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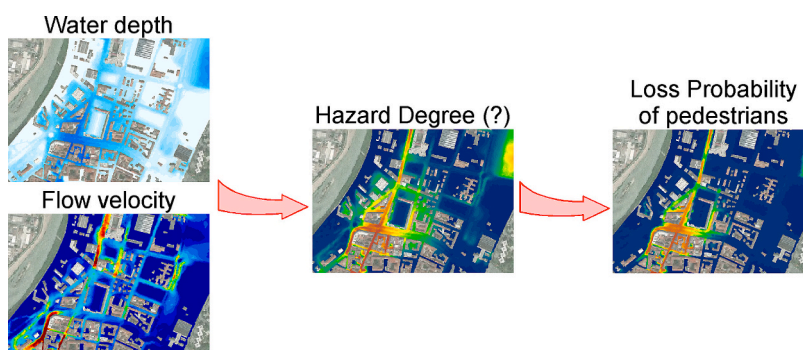
Beyond flood hazard. Mapping the loss probability of pedestrians to improve risk estimation and communication

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HIGHLIGHTS

- Effective communication of flood risk to a general public is necessary to foster preparedness and resilience.
- Different attempts used to map the hazard degree of flooding events are compared to each other.
- A novel method is proposed that allows for a rigorous estimation of flood risk to pedestrians.
- The loss probability of pedestrians is mapped as an understandable measure of flood risk.
- An application shows pros and cons of the explored approaches and provides practical guidelines.

GRAPHICAL ABSTRACT



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ABSTRACT

The effective communication of flood hazard and risk is a necessary step to foster preparedness and resilience, hence reducing the detrimental impacts of flooding events. Classical flood maps, which show flow depth and velocity, have often proved to be incomprehensible to the majority of people. Some recent studies used color maps to convey the spatial distribution of diverse hazard indexes that, accounting for both water depth and velocity, are intended to communicate the hazard degree in a more intelligible way. It is first shown that these hazard indexes have some inherent limitations, as for example the implicit assumption of a linear relationship between flood hazard and flow velocity. As an alternative, we propose to map the loss probability (*LP*) of pedestrians exposed to floodwaters, which is a physics-based and data-consistent risk index accounting for both hazard and vulnerability. *LP* can be easily computed and allows for a sounder estimation and a more effective communication of flood risk to the general public.

1. Introduction

Awareness and preparedness to flood events are key aspects to reduce flood losses (Berghäuser et al., 2023; Fox-Rogers et al., 2016;

Gersonius et al., 2016; Kreibich et al., 2017; Raaijmakers et al., 2008; Schmitt and Scheid, 2020; Thielen et al., 2007; UNDRR, 2019), and they are strongly related to a successful communication of flood risk (Acero et al., 2023; Feldman et al., 2016; Hoffmann and Muttarak, 2017;

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Intrieri et al., 2020; Maidl and Buchecker, 2015; Miceli et al., 2008; Mostafiz et al., 2022; Scolobig et al., 2012). Unfortunately, a great amount of information and knowledge on flood-related issues remains a matter of technicians, entailing a persistent gap between few experts and the general public. The identification of effective ways to communicate flood risk to different categories of people, and in particular to reach non-technicians, people that differ in age and formation, etc., is a fundamental step (Feldman et al., 2016).

The direct and active involvement of citizens and stakeholders to gather data, to analyze the issue of flooding, and to co-produce hazard maps, was shown to be very effective in communicating risk and enhancing awareness (Buytaert et al., 2014; Sanders et al., 2016; Wehn et al., 2015). The direct involvement of people on large-scale contexts requires great efforts and represents a real challenge.

Both in participative activities and in more classical one-way communication of flood-related issues, graphical representations of hazard and risk indicators (i.e., flood maps) have a fundamental role. Unfortunately, it has been evidenced that maps representing the maximum water depth and velocity have severe limits in communicating flood hazard to a wide public (Feldman et al., 2016; Houston et al., 2019; Luke et al., 2018; Sanders et al., 2020). Beyond the difficulty of interpreting the maps (Kuller et al., 2021), one can hardly identify the hazard degree associated to given values of water depth and velocity. Notwithstanding the recent advances in risk communication (e.g., 3-D visualizations of flood inundation, see Macchione et al., 2019), most people do not have a clear idea about the threat that floodwater (either shallow and fast flow, or slow and deep flow) may pose on human safety. Houston et al. (2019) proposed water depth maps in which color categories were ankle, knee, waist, and head, yet not including information on flow velocity. The Department for Environment, Food and Rural Affairs (DEFRA) and the Environment Agency of UK classified the flood risks to people as Hazard Rating (HR) based on the flood depth, velocity, and debris factor (Ramsbottom et al., 2003, 2006). Importantly, it has been shown that different products are needed to convey useful information to diverse users (Sanders et al., 2016, 2020). For example, crossing the spatially-distributed hazard information with the exposure of people (Koks et al., 2015) can lead to almost zero risk in heavily flooded inhabited areas; while this information is certainly relevant for environmental planning, for flood risk management, and for civil protection purposes, it can be misleading for single citizens that could be lead to consider such an area as safe.

The idea of communicating flood risk with reference to human stability in floodwater is certainly valuable. Indeed, any information, to be easily understandable to ordinary people, must be strongly connected with their practical experience and risk perception. Therefore, this is the track followed in the present study.

In the last decades, different parameters and methods have been proposed aiming at a quantitative assessment of flood hazard for pedestrians (Kreibich et al., 2009; see the also the recent review by Maranzoni et al., 2023). They usually take into account water depth and flow velocity, and sometimes other aspects as the presence of debris, etc. Hazard parameters have valuable communicative potential, as they represent a summary measure of the local hazard degree as determined by different flow conditions. For example, flood hazard maps adopted by regulatory authorities in the UK are based on the HR index for people in floodwaters, presented by Ramsbottom et al. (2003, 2006) and used in other several studies (e.g., Guan et al., 2023). The product number, PN, is another hazard parameter that found widespread applications for pedestrians and other categories of exposed items such as vehicles (Cox et al., 2010; Martínez-Gomariz et al., 2018; Russo et al., 2013; Shand et al., 2011).

The above hazard parameters were shown to suffer from a lack of proper physical foundation (Kvočka et al., 2016; Lazzarin et al., 2022b). Recent studies developed physics-based models for the stability of people in floodwaters (Arrighi et al., 2017; Chen et al., 2019; Milanese et al., 2015; Xia et al., 2014) to provide a more robust assessment of

hazard conditions by identifying threshold values of hydraulic variables (in terms of water depth, flow velocity, or non-dimensional mobility parameters) associated to the loss of stability.

Starting from Kvočka et al. (2016), a number of works appeared in the literature in which the use of physics-based thresholds was extended to rate intermediate flood hazard conditions (Dong et al., 2022a; Dong et al., 2022b; Kvočka et al., 2018; Q. Li et al., 2023; Y. Li et al., 2022; Musolino et al., 2020; Wang et al., 2021). In these works, the hazard degree was defined as $HD = \min(U/U_c; 1)$, with U the local flow velocity and $U_c = U_c(Y)$ the critical velocity at which a person loses stability in floodwaters of depth Y . Unfortunately, the underlying assumption of a linear relationship between the hazard degree and the flow velocity is not a sound hypothesis, because the instability of pedestrians in floodwaters is a matter of forces, and the hydrodynamic drag varies with the square of flow velocity. In other word, if $U_0 = U_c$ leads to a unitary hazard degree, $HD_0 = 1$, a halved flow velocity $U_1 = U_0/2$ produces an 1/4 drag force, which is expected to generate a hazard degree far lower than the linear estimate $HD_1 = HD_0/2$.

An additional and more general drawback of HR indexes is that they are not a direct measure of the actual risk for people in floodwaters. Indeed, the concept of risk for pedestrians is associated to the probability of being swept away by floodwaters (i.e., the loss probability, LP) for extreme as well as for intermediate hazard conditions. Estimating LP, beyond the identification of threshold (i.e., extreme) conditions, requires a further step to account for the resistance (or vulnerability) of pedestrians under lower hazard situations. As many factors contribute to the resistance of people in floodwaters, physics-based models can be conveniently tuned according to available experimental data.

To sum-up, with particular reference to intermediate flood hazard conditions, i) the classical flood maps can be hardly understood by most people, ii) previously proposed hazard indexes, which combine water depth and velocity to identify threshold conditions for human stability, suffer from a lack of proper physical foundation, and iii) hazard indexes are not a direct measure of the actual risk, which is intimately related with the concept of LP.

To overcome these limitations, we apply the method recently proposed by Lazzarin et al. (2022b). They developed a simple, physics-based and data-consistent method to assess the loss probability of pedestrian (either adult or child) in floodwaters. An impact parameter is computed from water depth and velocity, and a damage function is then used to obtain the LP. Given the importance of an unbiased risk perception in flood management (Birkholz et al., 2014; Kuriqi and Hysa, 2022), the LP of adult pedestrians, expressed as a percentage, can be seen as an intelligible measure of flood risk for the general public. Mapping its spatial distribution is then appealing to communicate flood risk to a wide audience.

In this study, we recall and compare some of the impact parameters and approaches used to determine the hazard degree for people in floodwaters, highlighting some drawbacks inherent in their use. We then show the soundness and the potential of mapping flood risk in terms of LP for pedestrians. We use a real-like, modelled flood event to reason about the advantages of mapping the individual loss probability as a strategy to communicate flood risk to ordinary people.

2. Materials and methods

2.1. Impact parameters expressing the hazard degree

Studies on parameters for flood hazard assessment proliferated in the recent scientific literature (Maranzoni et al., 2023). Many parameters expressing the hazard degree are based on empirical derivation. One of the most common is the so-called Product Number, $PN = U \cdot Y$, with U and Y the flow velocity and depth, respectively (Martínez-Gomariz et al., 2018; Russo et al., 2013). In general, it is assumed that hazard is small if $PN < PN_{CR}$, with PN_{CR} denoting threshold values obtained from experimental tests and collected in specific manuals (Cox et al., 2010).

Attempts were made to relate the threshold values PN_{CR} to physical characteristics of exposed items, e.g. height and weight for the case of people (Lind et al., 2004).

Another empirical parameter meant to estimate the flood hazard to people is the hazard rating HR proposed by Ramsbottom et al. (2003) and later modified by Ramsbottom et al. (2006). HR is used to produce flood hazard maps by regulatory authorities in the UK (e.g. DEFRA) and well established also outside the UK (Foudi et al., 2015; Guan et al., 2023; Kaźmierczak and Cavan, 2011; Penning-Rowsell et al., 2005; Purwandari et al., 2011). It is defined as $HR = Y(U + 0.5)$, a combination of flow depth and velocity derived from best fitting of previous formulas and experimental data. A value of $HR > 2.5$ identifies ‘extreme hazard - dangerous for all’ conditions.

Empirical indexes for HR suffer from some limitations. As observed by Lazzarin et al. (2022b), to provide reliable estimates, empirical criteria require additional thresholds on the main explicative variables. Otherwise, as in the case of the HR index that lacks an upper depth limit, large-depth and low-velocity flood flows are not considered as hazardous (Cox et al., 2010; Kvočka et al., 2016).

Kreibich et al. (2009) investigated the influence of water depth, Y , and flow velocity, U , on flood hazard, trying to evaluate the explanatory potential of different impact parameters expressed as combinations of these two parameters (the energy head $Y + U^2/2g$, an indicator for flow force $Y \cdot U^2$, and the flow intensity $Y \cdot U$) on various types of flood damage in five communities affected by the Elbe catchment flood in Germany in 2002. Medium-to-high correlations with all the considered categories were found with the water depth and the energy head, with the latter suggested as a suitable impact parameter. The indicators for flow force and intensity showed weaker correlations. Similarly, in relation to dam-break studies, Aureli et al. (2008) proposed the total depth $D = Y\sqrt{1 + 2F^2}$, in which F is the Froude number. The total depth D represents the water depth at rest with the same total force of the flow with velocity U . This impact parameter has been used in successive studies (Ferrari et al., 2019; Ferrari and Viero, 2020), but lacks the identification of thresholds to distinguish different hazard degrees.

In the last decade, physical models were developed to characterize the stability of people in floodwaters in terms of critical velocity, U_c , for a given water depth (Xia et al., 2014) or, alternatively, the critical depth, Y_c , for a given velocity (Milanesi et al., 2015). Based on similar considerations, Arrighi et al. (2017) introduced a mobility parameter ϑ that, compared with a Froude-dependent critical value ϑ_{CR} , allows to identify the neutral stability condition. These physics-based approaches allow accounting for hazard variables (i.e., water depth and velocity) and for the characteristics of people as well (e.g., height and weight of a person).

More recently, Lazzarin et al. (2022b) introduced a non-dimensional and flexible impact parameter, called W , that accounts for water depth and velocity, and can be tuned to match both the physics of the damaging processes and the available experimental data. It successfully described hazardous conditions for different kind of items, including pedestrians, and to allow for a dynamic representation of temporal flood damage evolutions during a flood event (Lazzarin et al., 2022a). The W impact parameter is given in the form:

$$W = \left(\frac{Y}{Y_w}\right)^\alpha (1 + \beta F^2) \quad (1)$$

where $F = U(gY)^{-1/2}$ is the Froude number with g the gravity acceleration, Y_w is a scale factor and α, β are two parameters that account for the mutual role of water depth and velocity in the instability or damaging mechanism. Y_w can be conveniently set to make W varying between 0 and 1. Proper values for α and β can be determined, for a given kind of exposed item, based on physical considerations and/or by calibration against available experimental data. For example, the hazard for adults exposed to floodwaters can be assessed with the impact parameter W assuming $Y_w = 1.25$ m, $\alpha = 2$, and $\beta = 4$ (further details can be found in Lazzarin et al., 2022b).

2.2. From hazard degree to flood risk (through damage functions)

As already mentioned, the above hazard indicators and impact parameters were typically conceived to identify the critical threshold conditions for pedestrian stability. Attempts of using such parameters to rate intermediate hazard conditions were partly qualitative, and partly not well-founded. The use of thresholds associated to hazard degree parameters, such as the PN and the HR indexes, only allowed for a qualitative description of the expected risk, which is given in classes such as ‘low’, ‘moderate’, ‘significant’, and ‘extreme’ (Cox et al., 2010; Ramsbottom et al., 2006). The abrupt changes between different classes are unlikely to be observed in reality. Similarly, the definition of a hazard degree as a linear function of the flow velocity scaled by the critical velocity for pedestrian instability, used in several recent works (Dong et al., 2022a; Dong et al., 2022b; Kvočka et al., 2016, 2018; Q. Li et al., 2023; Y. Li et al., 2022; Musolino et al., 2020; Wang et al., 2021), cannot be expected to provide consistent predictions of the real risk associated to intermediate hazard conditions (this is better explained in the next Sect. 3.1). Furthermore, even the meaning of HR cannot be defined rigorously.

These are the reasons why we prefer (and propose) to move to the concept of ‘flood risk’, or ‘expected relative damage’ that, for people in floodwaters, can be defined as the probability of being swept away (Lazzarin et al., 2022b). The passage from hazard degree to flood risk can be achieved using damage functions (sometimes referred to as fragility functions) to associate a given hazard condition with the probability of having a negative consequence such as pedestrian instability. Interestingly, the concept of ‘loss probability’ is a flood risk measure that can be simply understood by a wide audience, and it is thus appealing in view of communicating flood risk.

To this purpose, we adopt the approach recently proposed by Lazzarin et al. (2022b), which is based on both physical reasoning and experimental data, i.e., the availability of representative samples of instability conditions for people. Lazzarin et al. (2022b) proposed a simple, quantitative estimation of the loss probability as a univariate function in the form

$$LP(W) = \frac{1}{1 + (a/W)^b} \quad (2)$$

in which the (a, b) parameters are tuned to fit the cumulative frequency distribution of W associated to the loss of people (further details in Lazzarin et al., 2022b). The parameters (a, b) depend on the characteristics of particular sub-categories (e.g., $a = 0.6$ and $b = 5.0$ for adults and $a = 0.25$ and $b = 6$ for children).

3. Results and discussion

3.1. Shortcomings in the use of impact parameter to rate the hazard degree

For the representative case of adult people, we compare four different approaches to rate flood hazard:

- the method by Cox et al. (2010), which is based on the product number PN . Hazardous conditions are denoted as extreme for $PN \geq 1.2$ and moderate for $PN \geq 0.6$, coherent with a linear relationship of hazard on PN . Based on Cox et al. (2010), we define $HD_{PN} = PN/1.2$. As an additional constraint, the condition $HD_{PN} = 1$ is achieved also when $U > 3.0$ m/s and/or $Y > 1.2$ m;
- the method by Kvočka et al. (2016), which identifies unstable conditions when the flow velocity exceeds the critical velocity for instability, as determined by Xia et al. (2014), and enforces a linear relationship between hazard and velocity for intermediate conditions. In this case, the hazard degree is given by $HD_U = \min(U/U_c; 1)$;

- the method by Arrighi et al. (2017), which is based on the mobility parameter ϑ , and identifies unstable conditions for $\vartheta_{CR}/\vartheta \geq 1.5$. A linear formulation to rate intermediate hazard conditions has been proposed, in the equivalent framework developed for vehicles, in Arrighi et al. (2016). Based on Arrighi et al. (2017), we define $HD_\vartheta = 0.6 \vartheta_{CR}/\vartheta$;
- the method by Lazzarin et al. (2022b), which assesses flood hazard with the impact parameter W defined in Eq. (1). Note that W , with $Y_w = 1.25$ m, $\alpha = 2$, and $\beta = 4$, is already scaled in a way that $W \geq 1$ indicates extreme hazard conditions.

All the above parameters (HD_{PN} , HD_U , HD_ϑ , and W) span in the interval $[0,1]$, with the upper limit identifying extreme hazard conditions, which facilitates the comparison. For the physics-based methods that account for the characteristics of people such as body height, foot length, etc. (Arrighi et al., 2017; Kvočka et al., 2018), we refer to the average characteristics of Italian population.

The first drawback in rating the hazard is associated to the assumption of linear relationship of flood hazard on the flow velocity. Fig. 1 shows the hazard degree provided by the four methods as functions of flow velocity for different values of water depth. For the greater water depth of Fig. 1b, the $HD = 1$ conditions are reached at lower flow velocities. As regards the hazard degree at intermediate conditions, the trend associated to PN seems quite unrealistic, particularly for the evident effect of the $U > 3$ m/s threshold in Fig. 1a. The physics-based foundation of the methods by Xia et al. (2014) and Arrighi et al. (2017) determines the $HD = 1$ condition; however, even if considering a balance of forces for the upper limit condition, the rating of intermediate hazard is linear by hypothesis. The impact parameter W , introduced by Lazzarin et al. (2022b), is shaped according to the physics of the instability processes and to available experimental data, and it does not require additional thresholds as the PN -based method. It shows the most reasonable assessment of intermediate conditions (black solid lines), since the non-linear behavior of W reflects the relationship of the drag force on the squared flow velocity. It can be noted that, at intermediate hazard conditions, the three other methods overestimate the actual hazard degree because of the assumption of linearity dependence between velocity and hazard. Furthermore, for $U \rightarrow 0$, W preserves a residual hazard degree that depends on the water depth (Fig. 1b). The other methods, for $U \approx 0$, predict $HD \approx 0$ up to the limit condition in which the water depth is sufficiently large to determine the instability condition also in still water (i.e., the solid straight lines become vertical).

Fig. 2, which reports HD -isolines in the U – Y plane according to the four method here considered and a sample of experimental instability conditions (circles) taken from previous laboratory tests involving adults (see Lazzarin et al., 2022b for a complete reference of the data

sources), suggests two additional drawbacks inherent in the rating of hazard.

The first drawback regards the behavior of HD in case of (almost) still water (i.e., $U \approx 0$). For increasing water depths, HD_{PN} presents an abrupt upward transition from 0 to 1 when the threshold $Y = 1.2$ m is reached. According to the method by Kvočka et al. (2016), the condition $HD_U = 1$ is reached for very high values of the water depth. The 0 to 1 transition becomes slightly smoother considering HD_ϑ , essentially because Arrighi et al. (2017) considered a more conservative threshold for the loss of stability. The depth-dependent hazard increases in case of still water is naturally handled only by the W impact parameter by Lazzarin et al. (2022b).

The second drawback, which affects all the HD indexes here considered, descends from the fact that they give an information on how far a given condition is from the limit condition triggering instability. Unfortunately, such a ‘distance’ is given in terms of hydraulic variables, or of hazard parameters, and it does not account for the loss probability of people subject to intermediate hazard conditions. This is clear when trying to match the distribution of circles in Fig. 2 with the HD -isolines: for all the considered methods, the $HD = 0.5$ isoline is far from dividing the sample in two equal parts. This demonstrates that the hazard degree, however computed, does not correspond to the loss probability. As a side note, the visual comparison of the $HD = 1$ isoline with the experimental data in Fig. 2 shows that the methods by Kvočka et al. (2016) and by Lazzarin et al. (2022b) better estimate the limiting condition for people safety in floodwaters (loss conditions out of the $HD = 1$ region are 50 % for HD_ϑ , 14 % for HD_{PN} , 10 % for HD_U , and 2 % for W).

Based on the same experimental data shown in Fig. 2, Lazzarin et al. (2022b) estimated the loss probability of adults exposed to floodwaters, LP , as a function of the hazard degree W , according to Eq. (2) with $a = 0.6$ and $b = 5.0$. The loss probability is plotted in Fig. 1 with dashed lines. Differences between HD and LP are evident. Considering a water depth $Y = 0.2$ m (Fig. 1a), the loss probability associated to a slide condition is almost null up to a flow velocity $U = 2$ m/s, meaning that most people can resist in such a hazard condition. Similarly, for a water depth $Y = 0.4$ m (Fig. 1b), the loss probability associated to a slide condition is almost null up to a flow velocity $U = 1$ m/s, a condition that corresponds to hazard degrees between 0.21 and 0.53 according to the different methods here considered. These important differences between the hazard degree and the loss probability reflect the human ability to cope with floodwaters of modest depth and velocity with a negligible risk, which is a key aspect to communicate flood risk realistically and effectively.

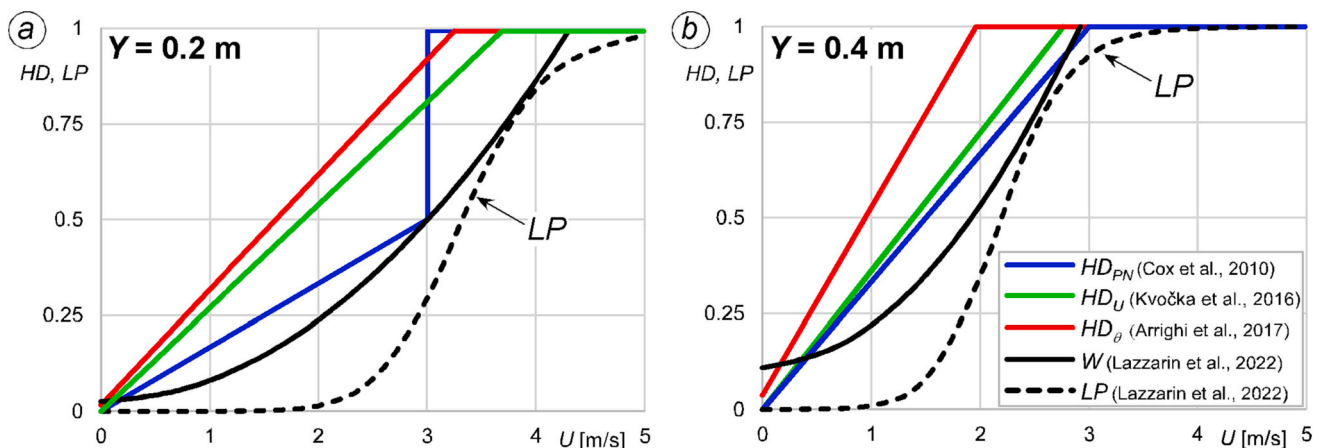


Fig. 1. Hazard degree, HD , predicted by different approaches (solid lines) as a function of the flow velocity, for a water depth $Y = 0.2$ m (a) and $Y = 0.4$ m (b). The dashed lines indicate the loss probability, LP , according to Lazzarin et al. (2022b).

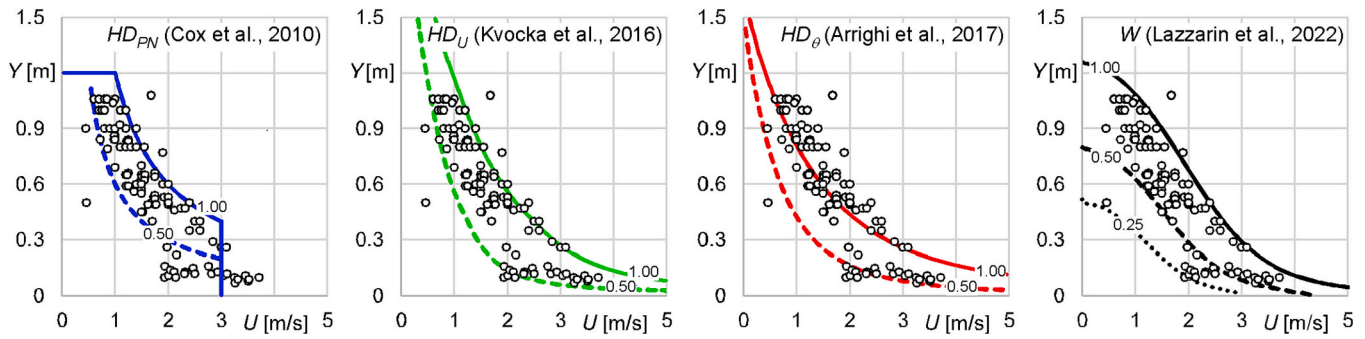


Fig. 2. Experimental data for instability of adults in floodwaters and isolines for hazard degree $HD = 1$ (solid lines), $HD = 0.5$ (dashed lines), and $HD = 0.25$ (dotted line in rightmost panel) according to the four different approaches considered in this study.

3.2. Using the loss probability of people to map the flood risk

To assess the different indexes for flood hazard and risk mapping, we consider a real case study and, specifically, the flooding in the city center of Alessandria (northwest of Italy). Alessandria is a medium-size city of about 90,000 inhabitants, located at the confluence of the Tanaro and the Bormida Rivers (Fig. 3). The Tanaro River inundated part of the city center during the 1994 flood event.

The spatial distribution of maximum water depth and velocity, shown in Fig. 4, was obtained using the two-dimensional, depth-averaged, 2DEF hydrodynamic model (D’Alpaos et al., 2007; Defina, 2000, 2003; Defina et al., 1994; Lazzarin and Viero, 2023; Viero, 2019; Viero et al., 2014; Viero and Valipour, 2017), which has been applied to several similar case studies in the last decades (Lazzarin et al., 2023; Mel et al., 2020a, 2020b; Viero et al., 2013, 2019). The presence of buildings was accounted for explicitly by using a sufficiently refined mesh to represent the locations of buildings, and by removing the computational elements overlapping the building footprint (Schubert and Sanders, 2012) to prevent water movement across buildings.

In the course of the flooding event, floodwaters overflowed the right levee of the Tanaro River in the southwest corner of the investigated

area, moved northward to cross the city center, and finally ponded in the northeastern part of the city, which is characterized by lower elevations and by a lower building density (Fig. 3). Due to the quite irregular distributions of both terrain elevation and building density, the maximum water depth and velocity present a noticeable variability in space. The flow concentration in relatively narrow streets led to maximum flow velocities in the order of 2 m/s.

Fig. 5a–d shows the spatial distribution of the hazard degree computed with the four considered methods; the approaches provide coherent classifications for both very low and extreme degrees of hazard, which is indeed a positive result.

The main discrepancies among the different methods emerge for intermediate hazard conditions, as suggested by the analysis presented in Sect. 3.1. For example, in regions characterized by moderate depths (~1 m) and by relatively low velocities (e.g., those pointed out by cyan arrows in Fig. 5), relatively lower hazard degree values are obtained using HD_{PN} and HD_U , and higher values are obtained using HD_θ and W (see the large inundated region at North-East). Such a behavior is a direct consequence of the second drawback evidenced in Sect. 3.1.

The effects of the linearity assumption inherent in the HD_{PN} , HD_U , and HD_θ methods appear in the central part of the settlement (e.g., those

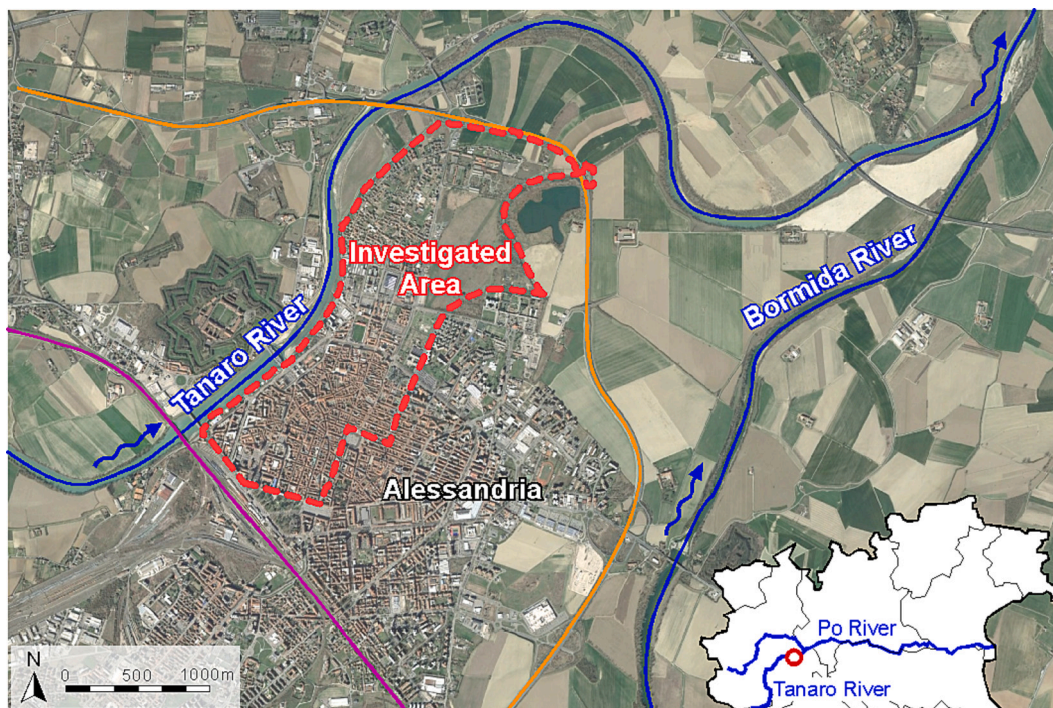


Fig. 3. Location of the study area in the center of Alessandria (northwest of Italy), between the rivers Tanaro and Bormida.

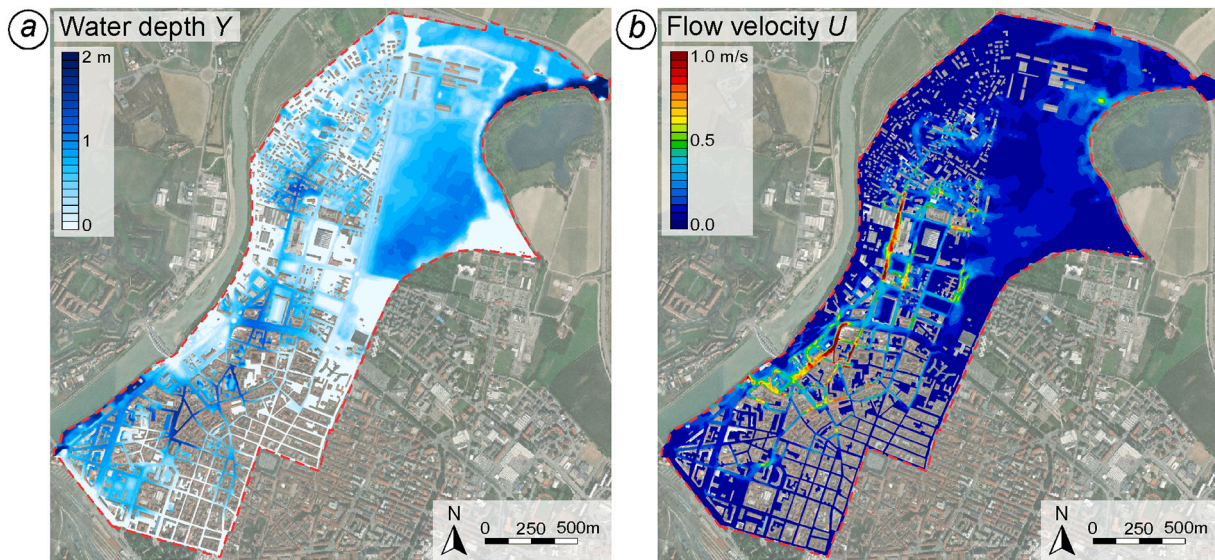


Fig. 4. Maximum water depth (a) and flow velocity (b) in the flooding of Alessandria (northwest of Italy) due to the overflowing of the Tanaro River.

pointed out by white arrows in Fig. 5), where relatively high flow velocities are observed along with low water depths. Here, compared to the W -based method developed by Lazzarin et al. (2022b), the three linear methods provide sensibly higher hazard degrees.

As suggested by the analysis of Sect 3.1, the hazard degree does not represent the loss probability, with a larger difference for lower hazard degrees. The results in Fig. 5 show how this difference impacts the risk perception that emerges when mapping a flooding event at a city scale. Fig. 5e shows that the loss probability, LP , computed with Eq. (2) assuming $a = 0.6$ and $b = 5.0$, is almost zero in large portions of the city where the hazard degree is modest ($HD < 0.25$). Areas subject to extreme values of both hazard and loss probability almost coincide to the ones obtained using the W -based method by Lazzarin et al. (2022b). However, the HD_{PN} , HD_U , and HD_{θ} methods provide very low hazard degrees in large areas characterized by relatively high loss probability; this occurs in low-velocity areas, a problem already evidenced and discussed above.

Trying to look at the maps shown in Figs. 4 and 5 with the eyes of the general public, the representation of maximum water depths retains a definite value; being easily understandable, it provides a general picture of the flooded area in terms of both the extent and severity (possibility of entering the ground floor of buildings, reaching the door frame of vehicles, etc.). The values of maximum flow velocity remain difficult to be interpreted in terms of hazard; this supports the use of summary indicators which integrate the effect of flow velocity with that of water depth. The information conveyed by the hazard indicators of Fig. 5a–d has been shown to be partly biased; moreover, the definition (and understandability) of intermediate hazard degrees remains quite vague. The loss probability of pedestrians is again an intelligible information, which has an enhanced potential to discriminate a harmless nuisance flooding (Moftakhari et al., 2018) from a dangerous situation, which can be ascribed either to deep or fast flowing floodwaters.

As concerns the limitations of the proposed method, it is stressed that the LP refers to adult people. This is not representative of the risk condition for different categories of pedestrians (e.g., child, elder, etc.), which can have a different resistance to the destabilizing force of floodwater. Furthermore, the present approach evaluates the flood risk locally per unit exposure, with the specific purpose of evaluating the danger of facing floodwater at a given location. To evaluate the expected damage in terms of loss of lives, this information should be complemented with the number (and kind) of people potentially present in the flooded area during the flood event. Finally, it is worth noting that

plotting the LP alone does not allow to distinguish between (almost) dry from harmless nuisance flooding areas, in which floodwaters can still produce severe damages (to buildings, infrastructures, etc.).

4. Conclusions

In this work, mapping the loss probability for people (pedestrians) in floodwater is proposed as an effective index to estimate and communicate flood risk to a wide audience. Indeed, the loss probability of people, given as a percentage and plotted in colormaps, is a simple and understandable measure of flood risk also for non-technicians and non-expert ordinary people.

It is shown that the use of LP of people can entail substantial advantages with respect to some hazard indicators that have been proposed and applied in the recent scientific literature. In particular, the LP is negligible in regions where pedestrians can safely stand (e.g., slow shallow floodwaters), for which hazard indicators typically overestimate the risk perception. In addition, the LP is correctly high in low-velocity deep waters, where the hazard degree indexes generally produce a dangerous underestimation of the flood risk perception. This is particularly important because deep floods are widespread in lowland areas.

The LP maps of pedestrians provide an immediate picture of areas that are subject to dangerous flooding conditions for humans, which is useful to conduct disaster preparedness campaigns and to foster awareness of people living in flood-prone areas.

As a further guideline for a proper communication of flood risk, the loss probability maps should not be presented alone, but always accompanied with maps of maximum water depth. This is to avoid the wrong perception that ‘no risk’ means ‘no damage’, i.e., to avoid generating false confidence in areas of low loss probability, where slow shallow waters can still produce extensive damage.

As a future development, it could be considered to complement the picture of flood risk with maps of relative damage to the ground floor of buildings (again expressed as a percentage), another measure that is well connected with the practical experience of people. The damage functions provided by Lazzarin et al. (2022b) can be useful in this view.

List of symbols/nomenclature

Y	water depth
U	flow velocity

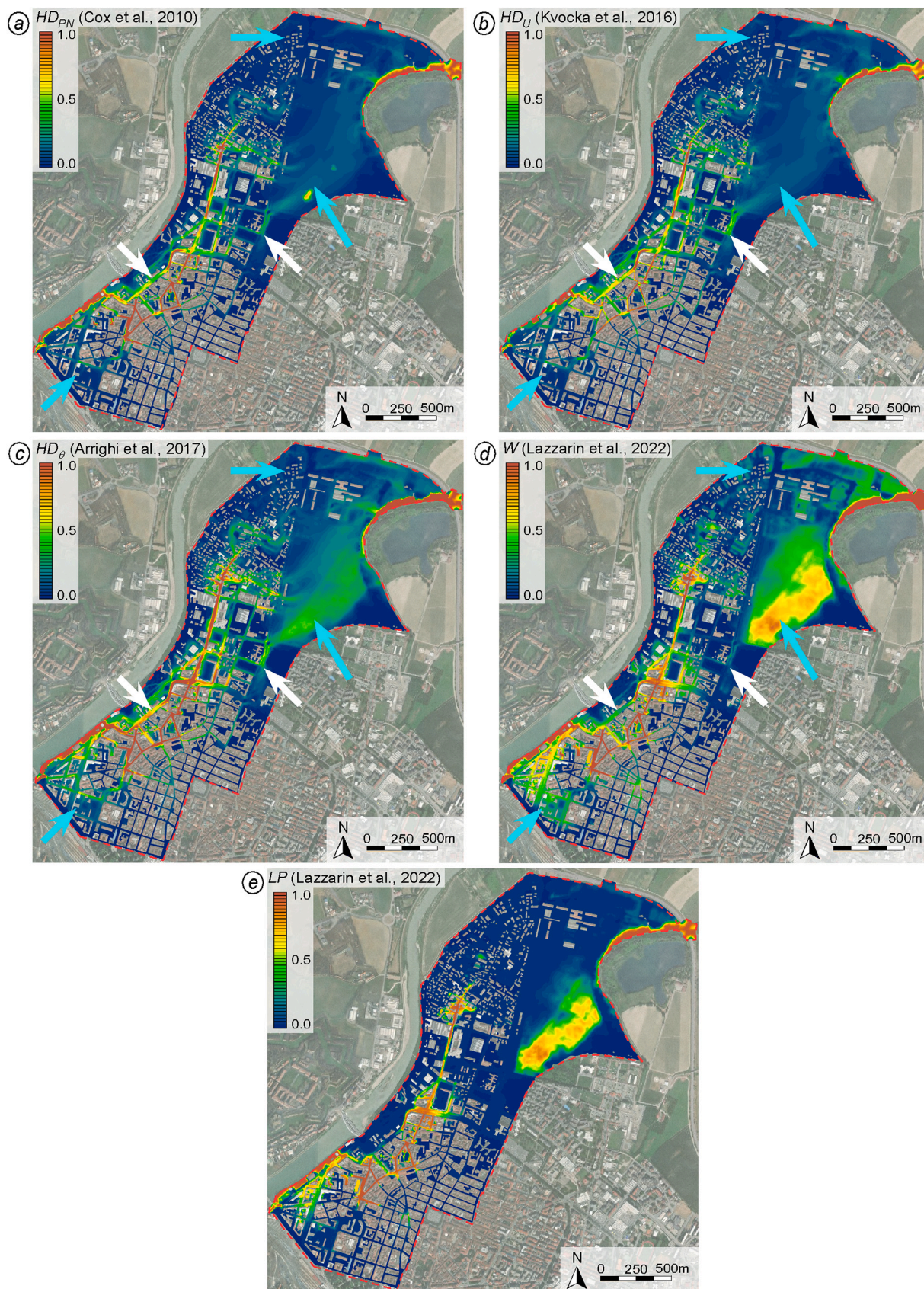


Fig. 5. Flood hazard degree HD (a-d) and loss probability LP (e) for adult people associated to the overflowing of the Tanaro River in Alessandria.

U_c	critical flow velocity determining the loss of stability
HR	hazard rating used by DEFRA and UK Environment Agency (Ramsbottom et al., 2003, 2006)
PN	product number (Martínez-Gomariz et al., 2018; Russo et al., 2013)
HD	generic index expressing the hazard degree
HD _{PN}	hazard degree according to Cox et al. (2010)
HD _U	hazard degree according to Kvočka et al. (2016)
HD _θ	hazard degree according to Arrighi et al. (2017)
W	impact parameter for the hazard degree (Lazzarin et al., 2022b)
LP	loss probability (Lazzarin et al., 2022b)

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CRediT authorship contribution statement

Tommaso Lazzarin: Conceptualization, Methodology, Investigation, Visualization, Writing – original draft. **Albert S. Chen:** Writing – review & editing. **Daniele P. Viero:** Conceptualization, Methodology, Writing – review & editing.

Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Data availability

Data will be made available on request.

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