

## **Authors response to Referee #1**

*Dear referee,*

*we would like to thank you for the time and effort put into reviewing the manuscript. This response carefully addresses all the comments (our response is marked with an R: and written in italics). We further attach a change tracked version of the manuscript from which the changes proposed can be seen, see below this response.*

*Best regards*

*Heidi Kreibich on behalf of all co-authors*

### **Referee #1**

The objective of the paper is to present the flood damage database HOWAS21, and to demonstrate its use to support forensic flood investigation and for the derivation of flood damage models. Accordingly, first the database is introduced, with respect to both conceptual and technical contents, and data sources. Then, exemplary analyses of the two application areas are supplied and commented.

The paper is generally well written and organised, methods and results are quite well explained; in this regard, I would suggest only minor revisions. Still, my doubt is about the suitability of the paper for publication in NHESS. In detail, two main aspects must be considered: 1) Most of the contents (at least from pg. 1 to pg. 7, out of 13 pages) replicate the book chapter of Kreibich et al. (2017) quoted in the paper; 2) the “new” part of the manuscript is simply limited to application of well-known analysis tools on HOWAS21 data, without supplying any additional knowledge to the state of the art, e.g. on flood damage explicative variables and their weight, on data interpretation tool (N.B., exceptions are represented by section 4.1 and 4.2.3 that however supply data of interests only for Germany). Of course, in the assumption that authors do not want to propose new models for the German context.

Given this premises, I suggest the rejection of the paper and supply some minor comments in the following.

*R: 1) We do not agree that the manuscript is replicating the book chapter. Meanwhile, the database HOWAS21 has been further developed technically and content wise: it is now available in German and English and is now also designed to integrate international flood damage data from other countries besides Germany. Since this improvement has just been finalized in May 2020, no international data has been integrated, yet. However, this can start soon. Still, we believe that this improvement of the database HOWAS21, which is newly described in the (revised) manuscript, is of high interest to the international readership of NHESS. However, we admit, that we have not stressed this sufficiently nor described these improvements in sufficient detail in our original manuscript. We will focus on this in the revised version.*

*2) We neither agree that the analyses we present are well-known and do not present new knowledge. Such detailed flood damage data as available in HOWAS21 is still scarce and so are multi-variable statistical analyses of flood damage data, which are necessary to better understand and model flood damage processes. In fact, this is the first time that old data from the 1980s and 1990s are analysed together with and are compared to data from the 2010s. We believe that the presentation of several exemplary analyses of the HOWAS21 data provides on the one hand motivation for the community to increase efforts for the collection of more such detailed object-specific damage data, undertake more such forensics analyses and develop better damage models beyond depth-damage functions. On the other hand, novel results about damage processes are presented, since this comprehensive dataset of more than 8000 damage cases has not been analysed before. The fact that the analyses are only based on data from Germany cannot call into question their scientific value. All data-based analyses about natural hazards rely on empirical data from case studies, just commonly on significantly smaller sample sizes, more localized areas, and often only covering one event. With a total number of 8558 object-specific flood damage records from several flood events between 1978 and 2013*

*affecting large areas in Germany, the HOWAS21 database is as such unique, and so are the results of the analyses.*

### **General comments**

Many repetitions are present (see minor comments); please, check and correct.

*R: thanks for pointing this out, we removed unnecessary repetitions in the text.*

An unexplored aspect that may represent an additional value to the work is to show how information on data quality can be used for forensic investigation and damage modelling.

*R: In the context of forensic analysis and damage modelling, information about data quality could be used to highlight topics/findings that are uncertain and should be improved by further / more accurate data or better models. However, we believe that this is out of the scope of this paper.*

### **Minor comments**

#### **Section 1: Introduction**

I found this section the most critical in terms of contents and structure. I suggest to re-organise the order of contents. In detail:

Pg. 1 line 17: "A transparent and standardized data collection procedure is required to ensure comparability of such data (Merz et al., 2004)". This sentence is not linked with previous and following ones. I suggest moving after the discussion ending at pg. 2 line 61

*R: We have improved the introduction, so that we hope it has now a clearer structure and reads smoother. We have deleted the mentioned sentence.*

Pg. 2 line 33: "Flood damage is usually classified into direct and indirect damage. Direct flood damage occurs when exposed objects (or humans) have physical contact with flood water, whereas indirect flood damage is induced by direct damage and may also occur outside of the flood event with respect to space and/or time (Merz et al., 2004). Further, both damage types can be distinguished into tangible damage, i.e. damage that can be adequately monetized, and intangible damage (Smith and Ward, 1998)" → discussion of damage types is out of the scope of the manuscript and, however, it is not linked here with previous and following paragraphs. I suggest removing

*R: Agreed, sentences are deleted.*

Pg. 2 line 37 – 58: I found discussion on damage assessment approaches and damage influencing factors misleading at this point of the paper. I suggest to anticipate, before the discussion, the objective of HOWAS21 as supporting forensic analysis and damage model developing.

*R: This part of the introduction is now closer linked to the main application areas for damage data, which are presented at the beginning of the introduction. We prefer to describe, as common, the objective of the paper and as such of HOWAS 21 in the last paragraph of the introduction.*

Moreover:

Pg. 1 line 24: "Such analyses are performed e.g. to improve disaster management via quantification of the relative contribution of damage drivers such as exposure, vulnerability and coping capacity to the overall damage" → I would add hazard among damage drivers

*R: done*

Pg. 1 line 29: "For example, the development, calibration and validation of flood damage models requires detailed, object-specific damage data as well as comprehensive information about exposure and vulnerability characteristics" → and hazard

*R: done*

#### **Section 2**

Pg. 3 line 85: “An example for a continent-wide database” → I would say “continent-wide event database”

*R: done*

Pg.3 line: “In recent years, many initiatives were launched at national and European Union (EU) levels to improve the availability and usefulness of damage data. For example, an ongoing EU initiative aims at the standardization of damage databases. Based on a defined conceptual framework, this initiative provides technical recommendations for the development, of EU guidelines for recording disaster impacts with the central aim of translating the Sendai Framework for Disaster Risk Reduction into action (Corbane et al., 2015)” → This sentence is not linked with previous and following ones. I suggest removing.

*R: done*

Pg. 4 line 11: “The main objective of this database is the development of specific depth-damage curves for Italian contexts. For this, new procedures for data collection and storage were developed and applied at the local level for the residential and commercial sectors (Molinari et al., 2014)”

→ As to my knowledge, this is not correct. The main objective of the database (i.e. FloodCAT) is to address knowledge needs required by the Floods Directive. There are not standardised procedures for data collection linked to the database, and the database works at the event level (not object level). Please, amend.

*R: we removed these sentences/this example from the text.*

### **Section 3**

Pg. 5 line 148: “The data structure for HOWAS21 was derived from a multi-step online expert survey based on the Delphi-approach. The central idea of this approach is to reach a consensus among the respondents by having a questionnaire filled several times, after receiving feedback of earlier responses of all participants” → I think an extended description of the adopted Delphi methodology is required for readers who are not familiar with previous works of the authors’ team.

*R: we added some more information about the undertaken Delphi-approach: “To address the needs of different professional fields, 55 experts working in the field of flood damage analysis for government entities, the (re-)insurance industry, engineering consultancy and science were included in the survey panel (Elmer et al., 2010a). The expert survey consisted of three rounds and was conducted online as a “Tele-Delphi”. In the first round the panelists chose one or more of six sectors to answer, for which they were asked to evaluate the importance of a number of variables for flood damage analysis. New variables could be added. In the second round the median of the answers of round one was given as feedback. Variables for which consensus about their importance had already been achieved were not reconsidered. Variables that were added by the experts during the first round could be evaluated by the whole panel in the second round. In the third round, experts were asked to rank by importance those variables for each sector that got the highest ratings in the first two rounds.”*

Pg. 6 line 161: “The attributes of individual damage cases are grouped into three (partly sector-specific) database tables as shown exemplarily in Table 1” → I understand Table 1 refers only to sector 1 & 2. If this is the case, please specify.

*R: we specified now, that Table 1 shows only one sector as example, namely private households.*

Pg. 6 line 176: “In total, HOWAS21 incorporates a broad range of hazard variables (e.g. flow velocity, flood duration, and contamination), vulnerability parameters such as building characteristics (e.g. building shape, year of construction) and precautionary measures (e.g. warning time, type and effectiveness of measures), and flood consequences (e.g. absolute and relative damage of flood-affected objects, economic damage due to business interruption in the commercial sector”

→ REPETITION, see pg. 6 line 162-163

*R: we moved the additional text on page 6 lines 176 ff to page 6 line 162-163, to avoid repetition.*

Pg. 6 line 188: "This interface is directly accessible using a standard web browser following the URL <http://howas21.gfz-potsdam.de> and can be used to visualize, analyze, and download HOWAS21 data" → authors should specify that the interface is only in German, this can be a big issue for the use of the database for international data

*R: As mentioned before, the database is now available in English and German, this is now stated in the text.*

Pg. 6 line 189: "Users are provided query functionality in the database on selectable criteria, such as catchments, damage sectors, or year of event" → REPETITION, see pg. 5 line 136

*R: Repetition is deleted*

Pg. 7 line 192: "A variety of attributes (e.g. river catchment, flood event year, damage sector) can be used to filter and analyze the data" → REPETITION, see previous comment

*R: Repetition is deleted*

Pg. 7 line 198: "It was developed and maintained by the German Working Group on water issues of the Federal States and the Federal Government (LAWA) from 1978 to 1994 (Buck and Merkel, 1999; Merz et al., 2004). Damage data of HOWAS were collected via on-site expert surveys by damage surveyors 200 of insurance companies and used as a basis for financial compensation, wherefore these damage estimates are considered to be reliable" → REPETITION, see section 2

*R: Repetition is deleted*

Pg. 7 line 213: "...in the City of Dresden affected during the Elbe river flood in 2002" → REPETITION, see the line above and line 219

*R: Repetition is deleted*

Pg. 7 line 216: "Second, the magnitude of structural damage was quantified on a six-point scale, and the condition of the road before the flood was quantified on a five-point scale by experts from the city administration (Kreibich et al., 2009)" → this is not clear, neither are the motivation of this process. Please, explain

*R: Since the information contained in HOWAS21 is focused on the monetary damage, we deleted this sentence to avoid confusion.*

#### **Section 4**

Pg. 8 line 221: "HOWAS21 aims at compiling comprehensive flood damage data (i.e. including object-specific hazard, exposure, and vulnerability characteristics) to support forensic flood damage analyses as well as flood damage model derivation" → REPETITION, said many times; please, consider removing

*R: Repetition is deleted*

Pg. 8 line 228: "Further, damage in the sectors public thoroughfare and water courses and hydraulic structures is by definition classified as building damage" → why? not clear; please, specify

*R: we provide some examples to clarify this: "Further, damage in the sectors public thoroughfare and water courses and hydraulic structures is by definition classified as building damage, since e.g. roads, rail tracks, embankments and flood masonry walls are all constructions."*

Pg. 8 line 234: "Both in respect to the number of damage records and the level of detail of information, i.e. the number of different hazard, exposure, and vulnerability variables, HOWAS21 is the most comprehensive flood damage database for empirical data worldwide" → Have authors evidence on this?

*R: we don't have a proof, thus we added "to the best of our knowledge" in the text.*

Pg. 8 line 246: "in the variable space for the private households sector" → What does it mean? Please, specify

*R: We reformulated the sentence to make it clearer: "In turn, for certain other non-mandatory variables such as building type or building shape of objects in the private households the data availability is close to 100%."*

Pg. 8 line 247: "Generally, the availability of detailed flood damage data is often limited due to the facts that damage data collection in the aftermath of a flood is not mandatory, sufficient and properly trained personnel is mostly not available, and collection standards do not exist" → this is partly true for HOWAS21 as data were all collected by trained personnel, also data from the original HOWAS. Isn't it?

*R: We added the sentences: "This is a challenge for HOWAS 21 which relies on the supply of flood damage data acquired via collection campaigns undertaken by the community after flood events. A compromise had to be found between the wish to incorporate comprehensive datasets into HOWAS21 and the limited availability of damage data." And moved this statement to section 3.1 Concept and structure, since this general statement fits better there than in the descriptive statistics section.*

Pg. 9 line 252: "Damage data in the sectors public thoroughfare and watercourses and hydraulic structures are yet only available for the City of Dresden during the 2002 Elbe flood" → REPETITION, see comment above

*R: Repetition is deleted*

Pg. 9 line 263: "More specifically, such analyses are performed e.g. to quantify the relative contribution of damage drivers such as exposure, vulnerability and coping capacity to the overall damage" → I would replace with "More specifically, such analyses are performed e.g. to understand the relative contribution of damage drivers such as hazard, exposure, vulnerability and coping capacity to the overall damage"; as most of forensic investigations are conducted in the social/economic domain, on the bases of qualitative data.

*R: done*

Pg. 9 line 265: "Other applications include the assessment of interdependencies of damage drivers, and the change of the correlation between a specific damage driver (e.g. water depth) and the resulting consequence (damage) over time (e.g. between different events in the same region)" → I would not say these are typical applications in forensic investigation.

*R: Agreed, we deleted this sentence.*

Section 4.2.1 → it is not clear to me what authors mean here with "interactions among damage-influencing variables" and how the performed analysis gives information on that; please, explain

*R: the sentence has been rephrased and now reads as follows: "In order to supplement the investigation of information value and redundancy with an estimation of the influence of the PCs on flood damage, the correlation between the factor scores of each PC and the absolute building damage was analysed."*

Pg. 11 line 341: "the following exemplary analysis is aimed at identifying potential trends in the linear relation between water depth and absolute building damage to private households between different flood years using multilevel regression" → how such information can support decision-makers? Please, specify

*R: We added the following sentence: "For decision making in flood risk management it is important to know if the vulnerability of exposed objects (e.g. residential buildings) is changing over time; e.g. a decreasing trend in vulnerability might confirm the effectiveness of an implemented risk mitigation strategy; an increasing trend in vulnerability might indicate that risk management (and communication) needs to be improved."*

Pg. 12 line 360-374 → check figure numbers

*R: figure numbering is now corrected*

Pg. 12 line 363: “the high group variability of both regression parameters among the 13 flood years clearly confirms significant group effects as already suggested by the ICC” → not clear, please specify

*R: We added some additional explanation: “Looking at the lines reveals a more or less continuous increase in both the intercept and the slope with increasing flood event year. **Increasing intercept and slope point to increasing vulnerability, since the same water depth leads to higher damage.** This trend can be further investigated when plotting the group effects of the model (see Fig. 6). Three main findings emerge: First, the high group variability of both regression parameters among the 13 flood years clearly confirms **significant differences in vulnerability between the flood events**, as already suggested by the ICC.”*

Pg. 13 line 394: “An exception is, however, the public thoroughfare sector, for which the polynomial regression curve is noticeably undulating” → Could authors explain why?

*R: This strange shape of the polynomial regression is unrealistic and due to strangely structured data, i.e. only very few different water depth values for which damage data is available. We added the following to the text: “An exception is, however, the public thoroughfare sector, for which the polynomial regression curve is noticeably undulating, **which is unrealistic and most likely due to a measurement artefact, since damage data is only available for very few water depth values, pointing to excessive aggregation.**”*

#### **Table and Figures**

Figure 5 → please check caption; I guess on the right slope is depicted

*R: this is correct and already stated in the figure caption: “The right plot depicts the random slopes.”*

Figure 6 is not comprehensible: too little and too blurry

*R: Figure 6 (new Figure 7) has been improved for better readability.*

Table 1 → I would add a column for damage attributes

*R: According to the database structure, damage attributes are included in the second column.*

# The object-specific flood damage database HOWAS 21

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**Abstract.** The Flood Damage Database HOWAS 21 contains object-specific flood damage data resulting from fluvial, pluvial and groundwater flooding ~~in Germany~~. The datasets incorporate various ~~pieces~~variables of ~~information about~~ flood ~~impacts~~hazard, exposure, vulnerability, and direct tangible damage at properties from several economic sectors. The main purpose of development ~~and design~~ of HOWAS 21 ~~is was~~ to support forensic flood analysis and the derivation of flood damage ~~estimation~~ models. ~~HOWAS 21~~This HOWAS 21 was first developed for Germany and currently almost exclusively contains datasets from Germany. However, its scope has recently been enlarged with the aim to serve as an international flood damage database, e.g. its web application is now available in German and English. This paper HOWAS 21 ~~highlights~~presents the recent advancements of HOWAS 21 and ~~highlights~~exemplary analyses to demonstrate the use of HOWAS 21 flood damage data ~~in these two application areas~~. The data applications indicate a large potential of the database for fostering a better understanding and estimation of the consequences of flooding. ~~HOWAS 21 recently enlarged its scope and is now also open for international flood damage data.~~

## 1 Introduction

Natural hazard damage data are an essential component for ex-post event analysis ~~and disaster~~, response ~~and recovery~~ as well as for risk assessment and management (Hübl et al., 2002). ~~A transparent and standardized data collection procedure is required to ensure comparability of such data (Merz et al., 2004).~~ De Groeve et al. (2014) identify four main application areas for damage data, i.e. damage compensation, damage accounting, forensic analyses, and ~~disaster~~risk modelling. Damage compensation refers to the use of damage databases for compensation mechanisms. For example, the European Union Solidarity Fund (EUSF) requires damage data for the substantiation of claims. Damage accounting is an application area aiming at the documentation of damage trends as well as the evaluation of ~~disaster~~risk reduction policies, and ~~is~~ often done on ~~the~~ national or international level using e.g. the global Emergency Events Database (EM-DAT) ([www.emdat.be](http://www.emdat.be); Chorýnski et al., 2012; see also Sect. 2 and supplementary material). ~~Damage data are also widely used for forensic analyses. Suez, e.g. Barredo 2009). Forensic analyses are performed e.g. to improve disaster management via quantification the~~ ~~understanding~~ of ~~risk dynamics and quantify~~ the relative contribution of ~~damagerisk~~ drivers such as ~~hazard~~, exposure,

vulnerability and coping capacity to the overall damage. ~~The fourth main application area is natural hazards and risk modelling, which uses damage data. Finally, damage data is used to derive damage models for the estimation/assessment of disaster impacts/risk, i.e. for estimating damage associated with various flood scenarios.~~ In general, the ~~information/data~~ needs for ~~the/these~~ four main application areas are overlapping, whereby, however, the forensic analyses and the disaster-risk modelling-applications require a higher level of detail. ~~For example, the development, calibration and validation of flood damage models requires detailed, particularly~~ object-specific damage data as well as ~~including~~ comprehensive information about ~~hazard, exposure and vulnerability characteristics.~~ Hereby, when speaking of “object specific”, the damage data is recorded at the asset level, i.e. for individual affected elements such as e.g. a residential building or commercial property. Flood damage is usually classified into direct and indirect damage. Direct flood damage occurs when exposed objects (or humans) have physical contact with flood water, whereas indirect flood damage is induced by direct damage and may also occur outside of the flood event with respect to space and/or time (Merz et al., 2004). Further, both damage types can be distinguished into tangible damage, i.e. damage that can be adequately monetized, and intangible damage (Smith and Ward, 1998).

~~Already in the 1970s~~ In respect to forensic flood analyses. Grigg and Helweg (1975) identified water depth and object type (e.g. residential building) as the most important damage-influencing factors ~~for flooding, already~~ in urban areas. Consequently, depth-damage curves describing the relation of water depth and building damage differentiated according to building use became the internationally accepted standard approach for flood damage estimations in the built environment (Smith, 1994).

1970s. However, reported water depth and resulting object-specific damage usually show large scatter, and; thus, it is obvious that flood damage is influenced by more drivers besides water depth and ~~building use/object type~~ (Blong 2004; Merz et al., 2004). ~~Flood~~ The following damage ~~is influenced by influencing~~ factors ~~such as were identified, e.g.~~ flow velocity, duration of inundation, contamination of floodwater, availability and information content of flood warning, and the quality of external response in a flood situation (Smith 1994; Wind et al., 1999; Penning-Rowsell and Green, 2000; Kreibich et al., 2005, 2009; Thieken et al., 2005; Totschnig and Fuchs, 2013). ~~Also,~~ Thieken et al. (2005) and Merz et al. (2013) investigated single and joint effects of impact (i.e. flood characteristics) and resistance ~~factors/variables~~ (e.g. building type) on flood damage ratios in the residential sector. However, forensic knowledge on flood damage processes is ~~scarce and there are still general shortcomings in empirical damage assessment on the object level.~~ For example, many studies of flood damage only include detailed assessments of a relatively small number of objects (Blong, 2004; Mazzorana et al. ~~still scarce and quantitative information about damage drivers are fragmented~~ (Kreibich et al. 2019). Damage models developed on basis of this information are highly uncertain, particularly when transferred in time and space (Cammerer et al., 2013, Wagenaar et al. 2018). Conventionally, flood damage is estimated with depth-damage functions, which relate the water depth at the affected object to the damage grade or absolute damage (Grigg and Helweg 1975, Smith 1994). As interesting advancements, multivariable flood damage models were proposed, which consider a variety of damage influencing variables and their interdependency: using multivariate generalized regression (Mohor et al., 2020; Van Ootegem et al., 2015; Zhai et



65 al., 2005), rule-based models (Elmer et al., 2010b; Kreibich et al., 2010; Thieken et al., 2008), and tree-based approaches  
(Carisi et al., 2018; Hasanzadeh Nafari et al., 2016; Kreibich et al., 2017a). Most recent innovations are probabilistic damage  
models, e.g. based on Bayesian networks (Lüdtke et al., 2019; Wagenaar et al., 2018) or Bayesian regression (Rözer et al.,  
2019). Their main advantage is, that by returning predictive distributions instead of deterministic point estimates, they  
inherently provide uncertainty information together with their damage predictions~~2014). This is mainly due to the fact that~~  
70 reliable and detailed flood damage data, i.e. providing information about the affected object, flood warning, precautionary  
measures, etc., are still only scarcely available (e.g. Merz et al., 2010, Meyer et al., 2013, Wagenaar et al., 2016; Gerl et al.,  
2016; Menoni et al., 2016). Therefore, the effects of such drivers are mostly unknown and cannot be considered satisfactorily  
in damage modelling. Studies such as Ramirez et al. (1988), Joy (1993), Gissing and Blang (2004), Thieken et al. (2005),  
Zhai et al. (2005) or Kreibich et al. (2007) particularly aimed at overcoming this lack of detailed damage data. Therefore,  
75 comprehensive information about flood damage, event and object characteristics, flood precaution variables, social factors  
and other damage influencing factors of flood-affected residential and commercial properties was collected. Outside the  
scope of science, however, flood damage data are either not or only insufficiently collected, since damage data collection in  
the aftermath of a natural event is not mandatory and collection standards hardly exist (Menoni et al., 2016, Thieken et al.,  
2016), or they are not made available by the data compilers (e.g. insurance industry) mainly for reasons of data security and  
80 property rights.  
The problem of quite fragmented forensic knowledge on flood damage processes and uncertain flood damage models is also  
due to the fact that reliable and detailed flood damage data is scarcely available and individual datasets often stem from one  
event only (e.g. Wagenaar et al., 2016; Blong, 2004; Mazzorana et al. 2014). HOWAS 21~~HOWAS 21~~TheFunding for  
scientific flood damage data acquisition is limited and not readily available after flood events. Damage data surveyed by  
85 governmental agencies and insurance companies in the framework of loss compensation commonly contain only limited  
information on damage drivers and are hardly made available mainly for reasons of privacy protection. Thus, anonymizing,  
homogenizing and bringing datasets from various stakeholders together in one database, is very helpful for all flood risk  
professionals, in administration, insurance industry, consultancy and science.  
The objective of this paper is the presentation of the object-specific flood damage database HOWAS 21  
90 (DOI:10.1594/GFZ.SDDB.HOWAS2) and its recent advancement towards an international database. Additionally, it  
highlights exemplary data analyses to demonstrate the use of the HOWAS 21 flood damage data. The main objective of the  
flood damage database HOWAS 21 is to ~~overcome these shortcomings~~harmonise and integrate existing datasets of object-  
specific flood damage data and to provide this data to its users under a community-based use concept. It was established at  
the German Research Centre for Geosciences (GFZ) in 2007 as object-specific flood damage database for Germany and  
95 incorporates object-specific flood damage data for a variety of economic sectors resulting from fluvial, pluvial and  
groundwater flooding (Thieken et al., 2009). HOWAS 21 particularly aims to support 1) forensic flood damage analyses, and  
2) the derivation of flood damage models. This paper builds on the book chapter of Kreibich et al. (2017)2017b), but  
particularly highlights the new enhancement of HOWAS 21 and ~~focuses on~~presents an expanded exemplification of possible

analyses in ~~these~~ two application fields using the HOWAS 21 data as a basis. After giving an overview of prominent flood damage databases (Sect. 2), a general description of the database concept and structure, the technical design, and the data sources of HOWAS 21 is given in Sect. 3. Subsequently, descriptive statistics of available flood damage data in HOWAS 21 are shown and a variety of exemplary analyses in the application areas of forensic flood damage analyses and damage model derivation are performed and discussed with regard to usefulness of the object-specific flood damage data (Sect. 4). Finally, ~~an outlook and recommendations~~ conclusions are given (Sect. 5).

## 105 2 Overview of prominent flood damage databases

Depending on the ~~requirements of the intended~~ application ~~area both the areas, damage databases vary significantly in respect to their scope (spatial coverage) and their scale (granularity) of recording natural hazard damage data and the scope (spatial coverage) of damage databases vary significantly~~ (de Groeve et al., 2014). Many of the existing natural hazard damage databases, which also include flood damage, are event-specific ~~databases. Such at the national scale, i.e. such~~ databases usually contain damage costs per event aggregated to the national level. This type of damage data provide a suitable basis for ex-post analysis of disastrous events (Hübl et al., 2002) as well as for damage accounting, e.g. trend analyses investigating whether damage due to natural hazards increases over time (Bouwer, 2011).

### 2.1 Global scope

Prominent examples of global event-specific damage databases are the NatCatSERVICE database of Munich Re (www.munichre.com; Kron et al., 2012) and the EM-DAT. The NatCatSERVICE database contains overall and insured damage figures and fatalities of natural catastrophes around the globe. The natural events are classified in geophysical (e.g. earthquake), meteorological (e.g. windstorm), hydrological (e.g. flood, mudflow), and climatological events (e.g. extreme temperature, drought, wildfire). The EM-DAT comprises global data on the occurrence and impact of natural (floods, droughts, storms, mass movements, etc.), technological (e.g. industrial or transport accidents) and complex disasters (e.g. famine) from 1900 to the present.

### 2.2 Continental and national scope

An example for a continent-wide event database is the European database HANZE, which contains information on dates, locations, and damage of 1564 flash, river, coastal, and compound floods between 1870 and 2016 (Paprotny et al. 2018). The HANZE database is open access via <https://data.4tu.nl/repository/collection:HANZE>. A well-known example of a national event-specific database is the Swiss flood and landslide damage database established at the Swiss Federal research Institute WSL (Hilker et al., 2009). This database contains systematically documented information on floods and mass movements (i.e. direct monetary damage) as well as injured people and fatalities in Switzerland since 1972 using press articles as the main source of information. Broader overviews of event-specific databases are provided by e.g. Tschoegl et al. (2006), Gall

et al. (2009), De Groeve et al. (2014) or Rudari et al. (2017). In recent years, many initiatives were launched at national and European Union (EU) levels to improve the availability and usefulness of damage data. For example, an ongoing EU initiative aims at the standardization of damage databases. Based on a defined conceptual framework, this initiative provides technical recommendations for the development of EU guidelines for recording disaster impacts with the central aim of translating the Sendai Framework for Disaster Risk Reduction into action (Corbane et al., 2015).

### 2.3 Natural hazards damage data on the object scale

Forensic flood damage analyses as well as damage model derivation and validation predominantly require object-specific data which permit in-depth investigations of causal relations between hazard, exposure, vulnerability, and damage magnitudes (e.g. Downton et al., 2005; Jonkman, 2005). However, object-specific databases are still rare. The Flood Hazard Research Centre (FHRC) from Middlesex University, United Kingdom (UK), maintains a (national) object-specific flood damage database comprising mainly synthetic damage data generated via expert estimations about expected damage in case of a certain flood intensity (what-if-analyses). This synthetic data is complemented, whenever possible, by empirical data sourced from e.g. on-site surveys or insurance companies. The corresponding absolute flood damage functions for the UK are published in the Multi-Coloured Manual (Penning-Rowsell et al., 2013), as well as in its predecessors (Penning-Rowsell and Chatterton, 1977; Parker et al., 1987).

The Austrian Federal Railways (ÖBB) holds an object-specific flood damage database for railway infrastructure and operation in Austria (Moran et al., 2010; Kellermann et al., 2016). This database incorporates information about the affected infrastructure object and resulting service disruptions, the structural damage and corresponding repair costs, the hazard characteristics, and possible mitigation measures. The ÖBB Natural Hazard Management uses the detailed information internally as a basis for the development and implementation of both structural and non-structural risk reduction measures (Kellermann et al., 2016). In Italy, a new national database was developed and recently integrated into the Italian Civil Protection system. The main objective of this database is the development of specific depth damage curves for Italian contexts. For this, new procedures for data collection and storage were developed and applied at the local level for the residential and commercial sectors (Molinari et al., 2014). An extended overview of existing flood damage databases, including general characteristics and references for further information, is provided in the supplementary material of this paper (Table S1). The examples given therein do not claim to be exhaustive but serve to illustrate the variety of global efforts to collect (and learn from) natural hazards damage data.

The predecessor database of HOWAS 21 was the HOWAS database, which was developed and maintained by the German “Bund/Länder-Arbeitsgemeinschaft Wasser” (LAWA) (see e.g. Buck and Merkel, 1999; Merz et al., 2004). HOWAS contained professionally surveyed damage information of approx. 4000 properties affected by nine flood events between 1978 and 1994 in Germany (see also Sect. 3.3). Only direct tangible flood damage to buildings was considered for HOWAS, distinguishing between damage to the building fabric, the fixed inventory, and the movable inventory. Similar to the concept of HOWAS 21 (see Sect. 3.1), the data was classified into six damage sectors, i.e. private housing sector, public

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infrastructure (e.g. fire station), service sector (e.g. restaurant), mining and building industry (e.g. carpentry), manufacturing (e.g. beverage industry), and buildings for agriculture, forestry and horticulture (Merz et al., 2004). The damage records represented repair costs (building damage) or replacement costs (inventory damage), and all costs were given in absolute values. Each dataset also contains information on the water depth in the cellar and ground floor. The object-specific flood damage data is further complemented by additional information about damage-influencing factors (e.g. floor space) whenever possible. Due to missing cost coverage, LAWA stopped the database maintenance in 1994.

An extended overview of existing flood damage databases, including general characteristics and references for further information, is provided in the supplementary material of this paper (Table S1). The examples given therein do not claim to be exhaustive but serve as illustration of the variety of global efforts to collect (and learn from) natural hazards damage data.

### 3 HOWAS 21 database characteristics

#### 3.1 Concept and structure

HOWAS 21 is a relational database and web application hosted and administrated by the GFZ, which is also responsible for compiling, reviewing, and maintaining consistency of data, assigning access rights and verifying user requests. HOWAS 21 does not benefit from funding for data collection or updating and, thus, is largely relying on voluntary data contributions from e.g. surveys and data acquisition campaigns. The Thus, the use of HOWAS 21 follows a community-based concept and is organized in three user groups with which have access to the database in different levels of data usage degrees (Thieken et al., 2009); see Fig. 1): 1) The World user group is designed for the interested public and grants access to a range of general information and evaluations. Data selection options comprise information about the contained data stock via structured queries, filtered by flood type, catchment area, regions (provinces and municipalities), periods (, country, region (e.g. federal state), event year), sectors, sector, data acquisition methods/method, and combinations thereof. Additionally, the 2) HOWAS 21 interface offers two registered user groups. Registered user group I is reserved for any kind of institution/institutions that provides/provide a defined amount and quality of data to HOWAS 21. Full access to the entire database is granted to this user group. Users from academia 3) Registered user group II are institutions that cannot provide flood damage data to HOWAS 21, but can get limited rights of use for scientific or non-commercial projects, who do not provide data HOWAS 21, can apply for the registered user group II. Those users are granted permission for a restricted project-specific use of the database upon application. In return, a feedback on project results based on HOWAS 21 data is requested. Moreover, in case that flood damage data is collected at a later stage, these shall be provided to HOWAS 21. The scope of use, the reporting requirements, and the prohibition of data dissemination are regulated via a user contract. 61 users from science, insurance, authorities, and engineering consultancy registered to HOWAS 21 by May 2020. Among these, 12 organizations provided data to HOWAS 21 (user group I). This ratio indicates that, as yet, the majority of organizational users are mainly interested in extracting data, but hardly willing or able to contribute data to the database. HOWAS 21: Until the end of 2019, HOWAS

21 was focused on Germany. Then, it enlarged its scope and is now also open for international flood damage data and its web application is available in German and English (<http://HOWAS 21.gfz-potsdam.de/HOWAS 21/>).

The data structure and variable space for HOWAS 21 ~~was~~ derived from a multi-step online expert survey based on the Delphi-approach. The central idea of ~~this the~~ Delphi-approach is to reach a consensus among the respondents by having a questionnaire filled several times, after receiving feedback of earlier responses of all participants. ~~To address the needs of different professional fields, 55 experts working in the field of flood damage analysis for government entities, the (re-)insurance industry, engineering consultancy and science were included in the survey panel (Elmer et al., 2010a). The expert survey consisted of three rounds and was conducted online as a "Tele-Delphi". In the first round the panelists chose one or more of six sectors to answer, for which they were asked to evaluate the importance of variables for flood damage analysis. New variables could be added. In the second round the median of the answers of round one was given as feedback. Variables for which consensus about their importance had already been achieved were not reconsidered. Variables that were added by the experts during the first round were evaluated by the whole panel in the second round. In the third round, experts were asked to rank by importance those variables for each sector that got the highest importance ratings in the first two rounds.~~

Complementing the HOWAS 21 database, a manual outlining the theoretical framework for flood damage assessment and a suggestion for damage documentation was developed (Thieken et al. 2009).

The HOWAS 21 database classifies object-specific damage into six ~~damage~~ sectors:

1. private households
2. commercial and industrial sector, including public municipal infrastructure (administration, social affairs, education, etc.) as well as agricultural buildings
3. agricultural and forested land
4. public thoroughfare, including roads and transport infrastructure
5. watercourses and hydraulic structures (particularly flood defense structures)
6. urban open spaces

~~HOWAS 21~~~~The attributes~~HOWAS 21 incorporates a broad range of variables including information about hazard characteristics (e.g. flow velocity, flood duration, and contamination), vulnerability parameters such as building characteristics (e.g. building shape, year of construction), precautionary measures, warning lead time, and flood consequences (e.g. absolute and relative damage of flood-affected objects, economic damage due to business interruption in the commercial sector). The variables of individual damage cases are grouped into three (partly sector-specific) database tables as shown exemplarily in Table 1. ~~HOWAS 21~~Such attributes include information about the flood characteristics at the location of the affected object (i.e. hazard), object characteristics (i.e. vulnerability), and the extent of damage and damage mitigation (i.e. consequences) for private households in Table 1. Complete lists of all variables for all sectors are available at the HOWAS 21 web-page: <https://HOWAS 21.gfz-potsdam.de/HOWAS 21/attributes.html?lang=en>. Moreover, additional meta-information is provided for each damage case, including information about the flood (e.g. event year, catchment name,

seasonality, flood type) and the data acquisition campaign (e.g. survey type, period of the survey, sample description).

HOWAS 21 ~~Minimum~~ Variable categories which are specific for Germany, were recently changed to international standards,

230 e.g. location identifiers like the German Official Municipality Key (Destatis 2019) and the waterbody number were exchanged by the Getty location (Getty 2017), the German classification system of economic activities WZ 2008 (Destatis 2008) was replaced by the International Standard Industrial Classification of All Economic Activities (ISIC) (UN 2008).

235 Generally, the availability of detailed object-specific flood damage data is often limited due to the facts that damage data collection in the aftermath of a flood is not mandatory, sufficient funding and properly trained personnel are not readily available, and collection standards do hardly exist (Menoni et al., 2016; Thieken et al., 2016). This is a challenge for HOWAS 21 which relies on the supply of flood damage data acquired via collection campaigns undertaken by the community after flood events. A compromise had to be found between the wish to incorporate comprehensive datasets into HOWAS 21 and the limited availability of damage data. Thus, minimum data provision requirements for damage cases to be incorporated into HOWAS21 were defined as follows:

- 240
- economic sector of the affected object
  - monetary damage
  - inundation depth
  - year (month) of the event
  - spatial location of the affected object at least on the level of zip codes or municipalities

245 These requirements are set based on the rationale of ensuring the possibility to link flood damage to ~~hydraulic impact~~ hazard intensity, whereby water depth was found the most important explanatory variable for flood damage in a variety of studies (e.g. Merz et al., 2013; Vogel et al., 2018).

~~In total, HOWAS 21 incorporates a broad range of hazard variables (e.g. flow velocity, flood duration, and contamination), vulnerability parameters such as building characteristics (e.g. building shape, year of construction) and precautionary measures (e.g. warning time, type and effectiveness of measures), and flood consequences (e.g. absolute and relative damage of flood-affected objects, economic damage due to business interruption in the commercial sector).~~

250

The HOWAS 21 concept further includes a procedure to determine the general quality of flood damage data. The approach is based on the hierarchical framework of Wang and Strong (1996) and assesses the quality via scores ranging from 0 (poor quality) to 4 (very good quality). More detailed information and examples of the data quality assessment concept applied in

255 HOWAS 21 can be found in Kreibich et al. (20172017b).

HOWAS 21 data are in an anonymous format respecting personal rights according to data privacy regulations.

### 3.2 Technical design

HOWAS 21 consists of two major components: the flood damage database and a web application. The relational database, which is implemented in PostgreSQL, contains and manages access to all available flood damage records. The HOWAS 21

260 ~~web application complements~~ Its technical design aims to take account of the complexity and heterogeneity of flood damage  
data in multiple sectors. The ~~database by providing a user-friendly, internet-based data access interface. This interface is~~  
~~directly accessible using a standard web browser following~~ is therefore structured in multiple sector-specific tables, each  
265 carrying the URL [http://HOWAS\\_21.gfz-potsdam.de](http://HOWAS_21.gfz-potsdam.de) and can be used to visualize, analyze, ~~mandatory~~ and download  
HOWAS 21 data. Users ~~non-mandatory~~ attributes that describe an object-specific damage record. These tables are ~~provided~~  
query functionality in the ~~linked to value lookup tables and follow database constraints to ensure data integrity.~~  
~~Corresponding metadata is comprehensive and allows for putting the damage information into context, on selectable criteria,~~  
such as catchments, damage sectors, or year of event. The database itself is protected from direct public access with a  
firewall.

The technical design of HOWAS 21 aims to take account of the complexity and heterogeneity of flood damage data in  
270 multiple sectors. The HOWAS 21 web application complements the database by providing a user-friendly, browser-based  
data access interface in English and German. This interface is available at <https://howas21.gfz-potsdam.de>. For long-term  
availability of HOWAS 21 in digital networks, a persistent interoperable Digital Object Identifier (DOI) has been created,  
which links back to the current web address. The DOI for HOWAS 21 is <https://dx.doi.org/10.1594/GFZ.SDDB.HOWAS21>.  
The HOWAS 21 web application provides the gateway to the data and provides general information about how HOWAS 21  
275 operates. It can be used to browse, summarize, analyze, and download HOWAS 21 damage records.

~~Users can register for a HOWAS 21~~ Corresponding metadata is comprehensive and allows for putting the damage  
information into context. A variety of attributes (e.g. river catchment, flood event year, damage sector) can be used to filter  
and analyze the data.

Users can register for a HOWAS 21 registered user group (see Sect. 3.1) via the web application. If access is granted and a  
280 data usage contract is signed, registered users can ~~access~~ log in to the database, analyze, and ~~web application to~~ download  
data.

Emphasis has been taken on the security and safety of the HOWAS 21 web application in order to protect both the technical  
system as well as all data that it manages. It has been ranked as A+ in this regard by the Mozilla Observatory, which assesses  
a web site in terms of its security and safety configuration ([https://observatory.mozilla.org/analyze/howas21.gfz-](https://observatory.mozilla.org/analyze/howas21.gfz-potsdam.de)  
285 [potsdam.de](https://observatory.mozilla.org/analyze/howas21.gfz-potsdam.de)).

### 3.3 Data sources

The Flood Damage Database HOWAS 21 is designed for empirical flood damage data, ~~which stem from various damage~~  
~~data acquisition campaigns. Some of these campaigns were undertaken specifically after large flood events, others were~~  
dedicated to specific flood types and collected all flood damage data available irrespective of specific flood events. Thus, not  
290 all data sets are associated to a specific flood event, e.g. damage due to small localized events and/or pluvial or groundwater  
flooding. It is not in scope of HOWAS 21 ~~to~~ provide a flood event definition.

As described in Section 2, a significant part of the data origins from the predecessor HOWAS 21 HOWAS database of HOWAS 21—the HOWAS database (see Sect. 2). It was developed and maintained by the German Working Group on water issues of the Federal States and the Federal Government (LAWA) from data were collected after nine floods between 1978 to and 1994 (Buck and Merkel, 1999; Merz et al., 2004). Damage data of HOWAS were collected in south-west Germany via on-site expert surveys by damage surveyors of insurance companies and used as a basis for financial compensation, wherefore these damage estimates are considered to be reliable.

Further, an essential portion of HOWAS 21 damage data result from computer-aided telephone interviews (CATI) with private households and companies who suffered flood damage in the years 2002, 2005, 2006, 2010, 2011 and/or 2013 in Germany (e.g. Kienzler et al., 2015; Thieken et al., 2016). Potential participants of CATI were identified by compiling lists of affected streets with the help of e.g. flood masks derived from radar satellite data, or publicly available information such as official reports and press releases (e.g. Kreibich et al., 2007; Thieken et al., 2007; Kreibich et al., 2011). The interviews were mainly carried out by pollsters and, for every interview, it was consistently sought to consult the person with the best knowledge about the flood event as well as the resulting object-specific damage.

For the damage sectors “public thoroughfare” and “watercourses and hydraulic structures”, only a few damage datasets are implemented/integrated in HOWAS 21 so far. All these datasets are collected via on-site expert inspection after the 2002 flood in Dresden. Damage data for public thoroughfare comprises 246 inundated sections of road infrastructure in the City of Dresden affected during the Elbe river flood in 2002. The dataset includes physical road characteristics (e.g. length, width, sidewalks), the road classifications, and additional object features. With respect to damage the data was collected in two steps: First, the absolute monetary damage the data was derived from reports of the city administration providing the reconstruction costs of affected road sections, whereby no unit length is defined for the road sections. Second, the magnitude of structural damage was quantified on a six-point scale, and the condition of the road before the flood was quantified on a five-point scale by experts from the city administration (Kreibich et al., 2009). A similar procedure was applied for the 525 damage cases along watercourses and hydraulic structures in the City of Dresden also affected in the course of the 2002 Elbe flood.

So far, damage data from outside of Germany is very limited, only 219 datasets from the 2005 riverine flood in Tyrol, Austria are contained. This damage data was collected via computer-aided telephone interviews (CATI) with private households.

#### 4 Exemplary analyses

HOWAS 21 aims at compiling comprehensive flood damage data (i.e. including object-specific hazard, exposure, and vulnerability characteristics) to support forensic flood damage analyses as well as flood damage model derivation. In this section, available HOWAS 21 flood damage data are characterized and used for exemplary analyses to demonstrate the potential of the database in both of these application areas.



## HOWAS 21

325 The up-to-dateness of the data used for the exemplary analyses is November 01, 2019. The few damage datasets from Austria were not included in these analyses. Damage values distinguish between building damage, contents damage, and damage to goods and stock, whereby damage to goods and stock is only defined for the commercial and industrial sector. Further, damage in the sectors public thoroughfare and water courses and hydraulic structures is by definition classified as building damage-, since e.g. roads, rail tracks, embankments and flood masonry walls are all constructions. All costs are given in Euros and the reference year of an individual cost value is the year of the related flood event occurrence. Thus, in order to achieve comparability, all costs were converted to the year 2018. Conversion factors are the price indexes for construction works on residential buildings and the consumer price indexes for replacement costs of household contents as well as commercial and industrial goods and stock, both published by the Federal Statistical Office Germany.

### **4.1 General descriptive statistics**

335 HOWAS 21 comprises a total number of 8558 object-specific flood damage records from 14 years with flood events between 1978 and 2013 in Germany: (see Fig. 2). The majority of available damage cases was caused by river floods, and a small additional amount of cases can be attributed to groundwater flooding or pluvial flooding. The geographical distribution of the damage data is depicted in Fig. 4-2, most damage cases occurred in the Federal State of Saxony followed by the Federal State of Bavaria. Most damage cases resulted from the flood events in June 2013 in the Elbe, Danube, Rhine, and  
340 Weser catchments, in August 2002 in the Elbe and Danube catchments and the more localized event in June 1984 in the Tauber catchment.

The private households sector accounts for the by far largest data fraction (57.1%), followed by the commercial and industrial sector (33.9%). The sectors water courses and hydraulic structures (6.1%), and public thoroughfare (2.9%) are as yet rather underrepresented (see Table 2). No data are yet available for the sectors agricultural and forested land, and urban open spaces. In fact, the commercial and industrial sector does contain a small number of flood affected agricultural buildings.

~~HOWAS 21~~ Both HOWAS 21 is, to the best of our knowledge, the most comprehensive flood damage database for object-specific, empirical data worldwide, both in respect to the number of damage records and the level of detail of information, i.e. the number of different hazard, exposure, and vulnerability variables, ~~HOWAS 21 is the most comprehensive flood damage database for empirical data worldwide, variables~~ HOWAS 21. Although the current set of damage records provides data for a number of variables exceeding the minimum requirements of HOWAS 21 (see Sect. 3.1), most of the records are far from exhaustively filling the defined sector-specific variable space. For example, for any damage record in the private households sector, there is currently a 42% chance of data availability for non-mandatory variables. This chance even decreases to around 22% for the commercial and industrial sector. In turn, for certain other non-mandatory variables such as building type or building shape ~~(of objects in the variable space for the private households sector)~~ the data availability is close to 100%. ~~Generally, the availability of detailed flood damage data is often limited due to the facts that damage data~~

collection in the aftermath of a flood is not mandatory, sufficient and properly trained personnel is mostly not available, and collection standards do not exist (Menoni et al., 2016; Thielen et al., 2016).

The HOWAS 21 flood damage data features a total mean damage of EUR 238,366 for the commercial and industrial sector, which is roughly six times the mean damage for the private households sector (EUR 39,994) (price level in 2018). Damage data in the sectors public thoroughfare and watercourses and hydraulic structures are yet only available for the City of Dresden during the 2002 Elbe flood.

The histograms of total damage per sector are displayed in Fig. 23. Due to their positive skewness, the data samples are plotted on the logarithmic scale. The data shows large variability, which is demonstrated graphically by the histogram width, and numerically by the coefficients of variation (CoV) showing values between 187% (public thoroughfare) and 616% (commercial and industrial sector). The variability probably stems largely from the heterogeneity of the (as-yet) incorporated flood years in terms of flood characteristics, affected exposure, and vulnerability characteristics of this exposure, flood damage processes across the large time period covered and high heterogeneity of flood events from large-scale riverine flooding to local pluvial floods affecting many areas in Germany, with different socio-economic and exposure characteristics, particularly between the western and eastern parts of Germany (Thielen et al. 2007). In particular, as indicated by the exceptionally high CoV, the commercial and industrial sector is characterized by strong heterogeneity, thereby hampering the flood damage estimation in this sector (see also Sect. 4.3). This is in accordance with the common approach that separate flood damage models are developed for the manufacturing, commercial, financial and service sector or even finer economic classifications (Sieg et al. 2017; Sultana et al. 2018).

#### 4.2 Gaining 4.2 Forensic flood analysis to gain insights into flood damage processes

Forensic analysis techniques attract growing interest in science and risk management since they help to uncover the complex underlying causes and effects of disasters (Wenzel et al., 2013; Dolan et al., 2017). More specifically, such analyses are performed e.g. to quantify/understand the relative/individual and joint contribution of damage drivers such as hazard, exposure, vulnerability and coping capacity to the overall damage. Other applications include the assessment of interdependencies of damage drivers, and the change of the correlation between a specific damage driver (e.g. water depth) and the resulting consequence (damage) over time (e.g. between different events in the same region).

In this section three examples of forensic flood damage analyses on the basis of HOWAS 21 flood damage data for the private households sector are given, namely 1) the examination of interactions between information value and redundancy of flood damage-influencing variables by means of a Principal Component Analysis (PCA) (Sect. 4.2.1), 2) the estimation of variable importance for multivariate flood damage modeling using Random Forest (Sect. 4.2.2), and 3) the investigation of relative changes of the relation between water depth and absolute flood damage to buildings over time (i.e. between individual flood events) based on multilevel linear regression (Sect. 4.2.3). All forensic analyses are based solely on building damage in the private households sector caused by fluvial floods, i.e. damage cases attributed to pluvial as well as groundwater flooding were removed from the data samples, to facilitate the interpretation of flood damage processes.

390 **4.2.1 How do potential flood damage-influencing variables interact?**

An important task for a better understanding of flood damage processes is the investigation of potential damage influencing variables and their interactions. For this, the correlation structure of such variables and their contribution to the total variance in the HOWAS 21 data (related to building damage in the private households sector) is examined by means of a PCA. A Principal Component (PC) is a normalized (z-transformation) linear combination of the original variables capturing the maximum variance in a dataset. Hence, each PC explains a certain percentage of the total variance in the dataset, whereby the first PC by definition explains the largest share of total variance, the second PC explains the second largest share, and so forth. Moreover, all PCs are uncorrelated (i.e. perpendicular) to each other and, altogether, they reflect the underlying structure in the given dataset.

395 All damage influencing variables for which non-categorical data are (currently) available in HOWAS 21 were considered for the PCA, and variables quantifying flood consequences (e.g. absolute building damage in Euros) were neglected. The data sample was furthermore centered and scaled to avoid bias in the variance of the data due to variable scale mismatches and, consequently, false estimations of the PC.

400 According to the Kaiser criterion as well as the scree plot, four significant PCs can be identified in the HOWAS 21 data sample. They explain around 59.9% of the total variance, whereby approx. one third of this variance can be attributed to the first PC (21.4% of total variance). In order to facilitate the interpretation of the variable contributions to each PC and, thus, to gain insights into the interaction of variables a varimax rotation was applied. Table 3 provides the loadings of the eleven potential flood damage-influencing variables on the four significant PCs. Loadings with absolute values equal or above 0.5 are considered to be high and, hence, are given priority in the interpretation of the respective PCs. It appears that the first PC is dominated by the hazard variable water depth, whereby, although not exceeding the threshold of 0.5, the variables flood duration and number of floors also show a relatively high loading. The second PC is marked by a mixture of hazard and damage mitigation variables (see also Table 1), namely the variables flow velocity class and lead time. The two remaining PCs are largely characterized by the exposure characteristics year of building construction (PC3), and building type (PC4). Although also not exceeding the defined loading threshold of 0.5, the variables equipment class and building area show a relatively notable loading on PC3 or respectively PC4.

415 In order to supplement the investigation of [variable interactions information value and redundancy](#) with an estimation of the influence of the PCs on flood damage, the correlation between the factor scores of each PC and the absolute building damage was analysed (Table 3). Results show that absolute building damage correlates best with PC1, i.e. the component driven by the flood impact variable water depth. Lower (but still statistically significant) correlation is further given to PC2, PC3, and PC4.

420 The PCA shows that flood impacts variables, particularly water depth, are the factors with highest influence on absolute building damage. These are, however, closely followed by a variety of exposure and vulnerability characteristics, in particular lead time, year of building construction, and building type. When looking at the explained variance of only around

59.9% for the extracted PCs, the results further indicate that a large number of variables is needed to sufficiently explain the total variance in the HOWAS 21 data for fluvial flood damage to private households. This supports the results of e.g. Schröter et al. (2014) showing that flood damage processes are intrinsically complex and, thus, can be better described using a variety of explanatory variables representing different flood damage processes. Consequently, the findings basically underline the importance of a comprehensive damage data collection approach as followed by HOWAS 21.

#### 4.2.2 How important are individual variables for multivariate flood damage estimations?

Building on the insights into ~~variable-interactions~~ information value and redundancy in the HOWAS 21 data (see Sect. 4.2.1), a logical next step towards a better understanding of flood damage processes is to investigate the individual variable importance for multivariate damage modeling. To do so, the Random Forest variable importance algorithm was used to identify non-monotonic and multivariate relationships of the damage-influencing variables (i.e. the predictors) to estimate absolute building damage in the private households sector. However, in contrast to the variable selection used for the PCA (see Sect. 4.2.1) and due to the applicability in a Random Forest framework, also categorical variables (i.e. roof type and building shape) are included in this analysis.

The variable importance of a predictor is estimated by random permutation of values of this particular variable. The idea is that this random permutation leads to an increase in the prediction error compared with the error generated by original values. Accordingly, the mean increase in prediction error caused by permutation of a certain variable serves as a measure for the importance of this particular variable.

Figure 34 shows the results of the Random Forest variable importance analysis. Using the Mean Square Error (MSE) as the decisive prediction error statistic, the variable water depth is ranked as the most important variable for damage estimation, closely followed by the variables lead time and flood duration. These three predictors show an increase in the MSE between approx. 8% and 12%. Exposure characteristics such as building area and year of construction also play a notable role according to the MSE increase of around 4-5%. On the other hand, the variables flow velocity class, number of floors and roof type show only very low importance (see Fig. 34).

Overall, similar to what could be inferred from the PCA with regard to ~~variable-interactions~~ redundancy and variance in the data (see Sect. 4.2.1), a variety of different hazard, exposure, and vulnerability characteristics are relevant information also for multivariate flood damage modeling in the private households sector. The variable lead time again appears to play a significant role also in multivariate flood damage modeling. Vogel et al. (2018) came to a similar conclusion when identifying lead time as an important predictor for flood damage estimations using a Bayesian Network. Generally, the results of a variable importance analysis can also help to obtain a better understanding of the (correctness of the) model's logic as well as to improve the model by e.g. removing unimportant variables (see Sect. 4.3).

#### 4.2.3 Has the relation of flood impact and resulting damage changed over the years?

Another important step towards a more thorough understanding of flood damage processes is seen in the examination of the process dynamics. For example, by comparing the functional relationship between flood damage drivers and the resulting damage for different years of flooding, potential patterns or trends ~~over time could be identified of vulnerability over time can be identified. For decision making in flood risk management it is important to know if the vulnerability of exposed objects (e.g. residential buildings) is changing over time; e.g. a decreasing trend in vulnerability might confirm the effectiveness of an implemented risk mitigation strategy; an increasing trend in vulnerability might indicate that risk management (and communication) needs to be improved.~~ Against this background, the following exemplary analysis is aimed at identifying potential trends in the linear relation between water depth and absolute building damage to private households ~~between different flood years~~ using multilevel regression.

Multilevel models, also known as e.g. mixed models, hierarchical models or group-effects models, are useful for analyses involving hierarchical, nested, clustered, or longitudinal data. Hierarchical data, for example, consist of units (e.g. flood-affected objects) which can be grouped into other units (e.g. flood events), whereby the grouped units represent a distinct data level (i.e. level 1), and the grouping unit forms a superior data level in the hierarchy (i.e. level 2). Multilevel models allow e.g. to assess the amount of data variability due to each data level and, thus, to explicitly identify and investigate group effects. Thus, these model features are useful also for forensic flood damage analyses and, in particular, for investigating changes of relations between a predictor variable (e.g. water depth) and the response variable (e.g. absolute building damage) from one flood event to another (i.e. the group effect in our case). More detailed information about principles of multilevel models can be found in e.g. Gelman and Hill (2006).

In a first step, the relevance of group effects in the HOWAS 21 data sample is measured by means of the Intra-class Correlation Coefficient (ICC). The ICC quantifies the ratio of variance on the hierarchical data level 1, i.e. the level of flood-affected objects, being explained by data level 2, i.e. the flood events. For example, an ICC value of 0.2 indicates that 20% of the total data variance lies between the groups, and 80% within the groups accordingly. Common practice suggests to consider ICC values of 0.05 or higher as an indicator for significant group effects (LeBreton and Senter, 2008). In such cases multilevel models should be ~~favored~~favoured over simple linear models. Since the ICC value of the damage data of absolute building damage to private households amount to approx. 0.08, a multilevel linear regression model is applied to further investigate the expected changes in the depth-damage relation between individual flood events.

The scatter plot of water depth and damage to building structure including multilevel linear regression lines is shown in Fig. 45. Looking at the lines reveals a more or less continuous increase ~~of~~in both the intercept and the slope with increasing flood event year. ~~This trends~~Increasing intercept and slope point to increasing vulnerability, since the same water depth leads to higher damage. This trend can be further investigated when plotting the group effects of the model (see Fig. 46). Three main findings emerge: First, the high group variability of both regression parameters among the 13 flood years clearly confirms significant ~~group effects~~differences in vulnerability between the flood events, as already suggested by the ICC. Second, the

range of group-specific residuals indicate that, on the whole, flood damage data of years of flooding further back in time tend to scatter more compared with more recent events in the 21st century (see Fig. 46). Third, the development of the group effects of depth-damage relations over time points to an overall increasing trend in the flood damage vulnerability (see also Fig. 35). In other words, the majority of regression models derived from flood events, which occurred in the 21st century, show higher intercepts as well as higher slopes relative to the values of a simple linear regression model, whereas flood events of the 20th century mostly have lower parameter values, respectively. For example, comparing the group effects of the flood year 2013 with the flood year 1988, the mean damage in 2013 is nearly EUR 26k higher than the mean damage as derived from the entire HOWAS 21 building damage data, whereas the mean damage in 1988 is almost EUR 9k lower (price level in 2018). Further, an increase of one cm of water depth leads to an increase of absolute building damage being around EUR 103 higher (year 2013) than the mean increase, or approx. EUR 35 lower (year 1988), respectively.

Summing up, based on water depth as the determinant and absolute building damage as the response variable, multilevel regression results reveal considerable flood damage process dynamics between individual flood years, which is manifested by changes in both the intercept and the slope of regression lines from one flood year to another (see Fig. 45 and Fig. 56). These changes or, more specifically, the overall positive trend in the occurred flood damage with time, can have manifold reasons such as i) the increase in event severity in terms of depth and/or area, ii) the increase in exposure in terms of number of objects and/or asset values, iii) the increase in vulnerability of affected objects, and iv) changes of data collection methods. More (forensic) analyses would be required to better attribute the observed trend to potential causes. For example, the current multilevel model is based on the entire HOWAS 21 dataset for the private households sector, i.e. involving a region-unspecific series of flood years. In order to reduce the effects of changes of exposure characteristics and, thus, to focus more on hazard and vulnerability-related influences, the input data for regression could be limited to a series of flood events that occurred in the same region (e.g. river catchment or Federal State). More sophisticated approaches to assess spatio-temporal variability in flood damage processes are presented in Sairam et al. (2019).

#### 4.3 Flood damage model derivation and validation

The following section presents examples of different flood damage models that can be derived on the basis of HOWAS 21 data, and briefly evaluates their performance. These include 1) a variety of univariate, i.e. linear, polynomial, and square-root, depth-damage curves for all four economic sectors as well as all damage types available in HOWAS 21 (i.e. damage to buildings, damage to contents, damage to goods and stock), and 2) a multi-variate Random Forest regression model for absolute damage to building structures in the private households sector.

Univariate depth-damage curves as well as underlying data are plotted in Fig. 67. It appears that for most of the combinations of economic sector and damage type the different regression types result in similar depth-damage curve progressions. An exception is, however, the public thoroughfare sector, for which the polynomial regression curve is noticeably undulating, which is unrealistic and most likely due to a measurement artefact, since damage data is only available for very few water depth values, pointing to excessive aggregation. Generally, the visual evaluation of the curves

fitted to the considerably scattered data samples already indicates that univariate depth-damage relations, i.e. the use of water depth as a sole predictor, only partly (and often insufficiently) explain the complexity of flood damage processes.

The suitability of the models to estimate absolute flood damage was evaluated by means of three different error measures: the Mean Bias error (MBE), the Mean Absolute Error (MAE), and the Root Mean Square Error (RMSE). These are calculated based on one third of the respective original data sample as validation, whereby the remaining two thirds were used for the model derivation.

The error statistics for all models are summarized in Table 4. Generally, according to RMSE and MAE, the three univariate regression types perform similarly in estimating absolute flood damage for all damage types. Based on the MBE, the model performances in some cases differ significantly, whereby, however, none of the models consistently performs best (or worst) across all sectors and damage types. Also, all univariate models except the models for damage to contents in the private households sector show a MAE being in a comparable order of magnitude as the observed mean damage of the sector (see Fig. 23 and Table 4).

When used for regression, Random Forests are ensembles of a (large) number of regression trees. Each regression tree is constructed by recursive binary splits of a bootstrap sample from the original data called bagging, and each binary split can be related to any predictor variable at any value. The data not included in the bootstrap sample to train a regression tree, the so-called Out-Of-Bag observations (OOB), are used for the calculation of model performance measures as well as estimations of predictor variable importance (see Sect. 4.2.2). A more detailed description of the Random Forest algorithm can be found e.g. in Breiman (2001). Random Forests are generally seen useful for flood damage modeling, since they are applicable to both categorical and continuous data, they allow for non-linear and non-monotonous input data, and they are able to capture predictor interactions (e.g. Merz et al., 2013; Schröter et al., 2014; Kreibich et al., 2016, 2017a; Sieg et al., 2017; Sultana et al., 2018).

Due to the low importance of the predictor variables flow velocity class, number of floors and roof type (see Sect. 4.2.2, Fig. 34), they are excluded from the Random Forest model derivation. Consequently, the Random Forest model is learned on the basis of eight predictor variables, of which two variables (water depth and flood duration) are hazard characteristics, five variables (building type, building shape, building area, year of construction, equipment class) represent exposure characteristics, and one variable (lead time) addresses damage mitigation.

In comparison with the univariate modeling approaches, the multivariate Random Forest model shows better results, although the estimation errors are still very high when viewed in relation to the observed mean damage (see Fig. 23 and Table 4). Overall, the findings of this model derivation and validation exercise suggest a limited capacity of univariate models to explain the complex flood damage processes. The error measures indicate large estimation uncertainties for all univariate models, whereby the regression type (i.e. linear, square-root, and polynomial) has only marginal influence on the individual model performance irrespective of the economic sector. The largest errors are observed in the commercial and industrial sector, which can be explained by the strong heterogeneity of this sector (see Fig. 23, Sieg et al., 2017). Already in 1999, using damage data from the predecessor database HOWAS, the Department of Water Resources Management and

Rural Engineering of the University of Karlsruhe (IWK) showed that the derivation of generally valid damage functions is difficult, in particular for damage categories being poorly represented. The lack of comprehensiveness of flood damage data also led Merz et al. (2004) to the conclusions that the HOWAS database is not totally representative for flood damage in Germany, and that the use of empirical flood damage data involves considerable uncertainties. They therefore claimed that i) flood damage data should be collected at the object level whenever possible to better support the development and validation of flood damage models, and ii) the data base should be enlarged with regard to the number of variables to follow a more comprehensive and systematic data collection approach. Both of these claims were also directly addressed in the successor database HOWAS 21. Indeed, adding new predictors significantly improves the flood damage estimates as can be clearly seen from the example of the Random Forest performance in the private households sector (see Table 4) – whereby, although the Random Forest estimates are still subject to considerable uncertainties. Again, this result is in line with Schröter et al. (2014) showing that complex models better capture the multidimensional nature of flood damage processes.

## 5 Conclusions

The Flood Damage Database HOWAS 21 incorporates object-specific data about flood ~~impact~~ hazard, exposure, vulnerability, and direct tangible damage in various economic sectors resulting from fluvial, pluvial and groundwater flooding in Germany. Its strengths include data quality features, the compliance with strict minimum requirements for data entries, the integration of sectors such as public thoroughfare or ~~water courses~~ water courses and hydraulic structures being widely underrepresented in damage data collections, and the consideration of a multitude of damage-influencing variables.

These features are also essential and integral components of the HOWAS 21 concept to support forensic flood damage analyses as well as the development of flood damage models. The exemplary analyses presented in this paper give a hint on the large potential of this database for such application fields. They ~~further~~ generally confirm two central findings of other relevant studies, i.e. the fundamental role of the hazard variable water depth to estimate flood damage on the one hand, and the need for a variety of different explanatory variables to better understand and describe the intrinsically complex flood damage processes on the other hand.

The In detail, the PCA shows that the flood hazard component with particularly high loadings of water depth has the highest influence on absolute building damage, followed by the component dominated by flow velocity and lead time. Similarly, the Random Forest variable importance analysis reveals that water depth is ranked as the most important variable for damage estimation, closely followed by the variables lead time and flood duration. With the help of multilevel linear regression analyses shows, that vulnerability of residential buildings differs significantly between events, with roughly higher vulnerabilities during recent years. Depth-damage functions as well as a Random Forest based flood damage model are derived. The Random Forest model, which uses eight predictor variables, of which two variables (water depth and flood duration) are hazard characteristics, five variables (building type, building shape, building area, year of construction, equipment class) represent exposure characteristics, and one variable (lead time) addresses damage mitigation, shows better



585 ~~results in comparison with the depth-damage functions, although the estimation errors are still high. Originally developed for~~  
~~a German context, the~~ HOWAS 21 database has been further developed and optimized for the hosting of object-specific  
flood damage data with a global scope. This extension of scope of HOWAS 21 includes, inter alia, the incorporation of a  
globally valid spatial identifier and the international standard classification for economic activities: ~~as well as the translation~~  
~~of the Web-application and data into English.~~

590 However, it depends on the cooperation and commitment of the (scientific) community to provide flood damage data to  
HOWAS 21, so that the empirical flood damage database continuously ~~grows~~ and as such increases its value for the  
whole community. ~~The higher the amount of data and the more diverse the contained data is (e.g. from different flood types~~  
~~and regions, covering various sectors), the better it can support forensic flood damage analyses as well as the development of~~  
~~flood damage models.~~ Therefore, if flood damage data is or becomes available, we expressly encourage data owners to  
595 include it into HOWAS 21 for their own benefit (i.e. getting access to all data contained in the database) but even more  
important for the benefit of the whole community. ~~Check out HOWAS21 via <http://HOWAS-21.gfz-potsdam.de/HOWAS-21/> or e-mail [HOWAS-21@gfz-potsdam.de](mailto:HOWAS-21@gfz-potsdam.de). HOWAS 21 (<https://dx.doi.org/10.1594/GFZ.SDDB.HOWAS21>) is available at~~  
~~<http://HOWAS-21.gfz-potsdam.de/HOWAS-21/>.~~

#### Supplementary Material

600 Table S1

#### Author Contributions

Conceptualization, P.K., K.S., A.H.T. and H.K.; Formal analysis, P.K.; Writing—original draft, P.K., K.S., A.H.T., S.-N.H.  
and H.K.

#### Conflict of Interests

605 The authors declare that they have no conflict of interest.

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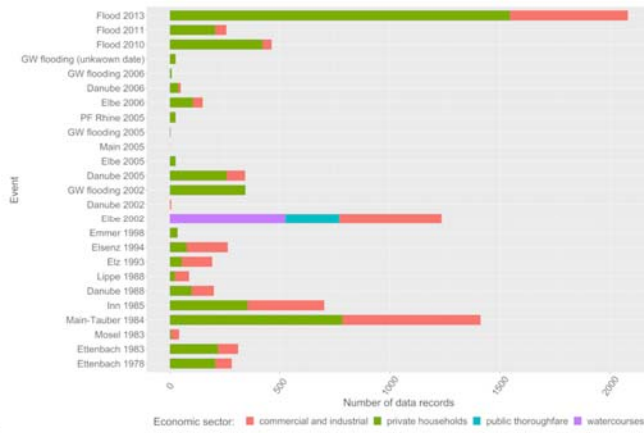
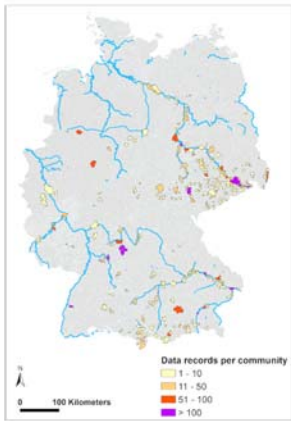
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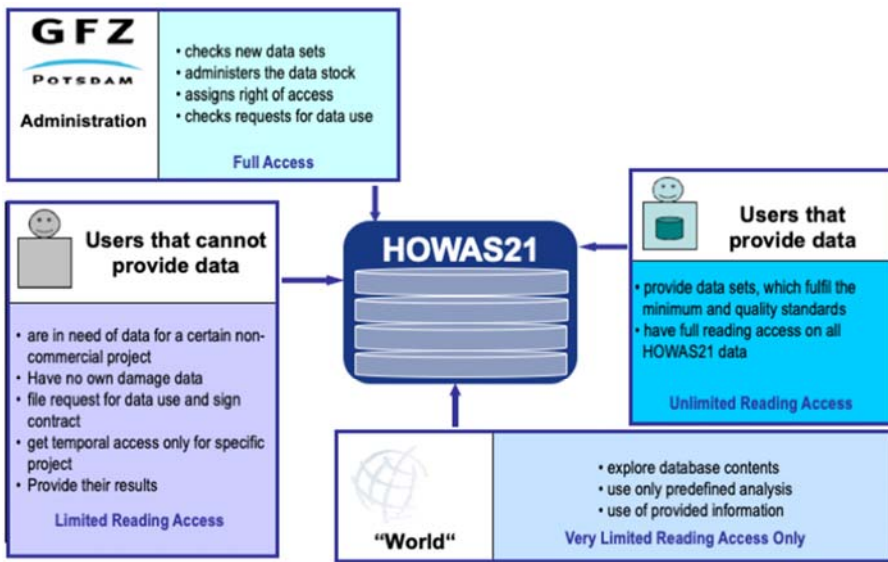
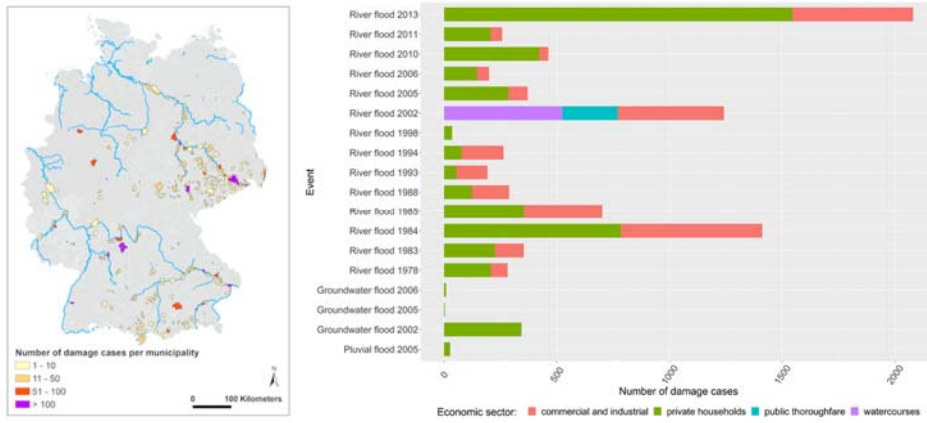
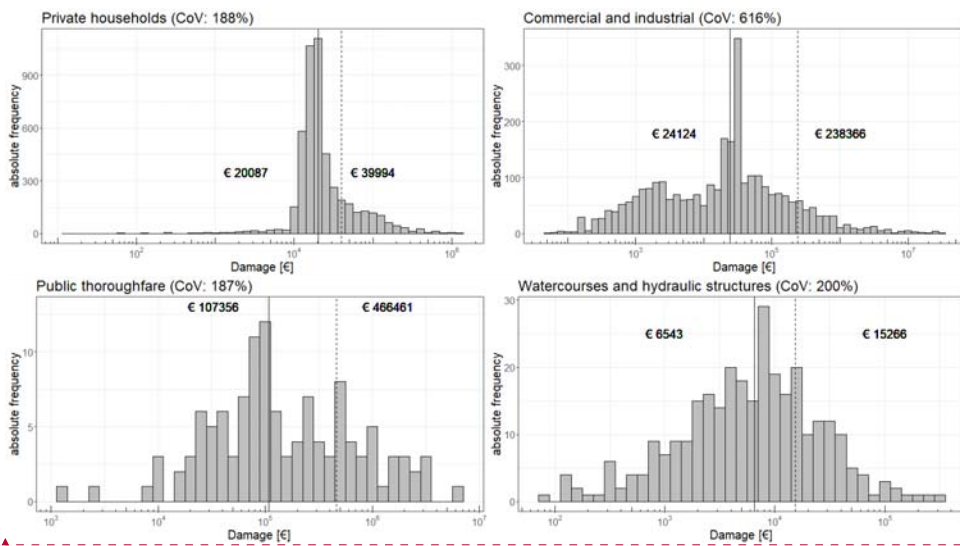


Figure 4-1: HOWAS 21 utilization concept.



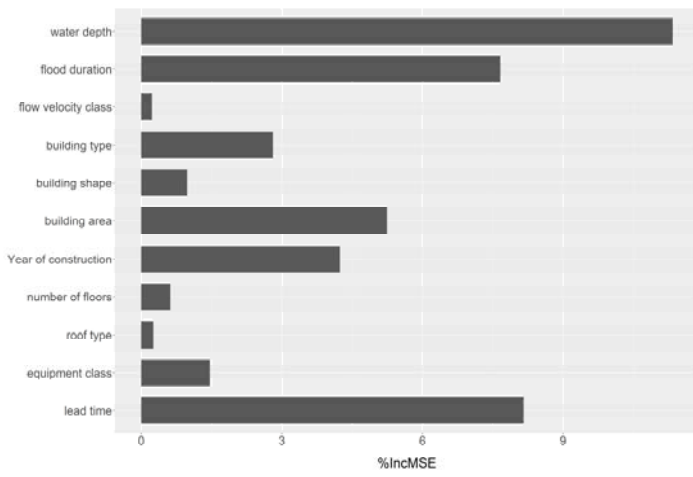
**Figure 2:** Left plot: Locations of available flood damage data in HOWAS 21 (adapted from Kreibich et al., 2017, 2017b); Right plot: Number of ~~data records~~ damage cases per economic sector and event (GW = groundwater; PF = pluvial flood; own illustration). No data are yet available for the sectors agricultural and forested land and urban open spaces.

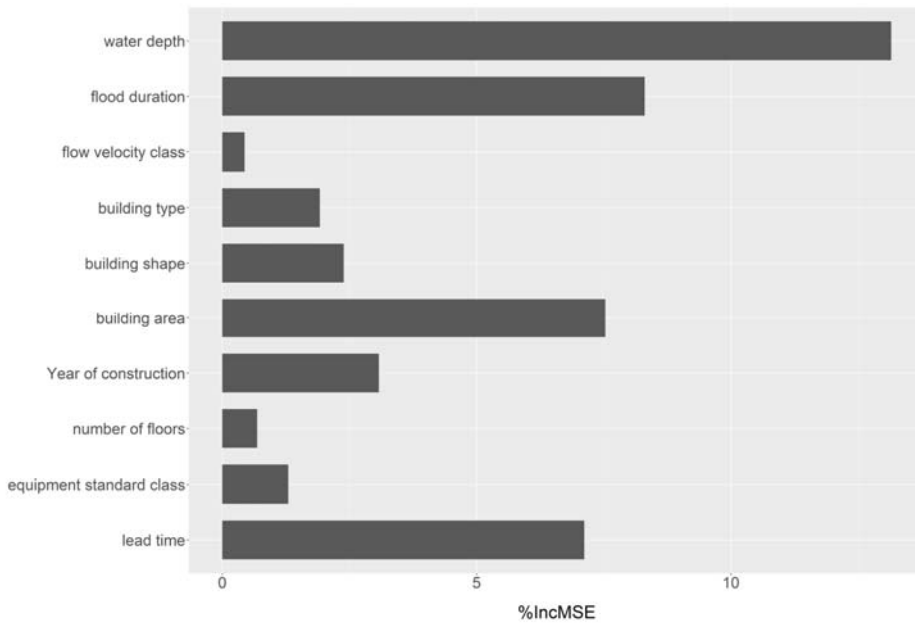


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Figure 23: Histograms of total damage values per sector for all records of the HOWAS 21 database. Data are plotted on the logarithmic scale. Solid and dashed lines indicate the median and the mean values, respectively.

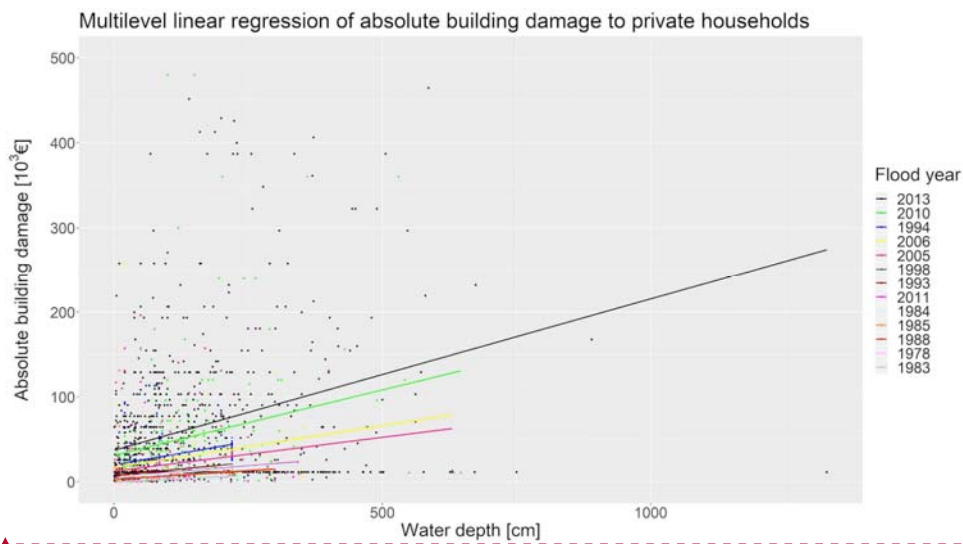
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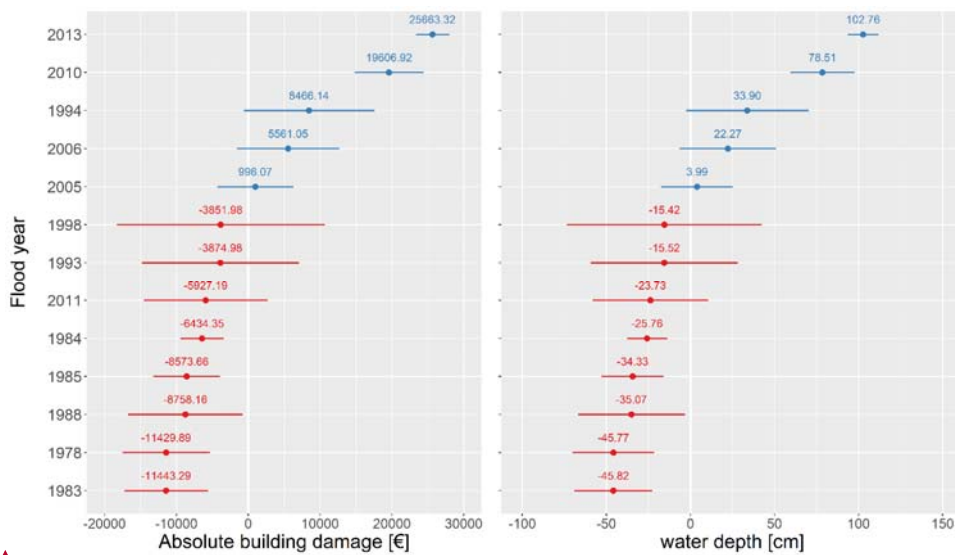
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**Figure 34:** Random Forest variable importance for the estimation of building damage in the private households sector (n = 1610). Importance measure is the Mean Square Error (%IncMSE).



835 Figure 45: Scatter plot of water depth and absolute damage to buildings in the private households sector including multilevel linear regression lines. Regressions are carried out on the basis of the following samples sizes: n=207 (1978), n=226 (1983), n=785 (1984), n=354 (1985), n=124 (1988), n=55 (1993), n=78 (1994), n=36 (1998), n=286 (2005), n=146 (2006), n=243 (2010), n=90 (2011), n=984 (2013).

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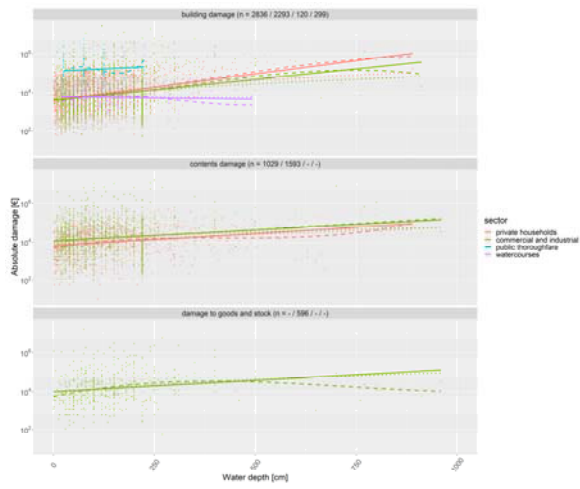


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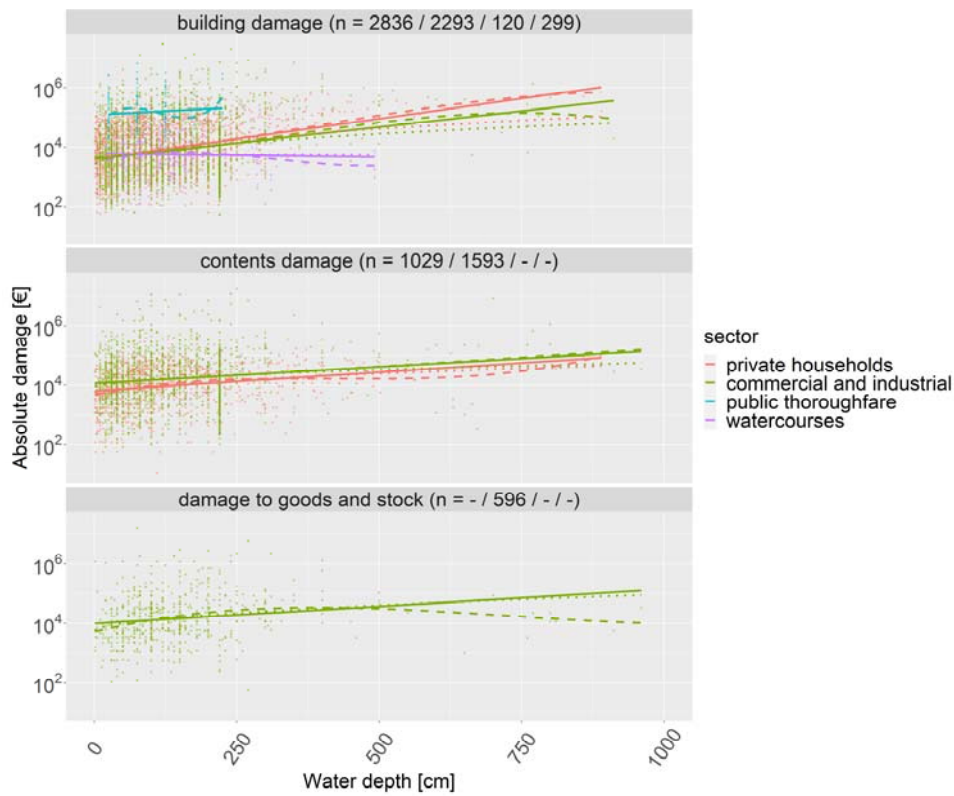
Figure 56: Dot-and-Whisker plot of group effects of the multilevel linear regression model for absolute damage to buildings in the private households sector. The left plot corresponds to the random intercept, i.e. the variation of the intercept per group from the overall intercept of a simple linear regression. Each group represents a particular flood year. The right plot depicts the random slopes. The plotted values are the mean differences between the intercept for each group and the overall intercept (or slope for each group and the overall slope). The whiskers correspond to the range of group-specific residual values.

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850 Figure 67: Depth-damage curves for all four economic sectors (private households, commercial and industrial, public thoroughfare, watercourses) and damage types (building damage, contents damage, damage to goods and stock) currently available in HOWAS 21. Solid line = linear regression; dashed line = polynomial regression; dotted line = square-root regression; Absolute damage values are plotted on the logarithmic scale. The numbers in brackets in the plot titles are the sample sizes of the datasets, whereby the order of numbers corresponds to the order of elements in the plot legend.

855 Table 1: Exemplary overview of the main damage information tables for private households (adapted from Thielen et al., 2009, and Kreibich et al., 2017, 2017b).

Flood characteristics at the location of the affected <u>object</u> <sup>1</sup> <u>object</u>	Object characteristics and damage <u>information</u> <sup>2</sup> <u>information</u>	Damage <u>mitigation</u> <sup>3</sup> <u>mitigation</u>
<ul style="list-style-type: none"> <li>Start, end, duration of inundation at the object</li> <li>Name of river causing the inundation</li> <li>Maximum water depth</li> <li>Maximum flow velocity <u>class</u> (0~no flow, 1~low, 2~medium, 3~high flow)</li> <li>Contamination<sub>c</sub> (0~no contamination, 1~sewage, 2~paints and lacquers, 3~chemicals, 4~oils and fuels, 5~heating oils), flotsam</li> <li>Local return period</li> <li>Hazard peculiarities, description of hazard at object<sup>1</sup><u>Hazard peculiarities</u> (0~no particularity, 1~uncontrolled breach of dike, levee or flood protection wall, 2~ground seepage, 3~controlled flooding/polder opening, 4~ice jam, 5~log jam, 6~bank or bed erosion, 7~sediment deposition, 8~backwater in drainage system)</li> </ul>	<ul style="list-style-type: none"> <li>Location of the building</li> <li>Building type and characteristics (<u>building type</u> (1~multi-family house, 2~one-family house, 3~two-family house, 4~mixed occupation), <u>building shape</u> (1~detached house, 2~semi-detached house, 3~terraced house, 4~farmhouse, 5~split-level house, 6~apartment block), number of <u>stories</u>, age, quality, <u>net dwelling floors</u>, building area, intrusion paths and intake sill, <u>building material</u>, use year of the <u>cellar</u>, <u>construction equipment standard class</u> (1~low to 4~very high), etc.)</li> <li>Value of the building, building damage, damage ratio</li> <li>Contents value, contents damage, damage ratio</li> </ul>	<ul style="list-style-type: none"> <li><del>Knowledge about the flood hazard</del></li> <li>Precautionary measures <u>undertaken</u></li> <li>Early warning: (<u>date</u>), lead time</li> <li>Emergency measures <u>undertaken</u> <ul style="list-style-type: none"> <li>Effectiveness of measures</li> </ul> </li> </ul>

<sup>1</sup>Items are used for all sectors.

<sup>2</sup>Specific items per sector.

<sup>3</sup>Items for private households and commercial/industrial sector only.

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**Table 2: Total number of damage records per economic sector in HOWAS 21 and average data availability rate for non-mandatory variables according to the defined minimum requirements for data incorporation into HOWAS 21.**

Economic sector	Total number of damage records	Fraction of total number (%)	Average data availability rate for non-mandatory variables (%)
Private households	4882	57.1	42
Commercial and industrial	2905	33.9	21.8
Public thoroughfare, road and transport infrastructure	246	2.9	51.7
Watercourses and hydraulic structure	525	6.1	43.5
Agricultural and forested land	0	-	-
Urban open spaces	0	-	-
Sum	8558	100	-

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865 Table 3: Loadings of variables potentially influencing flood damage to buildings in the private households sector<sup>1</sup>.

Variables	Principal Components (n=1610) <sup>2</sup>			
	PC1	PC2	PC3	PC4
Water depth	<b>-0.60</b>	-0.36	0.21	0.12
Flood duration	0.46	0.20	0.19	-0.29
Flow velocity class	-0.28	<b>0.63</b>	-0.28	-0.06
Building type	-0.09	0.12	-0.01	<b>0.70</b>
Building area	-0.35	-0.18	0.21	-0.49
Year of building construction	0.13	0.05	<b>0.73</b>	-0.03
Number of floors	0.42	-0.28	0.05	0.28
Equipment class	-0.13	0.19	0.44	0.29
Lead time	0.08	<b>-0.52</b>	-0.27	0.01
Pearson correlation coefficient (absolute building damage) <sup>3</sup>	<b>0.24</b>	<b>-0.19</b>	<b>0.05</b>	<b>0.04</b>

<sup>1</sup> Principal Component analysis with varimax rotation; total variance explained is 59.89%.

<sup>2</sup> Significant Principal Components according to the Kaiser criterion. Bold numbers indicate absolute variable loadings  $\geq 0.5$ .

<sup>3</sup> Bold numbers indicate significant correlation coefficients based on a level of 0.01 (two-sided).

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870 **Table 4: Performance of depth-damage curves and the Random Forest model as measured by error statistics (MBE: Mean Bias Error, MAE: Mean Absolute Error, RMSE: Root Mean Square Error). All values are given in EUR rounded to the nearest whole number.**

	Private households – Building damage				Private households – Contents damage			Commerce and industry – Building damage			Commerce and industry – Contents damage		
Regression type	linear	polynomial	square-root	Random Forest	linear	polynomial	square-root	linear	polynomial	square-root	linear	polynomial	square-root
MBE	-495	-1001	-17	465	-4310	-4283	-4286	69492	70072	70147	7673	9628	8389
MAE	37216	36531	38428	26160	22044	21945	21939	220387	221165	221091	213673	221184	216299
RMSE	67811	66656	69425	60171	33383	33310	33313	530451	531983	530206	760529	768589	762263

	Commerce and industry – Damage to goods and stock				Public thoroughfare – Building damage			Watercourses – Building damage		
Regression type	linear	polynomial	square-root	-	linear	polynomial	square-root	linear	polynomial	square-root
MBE	60162	58679	60198	-	-130733	-153774	-133343	536	-151	560
MAE	207454	208833	206790	-	403075	425304	405729	15443	16101	15436
RMSE	1108349	1110070	1108723	-	506249	516233	505145	30710	30941	30723

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