

This is a set of slides from a presentation given at

R I S I N G W A T E R S
Maryland Prepares for Floods & Sea Level Rise

2011 Water Resources Symposium

hosted by the Maryland Water Resources Research Center
at the University of Maryland, College Park
on Tuesday, Nov. 15, 2011

The presentation is Copyright © 2011 Michael Scott

Any quotations from or references to this material should be cited as follows:

Scott, M. (2011). "How Can We Best Communicate Flood Risk?" (Presented at "Rising Waters: Maryland Prepares for Floods and Sea Level Rise, 2011 Water Resources Symposium," College Park, Md., Nov. 15, 2011, <http://www.waterresources.umd.edu/symp2011/>)

For further information or for permission to use large portions of this material, contact the author directly:

Dr. Michael Scott
Henson Science Hall 157P
Salisbury University
1101 Camden Ave.
Salisbury, MD 21801
Phone: 410-543-6456
msscott@salisbury.edu

(all contact information current as of Nov. 2011)



How Can We Best Communicate Flood Risk?

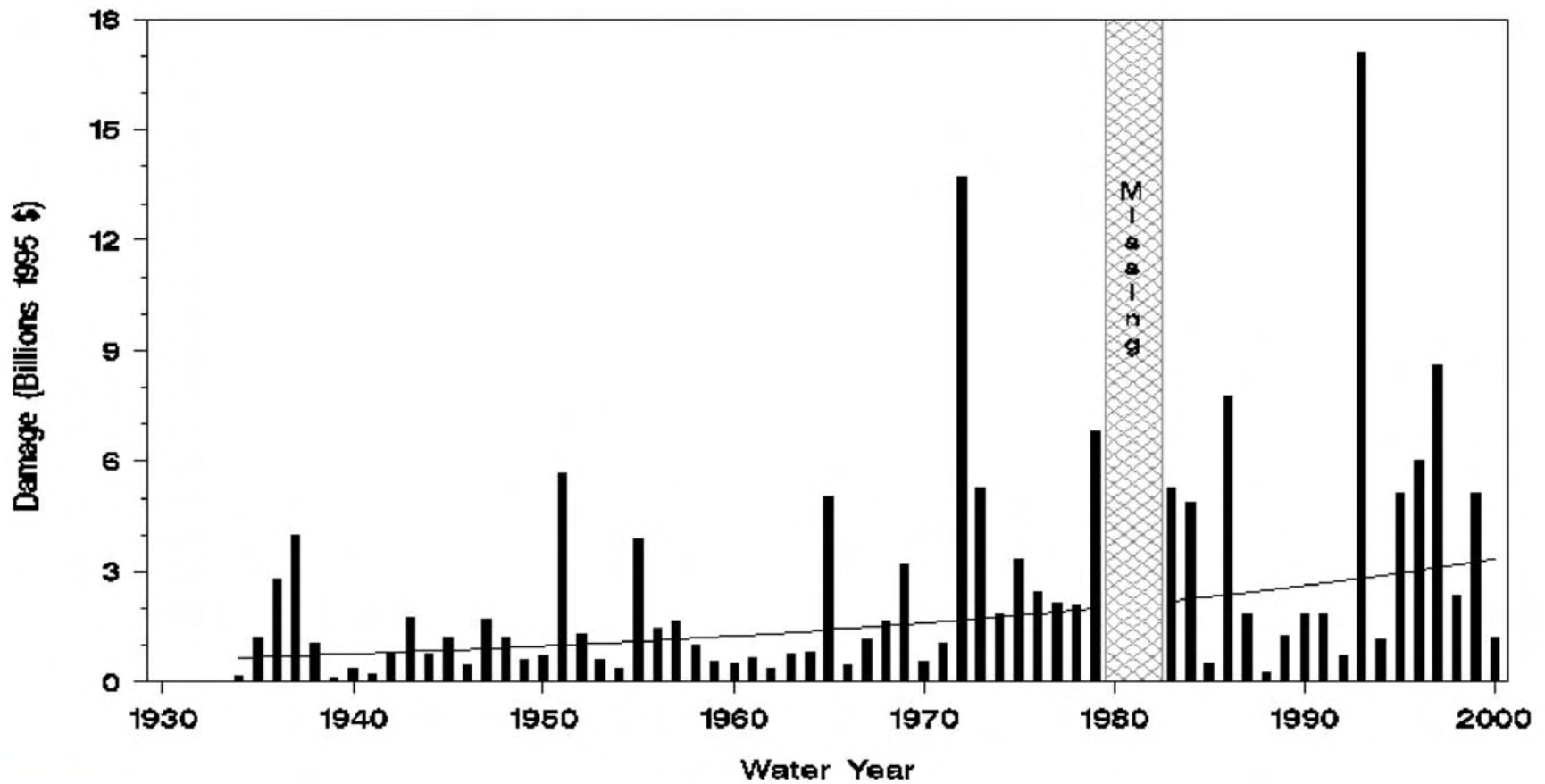
Michael S. Scott, PhD, GISP

Department of Geography and Geosciences
Salisbury University

November 15, 2011



(a) U.S. Total Flood Damage, 1934–2000



Pielke, Jr., R.A., M.W. Downton, and J.Z. Barnard Miller, 2002: Flood Damage in the United States, 1926-2000: A Reanalysis of National Weather Service Estimates. Boulder, CO: UCAR.



Gilbert White, 1911 - 2006

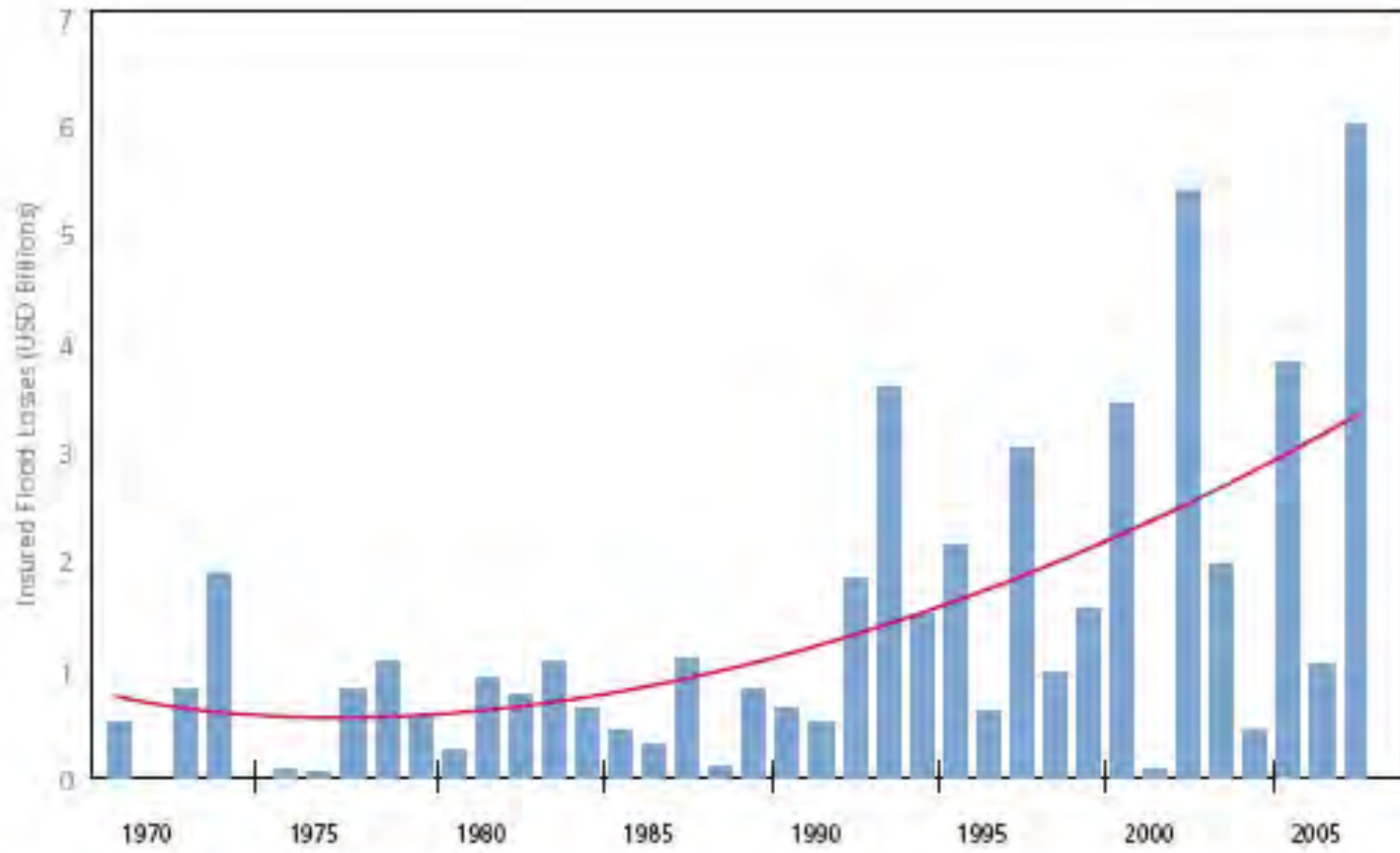
- "The broad problem of flood-loss reduction is that the rate at which flood losses are being eliminated by construction of engineering or land-treatment works is of about the same magnitude as the rate at which new property is being subjected to damage."
- "The construction of new flood-protection works frequently has been the signal for accelerated movement into the floodplain."
- 1960. "Strategic Aspects of Urban Flood Plain Occupance." *Journal of the Hydraulics Division, Proceedings of the American Society of Civil Engineers* 86 (HY2):89-102.



FEMA's Mitigation Concerns

- Dr. Sandra Knight, FEMA Deputy Chief for Mitigation @ ASFPM 2011 Conference in Louisville, KY
- Top Priorities
 - Engaging the whole community/grassroots
 - Document/communicate mitigation value
 - Present a holistic view of FIMA
 - Promote employee empowerment
- Things that “keep her up at night”
 - Levees, Dams, Need for a National Strategic Water Resource Policy, Valuing Mitigation

INSURED FLOOD EVENTS 1970 to 2007



Note: Indexed to 2007.

Source: Swiss Re

Carpenter, Guy. (2008). Flood Losses Worldwide. <http://www.gccapitalideas.com/2008/09/10/chart-room-flood-losses-worldwide/>



What is causing the loss increase?

- Increase in population
- Increase in asset value
- Increase in severity/frequency
- Inadequate mitigating impact of top-down hazards management
 - Flood insurance creating “moral hazard”
 - “Safety” provided by flood control structures
 - Limitations of land use constraints
- Need to re-emphasize the bottom-up, personal responsibility component



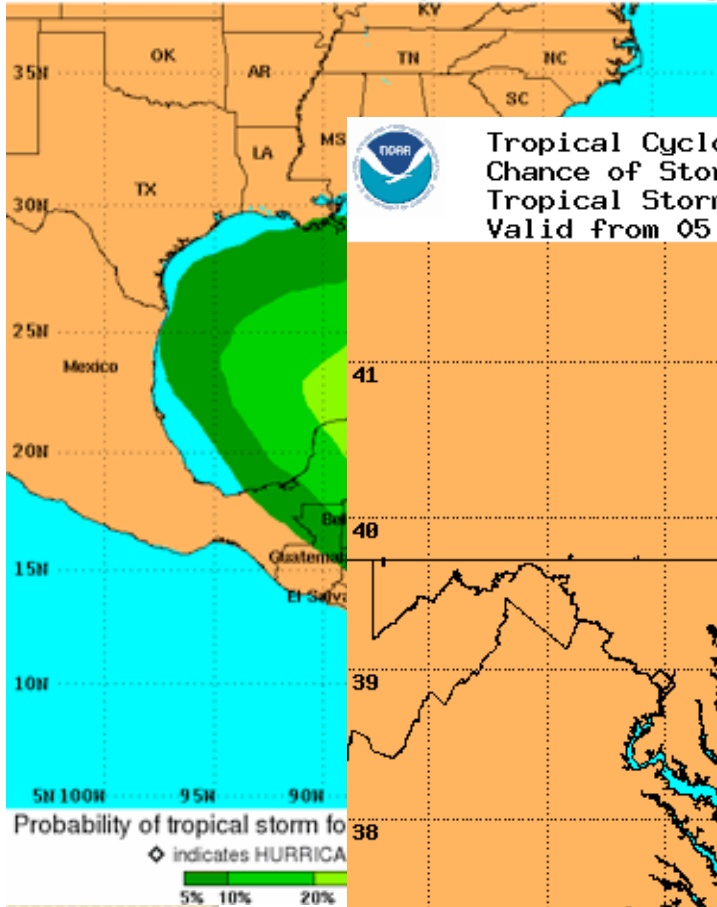
The Time Has Come...

- ...to update the way we communicate flood risk
- Not much innovation since the 1970's
- Insurance requirement \neq at risk
- Many other hazards are making great strides
- Risk – likelihood of impactful hazard occurrence



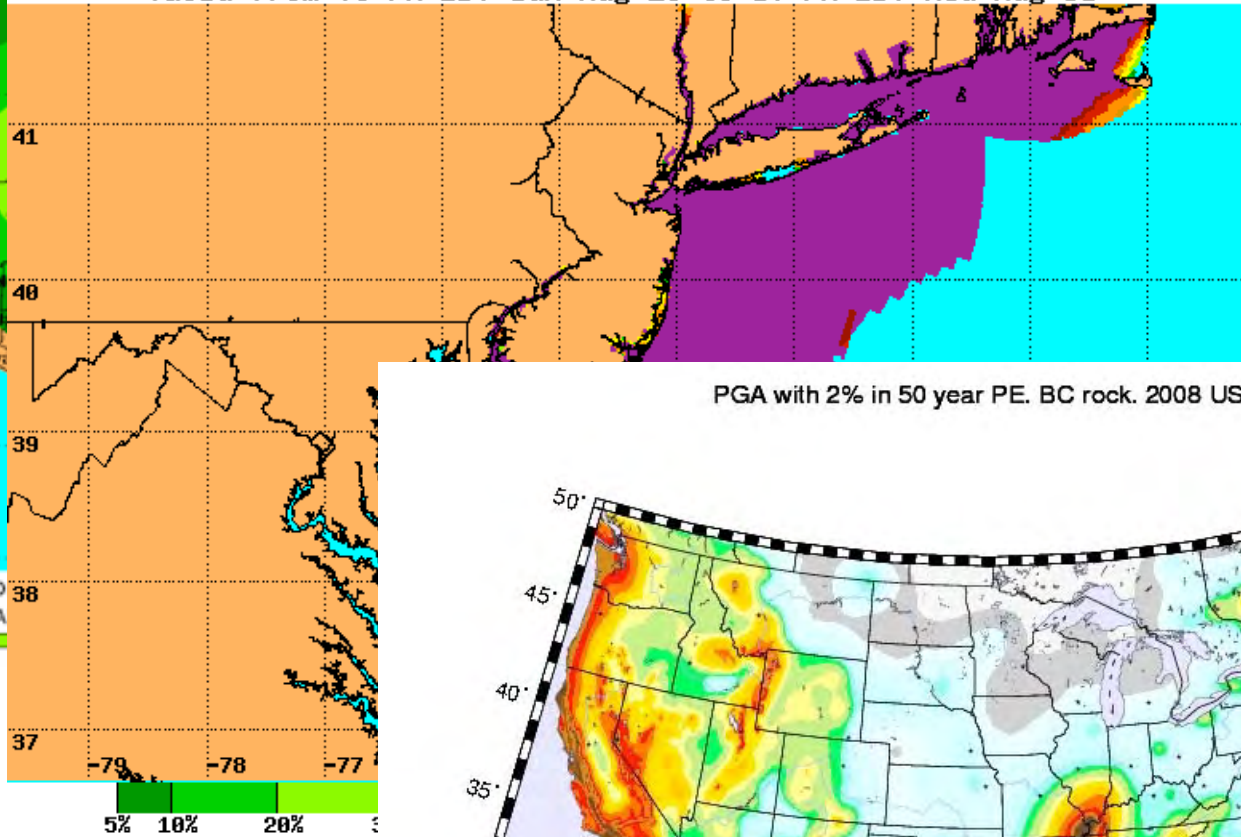
Tropical Storm Force Wind Speed Probabilities

For the 120 hours (5 days) from 8 AM AST Thu Aug 16 to 8 AM AST Tue Aug 21

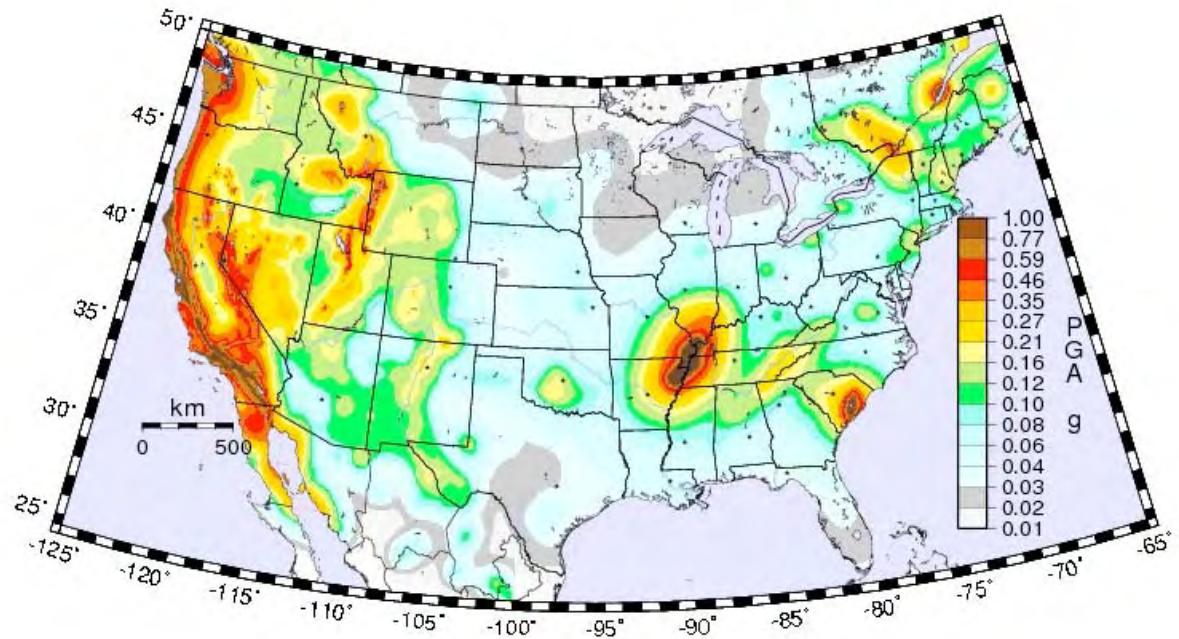


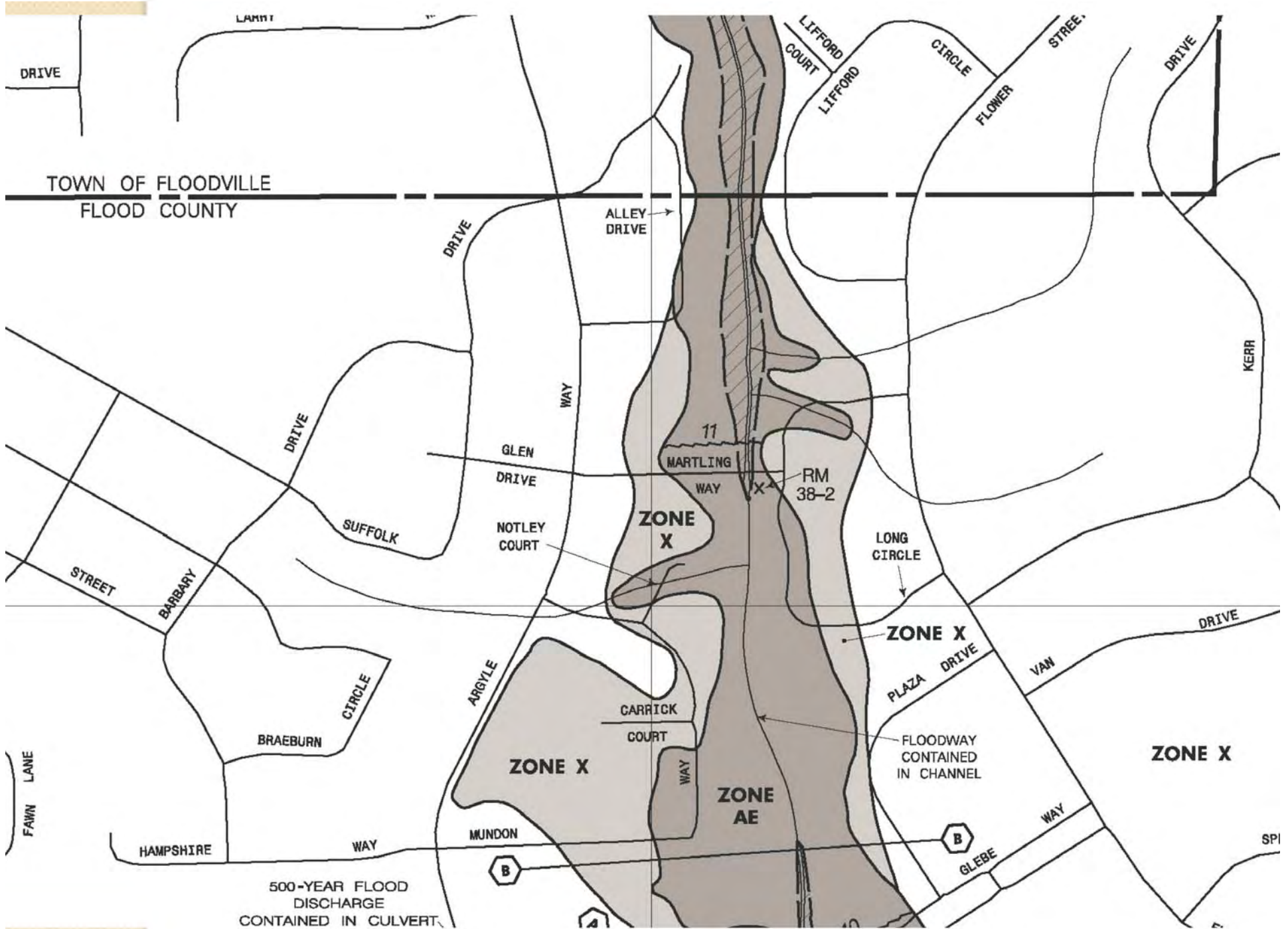
Tropical Cyclone Storm Surge Probabilities

Chance of Storm Surge \geq 2 feet at Individual Locations
Tropical Storm Irene (2011) Advisory 34
Valid from 05 PM EDT Sun Aug 28 to 10 PM EDT Wed Aug 31



PGA with 2% in 50 year PE. BC rock. 2008 USGS





Flood Insurance Studies

TABLE 1 - SUMMARY OF ELEVATIONS

<u>FLOODING SOURCE AND LOCATION</u>	<u>ELEVATION (feet)</u>			
	<u>10-YEAR</u>	<u>50-YEAR</u>	<u>100-YEAR</u>	<u>500-YEAR</u>
CHESAPEAKE BAY				
Choptank River	3.9	5.1	5.9	7.5
Hoopers Island	3.5	4.7	5.3	6.6
Hunting Creek	3.9	5.1	5.9	7.5
Nanticoke River	4.2	5.4	5.8	6.8



Why Now? Technology!

- Advances in modeling
 - Better accuracy
 - Better precision
 - Better inputs
- Advances in mapping
 - More automated
 - Better resolution
 - Aerial photography
- Advances in visualization
 - Dynamic
 - Multi-dimensional
 - Multi-frame

Storm Surge Simulator

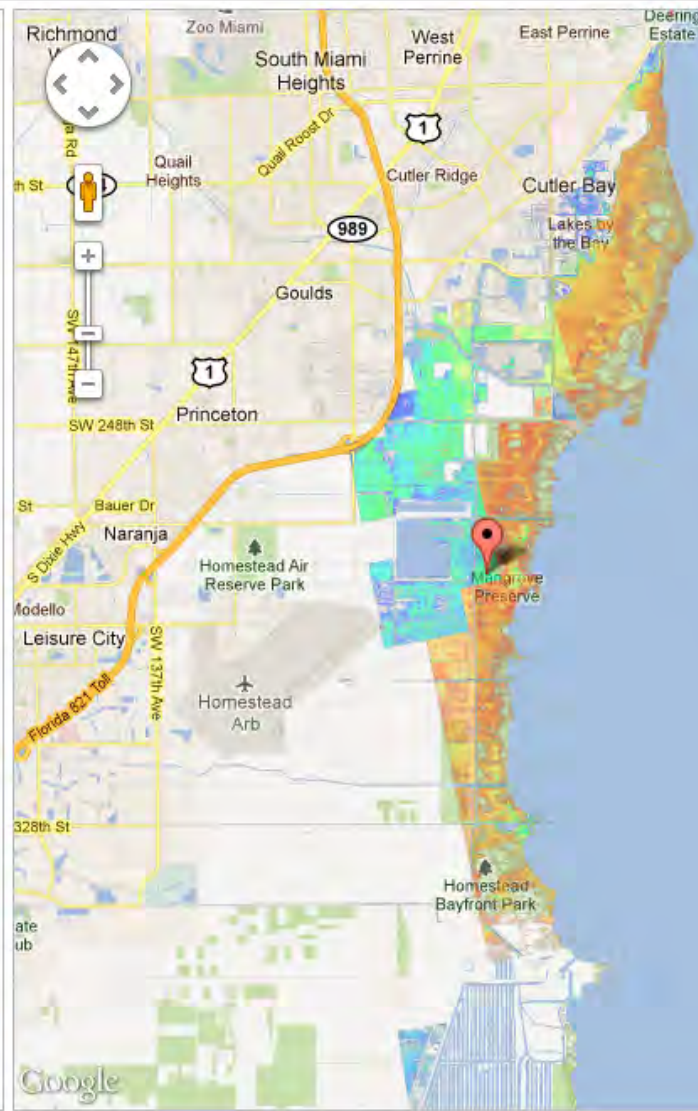
Enter your address (e.g. 11200 SW 8th St, Miami, FL 33199)...
or click on the map to drop a point.

Search Map

Which hurricane category?
Category 1

What type of structure?
 Person House Villa

Projected storm surge depth:



- Legend:**
- 1 feet
 - 2 feet
 - 3 feet
 - 4 feet
 - 5 feet
 - 6 feet
 - > 7 feet

Additional Information:
The color-coded zones on the map illustrate a worst case snapshot for a hurricane category under "perfect" storm conditions.

Storm Surge Simulator

Enter your address (e.g. 11200 SW 8th St, Miami, FL 33199)...

or click on the map to drop a point.

Search Map

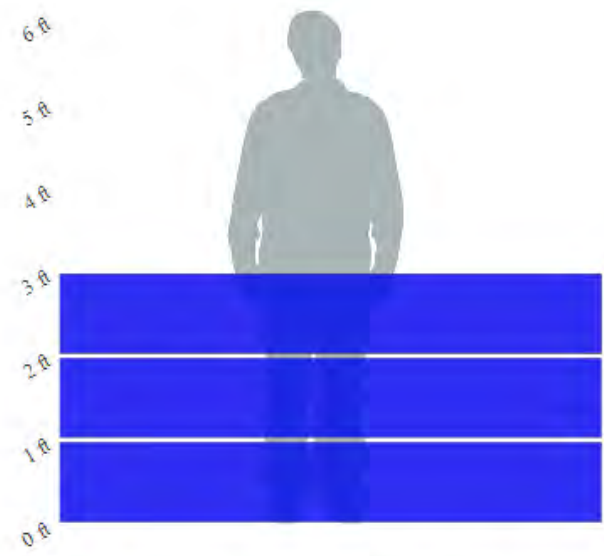
Which hurricane category?

Category 1

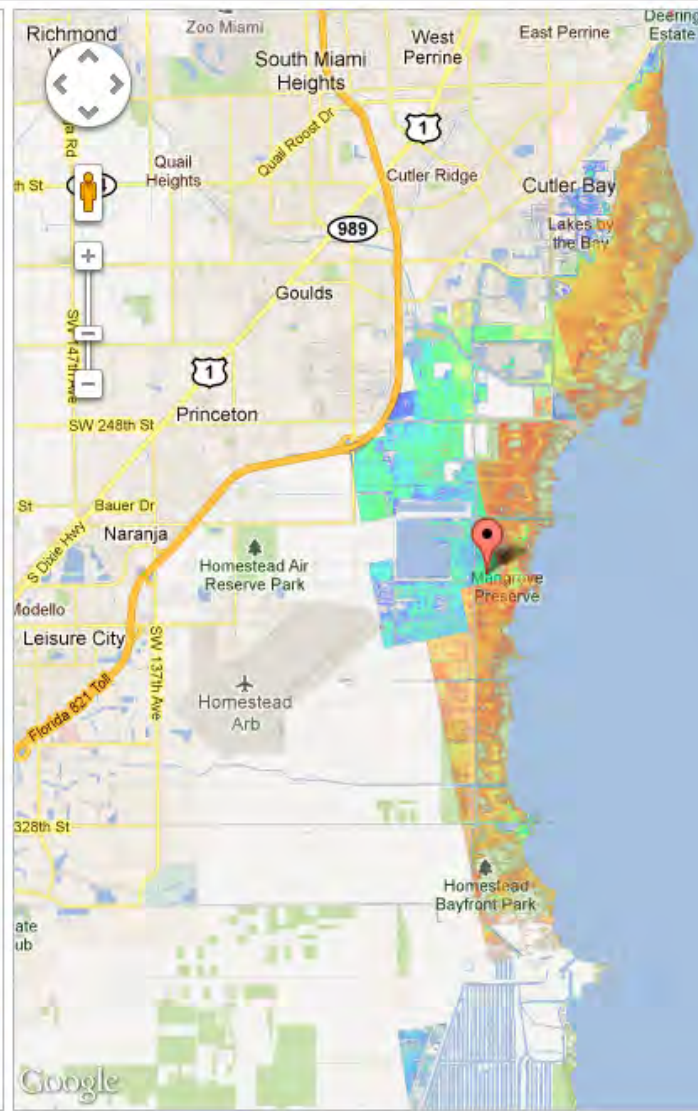
What type of structure?

Person House Villa

Projected storm surge depth:



Projected Storm Surge Inundation: 3ft



Legend:

- 1 feet
- 2 feet
- 3 feet
- 4 feet
- 5 feet
- 6 feet
- > 7 feet

Additional Information:

The color-coded zones on the map illustrate a worst case snapshot for a hurricane category under "perfect" storm conditions.



Does Risk Communication Matter?

- Research says yes, but...
- People have difficulty estimating risk
- People will take remedial action at some threshold
- The potential for action is limited by lack of knowledge of options
- Options are considered one at a time
- May be factors external to individuals that influence behavior
 - Cultural traditions
 - Political-economic context
 - Information gatekeepers
 - Peer influence



Flood Risk is Complicated

- It's dependent on input amount
 - Rainfall, surge amount
- It's dependent on input timing
 - Inches per hour, tide
- It's dependent on building construction
 - Can be different than other hazards, where the results are different, not the risk
- It's three-dimensional

FEMA has an answer: RiskMap

- Vision: To deliver quality data that increases public awareness and leads to action that reduces risk to life and property.





FEMA's Goals for RiskMap

- Data Gaps (27 projects in FY11)
 - Address gaps in flood hazard data
- Awareness and Understanding (3 projects)
 - Measurably increase of the public's awareness and understanding
- Mitigation Planning
 - Lead effective engagement in mitigation planning
- Digital Platform (1 project)
 - Provide an enhanced digital platform that improves management
- Synergize Programs
 - Align Risk Analysis programs and develop synergies



Risk Map Products

- Changes Since Last FIRM
- Flood Depth and Analysis Grids – Percent Annual Chance Grid
- Flood Depth and Analysis Grids – Percent Chance over a 30-yr Period
- Flood Risk Assessment
- Areas of Mitigation Interest
- Flood Risk Database/Map/Report
- Levee Project with Multi-Frequency Flood Depth and Analysis Grids
- Additional Enhanced Datasets (Velocity grids)

Figure 2.5 Potential flooding and building damage in Church Creek/Madison

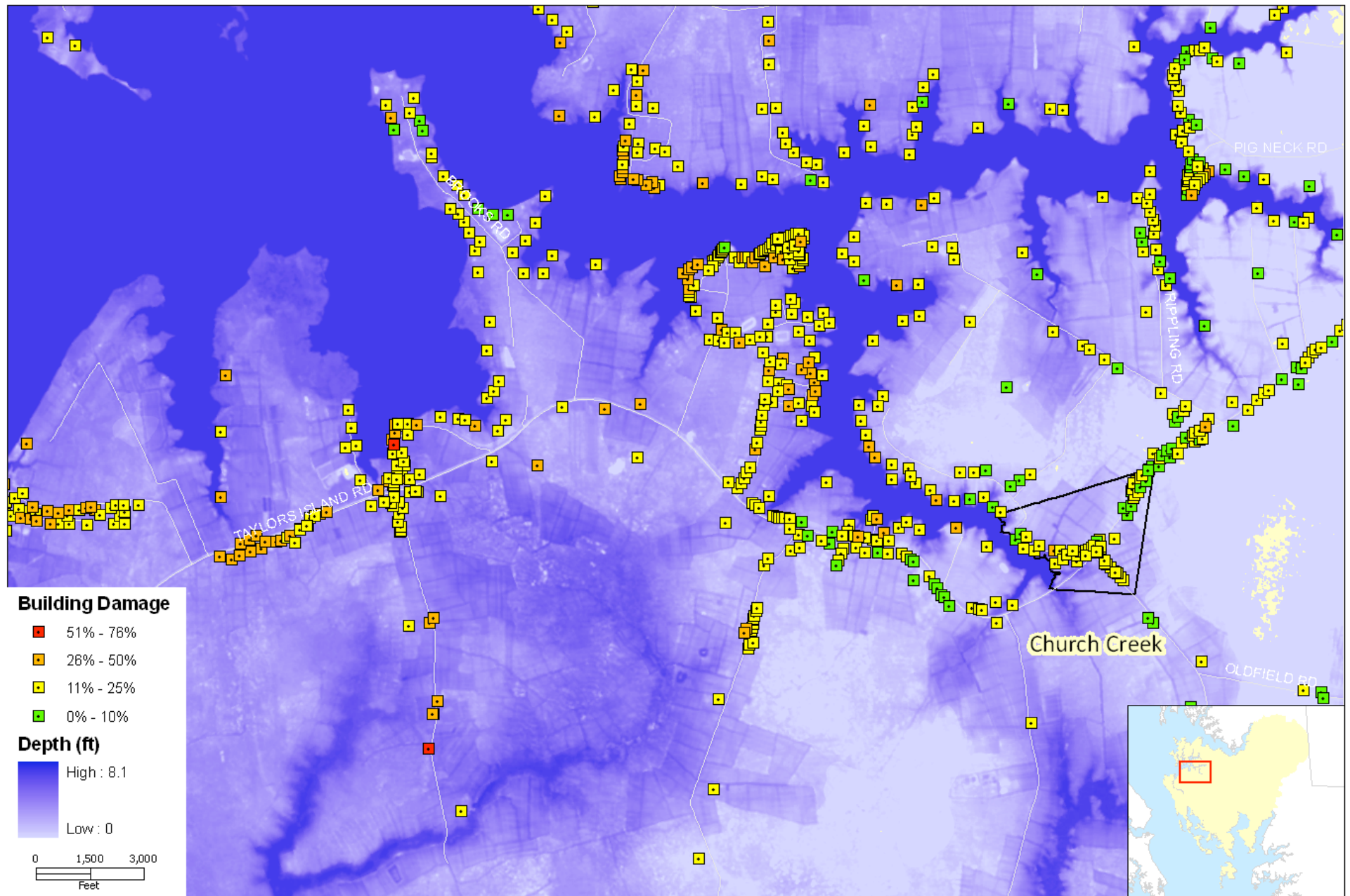
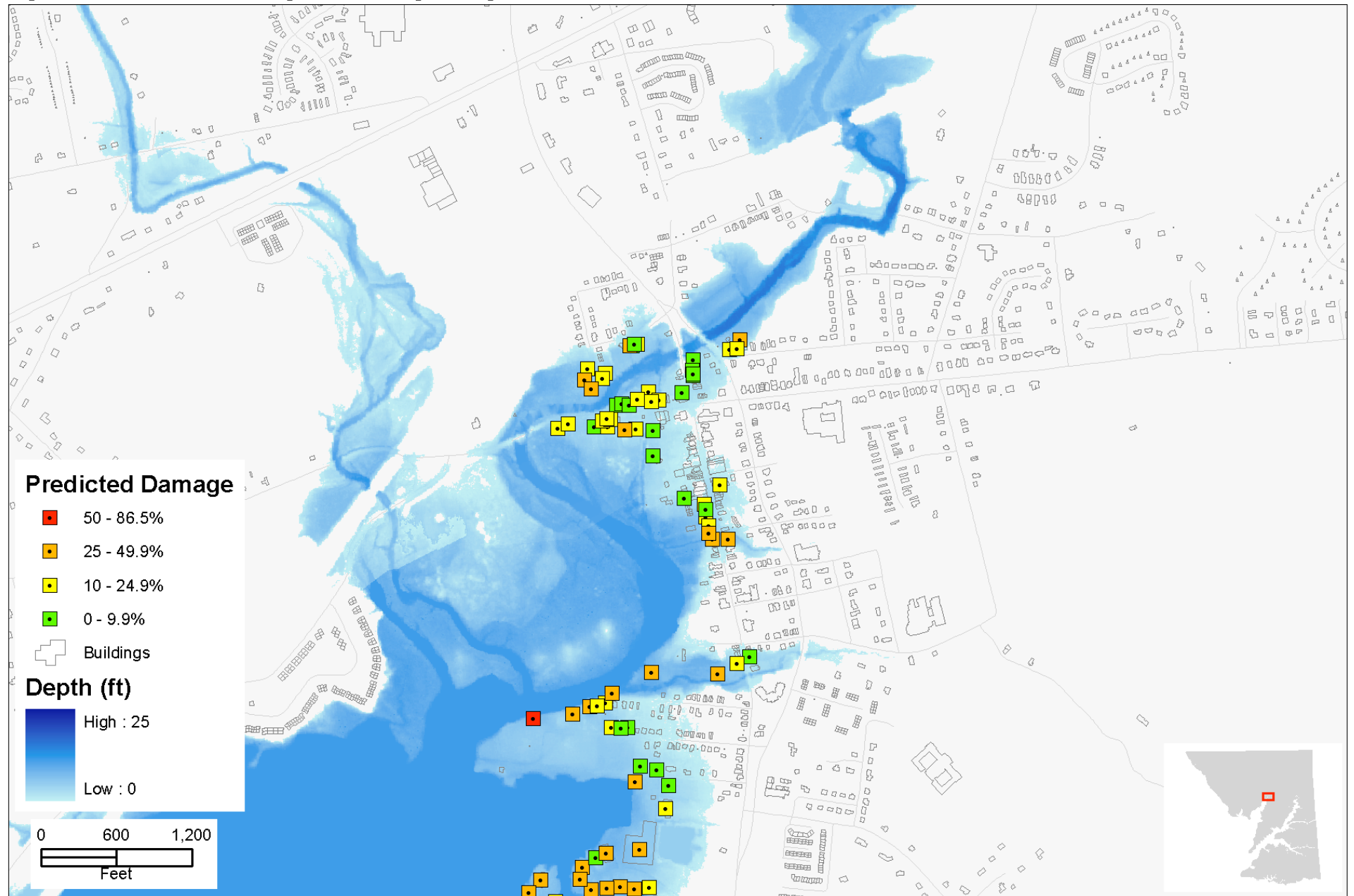


Figure 2.14 Potential flooding and building damage in the Town of North East





A Call for More Research

- Our understanding of what flood risk communication components motivate or confuse residents and business owners is woefully inadequate
- Flood risk metrics
 - Percent chance?
 - Depth vs probability?
 - Usefulness of loss estimates?
- Flood risk visualization
 - Dynamic mapping?
 - Fuzzy zones, color combinations, 3-D?



MD Flood Risk Application

- www.mdfloodmaps.com
- Internet-based mapping application designed to use a selected location to help determine current status versus proposed status
- Helps make a decision regarding purchasing flood insurance
- Can be accessed by citizens, or with the help of the County staff, or perhaps a realtor or flood insurance agent

Flood Risk Application - Windows Internet Explorer

http://mdfloodmaps.com/flood_risk/

File Edit View Favorites Tools Help

Favorites Flood Risk Application

MDE | MDE Firm Outreach | Help

MARYLAND DFIRM OUTREACH - FLOOD RISK APPLICATION

Determine Flood Status Somerset Zoom to X/Y Address Locator Print Map

Address Determination Results

Address Results

After running the "Address Locator", to find your location in the map right-click the correct address and select 'Zoom To'.

- 11916 Somerset Ave, 21853 (22)
- 11916 SOMERSET AVE, 21853
- 11898 SOMERSET AVE, 21853
- 11942 SOMERSET AVE, 21853
- 11946 SOMERSET AVE, 21853
- 11958 SOMERSET AVE, 21853
- 11866 SOMERSET AVE, 21853
- 11980 SOMERSET AVE, 21853
- 11834 SOMERSET AVE, 21853
- 12012 SOMERSET AVE, 21853
- 11804 SOMERSET AVE, 21853
- 12050 SOMERSET AVE, 21853
- 11760 SOMERSET AVE, 21853
- 12082 SOMERSET AVE, 21853
- 12128 SOMERSET AVE, 21853
- 11702 SOMERSET AVE, 21853
- 11660 SOMERSET AVE, 21853
- 12184 SOMERSET AVE, 21853
- 12188 SOMERSET AVE, 21853
- 12216 SOMERSET AVE, 21853

Map Contents

0 75 150 300 450 600 Feet

Done Internet | Protected Mode: On 100%

Flood Risk Application - Windows Internet Explorer

http://mdfloodmaps.com/flood_risk/

File Edit View Favorites Tools Help

Favorites Flood Risk Application

MDE | MDE Firm Outreach | Help

MARYLAND DFIRM OUTREACH - FLOOD RISK APPLICATION

Determine Flood Status Somerset Zoom to X/Y Address Locator Print Map

Flood Determination Results

Selection Results

- The selected location on the map is outside of the preliminary floodplain

Retrieve Preliminary DFIRM and GIS Map

- [Click here](#) to create a GIS map of your location.
- A preliminary DFIRM is available for this location. [Click here](#) to view panel No.24039C0154E [\(instructions\)](#)
- [Click here](#) for directions necessary to complete this step
- DFIRM Release Target Date: 8/2009

Retrieve Effective FIRM

- The effective (current) FIRM for the location selected is available from FEMA's website. [Click here](#) for panel no. 2400630001D [\(instructions\)](#)
- FIRM Effective Target Date: 3/2011

Determine Next Steps

- Once you have retrieved your preliminary DFIRM status and effective FIRM status, [click here](#) to launch the Flood Risk Guide and complete the process of assessing your flood risk. This step includes a summary/report of your flood risk and recommendations on your flood insurance.

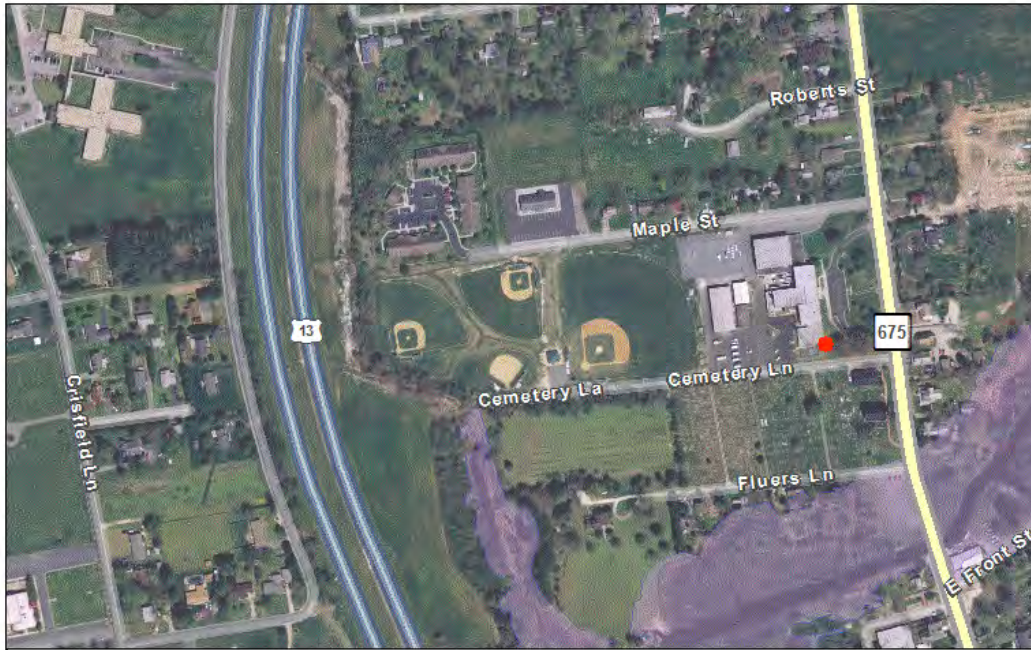
Address Results

Map Contents

Location Details X
Northing/Easting:
60930, 514260

0 75 150 300 450 600 Feet

Internet | Protected Mode: On 100%



This map is not the official regulatory FIRM or DFIRM. Its purpose is to assist with determining potential flood risk for the selected location.

Flood Risk Map

- Northing/Easting: 60930, 514260
- The selected location on the map is outside of the floodplain
- Your local NFIP Office / Coordinator can be reached at 410-651-1726
- DFIRM Panel Number:
- DFIRM Release Target Date: 12/2008*
- Effective/Current FIRM Panel Number: 24039C0154E
- FIRM Effective Target Date: 3/2011*

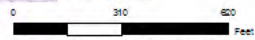
*DFIRM release and effective dates are subject to change

Data Sources:

Preliminary and Effective Floodplain: FEMA, 2010
 FIRM and DFIRM Grid: FEMA, 2010
 County Parks: Maryland DNR, 2007
 DNR Land: Maryland DNR, 1999
 Federal Land: Maryland DNR- Wildlife and Heritage Division, 2002
 Roads/Highways: Maryland SHA-Highway Information Services 2007
 Municipalities: Maryland SHA- Highway Information Services, 2003
 Water Bodies: Maryland SHA, 2004; ESRI ArcGIS & Partners, 2009
 ZIP Codes: Maryland Department of Planning, 2004
 Low-Resolution Aerial Photography: NAIP, 2007
 High-Resolution Aerial Photography: State of Maryland, 2007
 Shaded Relief: ESRI ArcGIS Online & Partners, 2009



- Preliminary DFIRM Panel
- Effective FIRM Panel
- Preliminary Floodplain**
- 100 Year Floodplain
- Floodway
- Effective Floodplain**
- 100 Year Floodplain
- Floodway



Map Projection: State Plane Maryland (NAD83 - Meters)

Disclaimer:

The Mapping Services provided herein are for reference only. The user of this information understands and acknowledges that the data may be inaccurate or contain errors or omissions and the user assumes full responsibility for any risks or damages resulting from any use of or reliance upon this data. MDE and their Agents or Affiliates do not guarantee the accuracy or reliability of the data generated from this service.

The user of this information should always consult official FEMA flood maps and certified elevation data if there is any doubt of a property's flood risk. Please consult with your local, county, and/or community floodplain administrator for availability of official DFIRMs in your county.



FEMA





Loss estimates for mitigation

- HAZUS-MH
 - GIS-based public domain hazard loss estimation software
 - Earthquake, flood, hurricane (more coming)
 - Used by planners and managers determine potential losses and the most beneficial mitigation approaches to take to minimize them
 - Subject to a great deal of validation testing
- Totally top-down



Loss estimates for mitigation

- Research has shown that people are more likely to adopt mitigation measures when there is a credible specific threat
- What if stakeholders could use HAZUS to determine a personal loss estimation, to establish the credibility and specificity?
- What if stakeholders could create loss estimations without having the overhead of HAZUS at all?

MD RiskMap - Demo

- <http://fairview.salisbury.edu/mdriskmap>
- Extracts the depth/damage curves from HAZUS
- 10%, 5%, 1%, 0.5%, 0.2% chance flood depths grids pre-calculated
- User selects location
 - Address, click spot, device location
- User enters property characteristics
- Depth of flood selected using building footprint in property parcel
- Damage estimates are calculated



Is this the answer?

- Doubtful...
- Much more work needs to be done
 - User testing, longitudinal, visualization
- More importantly, the hazard mitigation community needs to put a priority on solving risk communication problems
- Need to separate desire to sell insurance from risk communication
- It will take a partnership of federal, state, local, and academia



Conclusion

- Top-down, prescribed mitigation measures are not working as effectively as we'd like
- There must be increased attention paid to bottom-up, citizen empowerment mitigation
- To engage citizens, we must be able to communicate a credible, specific threat and what to do about it
- Our understanding of what it takes to have a working level of risk communication is not yet up to the task...we need to get to work!