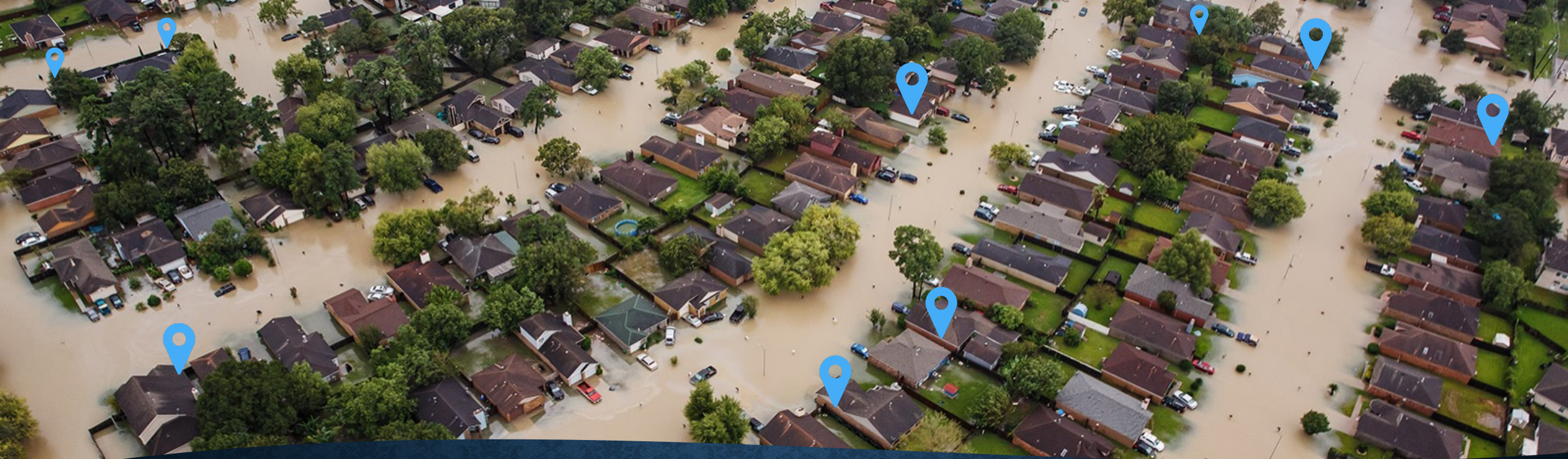




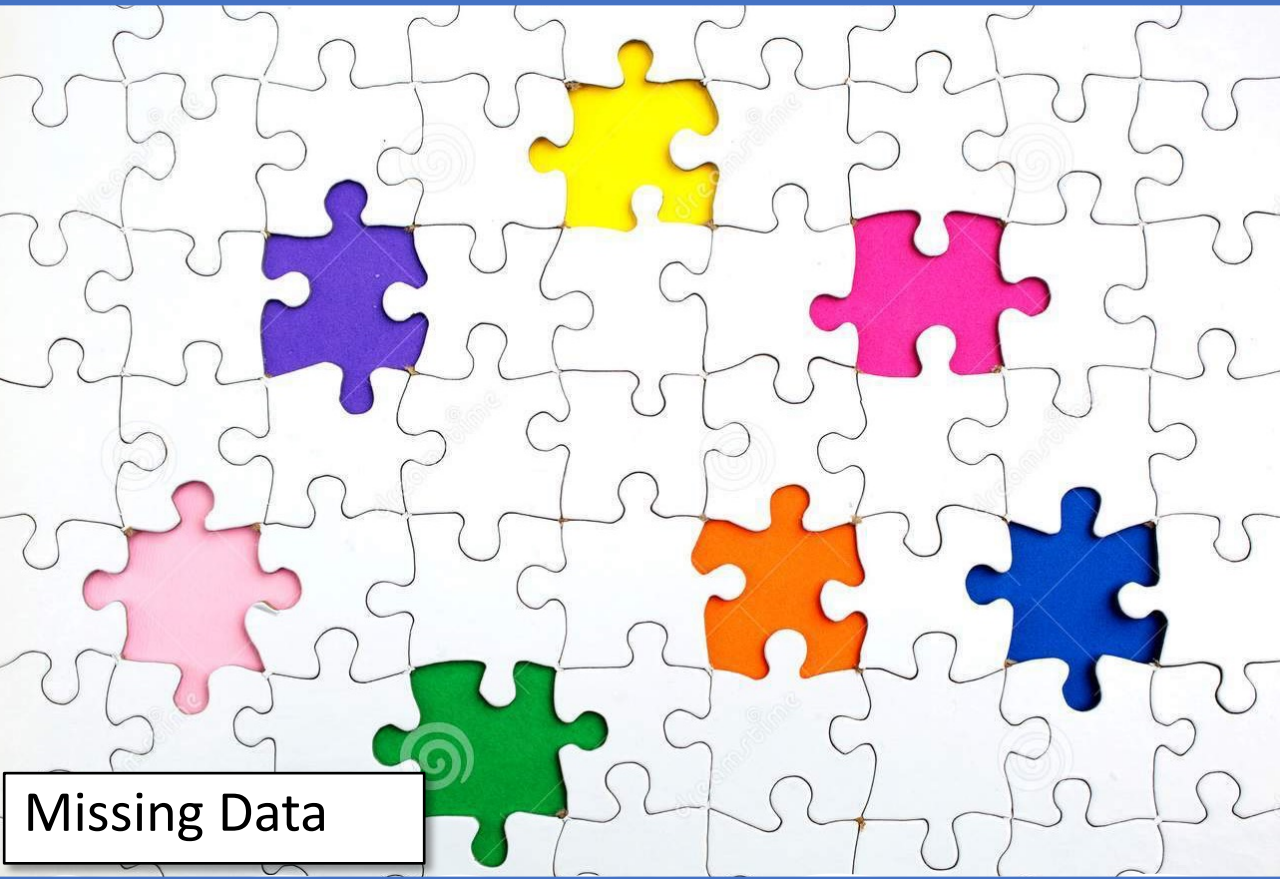
Source: [CNN \(2017\)](#)

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

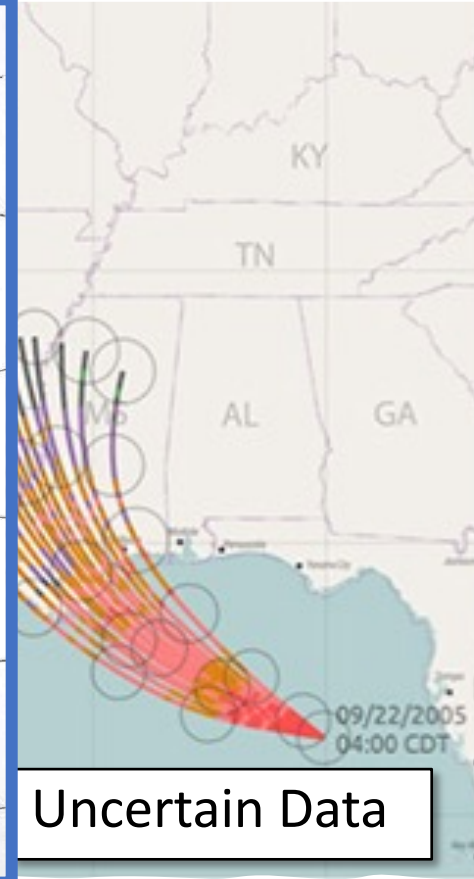


Source: [CNN \(2017\)](#)

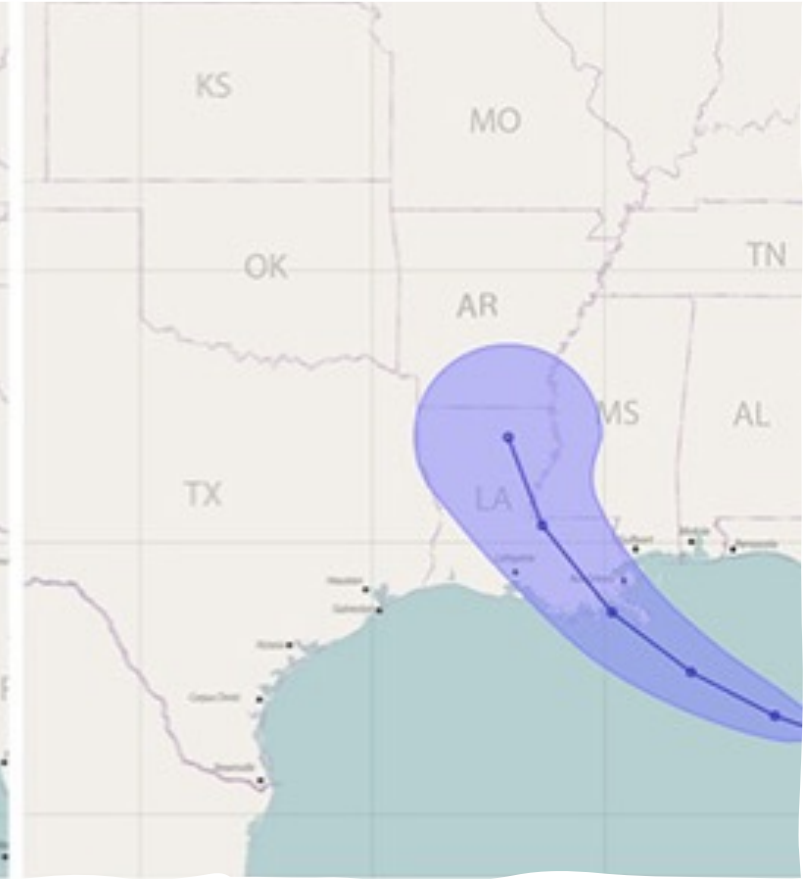
**OFTEN, CURRENT DATA FAIL
TO TELL THE WHOLE STORY**



Missing Data



Uncertain Data



Data Issues

Background: Flooding Use Case

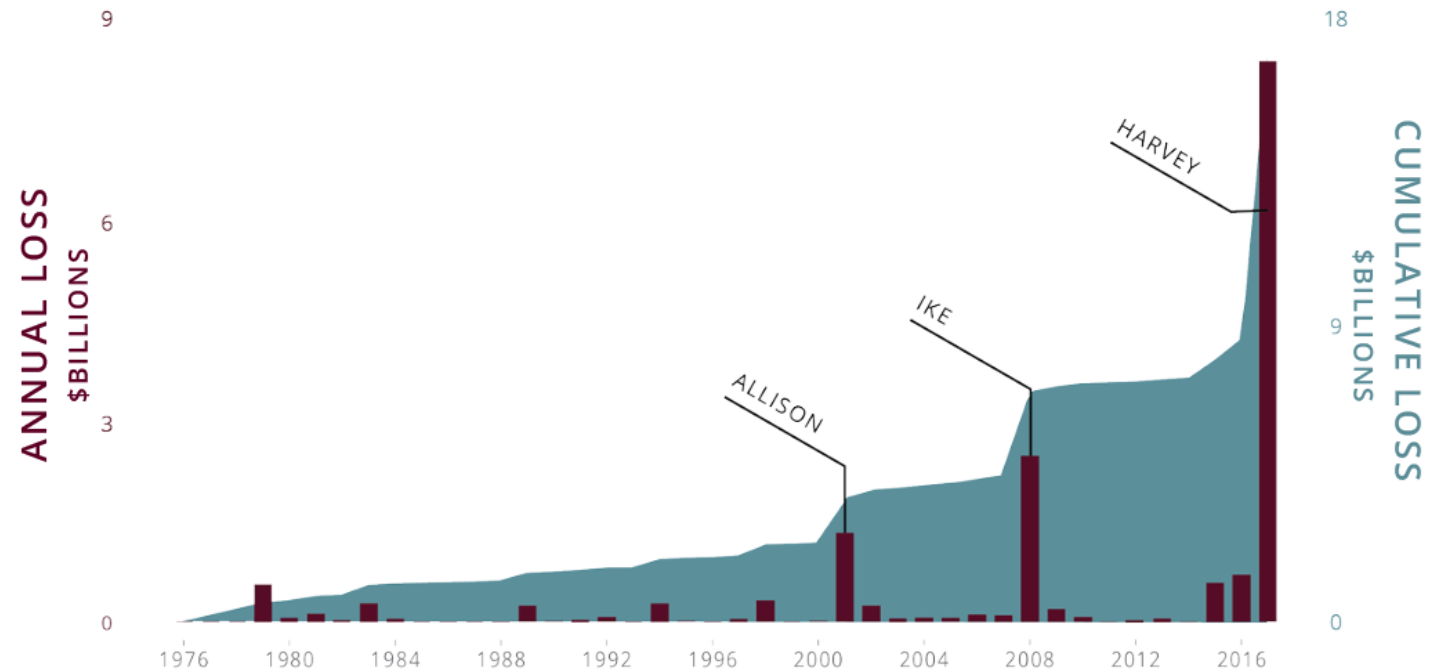


The U.S. flood problem is getting worse

Intense flooding is:

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

TEXAS INSURED FLOOD LOSS 1972 - 2017



Source: FEMA National Flood Insurance Program (NFIP) Claims,
Texas A&M University (2019)

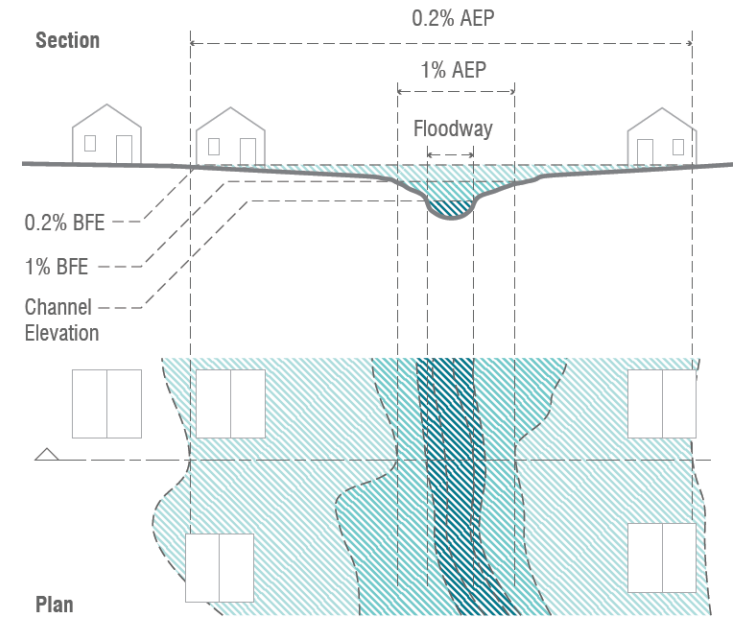
Why was the floodplain created?

Three Objectives:

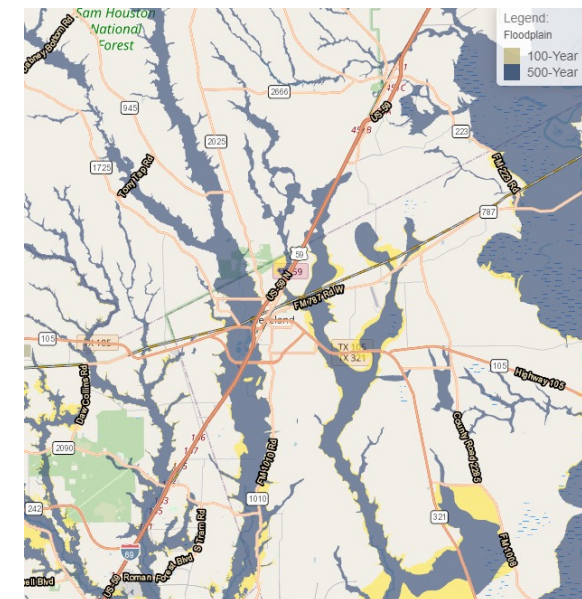
1. Set insurance rates
2. Create standards for new development
3. Discourage floodplain development

Why was it chosen?:

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



Source: Greater Houston Flood Mitigation Consortium (2019)

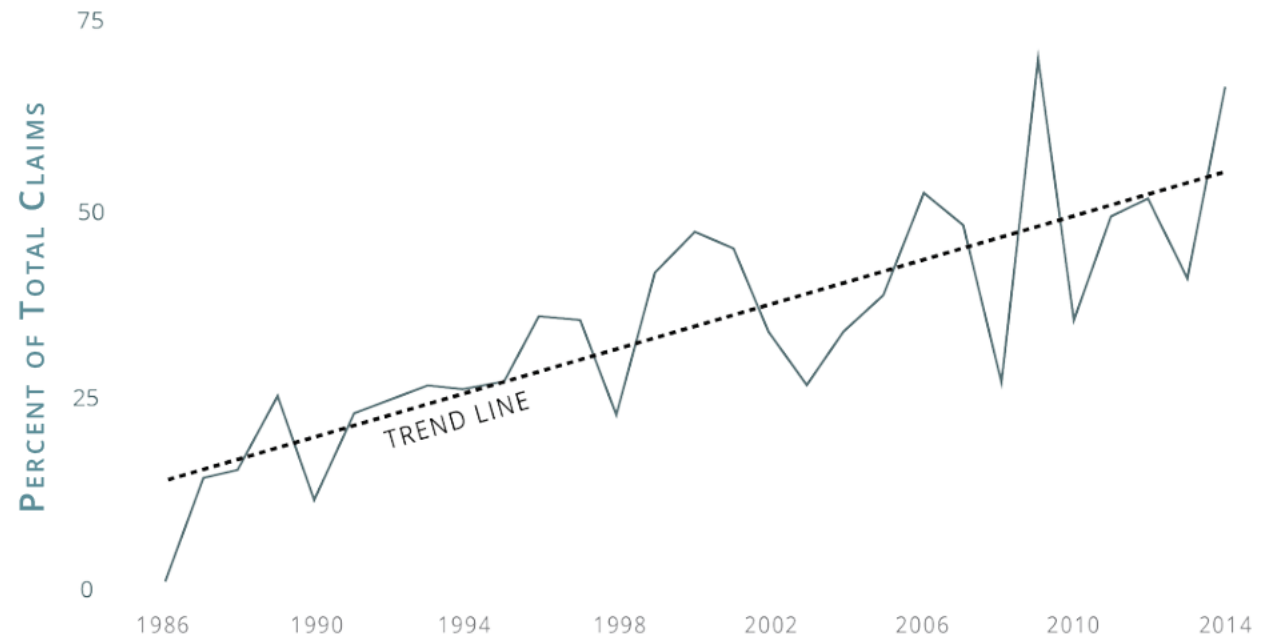


Floodplain fails to represent risk

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.

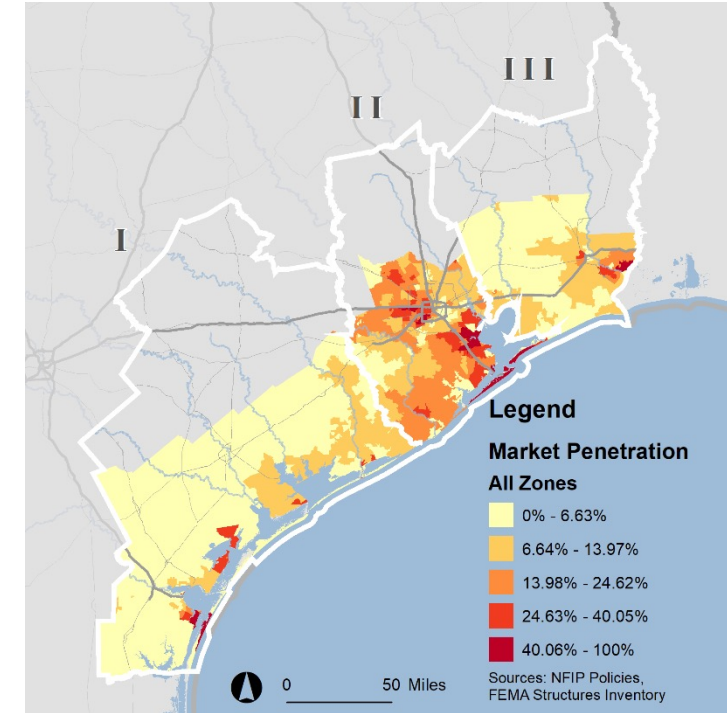
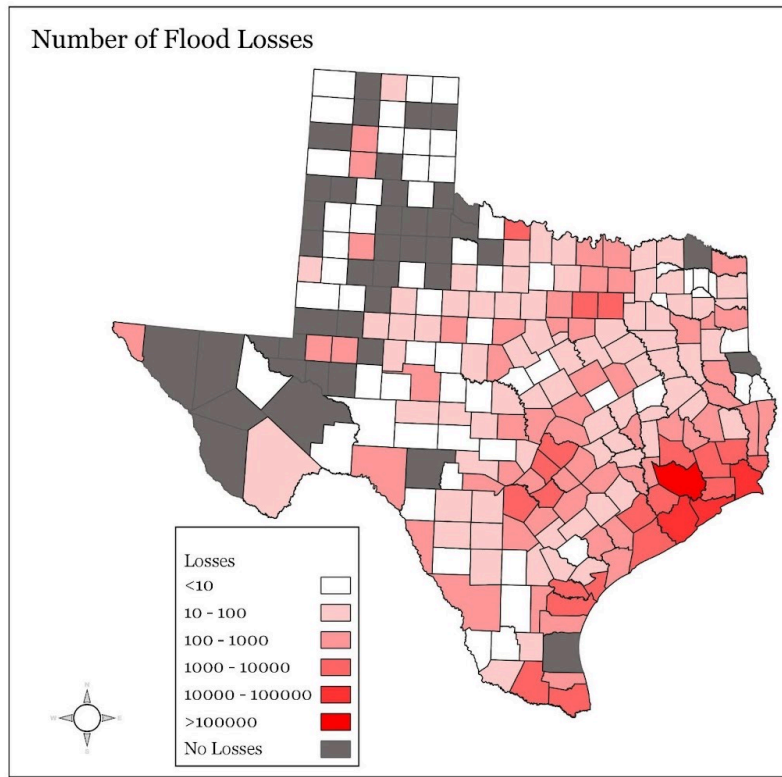
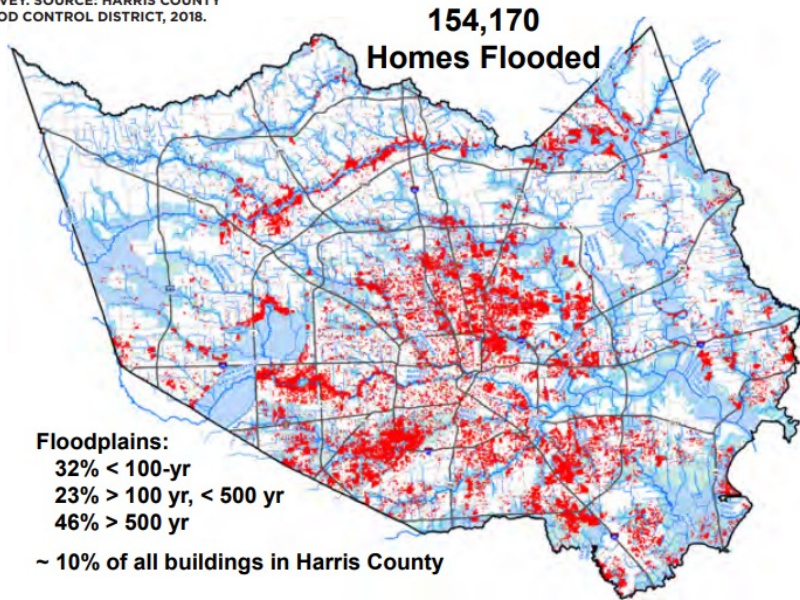
“A risk communication is successful to the extent that it contributes to the outcomes its sponsor desires.”¹

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.

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



THE GROWING THREAT OF URBAN FLOODING:

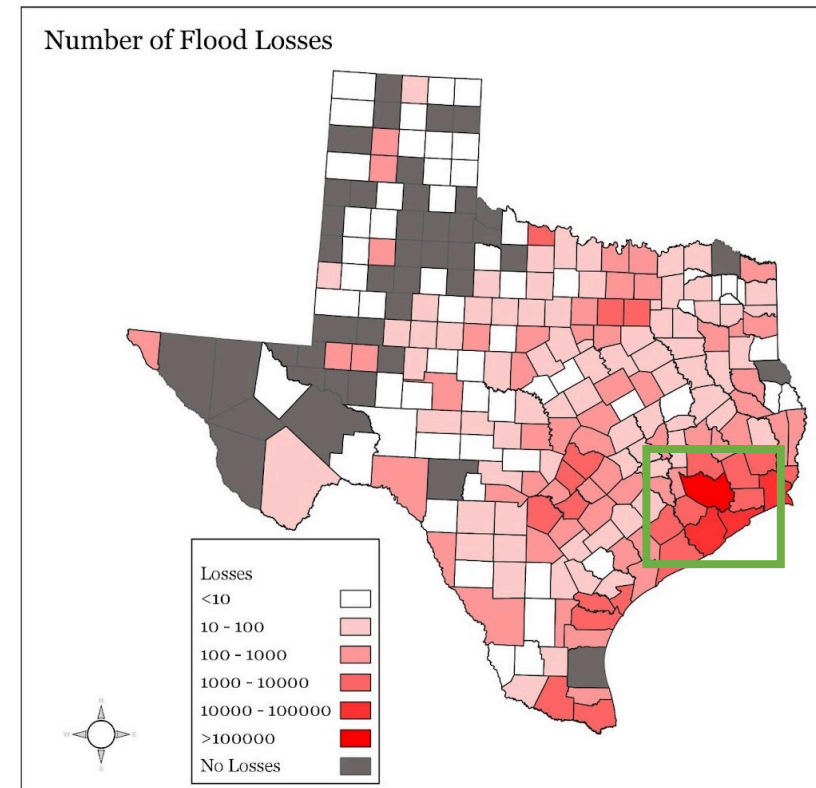
- Identifying flooding outside of the Flood Zone
- Trying to identify problems without the whole picture.
- Insurance Penetration <22%

Study area: Southeast Texas Coast (Houston)

6.6 million people

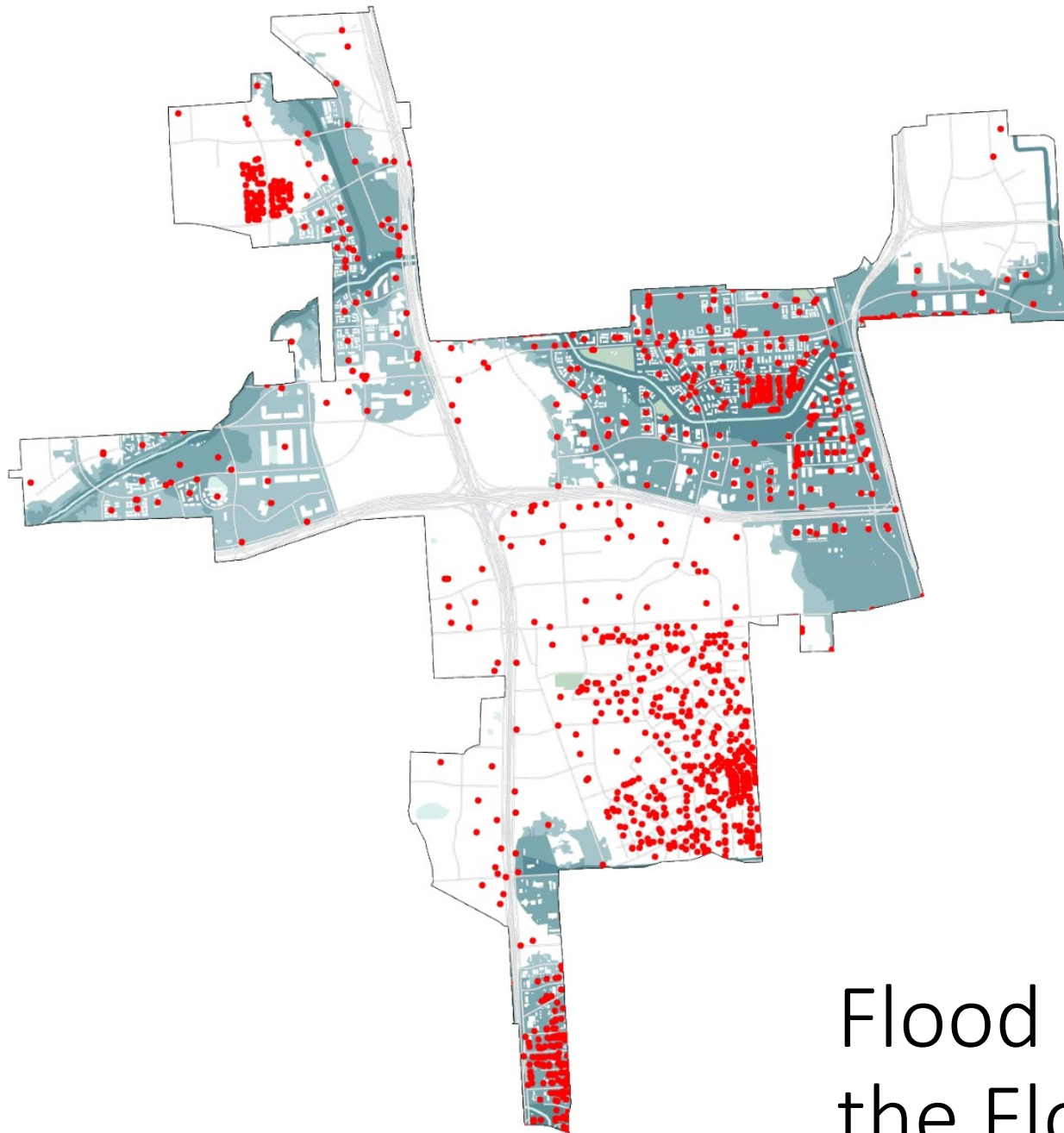
3 destructive hurricanes
in 13 years.

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



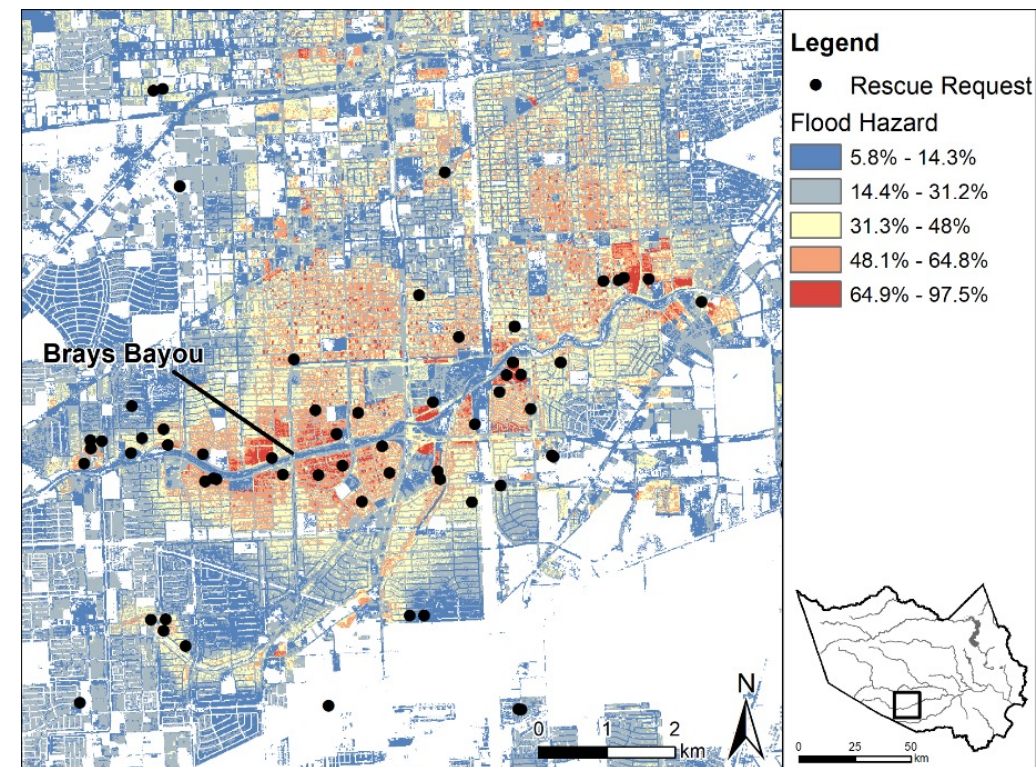
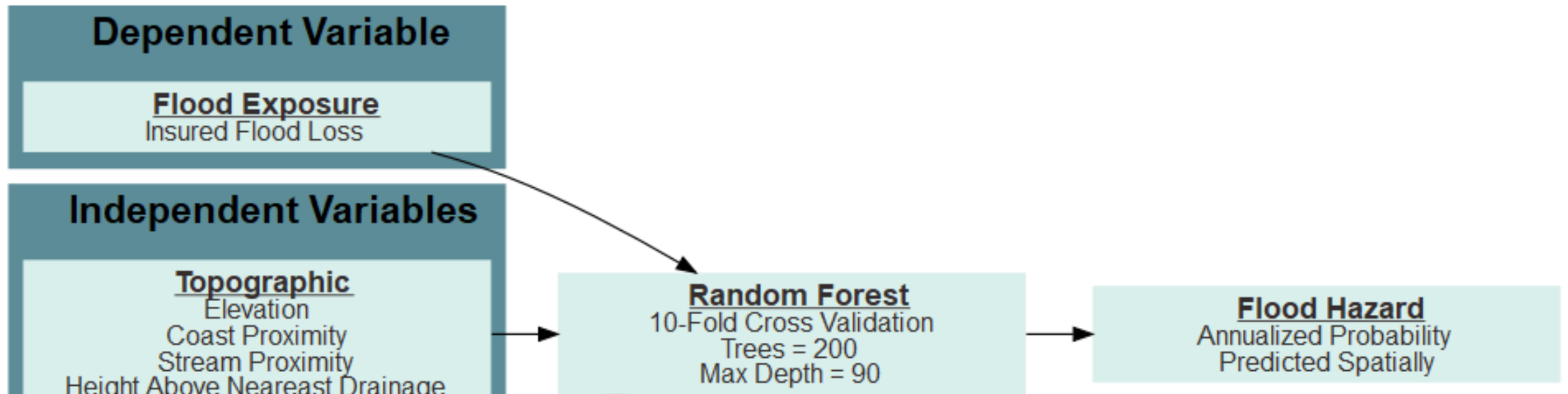
Filling in the data gaps: Developing the Damage Plain

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



- Flood Claims
- Floodway
- 100-year
- 500-year

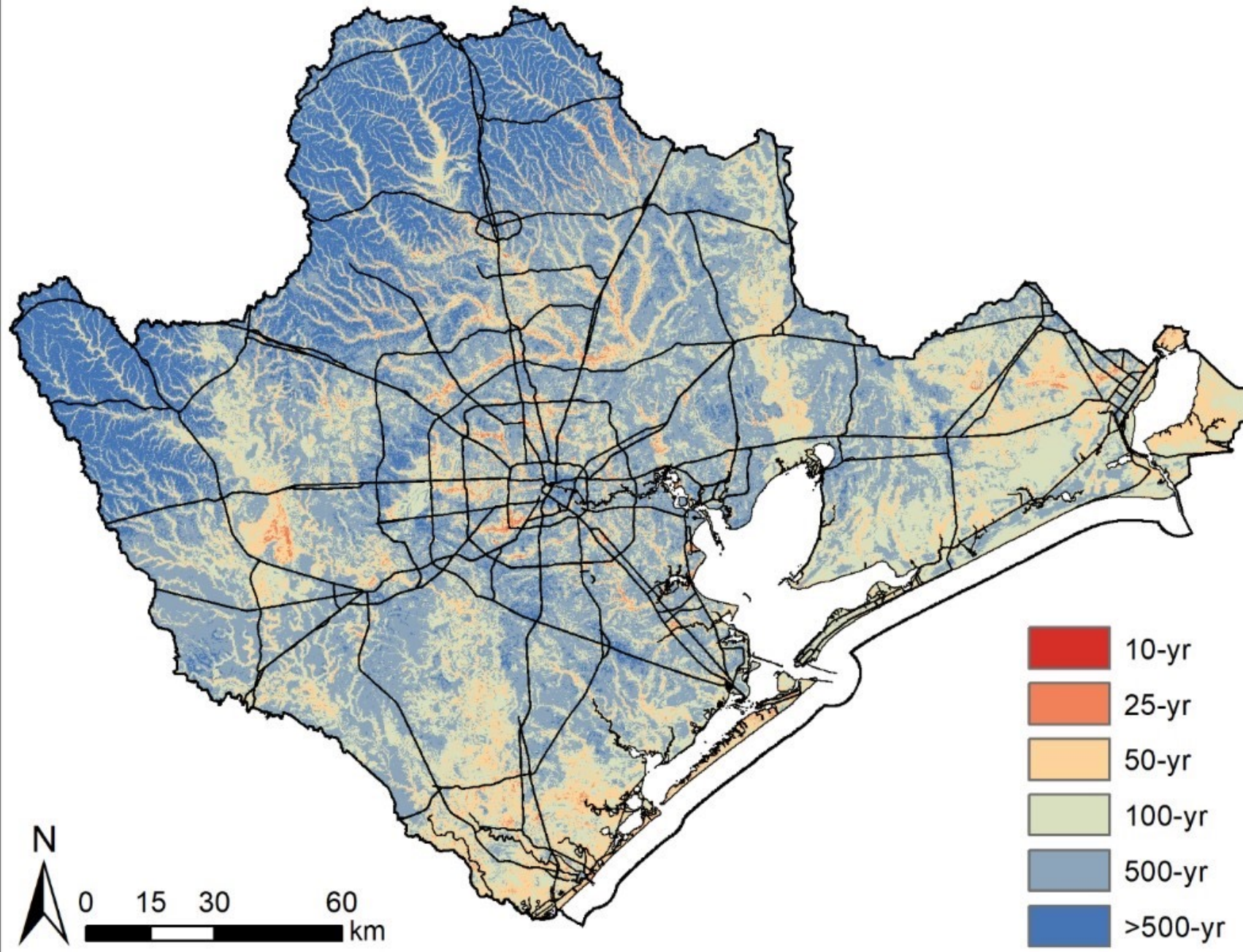
Flood Claims and
the Flood Plain



The Damage Plain Framework

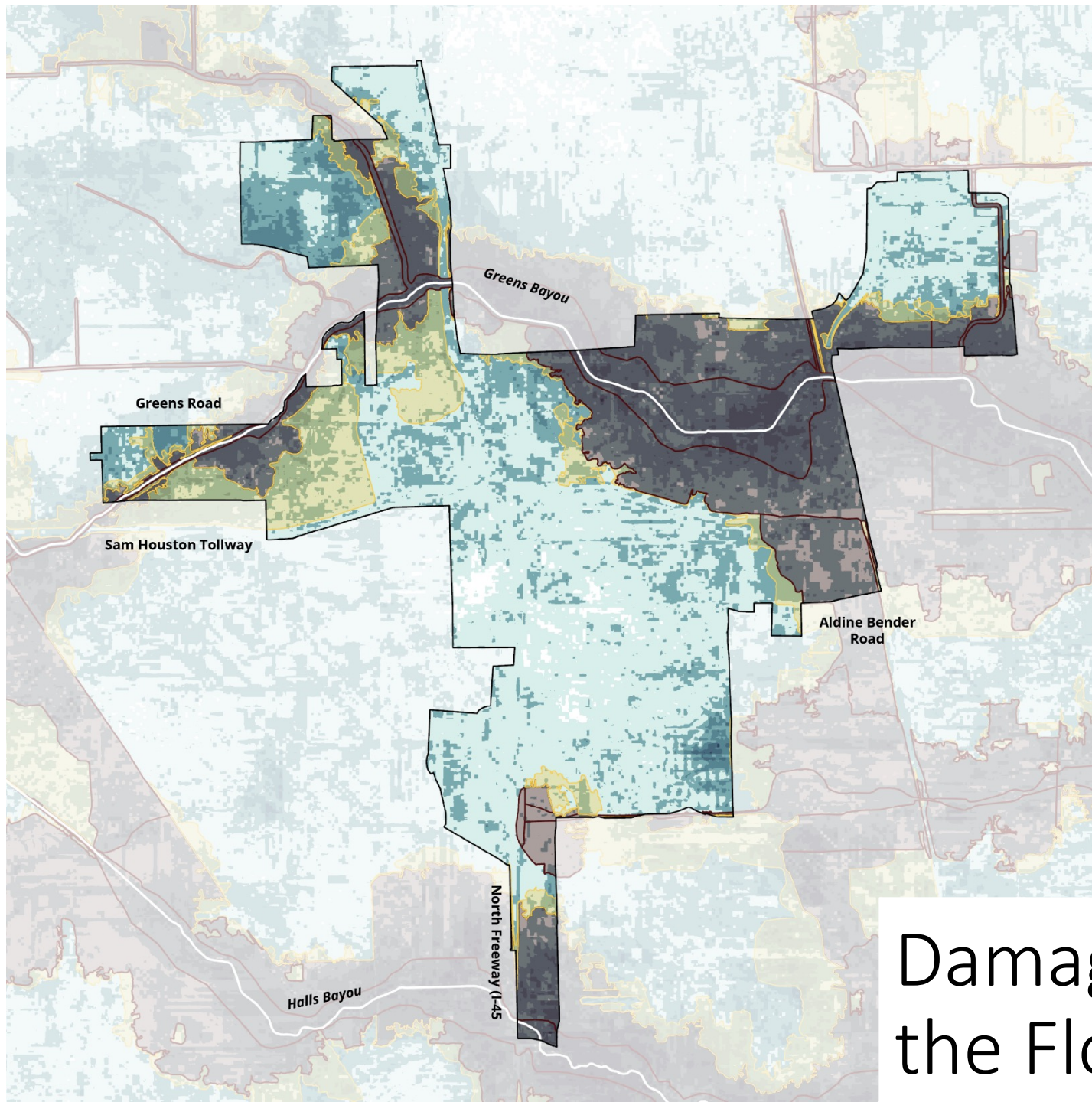
Damage Plain Output

Annual Probability of a structure experiencing a damaging flood.





- FEMA 100 - year
- FEMA 500 - year
- 10 - year
- 25 - year
- 50 - year
- 100 - year
- 500 - year



Damage Plain and the Flood Plain

Filling in the data gaps: Scaling the Damage Plain

CURRENT WORKFLOW



Output

Cloud Optimized
Geotiff (COG)



2 Processes

Training the
Model
Making the
Images



Vector
Storage:

PostgreSQL



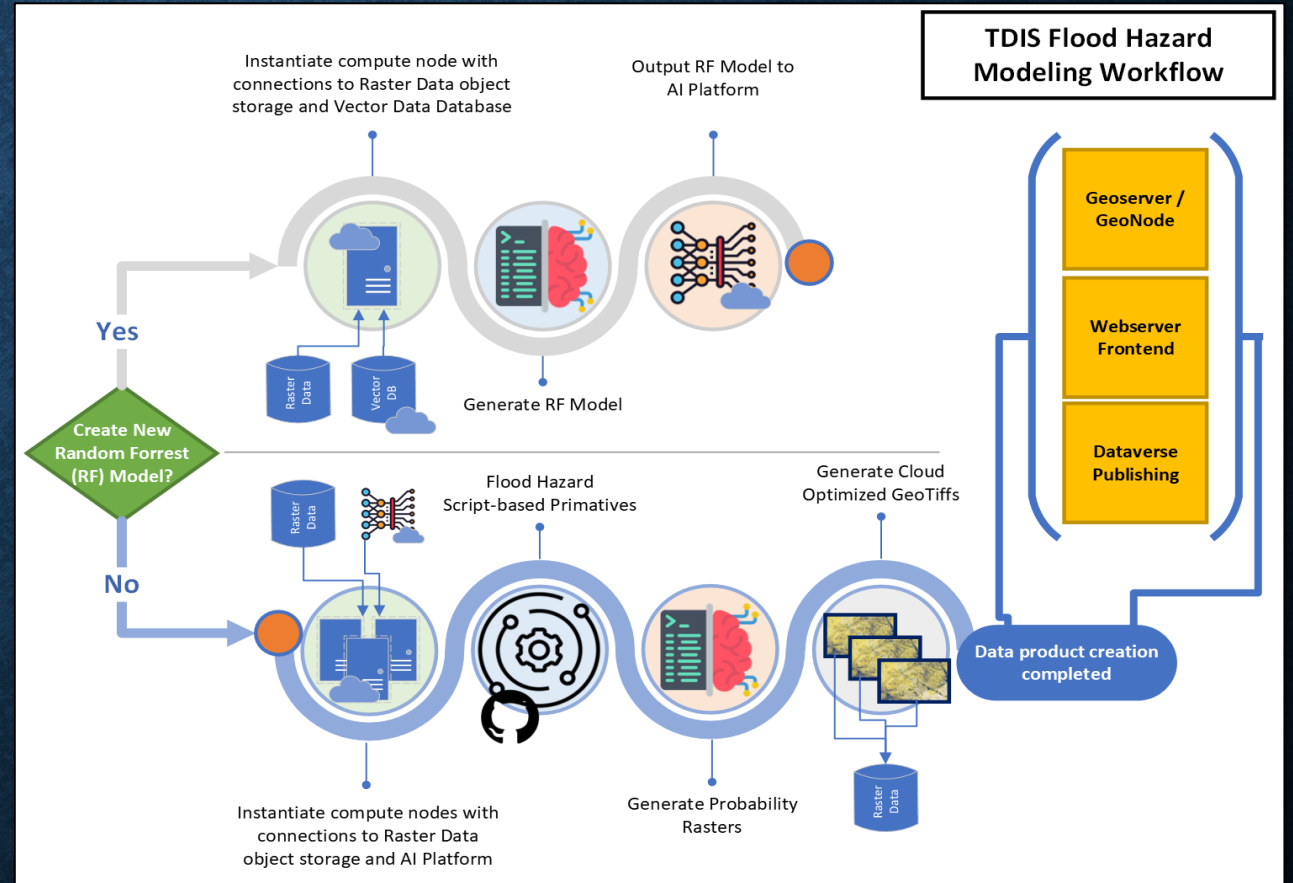
Object
Storage

Azure File Share
• Rasters
• Pickled Model

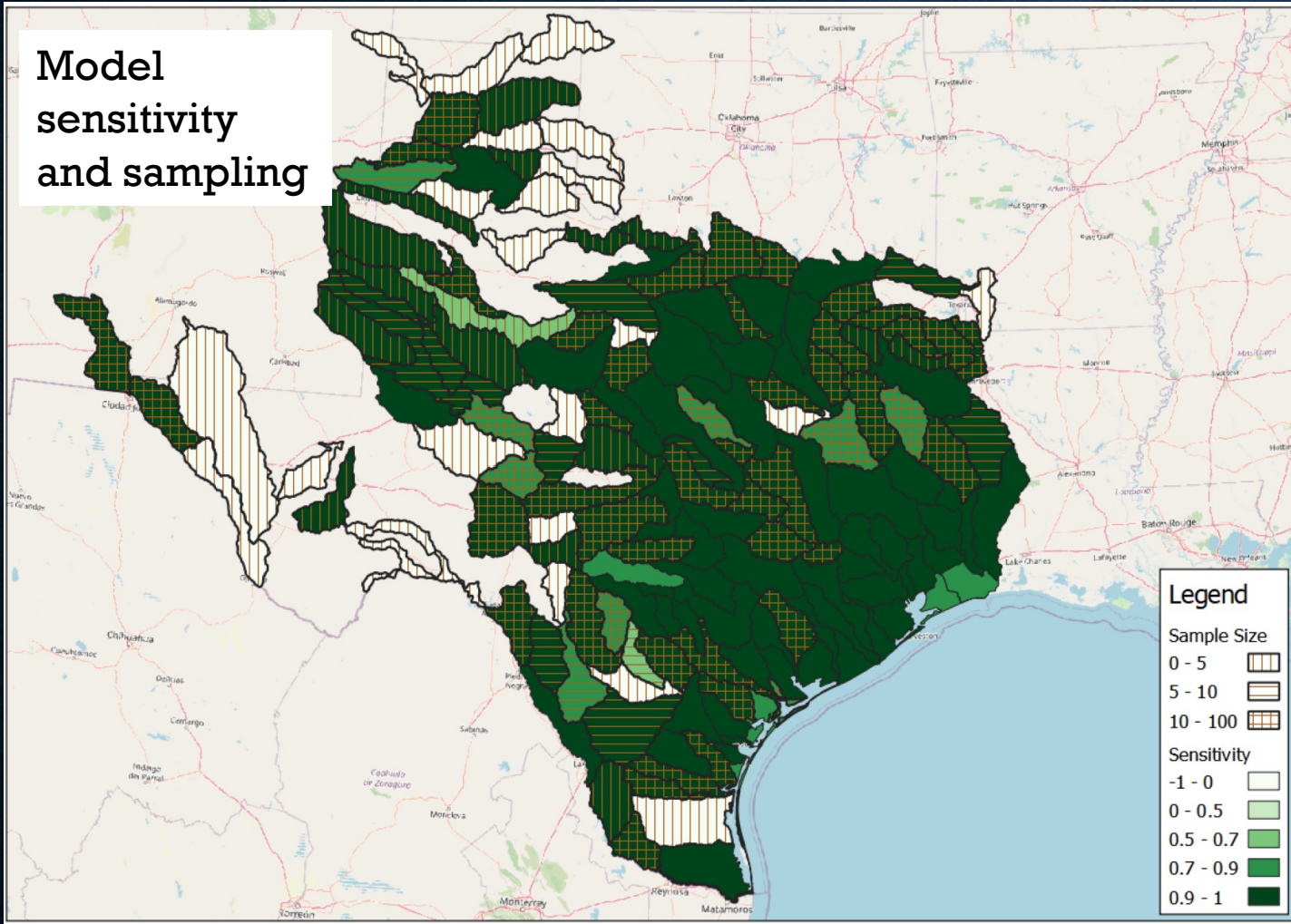


Model/Image
Refresh:

Quarterly

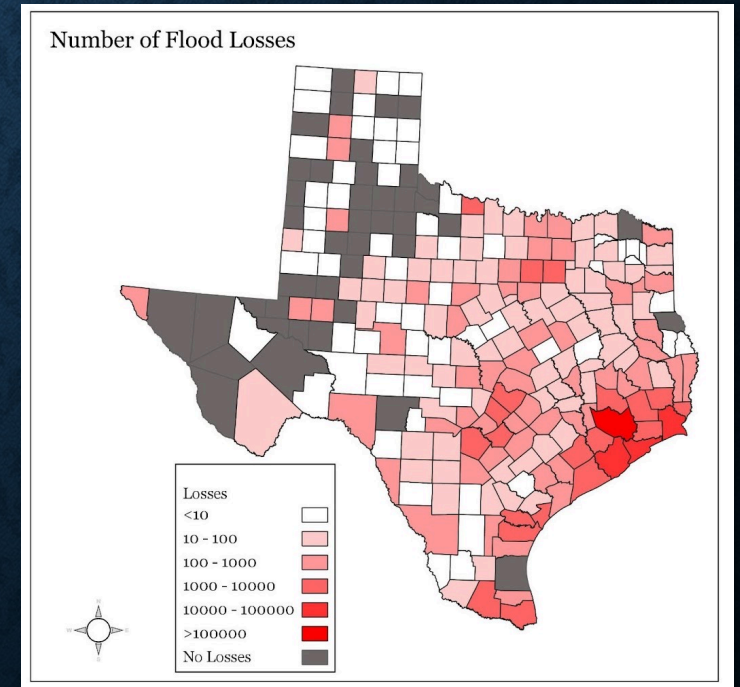


Model sensitivity and sampling

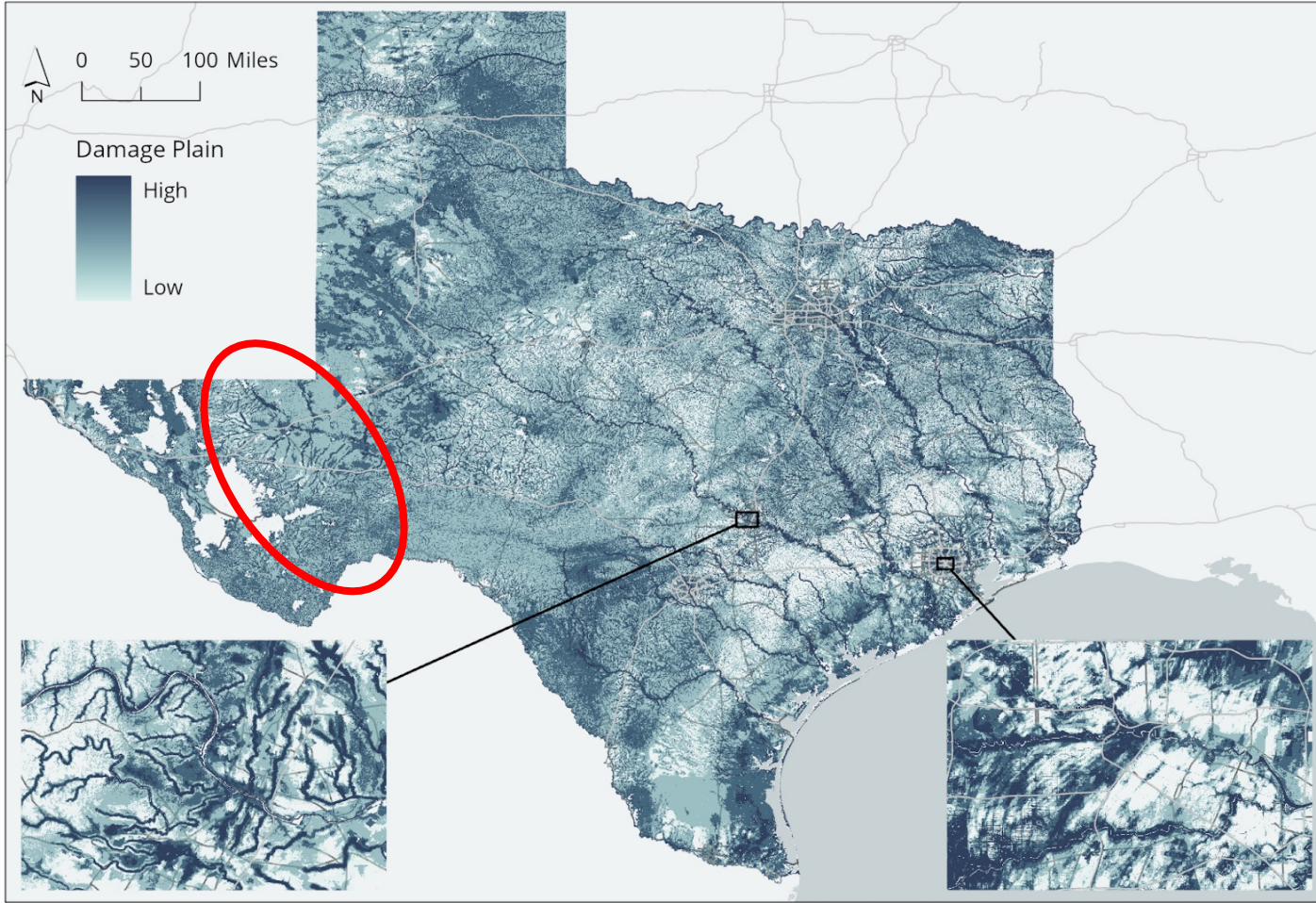


- Low Samples out West
- Lower Flood Risk but also Low Population
- Fewer NFIP Policies

QA/QC: ISSUES OF MISSING DATA

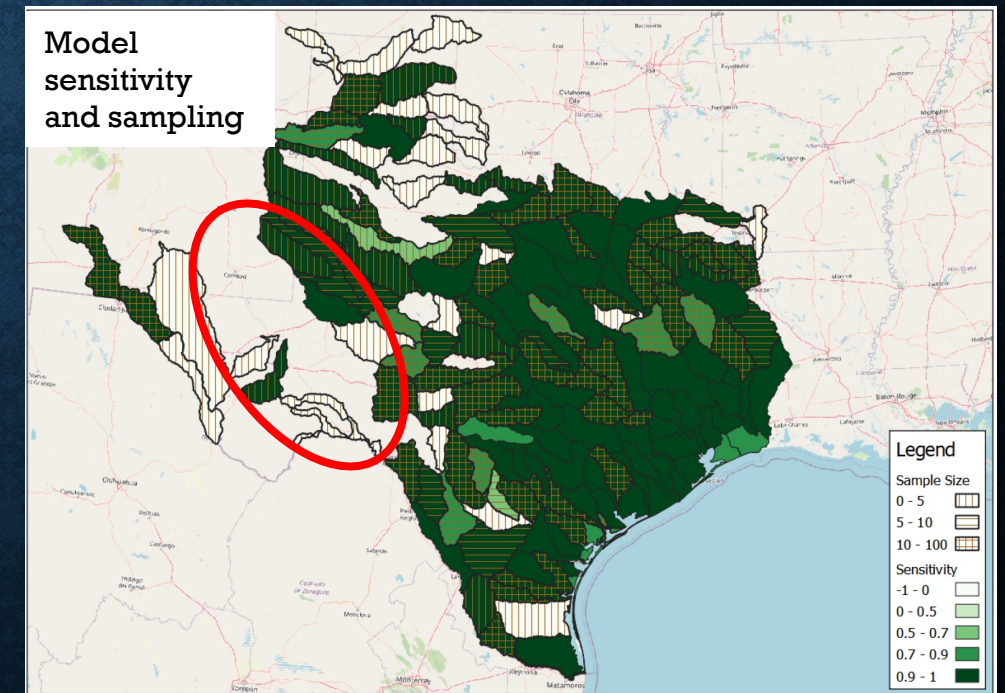


Texas Statewide Damage Plain



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

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





Questions?

