



# Flood Damages

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IAFSM – Annual Conference  
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# Overview

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What is Damage Modeling?

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Structural Damage Calculation Overview

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Consideration in a Structure Damage Calculation

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Software and Damage Comparisons

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Other Damages to consider

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Other Project Benefits

# Who is in our Audience?

Engineers or Community  
Managers?

Federal, State, Local, Consultants?

Experienced Damage Modeling?

Why are you in this session?

# What is Damage Modeling & When its used

## What do we mean by Damage Modeling

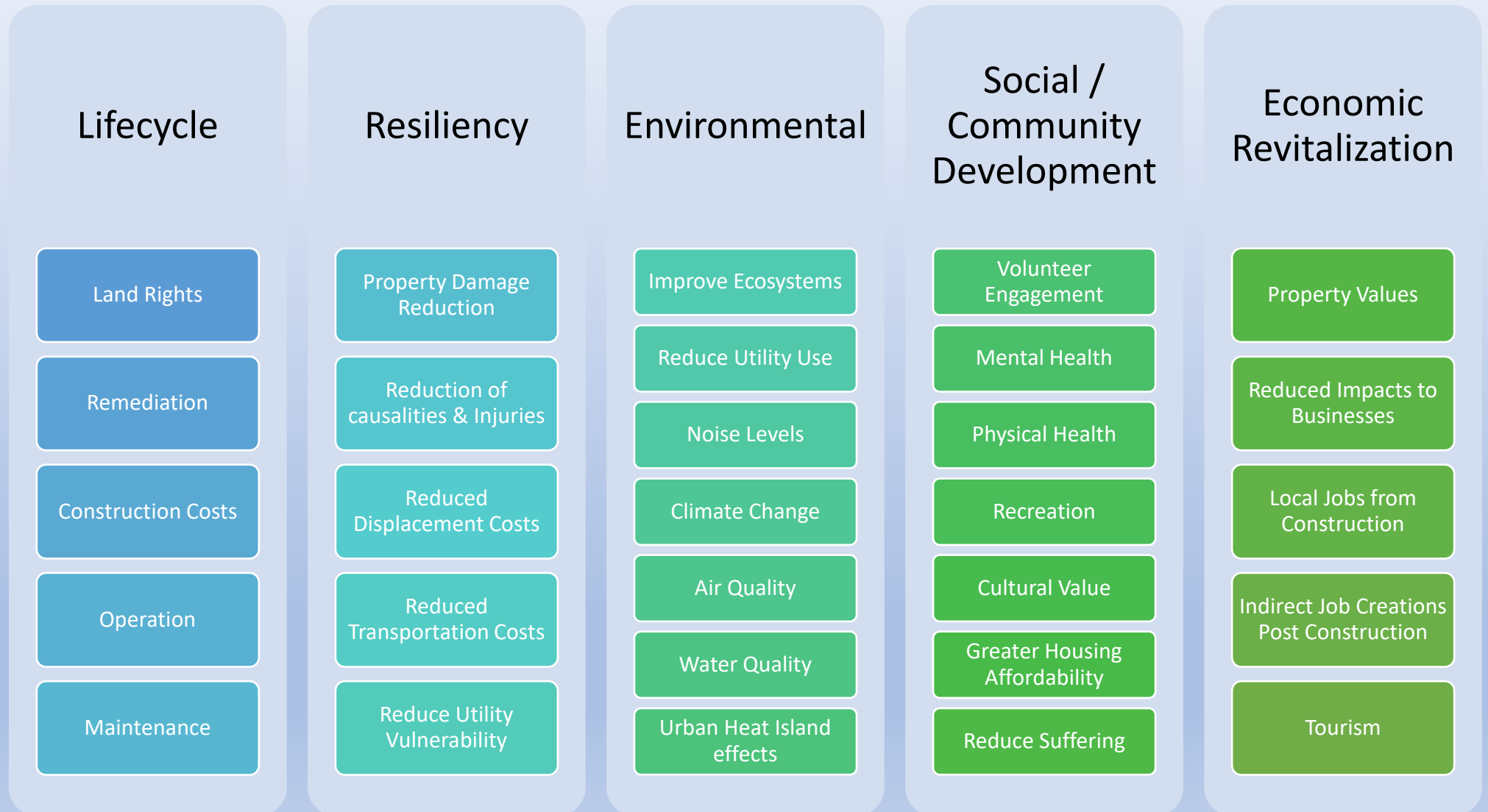
- Economic evaluation of impacts due to flooding

## Purposes of Damage Modeling

- Evaluating flood improvement options
- Improving operations of water control facilities
- Assessing impacts of an actual or theoretical flood event
- Mitigation / Buyout evaluations
- Flood response and evacuation planning



# Cost and Benefit Categories



# Damage Calculation Overview

**Flood Elevation verse Probability**

Storm	Probability	Elev
100-yr	0.01	624.63
50-yr	0.02	624.04
25-yr	0.04	623.24
10-yr	0.1	622.34
5-yr	0.2	621.59
2-yr	0.5	620.41

Data Needed:

- Water surface probability

# Damage Calculation Overview

**Flood Elevation verse Probability**

Storm	Probability	Elev	Depth
100-yr	0.01	624.63	0.63
50-yr	0.02	624.04	0.04
25-yr	0.04	623.24	-0.76
10-yr	0.1	622.34	-1.66
5-yr	0.2	621.59	-2.41
2-yr	0.5	620.41	-3.59

First Floor = 624 ft

## Data Needed:

- Water surface probability
- Structure Survey Data
  - First Floor
  - Low Water Entry
  - Min Flood Elev.

# Damage Calculation Overview

**Flood Elevation verse Probability**

Storm	Probability	Elev	Depth
100-yr	0.01	624.63	0.63
50-yr	0.02	624.04	0.04
25-yr	0.04	623.24	-0.76
10-yr	0.1	622.34	-1.66
5-yr	0.2	621.59	-2.41
2-yr	0.5	620.41	-3.59

First Floor = 624 ft



Depth	Damage
-2	0%
-1	2.50%
0	13.40%
1	23.30%
2	32.10%
3	40.10%
4	47.10%
5	53.20%
6	58.60%

## Data Needed:

- Water surface probability
- Structure Survey Data
  - First Floor
  - Low Water Entry
  - Min Flood Elev.
- Structure Type
- Damage Curve Data



# Damage Calculation Overview

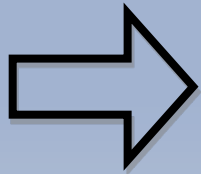
Flood Elevation verse Probability		
Storm	Probability	Elev
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First Floor = 624 ft

Depth
0.63
0.04
-0.76
-1.66
-2.41
-3.59



Depth	Damage
-2	0%
-1	2.50%
0	13.40%
1	23.30%
2	32.10%
3	40.10%
4	47.10%
5	53.20%
6	58.60%



Depth verse Damage	
Depth	Damages
0.63	\$297,076
0.04	\$227,338
-0.76	\$0
-1.66	\$0
-2.41	\$0
-3.59	\$0

## Data Needed:

- Water surface probability
- Structure Survey Data
  - First Floor
  - Low Water Entry
  - Min Flood Elev.
- Structure Type
- Damage Curve Data
- Structure Value

# Lifecycle Costs – Useful Life

- Source:
- FEMA BCA Reference Guide
- Appendix D

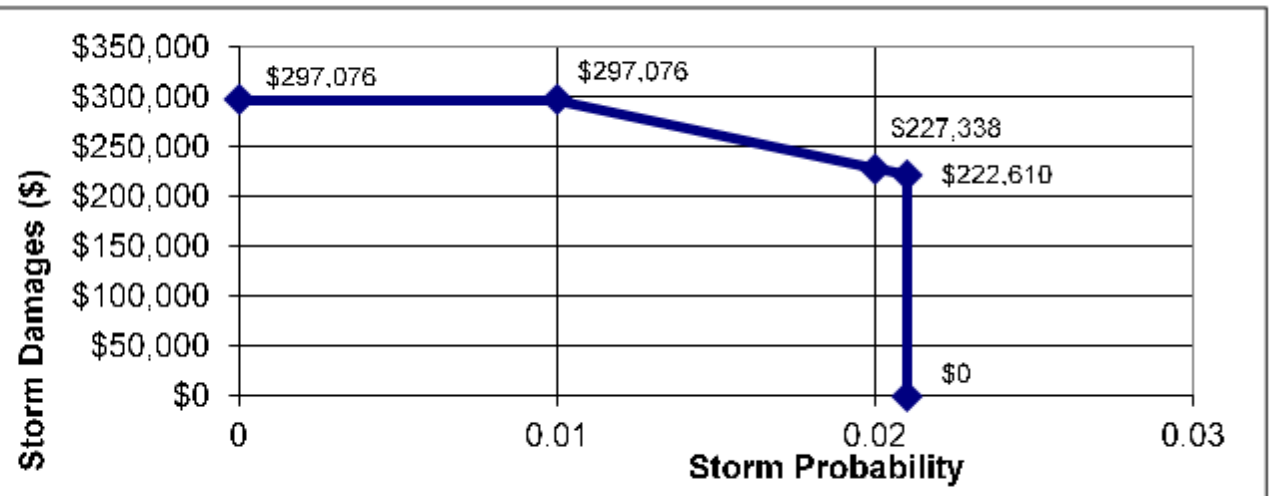
Project Type	Useful Life (years)		Comment
	Standard Value	Acceptable Limits (documentation required)	
Acquisition/Relocation			
All Structures	100	100	
Elevation			
Residential Building	30	30–50	
Non-Residential Building	25	25–50	
Public Building	50	50–100	
Historic Buildings	50	50–100	
Structural/Non-Structural Building Project			
Residential Building Retrofit	30	30	
Non-Residential Building Retrofit	25	25–50	
Public Building Retrofit	50	50–100	
Historic Building Retrofit	50	50–100	
Roof Diaphragm Retrofit	30	30	Roof hardening and roof clips
Tornado Safe Room – Residential	30	30	
Tornado Safe Room – Community	30	30–50	Retrofit or small community safe room ≤ 16 people (30 yr), New (50 yr)
Non-Structural Building Elements	30	30	Ceilings, electrical cabinets, generators, parapet walls, or chimneys
Non-Structural Major Equipment	15	15–30	Elevators, HVA C, sprinklers
Non-Structural Minor Equipment	5	5–20	Generic contents, racks, shelves
Infrastructure Projects			
Major Infrastructure (minor localized flood reduction projects)	50	35–100	
Concrete Infrastructure, Flood Walls, Roads, Bridges, Major Drainage System	50	35–50	
Culverts (concrete, PVC, CMP, HDPE, etc.)	30	25–50	Culvert with end treatment (i.e., wing walls, end sections, head walls, etc.)
	10	5–20	Culvert without end treatment (i.e., wing walls, end sections, head walls, etc.)
Pump Stations, Substations, Wastewater Systems, or Equipment Such as Generators	50	50	Structures
	5	5–30	Equipment
Hurricane Storm Shutters	15	15–30	Depends on type of storm shutter
Utility Mitigation Projects	50	50–100	Major (power lines, cable, hardening gas, water, sewer lines, etc.)
	5	5–30	Minor (backflow valves, downspout disconnect, etc.)

# Average Annual Damage (AAD) and Capitalized Costs Calculation

Calculation of Average Annual Damage

Storm Frequency	Storm Probability	Total Damage	Delta 1/RI	Average Damages in Interval	AAD in Interval
Infinite	0	\$297,076			
			0.01	\$297,076	\$2,971
100	0.01	\$297,076			
			0.01	\$262,207	\$2,622
50	0.02	\$227,338			
			0.001	\$224,974	\$225
47.6	0.021	\$222,610			
			0	\$111,305	\$0
47.6	0.021	\$0			

Average Annual Damages \$5,818



Interest Rate: 2.25%  
Term 50 years  
Capitalized: \$173,577

$$\text{Multiplier} = \frac{(1 + r)^t - 1}{r(1 + r)^t}$$

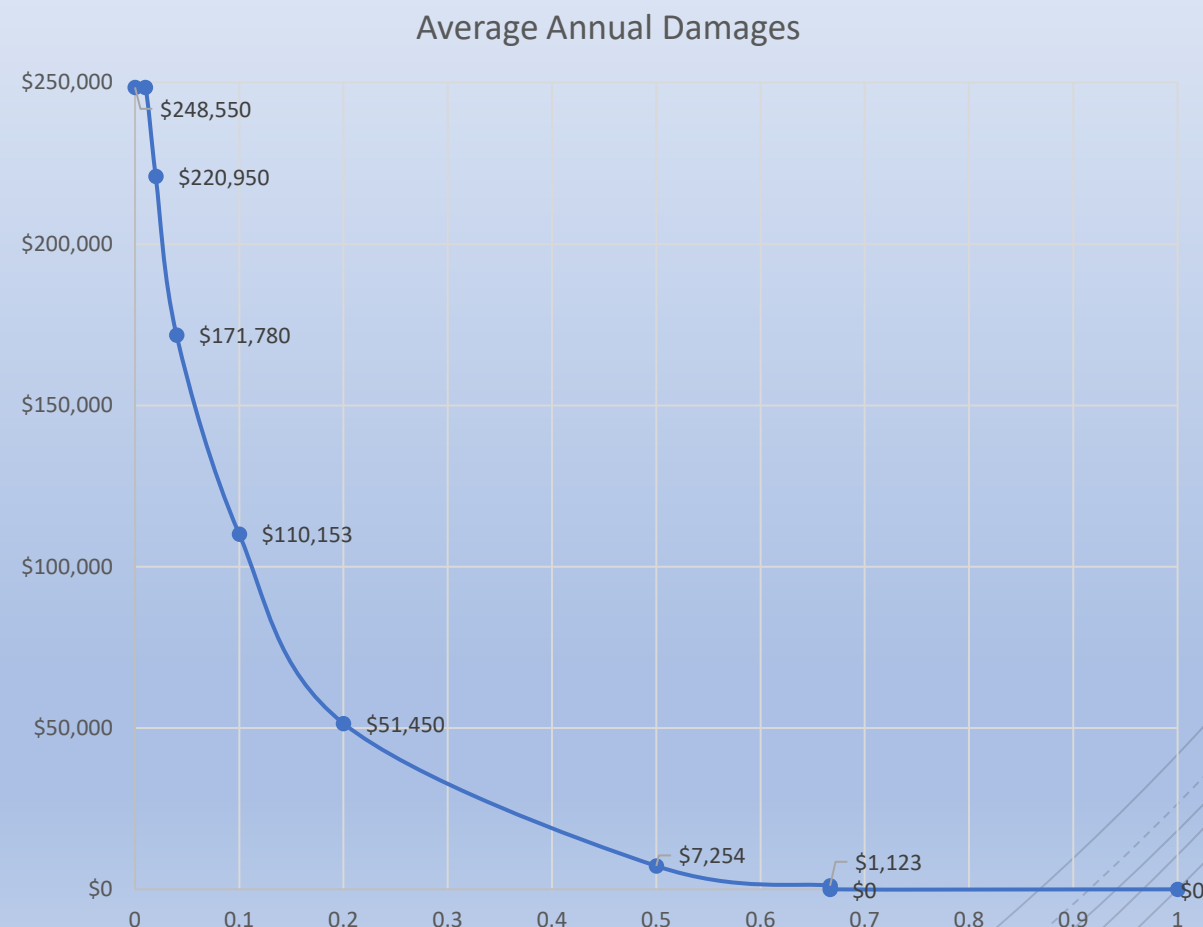
# Why Small Flood Events Matter

Frequency	Probability	Damage
inf	0.00	\$248,550
100	0.01	\$248,550
50	0.02	\$220,950
25	0.04	\$171,780
10	0.1	\$110,153
5	0.2	\$51,450
2	0.5	\$7,254
1.5	0.667	\$1,123
1	1.0	n/a

Range	Prob	Inc. AAD
100 - Inf.	0.01	\$2,485.50
50 - 100	0.01	\$2,347.50
25 - 50	0.02	\$3,927.30
10 - 25	0.06	\$8,457.98
5 - 10	0.1	\$8,080.12
2 - 5	0.3	\$8,805.60
1.5 - 2	0.167	\$698.08
1 - 1.5	0.333	\$0
SUM	1.00	\$34,415.9

ADD w/o Small Events = \$16,832  
vs.  
ADD w/ Small Events = \$34,415

Capitalized w/o Small Events = \$502,435  
vs.  
Capitalized w/ Small Events = \$1,027,287



# Damage Model Inputs

## Hazard Data

- H&H Modeling Water Surface Elevations
- FEMA's Risk MAP depth grids
- Probabilistic flood scenarios

## Inventory

- General Building Stock (HAZUS)
- Assessor Building Data
- Survey Data (First Floor Elevations)
- Baseline inventory dataset including vulnerability

## Damage and Fragility Functions

- Damage = Value of Damage (\$)
- Fragility = Likelihood (% damage)

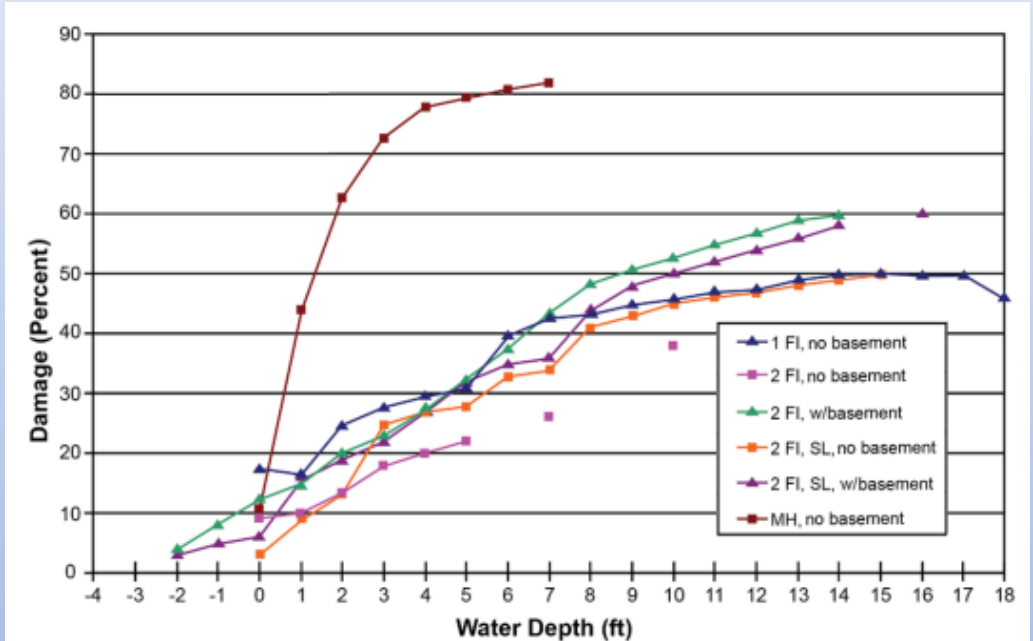
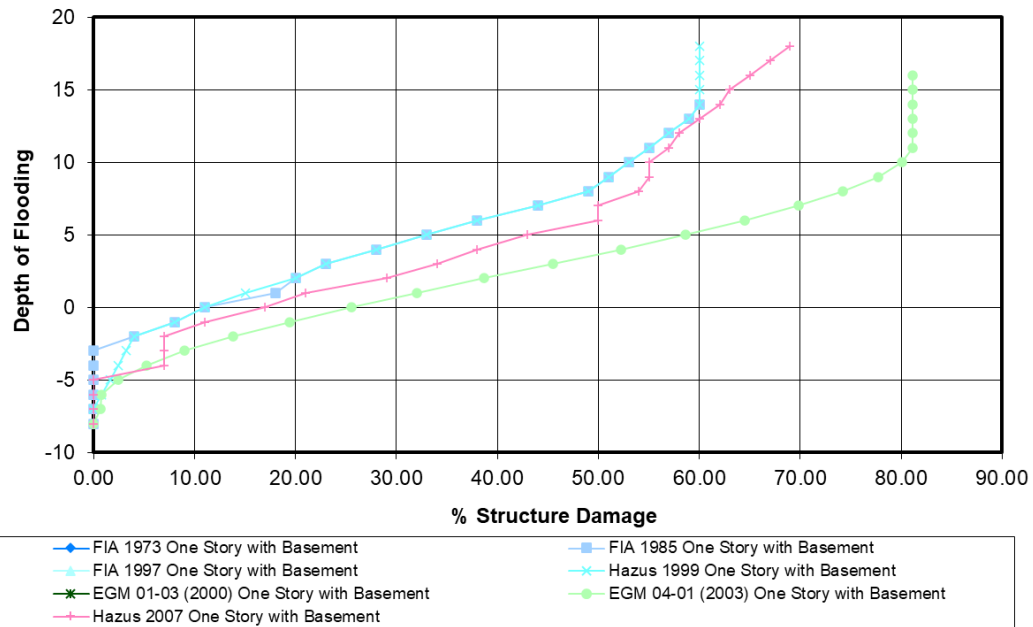


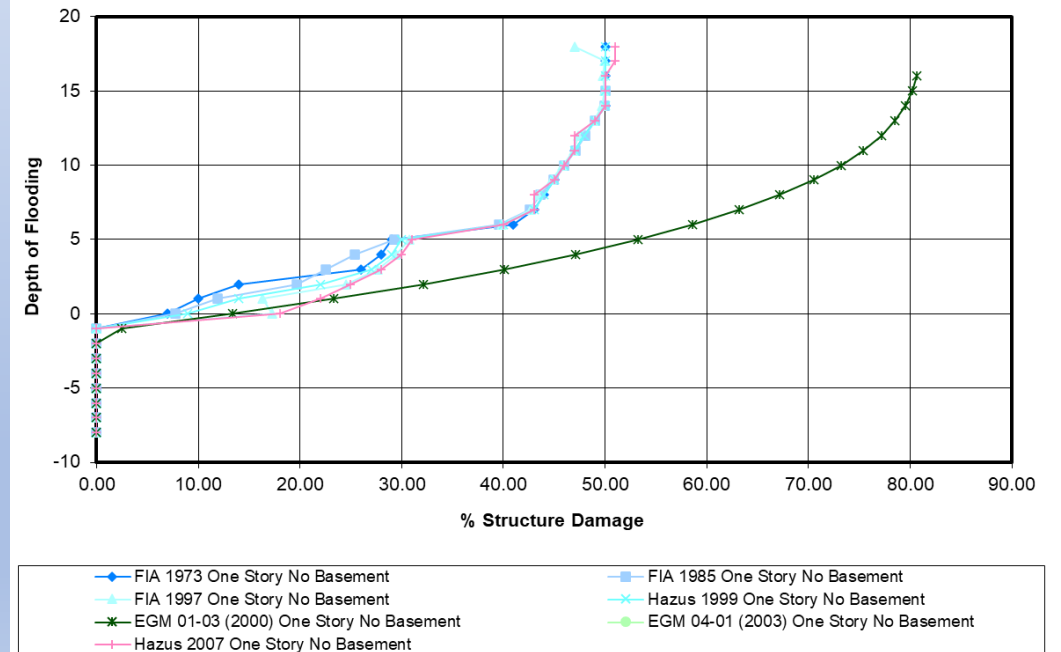
Figure 5-1. FIA Credibility-Weighted Building Damage Functions as of 12/31/1998

# Damage Curve Comparison

One Story with Basement



One Story No Basement





# Damages Software

FEMA: HAZUS-MH Multiple Events

FEMA: BCA Single Structure

USACE: HEC-FDA Multiple Events

USACE: HEC-FIA Single Event

IDNR Damages Multiple Events

# FEMA: HAZUS-MH

## Advantages

- Has Direct Damages to
  - Transportation - Bridges Scour, Traffic
  - Utilities equipment - Water, electric, Sewer, Gas, Comm.
  - Vehicles -Inundation
  - Essential facilities
- Considers Induced Damages, Debris, Fire, HazMat
- Considers Social loses of Casualties, Family Relocation, Rentals, Wage and Business Income
- Can Start with minimal/census Data
- Can handle multiple Reaches

## Limitations

- HEAVY ArcGIS use with Spatial Analyst and a DEM
- Gridded water depths required
- Structure values based on \$/sqft (level 1 from R.S. Means)Substantial training would be required
- **AAD requires 5 return periods** - 10, 25, 50, 100, 500 events. Excludes lower return frequencies.
- No initial damages frequency determined
- Can have long compute times

# FEMA: BCA

## Advantages

- Considers Displacement
- Considers Demolition Threshold at 50% damaged
- Can modify frequency of events
- Gives BCR per Structure
- Can handle multiple reaches
- Has Direct Damages to:
  - Transportation - Bridges Scour, Traffic
  - Utilities equipment - Water, electric, Sewer, Gas, Comm.
  - Vehicles -Inundation
  - Critical facilities analysis

## Limitations

- Single Structure Analysis
- No initial damages frequency determined
- Structure values based on \$/sqft
- Enter water surface manually for each structure
- Can only enter 5 flood events

# USACE: HEC-FDA

## Advantages

- Considers Uncertainty in H&H with Monte Carlo Sim.
- Up to 8 events
- Handles Multiple Reaches
- Utilizes an existing and future scenario
- Stand alone program
- Can be utilize for Vehicle inundation

## Limitations

- Requires Uncertainty data – excessive effort
- Future scenario less than ideal for multiple alternatives
- Individual structure data not easily accessible
- Not intuitive for new users

# USACE: HEC-FIA

## Advantages

- Can Compute Agricultural damages
- Includes Vehicle Damages
- Estimates Loss of Life
- Indirect Damages (loss of income)
- Good for emergency planning
- Uses Monte Carlo to add uncertainty

## Limitations

- Single run events
- Utilizes Point Shapefiles
- Grid water surface required
- Not well suited for a steady flow analysis

# IDNR Damages

## Advantages

- Unlimited flood events can be evaluated
- More accurate calculation -> Evaluates frequency when damages begins
- Immediate computation time
- Greater Data Output options
- Can utilize for Vehicle inundation
- Standalone Program

## Limitations

- Is a Single Reach Profile based damage assessment.
- Only can evaluate damages based on flood depth
- Internally Developed by OWR in contract with USGS.



# Comparison of Software

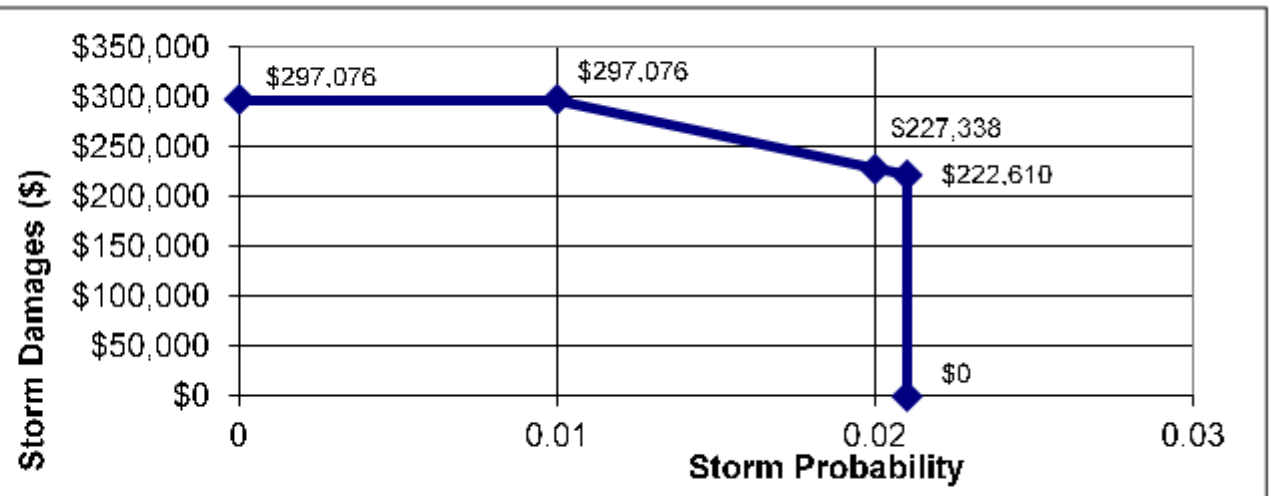
Program	System	Event Inputs	Non Structural	Hydraulic Input	Recommend
FEMA Hazus	GIS	Multiple (5)	Yes	Grid (2D)	2D Multi event
FEMA BCA	Stand alone	Multiple (5)	Yes	Manual	Buyouts
USACE FDA	Stand alone	Multiple (8)	No	Profile (1D)	Uncertainty
USACE FIA	GIS	Single (1)	No	Grid (2D)	2D Single Event
IDNR Damages	Stand alone	Multiple (Any)	No	Profile (1D)	1D Multi Event

# Average Annual Damage (AAD) and Capitalized Costs Calculation

Calculation of Average Annual Damage

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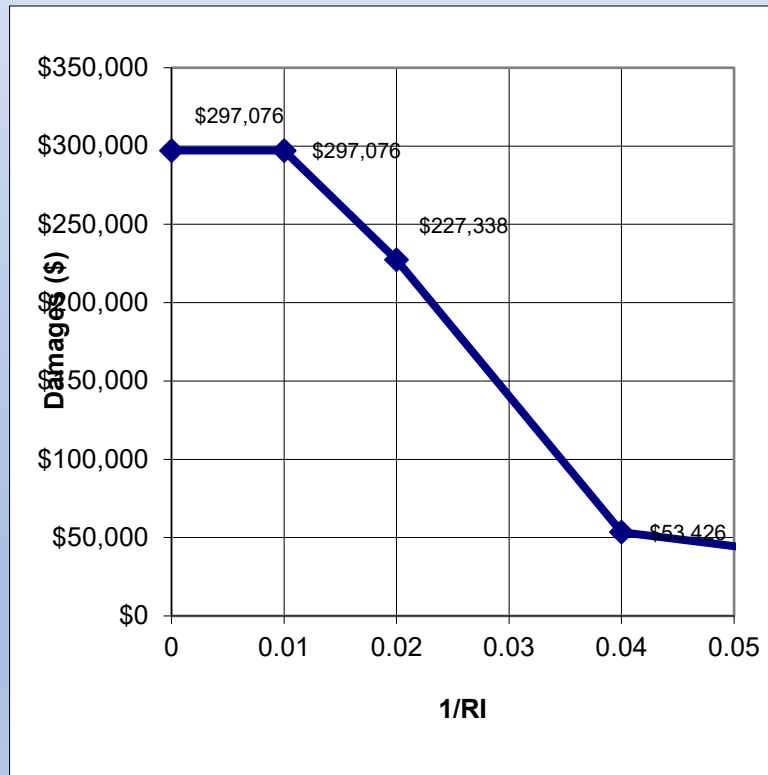


Interest Rate: 2.25%  
Term 50 years  
Capitalized: \$173,577

$$\text{Multiplier} = \frac{(1 + r)^t - 1}{r(1 + r)^t}$$

# Comparison of Computations

## No Minimum Damages



AAD = \$10,003

## Min damage set at provided frequency

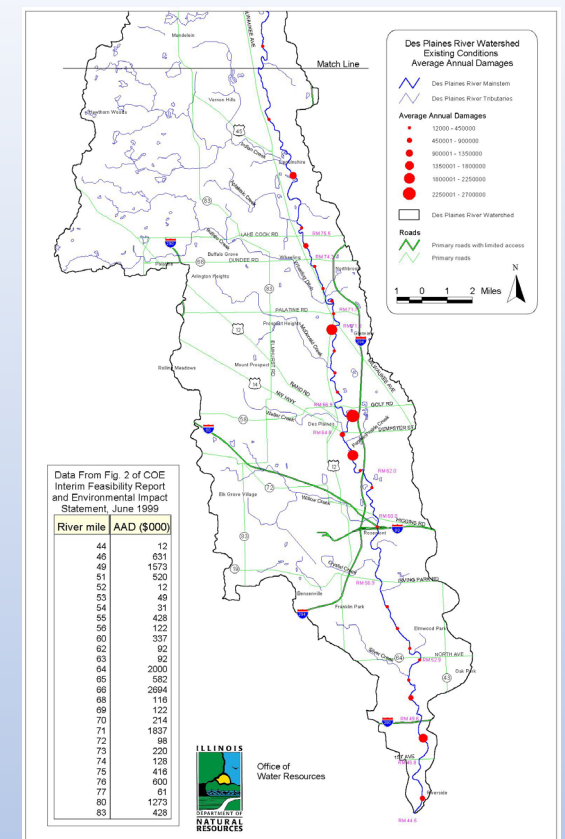
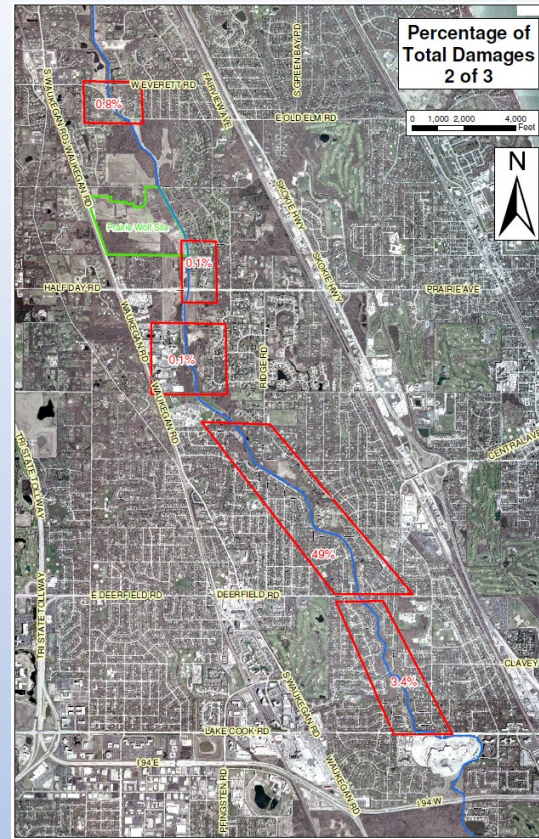
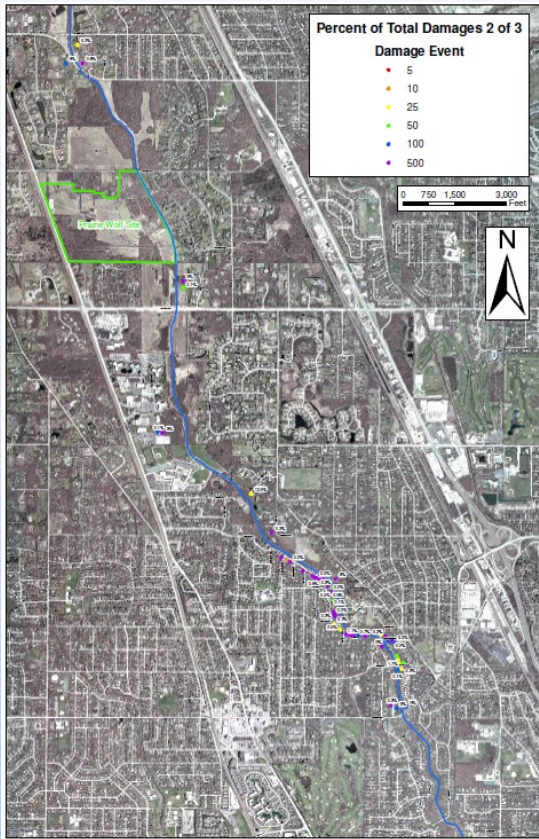


AAD = \$7,866

## Min damage set at computed frequency



AAD = \$5,818



# Damage Output types - GIS

# Non-Structural Benefits

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# From BCA Reference Guide

Building Type		Displacement Costs	
HAZUS-MH MR3 Label	Occupancy Class	[A] Rental Cost (2008)	[B] Disruption Costs (2008)
		\$/ft²/month	\$/ft²
Residential			
RES1	Single Family Dwelling	0.73	0.88
RES2	Mobile Home	0.51	0.88
RES3	Multi Family Dwelling (All Types, includes duplex to 50+ units)	0.65	0.88
RES4	Temporary Lodging	2.19	0.88
RES5	Institutional Lodging	0.44	0.88
RES6	Nursing Home	0.80	0.88
Commercial			
COM1	Retail Trade	1.25	1.17
COM2	Wholesale Trade	0.52	1.02
COM3	Personal and Repair Services	1.46	1.02
COM4	Professional/Technical/Business	1.46	1.02
COM5	Banks	1.82	1.02
COM6	Hospital	1.46	1.46
COM7	Medical Office/ Clinic	1.46	1.46
COM8	Entertainment and Recreation	1.82	0.00
COM9	Theaters	1.82	0.00
COM10	Parking	0.36	0.00
Industrial			
IND1	Heavy	0.21	0.00
IND2	Light	0.29	1.02
IND3	Food/Drugs/Chemicals	0.29	1.02
IND4	Metals/Mineral Processing	0.21	1.02
IND5	High Technology	0.36	1.02
IND6	Construction	0.15	1.02
Agricultural			
AGR1	Agriculture	0.73	0.73
Religious/Non-Profit			
REL1	Church/Membership Organization	1.09	1.02
Government			
GOV1	General Services	1.46	1.02
GOV2	Emergency Response	1.46	1.02
Education			
EDU1	Schools/Libraries	1.09	1.02
EDU2	College/Universities	1.46	1.02

Source: HAZUS-MH MR3 Flood Technical Manual, Table 14.10. The 2006 HAZUS values were inflated using the CPI for 2007 and 2008 from the Bureau of Labor Statistics (bls.gov) Historical CPI Data



# More from BCA Reference Guide

## Transportation

- FEMA Standard Values for Loss of Service for roads:
  - Loss of road/bridge service: \$38.15/vehicle/hour
  - Mileage: Use current Federal Mileage Rate

## Utility

- FEMA Standard Values for Loss of Service for utilities:
  - Loss of electric power: \$126/person/day
  - Loss of potable water: \$88/person/day
  - Loss of wastewater: \$41/person/day

# Transportation Time

Cost/Benefit Category	Recommended Monetized Value(s)		Reference and Notes
Value of Travel Time	Recommended Hourly Values of Travel Time Savings (2013 U.S. \$ per person-hour)		
	Category	Surface Modes* (except High-Speed Rail)	Air and High-Speed Rail Travel
	Local Travel		
	Personal	\$12.42	
	Business	\$25.23	
	All Purposes **	\$12.98	
	Intercity Travel		
	Personal	\$17.39	\$33.05
	Business	\$24.44	\$60.74
	All Purposes **	\$18.90	\$44.24
	Truck Drivers \$25.75		
	Bus Drivers \$26.69		
	Transit Rail Operators \$45.77		
	Locomotive Engineers \$38.14		
	Airline Pilots and Engineers \$83.32		
	<p>* Surface figures apply to all combinations of in-vehicle and other transit time. Walk access, waiting, and transfer time in personal travel should be valued at \$24.85 per hour for personal travel when actions affect only those elements of travel time.</p> <p>** These are weighted averages, using distributions of travel by trip purpose on various modes. Distribution for local travel by surface modes: 95.4% personal, 4.6% business. Distribution for intercity travel by conventional surface modes: 78.6% personal, 21.4% business. Distribution for intercity travel by air or high-speed rail: 59.6% personal, 40.4% business. Surface figures derived using annual person-miles of travel (PMT) data from the 2001 National Household Travel Survey. <a href="http://nhts.ornl.gov/">http://nhts.ornl.gov/</a>. Air figures use person-trip data.</p>		
	Revised Departmental Guidance on Valuation of Travel Time in Economic Analysis (Revision 2 – corrected) <a href="http://www.dot.gov/office-policy/transportation-policy/guidance-value-time">http://www.dot.gov/office-policy/transportation-policy/guidance-value-time</a>		

Source: Tiger Benefit Cost Analysis Resource Guide ([www.transportation.gov](http://www.transportation.gov))

# Environmental - Emissions

Recommended Monetized Value(s)			Reference and Notes																		
<table><tr><th>Emission Type</th><th>\$ / short ton (\$2013)</th><th>\$ / metric ton (\$2013)</th></tr><tr><td>Carbon dioxide (CO<sub>2</sub>)</td><td>(varies)*</td><td>(varies)*</td></tr><tr><td>Volatile Organic Compounds (VOCs)</td><td>\$1,813</td><td>\$1,999</td></tr><tr><td>Nitrogen oxides (NO<sub>x</sub>)</td><td>\$7,147</td><td>\$7,877</td></tr><tr><td>Particulate matter (PM)</td><td>\$326,935</td><td>\$360,383</td></tr><tr><td>Sulfur dioxide (SO<sub>x</sub>)</td><td>\$42,240</td><td>\$46,561</td></tr></table>			Emission Type	\$ / short ton (\$2013)	\$ / metric ton (\$2013)	Carbon dioxide (CO <sub>2</sub> )	(varies)*	(varies)*	Volatile Organic Compounds (VOCs)	\$1,813	\$1,999	Nitrogen oxides (NO <sub>x</sub> )	\$7,147	\$7,877	Particulate matter (PM)	\$326,935	\$360,383	Sulfur dioxide (SO <sub>x</sub> )	\$42,240	\$46,561	<p>Corporate Average Fuel Economy for MY2017-MY2025 Passenger Cars and Light Trucks (August 2012), page 922, Table VIII-16, "Economic Values Used for Benefits Computations (2010 dollars)" <a href="http://www.nhtsa.gov/staticfiles/rulemaking/pdf/cafe/FRIA_2017-2025.pdf">http://www.nhtsa.gov/staticfiles/rulemaking/pdf/cafe/FRIA_2017-2025.pdf</a></p> <p>The Resource Guide converts these values into 2013 dollars.</p> <p><b>NOTE:</b> Emissions units are frequently reported as "tons" throughout documents such as the CAFE rulemaking referenced above. There is a distinction between short tons, long tons, and metric tons, however. Carbon dioxide emissions (as reported in the SCC guidance and elsewhere) are typically reported in metric tons, whereas emissions for VOCs, NO<sub>x</sub>, PMs, and SO<sub>x</sub> are measured in short tons. The English "long ton" is not used in these tabulations. A short ton is 2000 lbs., while a metric ton is approximately 2,205 lbs., and a long ton is 2,240 lbs.</p>
Emission Type	\$ / short ton (\$2013)	\$ / metric ton (\$2013)																			
Carbon dioxide (CO <sub>2</sub> )	(varies)*	(varies)*																			
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<p>* See "Social Cost of Carbon (3%)" values below.</p> <p>1 Gallon of Gas burned = 17.7 pounds of CO<sub>2</sub></p>																					

Source: Tiger Benefit Cost Analysis Resource Guide ([www.transportation.gov](http://www.transportation.gov))

# Injuries

Cost/Benefit Category	Recommended Monetized Value(s)				Reference and Notes
Value of Injuries					<p><i>Guidance on Treatment of the Economic Value of a Statistical Life in U.S. Department of Transportation Analyses (2014 )</i></p> <p><a href="http://www.dot.gov/office-policy/transportation-policy/guidance-treatment-economic-value-statistical-life">http://www.dot.gov/office-policy/transportation-policy/guidance-treatment-economic-value-statistical-life</a></p> <p><b>NOTE:</b> Accident data (particularly those provided through law enforcement records) are typically reported as a single number (e.g. "X number of crashes in Year Y") and/or on the KABCO scale of crash severity. Applicants should convert these values to the AIS scale before applying the recommended monetized values. See <b>Part II Section 3 ("Converting Available Accident Data into AIS Data")</b>.</p>
	AIS Level	Severity	Fraction of VSL	Unit value (\$2013)	
	AIS 1	Minor	0.003	\$ 27,600	
	AIS 2	Moderate	0.047	\$ 432,400	
	AIS 3	Serious	0.105	\$ 966,000	
	AIS 4	Severe	0.266	\$ 2,447,200	
	AIS 5	Critical	0.593	\$ 5,455,600	
	AIS 6	Unsurvivable	1.000	\$ 9,200,000	

Source: Tiger Benefit Cost Analysis Resource Guide (www.transportation.gov)

# Holistic view for resiliency project



Resilience  
Benefits

Environmental  
Benefits

Social  
Benefits

Economic  
Benefits



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# IAFSM – Annual Conference

## 3/14/2023

