

HAZUS-MH Flood Loss Estimation Methodology. I: Overview and Flood Hazard Characterization

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Abstract: Part I of this two-part paper provides an overview of the HAZUS-MH Flood Model and a discussion of its capabilities for characterizing riverine and coastal flooding hazard. Included is a discussion of the Flood Information Tool, which permits rapid analysis of a wide variety of stream discharge data and topographic mapping to determine flood-frequencies over entire floodplains. Part II reports on the damage and loss estimation capability of the Flood Model, which includes a library of more than 900 damage curves for use in estimating damage to various types of buildings and infrastructure. Based on estimated property damage, the model estimates shelter needs and direct and indirect economic losses arising from floods. Analyses for the benefits of flood warning, levees, structural elevation, and flood mapping remedies are examples of analyses that can be performed with the Flood Model.

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Introduction

HAZUS-MH is the most recent evolution of a family of natural hazards loss estimation software whose development began in the early 1990s. The purpose of HAZUS and natural hazards loss estimation software in general is to quantify the human, property, financial, and social impacts of natural hazards such as earthquake, wind, and flood, under existing conditions and given any of numerous possible mitigation measures. Quantification of losses under existing conditions is valuable for understanding and communicating the relative importance of natural hazards risks and the various factors (such as location, land use zoning, construction quality, etc.) contributing to that risk. Similarly, analysis of the beneficial impacts of mitigation measures (such as relocation, improved land use and planning, structural modifications, warning, etc.) permits informed decision making and efficient allocation of scarce resources. The first release of HAZUS, in 1997, was for analysis of earthquake effects. This paper discusses, in two parts, the development and technical details of the HAZUS Flood Model.

Flood Model Development

Development of the HAZUS Flood Model took place in two phases that began in 1997 with the appointment of an advisory committee to provide technical oversight and guidance. Phase I consisted of a comprehensive review of existing flood loss estimation studies, models, and data (EQE 1998). Based on that review, a concept for a methodology was developed as represented in Fig. 1 (EQE 1999a). The concept was evaluated through proof-of-concept testing performed in six communities in regions representing various flooding conditions (EQE 1999b). The findings from the proof-of-concept testing were that:

- Discharge frequencies can be determined for all river reaches in the United States where digital elevation models (DEM) and regional regression relations are available;
- Flood depths can be determined for all river reaches in the United States where DEM and Q3 data is available. Fig. 2 is an example of the accuracy achievable using the recommended methodology and available DEM and Q3 data;
- Base flood elevations (BFEs) along coastal shore-perpendicular transects can be estimated and provide reasonable results;
- Applying U.S. Census and Dunn & Bradstreet data at the census block level provides a resolution suitable for flood loss estimation;
- Depth-damage functions for buildings developed by the Federal Insurance Administration (termed "credibility-weighted" functions) are suitable for flood loss estimation, since they are based on the best available damage data and represent more than 20 years of losses. Additionally, depth-damage functions developed by the U.S. Army Corps of Engineers (USACE) are also suitable in selected instances, for a wide variety of building types in various regions;
- Depth-damage functions for lifelines such as water, electric power, roads, and railroads can be developed using a combination of historical data, component based modeling, and expert opinion; and

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Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology

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Table of Contents Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology

1. Understanding the eBook Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
 - The Rise of Digital Reading Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
 - Advantages of eBooks Over Traditional Books
2. Identifying Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
 - User-Friendly Interface
4. Exploring eBook Recommendations from Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
 - Personalized Recommendations

- Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology User Reviews and Ratings
- Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology and Bestseller Lists
- 5. Accessing Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology Free and Paid eBooks
 - Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology Public Domain eBooks
 - Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology eBook Subscription Services
 - Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology Budget-Friendly Options
- 6. Navigating Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology eBook Formats
 - ePub, PDF, MOBI, and More
 - Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology Compatibility with Devices
 - Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
 - Highlighting and Note-Taking Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
 - Interactive Elements Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
- 8. Staying Engaged with Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
- 9. Balancing eBooks and Physical Books Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time

11. Cultivating a Reading Routine Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
 - Setting Reading Goals Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
 - Fact-Checking eBook Content of Hazus Market Characterization Study Natural Hazard Loss Estimation Methodology
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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