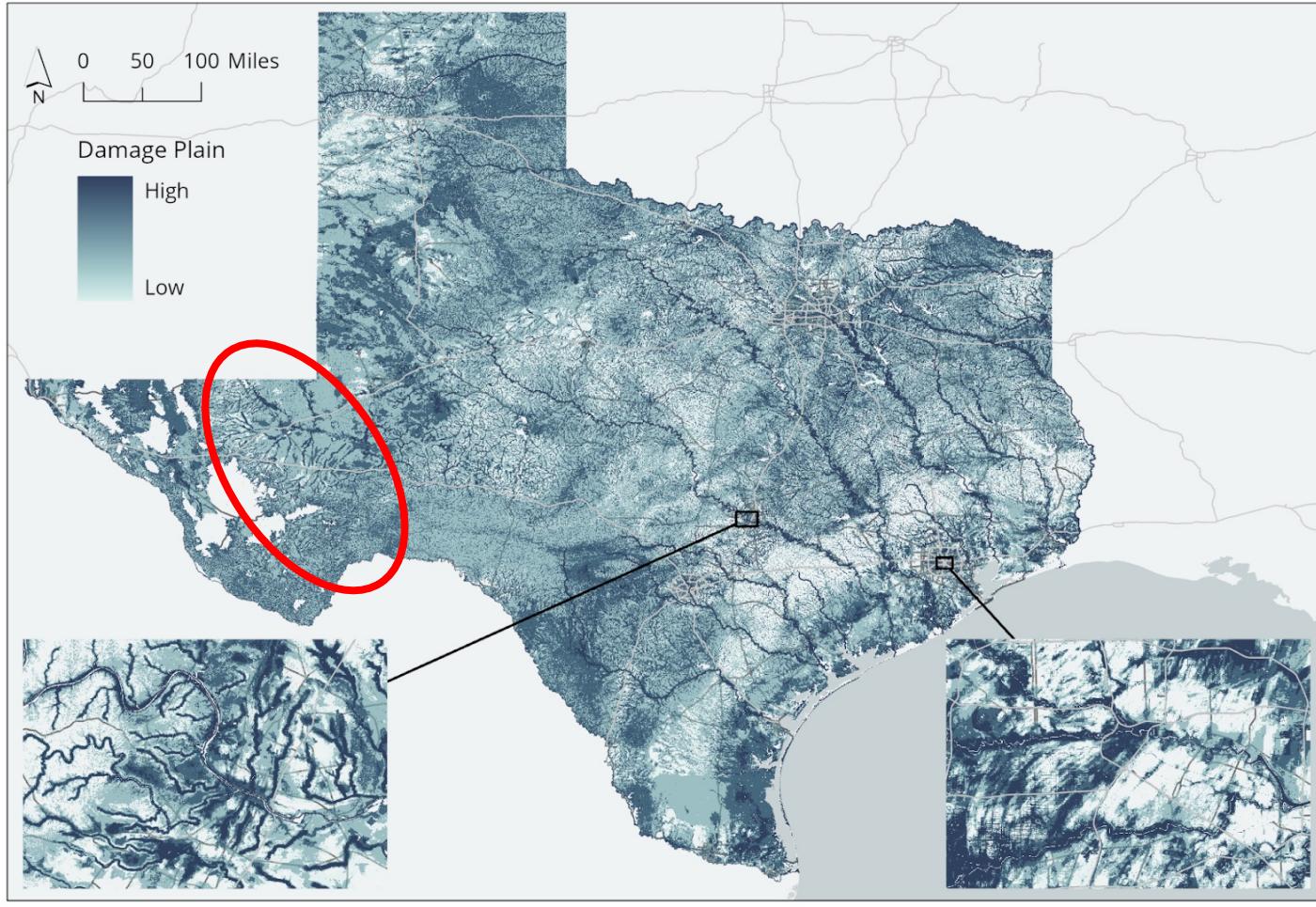


- Low Samples out West
- Lower Flood Risk but also Low Population
- Fewer NFIP Policies

QA/QC: ISSUES OF MISSING DATA

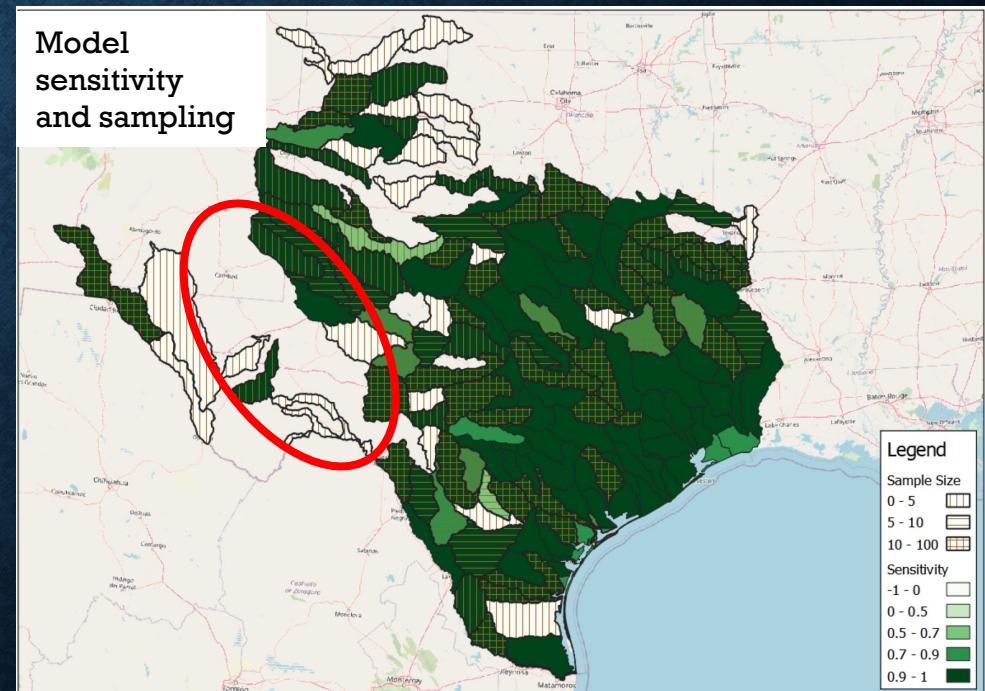


Texas Statewide Damage Plain



**QA/QC: REFINING OUR
UNDERSTANDING OF
UNCERTAIN INFORMATION**

- Low Samples out West
- Lower Flood Risk but also Low Population
- Fewer NFIP Policies





Questions?

