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LEVERAGING GEOSPATIAL INFORMATION SYSTEMS FOR PREDICTIVE FLOOD MODELING AND EVIDENCE-DRIVEN DISASTER RISK REDUCTION POLICY DEVELOPMENT

Oluwatosin Michael Ibrahim
Ladoke Akintola University of Technology, Oyo, Nigeria
Andy Osagie Egogo-Stanley
University of Lagos, Lagos, Nigeria
Ayomide D Akinyemi
University of Lagos, Lagos, Nigeria

ABSTRACT
Flooding is among the most frequent and costly natural hazards worldwide, with its impacts increasingly intensified by climate change, land-use change, and expanding human settlements. In the United States, recurrent flood disasters have revealed persistent gaps in predictive capacity, infrastructure preparedness, and the translation of scientific risk assessments into effective disaster risk reduction (DRR) policies. Addressing these challenges requires analytical frameworks that not only anticipate flood behavior but also support evidence-driven decision-making across planning and governance scales. Geospatial Information Systems (GIS) play a critical role in this process by enabling the integration, analysis, and visualization of spatially explicit flood risk data within a predictive modeling environment. This study explores the use of GIS-based predictive flood modeling to support evidence-driven DRR policy development. At a broad level, the framework integrates hydrological, topographic, climatic, and land-use datasets to simulate flood susceptibility and forecast potential inundation under varying rainfall and runoff scenarios. Spatial analytics techniques including terrain analysis, hydrological modeling, spatial regression, and scenario-based simulation are applied to identify evolving flood risk patterns and quantify uncertainty in hazard projections. The framework is demonstrated through case studies from flood-prone regions in the United States, illustrating how predictive GIS models can inform policy-relevant insights at local, regional, and state levels. The results show how spatially explicit flood forecasts can guide infrastructure investment prioritization, land-use regulation, and emergency preparedness strategies. In particular, the study highlights the value of GIS outputs in aligning predictive flood intelligence with disaster mitigation planning, zoning decisions, and early warning system design. Beyond operational applications, the research emphasizes the role of GIS-enabled predictive modeling in strengthening DRR policy formulation by improving transparency, supporting interagency coordination, and enabling adaptive governance under uncertainty. The findings demonstrate that GIS-based predictive flood modeling provides a robust foundation for transforming flood risk science into actionable, evidence-driven disaster risk reduction policies across diverse U.S. contexts.

Keywords:
Predictive flood modeling; Geographic Information Systems; Disaster risk reduction; Spatial analytics; Evidence-based policy; Flood risk management

1. INTRODUCTION

1.1 Background and Motivation

Flooding has emerged as one of the most pervasive and costly natural hazards worldwide, driven by interacting climatic, hydrological, and socio-economic pressures [1]. Intensifying precipitation extremes, accelerated urban expansion, and widespread modification of natural drainage systems have collectively increased flood frequency and severity across diverse geographic settings [2]. In the United States, flood-related losses have grown steadily over recent decades, affecting transportation corridors, energy systems, housing stock, and public health infrastructure, while disproportionately impacting socially vulnerable communities [3]. These trends underscore that flood risk is no longer confined to traditionally mapped floodplains but increasingly manifests in urbanized catchments and rapidly developing peri-urban landscapes [4].

Despite this escalation, flood risk management practice continues to rely heavily on deterministic and static hazard maps, commonly derived from design-storm assumptions and simplified hydraulic simulations [5]. Such products

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provide a snapshot of potential inundation under idealized conditions but fail to capture the dynamic interactions among land-use change, watershed response, and evolving climatic drivers [6]. Static maps are also poorly suited to support anticipatory decision-making, as they offer limited insight into uncertainty, temporal variability, or threshold-based risk escalation relevant for emergency response and planning.

These limitations have intensified the need for predictive, data-driven flood modeling approaches that can assimilate heterogeneous spatial data and generate actionable intelligence for disaster risk reduction [7]. Rather than serving solely as descriptive tools, modern flood models must support infrastructure prioritization, early warning activation, and policy evaluation by translating complex hazard dynamics into decision-relevant spatial indicators [8]. This shift demands analytical frameworks for contemporary flood governance.

1.2 Role of GIS and Machine Learning in Flood Risk Science

Geographic Information Systems have become central to flood risk science due to their ability to integrate, manage, and analyze spatially explicit data describing terrain, hydrology, land use, infrastructure, and population distribution [9]. GIS provides a spatial backbone for aligning heterogeneous datasets within a consistent geographic reference frame, enabling exploration of spatial dependencies and landscape-driven risk patterns that are not observable in tabular data alone [6]. Through raster and vector operations, GIS supports derivation of hydrological indices, proximity measures, and exposure metrics essential for watershed-scale flood assessment.

Machine learning complements GIS by providing flexible data-driven tools capable of identifying nonlinear relationships among flood drivers and impacts. Unlike rule-based approaches, ML algorithms learn complex interactions between environmental variables, anthropogenic modifications, and historical flood observations without restrictive assumptions [2]. This capability is valuable where feedback mechanisms and threshold effects govern hazard emergence.

The synergy between GIS and machine learning enables spatial data to be transformed into predictive insight. GIS structures spatial features, while ML exploits these features to infer patterns and estimate flood likelihood under varying conditions [8]. Integrated GIS–ML frameworks therefore support spatial prediction and scenario analysis beyond descriptive flood mapping. This integration strengthens analytical consistency, scalability, and interpretability for applied flood studies.

1.3 Research Gap and Problem Statement

Despite advances in flood modeling and spatial analysis, important gaps persist in integrating machine learning within GIS workflows that directly support disaster risk reduction policy. Many studies emphasize predictive performance while giving limited attention to how model outputs inform planning instruments, regulatory thresholds, or operational decision rules [4]. Consequently, analytically sophisticated models often remain disconnected from institutional decision contexts.

A further limitation concerns the weak translation of flood analytics into land-use regulation and infrastructure standards. Flood hazard products are interpreted in qualitative terms, providing limited guidance on acceptable risk levels, conditional development, or infrastructure design criteria [1]. This disconnect constrains the application of spatial analytics in zoning enforcement, emergency preparedness, and investment prioritization.

Uncertainty representation remains insufficiently addressed in GIS-based flood assessments. Predictions are presented as deterministic outputs, masking uncertainty associated with data quality and model structure [9]. This omission restricts interpretation and hinders adaptive flood management decisions across scales.

1.4 Objectives and Contributions

In response to these challenges, this study develops a predictive flood modeling framework that fuses GIS spatial analytics with machine learning to support policy-relevant disaster risk reduction. The research advances an integrated workflow that links spatial feature engineering, data-driven prediction, and uncertainty-aware evaluation with infrastructure planning and emergency response requirements [5]. Key contributions include predictive flood modeling using GIS–ML fusion, translation of model outputs into decision-oriented indicators, and systematic evaluation against hydrological and planning standards [8]. Collectively, these contributions aim to strengthen the practical value of flood analytics for informed governance and resilient risk management across multiple governance planning contexts.

2. RELATED WORK

2.1 GIS-Based Flood Hazard and Risk Mapping

GIS-based flood hazard and risk mapping has been extensively applied to delineate spatial patterns of flood exposure and support mitigation planning across multiple geographic contexts [9]. Early GIS approaches emphasized flood susceptibility indices derived from terrain, hydrological, and land-cover variables, including elevation, slope, drainage density, and proximity to river networks [12]. These indices offered a practical means

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of identifying flood-prone zones, particularly in regions lacking detailed hydrodynamic data [7]. By leveraging spatial overlay operations, GIS enabled systematic integration of heterogeneous environmental factors within a unified analytical framework [10].

Multi-criteria evaluation (MCE) methods, such as analytic hierarchy process and weighted linear combination, have frequently been used to aggregate flood conditioning factors into composite hazard maps [15]. While these techniques enhance transparency and stakeholder interpretability, they rely heavily on expert judgment for weight assignment and assume linear relationships between predictors and flood occurrence [11]. Such assumptions limit their ability to represent nonlinear hydrological processes, threshold-driven runoff generation, and feedback effects associated with land-use change [13]. Moreover, GIS-based susceptibility maps are commonly static representations, reflecting long-term average conditions rather than temporally evolving flood dynamics [8]. Another persistent limitation concerns uncertainty treatment, as many GIS-based flood products present categorical outputs without conveying sensitivity to input variability or odelling assumptions [14]. These constraints have motivated the integration of data-driven approaches to enhance spatial flood assessment.

2.2 Machine Learning in Flood Prediction

Machine learning has increasingly been adopted in flood prediction research due to its capacity to model complex, nonlinear interactions among hydrometeorological, topographic, and anthropogenic variables [11]. Algorithms such as Random Forest, Support Vector Machines, Artificial Neural Networks, Gradient Boosting, and deep learning architectures have been applied to flood susceptibility mapping, inundation probability estimation, and water level forecasting tasks [15]. These methods are particularly effective where physical process representation is incomplete or where data-driven pattern recognition provides complementary insight [8].

Random Forest models are widely favored for flood applications because of their robustness to noisy inputs, ability to capture nonlinear interactions, and inherent feature importance estimation [7]. Support Vector Machines offer strong predictive performance in high-dimensional feature spaces but require careful kernel selection and parameter tuning, which can constrain interpretability in hydrological contexts [12]. Artificial Neural Networks and deep learning models provide powerful approximation capabilities, enabling representation of complex spatial patterns, though their performance depends heavily on data availability and computational resources [10]. Gradient Boosting approaches balance predictive accuracy and interpretability but may be sensitive to overfitting in imbalanced flood datasets [14].

Despite demonstrated strengths, ML-based flood models face notable limitations. Hydrological data are often spatially imbalanced, with flooded observations representing a small fraction of total samples, which can bias model learning [9]. Non-stationarity in climate and land-use drivers further complicates generalization beyond historical conditions [13]. Additionally, purely data-driven models may yield accurate predictions without providing physically interpretable explanations, limiting their acceptance in planning and regulatory environments [11].

2.3 Hybrid GIS–ML Frameworks

Hybrid GIS–ML frameworks aim to combine the spatial contextual capabilities of GIS with the predictive strength of machine learning to improve flood assessment accuracy and applicability [14]. In such frameworks, GIS is typically used to preprocess spatial data, derive terrain and proximity features, and structure inputs at appropriate spatial resolutions, while ML models perform classification or regression tasks based on these engineered features [8]. This integration enables scalable flood odelling across large geographic areas while retaining spatial interpretability [12].

However, hybrid approaches introduce methodological challenges that require careful attention. Spatial autocorrelation is a prominent concern, as flood-related variables often exhibit strong spatial dependence that violates the independence assumptions underlying many ML algorithms [15]. If not addressed through spatial blocking or geographically stratified sampling, models may inadvertently learn location-specific patterns rather than transferable flood processes [10]. Feature leakage presents another risk, particularly when predictors encode information derived from regulatory flood boundaries or historical inundation extents [7]. Such leakage can artificially inflate predictive performance while undermining robustness [9].

Overfitting may also arise from excessive feature engineering or model complexity relative to available training data [13]. These challenges underscore the need for rigorously designed GIS–ML workflows that explicitly manage spatial dependence, validation integrity, and generalizability [11].

2.4 Flood Modeling for Disaster Risk Reduction Policy

Although flood odelling methodologies have advanced considerably, their translation into disaster risk reduction policy remains limited [10]. Many flood models are developed as technical tools, with outputs presented in probabilistic or continuous forms that do not align with regulatory decision thresholds or planning instruments

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[14]. Policy frameworks such as floodplain zoning, infrastructure design standards, and hazard mitigation plans require interpretable classifications and clear guidance on acceptable risk levels [7].
Furthermore, uncertainty associated with model structure, data quality, and scenario assumptions is rarely communicated in ways that support precautionary decision-making [11]. As a result, planners and emergency managers often continue to rely on established regulatory flood maps despite recognized limitations [9]. This persistent disconnect highlights the need for flood □odelling frameworks that explicitly bridge analytical outputs and policy requirements, enabling evidence-based disaster risk reduction through spatially informed decision support [15].

3. STUDY AREA AND DATA ACQUISITION

3.1 Study Area Description

The study focuses on selected flood-prone watershed and floodplain regions within the continental United States, chosen to reflect diverse hydrological, climatic, and land-use conditions relevant to flood vulnerability assessment [18]. The selected watersheds encompass a mix of urban, peri-urban, and semi-natural landscapes, allowing examination of flood dynamics across contrasting development intensities [15]. These regions are characterized by complex interactions between riverine flooding, pluvial runoff, and infrastructure-induced flow constraints, which frequently contribute to compound flood events [20].
Climatically, the study areas experience pronounced variability in precipitation intensity and seasonal rainfall distribution, including convective storm systems and prolonged rainfall episodes that elevate runoff generation potential [13]. Topographically, elevation gradients range from low-relief floodplains to moderately sloped upland catchments, influencing flow accumulation, drainage efficiency, and inundation persistence [17]. Land-use patterns include impervious urban surfaces, agricultural fields, forested areas, and transportation corridors, all of which modulate hydrological response and flood exposure [21].
These regions were selected due to their documented flood history and availability of high-resolution geospatial and hydrometeorological datasets [14]. Figure 1 presents the geographic location of the study areas, illustrating watershed boundaries, major drainage networks, and surrounding land-use context to support spatial interpretation of subsequent analyses [19].

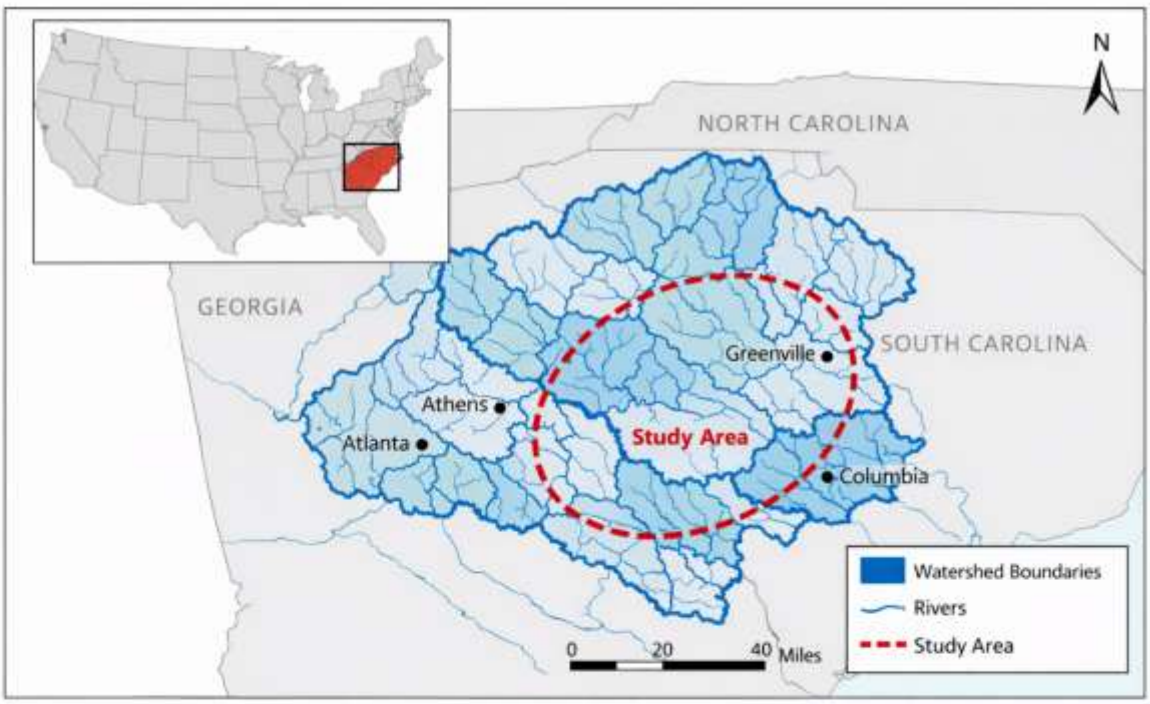

Figure 1: Study area location map with watershed boundaries.

Figure 1: Study area location map with watershed boundaries [7].

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3.2 Data Sources and Acquisition

A multi-source geospatial dataset was compiled to support comprehensive flood vulnerability □odelling, integrating topographic, hydrological, climatic, and socio-environmental variables within a GIS framework [16]. High-resolution digital elevation models were obtained from LiDAR-derived products and the U.S. Geological Survey National Elevation Dataset, providing detailed representation of surface morphology and drainage pathways [13]. These elevation datasets enable derivation of slope, flow accumulation, curvature, and topographic wetness indices relevant to flood generation processes [20].

Rainfall data were acquired from the National Oceanic and Atmospheric Administration, incorporating both gauge-based observations and weather radar products such as NEXRAD to capture spatial and temporal precipitation variability [18]. These datasets support characterization of rainfall intensity, duration, and frequency, which are critical drivers of surface runoff and flood occurrence [15]. Soil properties, including texture, hydraulic conductivity, and drainage class, were sourced from the Soil Survey Geographic Database, enabling representation of infiltration capacity and subsurface flow behavior [21].

Land-use and land-cover data were obtained from the National Land Cover Database, providing consistent classification of urban development, vegetation, water bodies, and agricultural areas across the study regions [14]. Drainage networks were derived from hydrographic datasets and refined using DEM-based flow □odelling to ensure alignment with local topography [17]. Historical flood inventories were compiled from Federal Emergency Management Agency National Flood Hazard Layer records, disaster declarations, and documented flood reports, providing spatially explicit reference data for model training and validation [19].

Each dataset was selected based on spatial resolution, temporal coverage, and relevance to flood processes, ensuring compatibility for integrated spatial analysis [16]. Table 1 summarizes the primary data sources, spatial resolution, and temporal extent used in this study, facilitating transparency and reproducibility [20].

Table 1. Data sources, resolution, and temporal coverage

Dataset	Source	Spatial Resolution	Temporal Coverage
Digital Elevation Model (DEM)	USGS National Elevation Dataset (LiDAR / NED)	1–10 m	Static (updated periodically)
Rainfall Data	NOAA / NEXRAD	~4 km (gridded)	Hourly / Daily
Soil Characteristics	USDA SSURGO	10–30 m	Static (survey-based)
Land Use / Land Cover	USGS National Land Cover Database (NLCD)	30 m	Multi-year intervals
Drainage Network	USGS National Hydrography Dataset (NHD)	1:24,000 scale	Static (updated periodically)
Historical Flood Inventory	FEMA NFHL & disaster reports	Parcel / floodplain level	Multi-event (historical)

3.3 Data Preprocessing in GIS Environment

All datasets were preprocessed within a GIS environment to ensure spatial consistency and analytical reliability prior to □odelling [21]. Projection harmonization was performed by transforming all raster and vector layers into a common coordinate reference system, minimizing spatial misalignment during overlay operations [14]. Raster datasets were resampled to a uniform spatial resolution using bilinear or nearest-neighbor interpolation, depending on data type, to preserve critical terrain and categorical information [18].

Missing or anomalous values were addressed through a combination of spatial interpolation, neighborhood averaging, and masking procedures, reducing bias introduced by incomplete data coverage [16]. Drainage networks were topologically corrected to remove artifacts and ensure hydrological connectivity across watershed boundaries [13]. These preprocessing steps established a coherent spatial database suitable for feature extraction and machine learning analysis [20]. Figure 2 illustrates the sequential GIS preprocessing workflow applied in this study, highlighting key transformation and quality-control stages that support robust flood □odelling [19].

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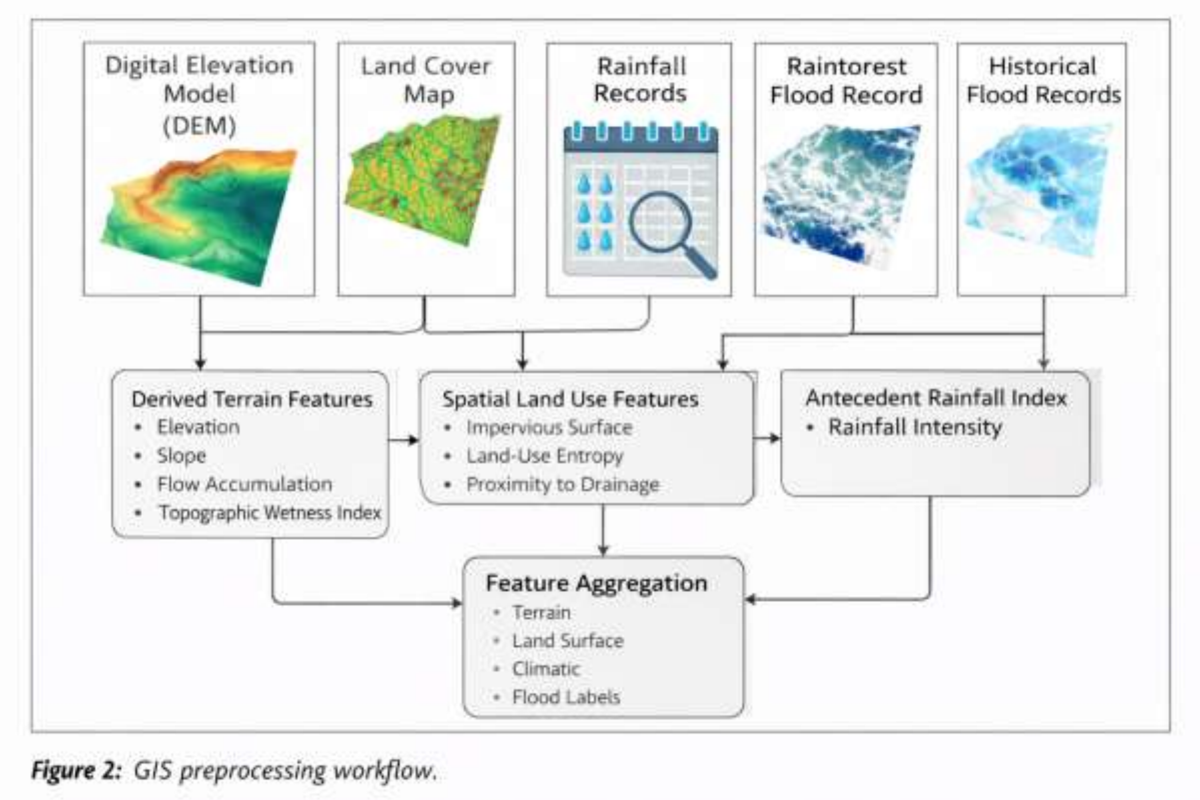

Figure 2: GIS preprocessing workflow.

4. FEATURE ENGINEERING AND SPATIAL VARIABLE CONSTRUCTION

Feature engineering is a critical step in predictive flood modeling, as it transforms raw geospatial and climatic inputs into structured variables that encode flood-generating processes in a form suitable for machine learning analysis [29]. Effective feature construction ensures that terrain controls, anthropogenic modifications, and climatic forcing mechanisms are explicitly represented within the modeling framework [33]. This section details the derivation of terrain, land-surface, and rainfall-related features, followed by normalization procedures and evaluation metrics used to quantify model performance and uncertainty [27].

4.1 Terrain and Hydrological Features

Terrain and hydrological variables provide first-order controls on runoff generation, flow convergence, and floodplain inundation behavior across watersheds [31]. Elevation governs gravitational drainage and relative exposure to inundation, with low-lying areas exhibiting longer residence times for surface water and increased flood susceptibility [26]. Digital elevation models were therefore employed to compute relative elevation surfaces that capture floodplain depressions and local relief variability relevant to overbank flooding processes [34].

Slope influences both runoff velocity and infiltration opportunity, with steeper slopes promoting rapid flow routing and gentler slopes favoring water accumulation [28]. Slope gradients were derived from elevation rasters and used to differentiate upland runoff source zones from downstream accumulation areas [35]. Flow accumulation was computed using DEM-based hydrological routing to represent the total upstream contributing area draining into each grid cell, serving as a proxy for potential discharge concentration [30]. Cells with high flow accumulation values indicate preferential drainage pathways and channel convergence zones that are frequently associated with elevated flood hazard [27].

To integrate slope and contributing area into a single moisture-related indicator, the Topographic Wetness Index (TWI) was computed as:

$$\text{TWI} = \ln\left(\frac{A_s}{\tan\beta}\right) \qquad (1)$$

where $A_s$denotes the upslope contributing area per unit contour length and βrepresents the local slope angle in radians. TWI originates from steady-state hydrological theory, where spatial soil saturation is governed by the

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balance between incoming water supply and downslope drainage capacity [32]. Higher TWI values indicate zones of persistent moisture accumulation and elevated flood potential [29].

4.2 Land Surface and Anthropogenic Features

Land surface characteristics and anthropogenic modifications significantly influence flood response by altering infiltration capacity, runoff generation, and hydraulic connectivity [34]. Impervious surface ratio was derived from land-cover classifications to quantify the proportion of built-up surfaces within each spatial unit [28]. Areas with high imperviousness exhibit reduced infiltration and increased runoff volumes, amplifying flood peaks and shortening hydrological response times during storm events [31].

Land-use entropy was computed to characterize spatial heterogeneity and fragmentation resulting from mixed land-use patterns [27]. Higher entropy values indicate transitional landscapes where urban, agricultural, and natural surfaces coexist, often producing nonlinear and spatially variable flood behavior [35]. This metric supports differentiation between homogeneous urban cores and peri-urban expansion zones that exhibit complex runoff dynamics [30].

Distance to drainage networks was calculated using Euclidean proximity analysis to represent connectivity between surface runoff sources and receiving channels [26]. Shorter distances increase the likelihood that runoff rapidly enters drainage systems, elevating downstream flood risk [32]. Conversely, areas farther from drainage infrastructure may experience localized ponding and pluvial flooding due to limited conveyance capacity [29]. These anthropogenic indicators complement terrain variables by capturing development-driven amplification of flood processes [34].

4.3 Climatic and Rainfall-Derived Features

Climatic forcing, particularly precipitation variability, is a dominant trigger of flood events [33]. Rainfall intensity metrics were derived to represent short-duration, high-magnitude storms that commonly generate flash flooding in urbanized and steep catchments [27]. These indicators capture peak storm behavior that is not adequately reflected by long-term precipitation averages [31].

To account for antecedent moisture conditions, the Antecedent Precipitation Index (API) was computed as:

$$\mathrm{API}_t = \sum_{i=1}^{n} P_{t-i}\, e^{-ki} \qquad (2)$$

where P_{t-i}denotes rainfall occurring $i$time steps prior to time t, $n$represents the accumulation window, and $k$is a decay constant controlling moisture memory. The exponential decay term reflects evapotranspiration, drainage, and infiltration losses, assigning greater influence to recent rainfall [26]. High API values indicate saturated conditions that reduce infiltration capacity and intensify runoff generation during subsequent storms [30]. Integrating rainfall intensity and API enables the model to capture both instantaneous forcing and pre-existing wetness conditions that govern flood initiation [35].

4.4 Spatial Feature Normalization and Encoding

To ensure numerical stability and comparability across heterogeneous feature scales, all continuous variables were normalized prior to model training [28]. Min–Max scaling was applied using:

$$X' = \frac{X - X_{\min}}{X_{\max} - X_{\min}} \qquad (3)$$

where $X$is the original feature value, and $X_{\min}$and $X_{\max}$denote the minimum and maximum observed values. This transformation rescales features to a unit interval, preventing dominance of variables with large numeric ranges during model optimization [33].

Spatial lag variables were also constructed to encode neighborhood influence and spatial autocorrelation inherent in hydrological processes [29]. These lagged features enable the model to learn local spatial dependencies and improve generalization across heterogeneous landscapes [31]. Figure 3 presents representative feature maps illustrating the spatial distribution of engineered variables across the study areas [34].

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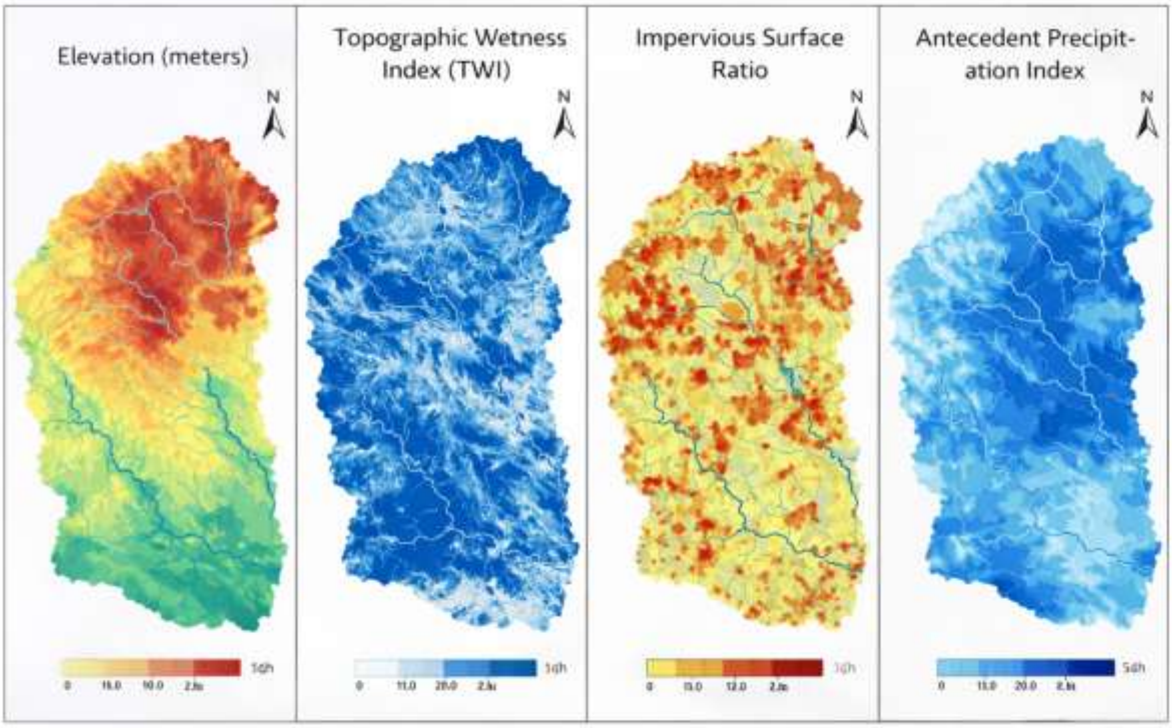

***Figure 3:** Representative feature maps illustrating the spatial distribution of engineered variables across the*

4.5 Model Evaluation Metrics and Error Quantification

Predictive performance was evaluated using complementary error metrics to capture bias, dispersion, and skill [26].

Mean Deviation (MD):

$$\mathrm{MD} = \frac{1}{N}\sum_{i=1}^{N}(\hat{y}_i - y_i) \qquad (4)$$

MD measures systematic over- or under-prediction tendencies [30].

Root Mean Square Error (RMSE):

$$\mathrm{RMSE} = \sqrt{\frac{1}{N}\sum_{i=1}^{N}(\hat{y}_i - y_i)^2} \qquad (5)$$

RMSE penalizes large errors and is sensitive to extreme flood mispredictions [35].

Nash–Sutcliffe Efficiency (NSE):

$$\mathrm{NSE} = 1 - \frac{\sum_{i=1}^{N}(\hat{y}_i - y_i)^2}{\sum_{i=1}^{N}(y_i - \bar{y})^2} \qquad (6)$$

NSE evaluates predictive skill relative to the mean-observation benchmark [27].

4.6 Predictive Uncertainty Estimation

Predictive uncertainty was quantified using ensemble variance:

$$\sigma^2(x) = \frac{1}{M}\sum_{m=1}^{M}\left(\hat{y}_m(x) - \bar{\hat{y}}(x)\right)^2 \qquad (7)$$

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where M denotes the number of ensemble models. Higher variance values indicate elevated epistemic uncertainty, guiding cautious interpretation in planning and emergency response contexts [32].

5. MACHINE LEARNING MODEL DEVELOPMENT

5.1 Problem Formulation

Flood vulnerability assessment was formulated as a dual learning problem to support both hazard detection and probabilistic risk interpretation within disaster risk reduction workflows [28]. First, a binary classification task was defined to distinguish flooded from non-flooded spatial units, enabling categorical hazard mapping for regulatory and emergency response applications [33]. Second, a regression formulation was adopted to estimate a continuous flood probability index, supporting graded risk interpretation and infrastructure prioritization decisions [25].

Let $X = (X_1, X_2, \dots, X_n)$ denote the engineered feature vector describing terrain, land surface, and climatic conditions at a given spatial unit. The predictive relationship is expressed as:

$$y = f(X_1, X_2, \dots, X_n) \qquad (8)$$

where y represents either a binary flood label or a continuous probability score. This formulation allows a unified □abelling framework while accommodating different decision contexts [31]. By supporting both classification and regression outputs, the approach enhances interpretability and operational flexibility in flood risk management [29].

5.2 Dataset Construction and Labeling

Dataset construction relied on spatially explicit flood inventories compiled from historical inundation records, regulatory floodplain datasets, and documented disaster reports [34]. Flooded locations were □abellin based on confirmed flood occurrence within the analysis period, while non-flooded samples were selected from areas with no recorded inundation under comparable climatic conditions [26]. This inventory-based □abelling strategy reduces subjectivity and aligns model outputs with empirically observed flood behavior [30].

To address spatial imbalance inherent in flood datasets, a controlled spatial sampling strategy was implemented [35]. Flooded samples typically represent a minority class, particularly in large watersheds where inundation is spatially concentrated [28]. Random undersampling of non-flooded areas was therefore applied within hydrologically similar zones to prevent class dominance while preserving landscape diversity [31]. Sampling density was constrained to avoid overrepresentation of clustered flood events, which can bias model learning toward localized patterns [27].

Each spatial unit was associated with the full feature set derived in Section 4, ensuring consistent representation across flooded and non-flooded classes [33]. The resulting dataset supports both binary classification and continuous probability estimation while maintaining spatial coherence and hydrological relevance [29].

5.3 Data Splitting Strategy

To ensure unbiased performance evaluation and prevent information leakage, the dataset was partitioned into training, validation, and testing subsets using a spatially stratified splitting strategy [32]. Seventy percent of samples were allocated to training, fifteen percent to validation, and fifteen percent to testing, consistent with established practices in spatial machine learning [25]. Unlike random splitting, spatial stratification preserves geographic separation between subsets, reducing artificial performance inflation caused by spatial autocorrelation [34].

The splitting process was conducted at the sub-watershed level rather than the individual pixel or grid-cell level [27]. Entire spatial blocks were assigned exclusively to one subset, ensuring that neighboring locations did not appear simultaneously in training and testing sets [30]. This approach enforces realistic generalization conditions and better reflects operational deployment scenarios where predictions are required in previously unseen areas [28].

The validation subset was used exclusively for model selection and hyperparameter tuning, while the testing subset remained fully independent until final evaluation [35]. This three-way separation minimizes overfitting and supports transparent assessment of predictive skill [31]. Figure 4 illustrates the spatially stratified data splitting scheme, highlighting geographic separation between training, validation, and testing regions [26].

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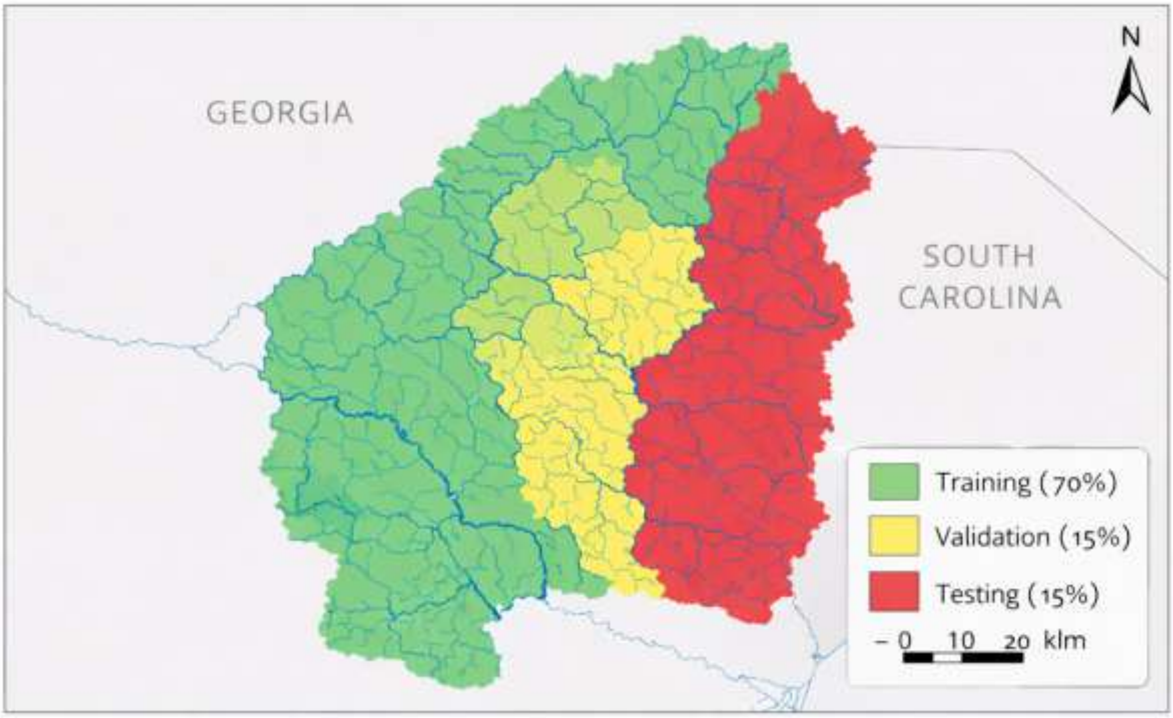

Figure 4: Spatially stratified data splitting schematic.

Figure 4: Spatially stratified data splitting schematic.

5.4 Model Training Phase

Three machine learning algorithms were selected to capture complementary learning characteristics and ensure robustness across hydrological conditions: Random Forest, Gradient Boosting, and Support Vector Machine [29]. These models differ in structure, bias-variance trade-offs, and sensitivity to feature interactions, enabling comparative evaluation under a unified experimental framework [33].

Random Forest was employed as an ensemble learning method that aggregates multiple decision trees trained on bootstrapped samples [25]. The ensemble prediction is expressed as:

$$\hat{y} = \frac{1}{T}\sum_{t=1}^{T} h_t\,(X) \qquad (9)$$

where T is the number of trees and $h_t(X)$ denotes the prediction of the t-th tree. By averaging across trees, Random Forest reduces variance and improves generalization, particularly in high-dimensional feature spaces common to GIS-derived datasets [31].

Gradient Boosting was implemented to iteratively construct an additive model by fitting weak learners to residual errors from previous iterations [34]. This sequential learning process enhances predictive accuracy by focusing on difficult-to-predict samples, though it requires careful regularization to avoid overfitting [28].

Support Vector Machine was applied using kernel functions to capture nonlinear decision boundaries in the feature space [26]. While SVMs offer strong theoretical generalization properties, their performance is sensitive to kernel choice and parameter configuration in spatially heterogeneous flood datasets [35].

All models were trained using the training subset and evaluated on the validation subset, ensuring consistent comparison under identical data conditions [30].

5.5 Hyperparameter Optimization

Hyperparameter optimization was conducted to identify model configurations that balance predictive accuracy and generalization capability [27]. Grid search was employed to systematically explore combinations of key hyperparameters for each algorithm, including tree depth and number of estimators for Random Forest, learning rate and boosting iterations for Gradient Boosting, and kernel parameters for Support Vector Machine [33].

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Optimization was performed using the validation subset, with performance assessed through multiple evaluation metrics to avoid over-reliance on a single criterion [25]. This multi-metric evaluation reduces the risk of selecting models that perform well on one metric while underperforming on others relevant to flood risk assessment [29]. Cross-validation within the training data was integrated into the grid search process to further stabilize parameter selection under spatial variability [31].

To mitigate overfitting, model complexity was constrained through regularization parameters and early stopping criteria where applicable [35]. Hyperparameter ranges were selected based on hydrological interpretability and computational feasibility, ensuring that optimized models remained suitable for operational deployment [26].

The final model configurations were determined based on validation performance and subsequently applied to the independent testing subset for unbiased evaluation [34]. This structured optimization strategy ensures that reported performance reflects genuine predictive capability rather than artifacts of parameter tuning or data leakage [28].

6. MODEL EVALUATION AND STATISTICAL VALIDATION

6.1 Classification Performance Metrics

Classification performance was evaluated to assess the ability of the proposed models to correctly discriminate between flooded and non-flooded spatial units under varying environmental conditions [36]. Binary classification outcomes were summarized using a confusion matrix consisting of true positives (TP), true negatives (TN), false positives (FP), and false negatives (FN), which together capture both correct predictions and misclassification patterns [33].

Overall classification accuracy was computed as:

$$\text{Accuracy} = \frac{TP + TN}{TP + TN + FP + FN} \qquad (10)$$

Accuracy provides an aggregate measure of correct predictions across all classes, but it can be misleading in flood modeling contexts where non-flooded areas dominate the spatial domain [31]. To address this limitation, precision was also evaluated, defined as:

$$\text{Precision} = \frac{TP}{TP + FP} \qquad (7)$$

Precision quantifies the reliability of predicted flood occurrences by measuring the proportion of correctly identified flooded cells among all cells classified as flooded [38]. High precision indicates reduced false alarm rates, which is critical for emergency response and infrastructure planning applications [34].

In flood risk modeling, false positives may lead to unnecessary regulatory constraints or misallocation of resources, while false negatives pose safety risks by underestimating hazard exposure [39]. Therefore, classification metrics were interpreted jointly rather than in isolation, emphasizing trade-offs between sensitivity and specificity across models [32]. This multi-metric evaluation supports balanced assessment of operational usefulness rather than purely statistical performance [37].

6.2 Mean Deviation and Error Analysis

Beyond categorical accuracy, systematic prediction bias was examined using Mean Deviation (MD), which measures the average signed difference between observed and predicted values [35]. MD was computed as:

$$\text{MD} = \frac{1}{n}\sum_{i=1}^{n}(y_i - \hat{y}_i) \qquad (11)$$

where $y_i$represents observed flood outcomes and $\hat{y}_i$denotes model predictions. Positive MD values indicate systematic underprediction, whereas negative values indicate overprediction [31].

In flood modeling, bias interpretation is particularly important because consistent underprediction may result in insufficient preparedness, while persistent overprediction can erode trust in warning systems and regulatory instruments [40]. MD analysis was conducted across different land-use and topographic zones to identify spatially varying bias patterns that may be masked by aggregate statistics [36].

Error distributions were further analyzed to identify skewness and heteroscedasticity, which often arise in spatial flood prediction due to heterogeneous terrain and uneven data availability [34]. Areas exhibiting high variance in prediction errors were flagged as zones of elevated uncertainty, warranting cautious interpretation in planning contexts [38]. By explicitly quantifying bias and error structure, the evaluation framework supports transparent assessment of model limitations and strengthens interpretability for decision-makers [33].

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6.3 ROC–AUC and Spatial Validation

Receiver Operating Characteristic (ROC) analysis was employed to evaluate the discriminative capacity of the models across all classification thresholds [39]. Pixel-wise ROC curves were generated by comparing predicted flood probabilities against observed binary outcomes at the grid-cell level, enabling assessment of sensitivity–specificity trade-offs [31]. The Area Under the ROC Curve (AUC) summarizes this relationship into a single threshold-independent metric, with higher values indicating stronger discrimination between flooded and non-flooded locations [35].

To complement pixel-level evaluation, watershed-level aggregation was performed by summarizing predicted probabilities and observed flood occurrence within hydrologically defined units [37]. This spatial validation approach aligns model evaluation with management scales commonly used in flood planning and emergency response [32]. Aggregated AUC values were compared across watersheds to assess consistency of model performance under varying physiographic conditions [40].

ROC analysis also supports identification of operating thresholds appropriate for different decision contexts, such as early warning activation versus long-term zoning regulation [34]. Figure 5 presents ROC curves for the evaluated machine learning models, illustrating differences in discriminative behavior and robustness across spatial scales [36].

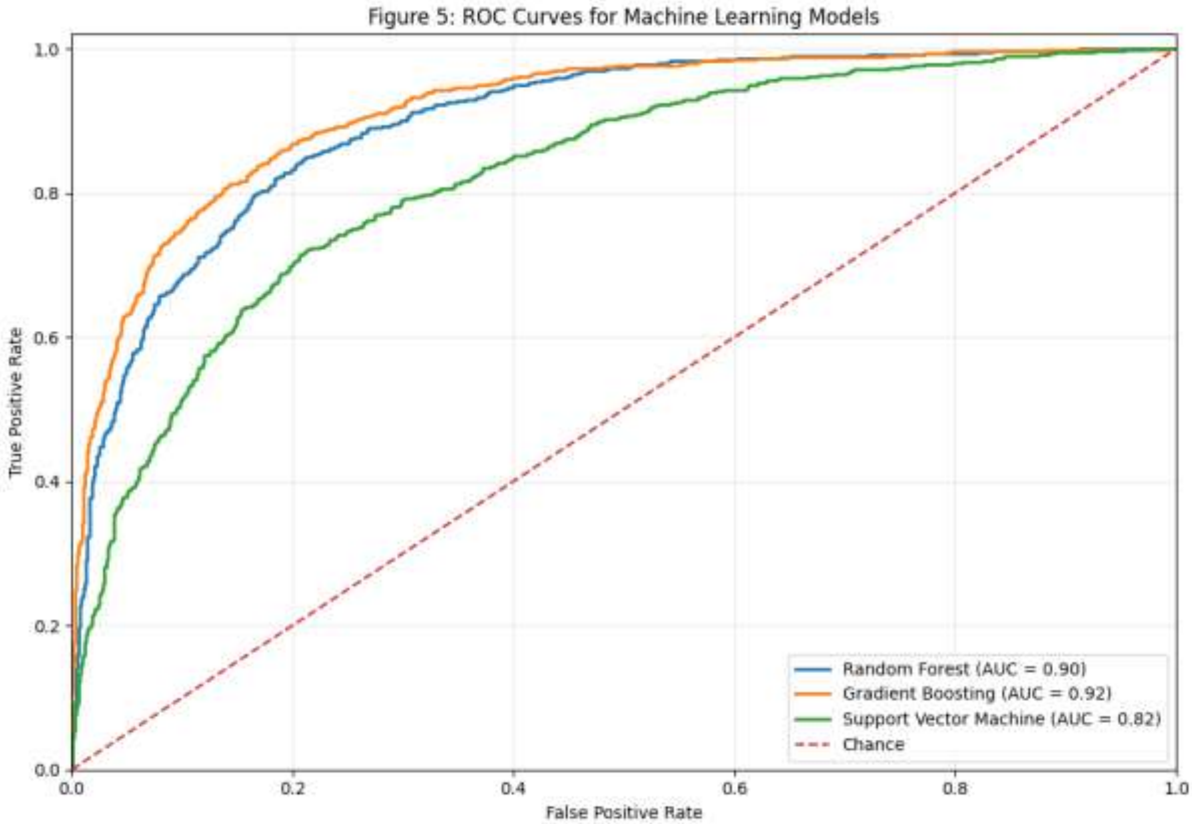

Figure 5: ROC curves for machine learning models.

6.4 Comparison with Existing Standards

To assess policy relevance, model predictions were compared with established flood hazard standards, particularly regulatory floodplain delineations used in practice [33]. FEMA floodplain maps served as a benchmark for evaluating spatial correspondence between predicted flood probabilities and officially designated hazard zones [38]. Model outputs were reclassified into comparable risk categories to facilitate spatial overlay and agreement analysis [31].

Comparison focused on identifying concordant zones, as well as areas of divergence where model predictions indicated elevated flood risk outside mapped regulatory floodplains [39]. Such discrepancies may arise from land-use change, drainage modification, or precipitation variability not fully captured in static regulatory products [35].

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Conversely, areas classified as high risk in regulatory maps but predicted as low risk by the models were examined to assess potential over-conservatism or outdated assumptions [34].
False positive and false negative zones were explicitly mapped to evaluate implications for infrastructure planning and land-use regulation [37]. False positives may impose unnecessary development constraints, while false negatives pose safety and liability concerns [40]. Figure 6 illustrates spatial agreement and divergence between model predictions and FEMA flood zones, highlighting areas where data-driven analytics provide complementary insight to existing standards [32].

Figure 6: Model Prediction versus FEMA Flood Zones

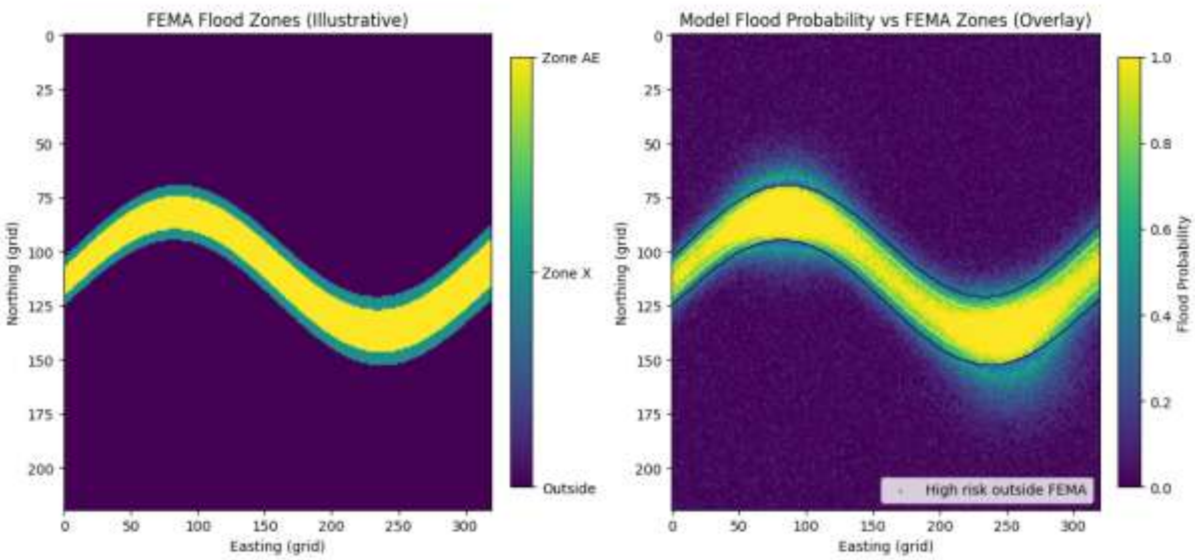

Figure 6: Model prediction versus FEMA flood zones.

7. GIS-BASED VISUALIZATION AND POLICY TRANSLATION

7.1 Flood Probability Mapping

Flood probability mapping constitutes a central output of the proposed GIS–machine learning framework, providing continuous spatial representations of flood likelihood across the study areas [31]. Unlike categorical floodplain delineations, probability surfaces capture gradual transitions in flood risk driven by interacting terrain, land-use, and climatic factors [35]. These continuous risk fields allow identification of both high-certainty hazard zones and marginal areas where flood likelihood is sensitive to changing conditions [29].
The resulting flood probability heatmaps reveal spatial clustering of elevated risk along river corridors, low-lying floodplains, and densely urbanized catchments characterized by high impervious surface ratios [34]. Transitional zones at the urban–rural interface exhibit moderate probabilities, reflecting complex runoff dynamics influenced by mixed land-use patterns and drainage connectivity [28]. Such spatial gradients are often obscured in deterministic hazard products, limiting their usefulness for proactive planning [37].
Probability mapping also highlights localized hotspots outside officially designated floodplains, suggesting areas where land-use change or infrastructure modification has altered hydrological response [32]. These findings underscore the value of data-driven flood surfaces in revealing emerging risk patterns and supporting adaptive flood management strategies [30]. Figure 7 presents a representative flood probability heatmap, illustrating spatial variability and uncertainty across the study regions [36].

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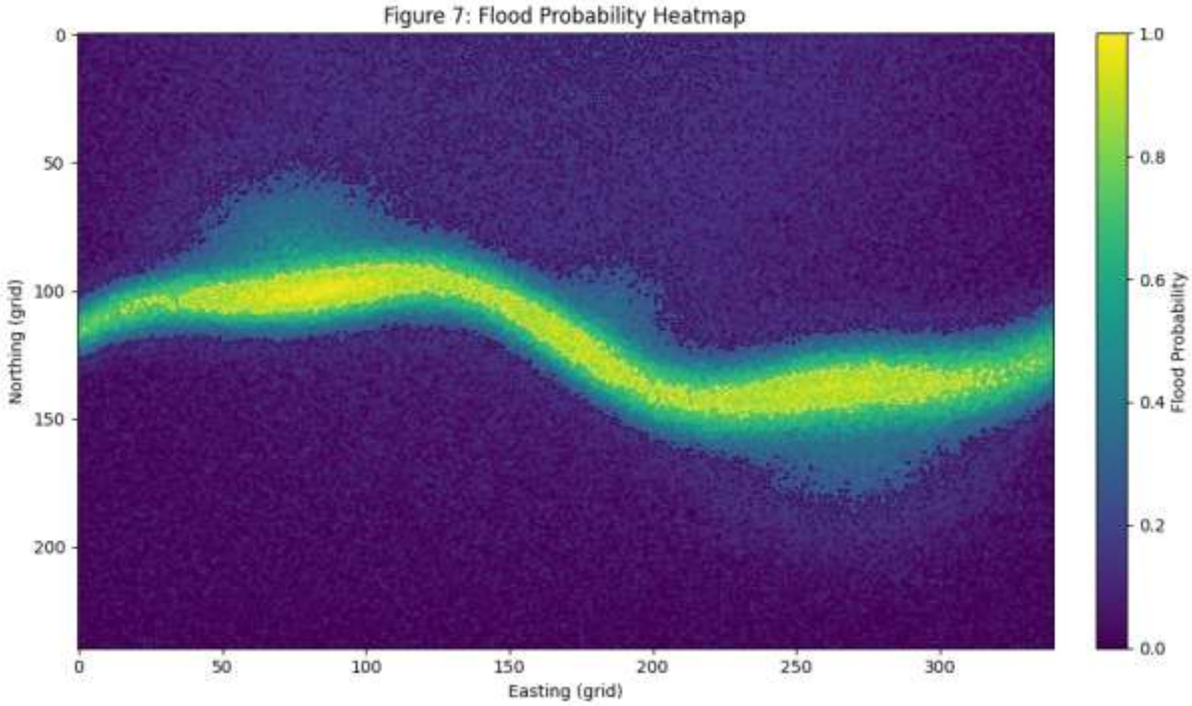

Figure 7: Flood probability heatmap.

7.2 Early Warning and Risk Zonation

Flood probability outputs were further translated into threshold-based risk zones to support early warning and emergency response decision-making [33]. By applying probability cutoffs corresponding to increasing levels of hazard severity, continuous predictions were reclassified into alert zones reflecting low, moderate, and high flood risk [28]. This zonation framework enables timely activation of warnings while accommodating uncertainty inherent in predictive modeling [35].

Lower probability thresholds were associated with advisory alerts, indicating conditions warranting heightened monitoring, whereas higher thresholds triggered warning-level designations requiring immediate preparedness actions [31]. Threshold selection was informed by model performance metrics and historical flood impacts to balance false alarms against missed events [37]. This approach supports flexible warning strategies that can be adapted to local risk tolerance and operational constraints [29].

Spatially explicit risk zones facilitate targeted emergency planning by identifying neighborhoods and infrastructure assets likely to be affected under different flood scenarios [34]. Importantly, the zonation approach allows dynamic updating as new rainfall or hydrological data become available, enhancing responsiveness relative to static warning products [30]. By integrating probabilistic modeling with threshold-based alerts, the framework bridges analytical prediction and operational early warning systems [32].

7.3 Policy-Relevant Indicators

To enhance applicability for planning and governance, flood probability outputs were translated into policy-relevant indicators addressing infrastructure exposure and community vulnerability [36]. Infrastructure exposure metrics were derived by intersecting flood probability surfaces with transportation networks, utility corridors, and critical facilities, enabling estimation of assets subject to varying levels of flood risk [28]. These indicators support prioritization of mitigation investments and resilience upgrades based on spatially explicit risk profiles [33].

Community vulnerability was assessed by overlaying flood probabilities with demographic and socio-economic indicators, highlighting populations disproportionately exposed to flooding due to location, housing characteristics, or limited adaptive capacity [35]. This integrated perspective supports equitable disaster risk reduction by identifying areas where flood hazards intersect with social vulnerability [31].

Flood probabilities were grouped into discrete risk classes aligned with planning and regulatory contexts, facilitating interpretation by non-technical stakeholders [29]. Each class was associated with recommended policy actions, ranging from routine monitoring to development restrictions and infrastructure retrofitting [37]. Table 2

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summarizes the defined risk classes and corresponding policy responses, providing a structured link between model outputs and decision-making processes [30].

Table 2. Risk classes and associated policy actions

Flood Probability Range	Risk Class	Interpretation	Recommended Policy and Planning Actions
0.00 – 0.20	Very Low Risk	Minimal likelihood of flooding under typical and extreme rainfall conditions	Routine monitoring; no additional land-use restrictions; standard infrastructure maintenance
0.21 – 0.40	Low Risk	Low but non-negligible flood potential, often under rare or localized events	Inclusion in long-term monitoring programs; consideration in local development review; public awareness measures
0.41 – 0.60	Moderate Risk	Noticeable flood susceptibility under intense rainfall or antecedent wet conditions	Conditional development approval; drainage capacity assessment; integration into emergency preparedness planning
0.61 – 0.80	High Risk	High likelihood of flooding with potential impacts on infrastructure and communities	Development controls or restrictions; mandatory flood-resilient design standards; targeted mitigation investments; early warning prioritization
0.81 – 1.00	Very High Risk	Persistent and severe flood hazard with recurrent or expected inundation	Prohibition or strict regulation of new development; infrastructure relocation or elevation; mandatory evacuation planning; priority zone for structural and non-structural flood mitigation

8. DISCUSSION

8.1 Interpretation of ML Feature Importance

Interpreting feature importance provides critical insight into the physical and anthropogenic drivers governing flood vulnerability within the proposed GIS–ML framework [38]. Analysis of model-derived importance rankings reveals that hydrological and terrain-related variables, including flow accumulation, elevation, and topographic wetness index, consistently exert dominant influence on flood prediction outcomes [35]. These findings reaffirm the central role of watershed structure and drainage convergence in shaping flood dynamics across diverse landscapes [40].

However, anthropogenic features such as impervious surface ratio, land-use entropy, and distance to drainage networks also exhibit substantial importance, particularly in urban and peri-urban catchments [37]. The interaction between natural terrain controls and human modification appears to amplify flood susceptibility, with built-up areas altering runoff pathways and reducing infiltration capacity [39]. This hybrid dominance underscores that flood risk is not solely a function of natural processes but emerges from coupled socio-environmental systems [36].

The relative contribution of climatic features, including rainfall intensity and antecedent precipitation index, further highlights the sensitivity of flood outcomes to short-term meteorological forcing conditioned by antecedent moisture states [35]. Collectively, feature importance analysis enhances interpretability by linking predictive outcomes to known hydrological mechanisms, strengthening confidence in model behavior and facilitating communication with planning and policy stakeholders [38].

8.2 Uncertainty and Model Robustness

Uncertainty analysis is essential for evaluating the robustness of flood prediction models and ensuring responsible interpretation of outputs in decision-making contexts [39]. Sensitivity analysis revealed that model predictions are particularly responsive to variations in rainfall intensity and antecedent precipitation, reflecting the nonlinear

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nature of flood initiation processes [36]. Terrain-derived features exhibited comparatively stable influence, indicating structural consistency across spatial scales [40].
Spatial uncertainty analysis further identified regions where prediction variance is elevated, often corresponding to transitional landscapes characterized by heterogeneous land use or limited historical flood observations [35]. These areas represent zones where caution is warranted when translating predictions into regulatory or emergency actions [37]. Explicit representation of uncertainty supports risk-informed decision-making by distinguishing high-confidence predictions from areas requiring additional data or monitoring [38]. Incorporating uncertainty awareness strengthens the credibility of predictive flood analytics and aligns model outputs with precautionary planning principles [39].

8.3 Implications for Disaster Risk Reduction Policy

The integration of GIS-based spatial analytics with machine learning offers meaningful advances for disaster risk reduction policy by enabling evidence-driven planning and adaptive risk management [36]. Continuous flood probability surfaces provide a more nuanced representation of hazard than static floodplain maps, supporting graduated regulatory responses and targeted mitigation strategies [40]. Such outputs facilitate prioritization of infrastructure investments based on spatially explicit risk rather than binary hazard classification [35].
Policy implementation can be strengthened by linking probabilistic risk classes to enforceable land-use controls, building codes, and emergency preparedness thresholds [37]. Moreover, data-driven flood indicators enhance transparency and accountability in regulatory enforcement by grounding decisions in reproducible analytical evidence [39]. By aligning predictive □odelling outputs with policy instruments, the proposed framework bridges the gap between scientific assessment and operational flood governance [38]. This alignment supports proactive disaster risk reduction and contributes to resilient spatial planning practices across flood-prone regions [36].

9. LIMITATIONS AND FUTURE RESEARCH

Despite demonstrated strengths, several limitations must be acknowledged to contextualize the findings and guide future research [35]. First, data resolution constraints influence model performance and spatial precision. While high-resolution terrain and land-use datasets enhance local accuracy, inconsistencies in temporal coverage and spatial granularity across data sources may introduce uncertainty in feature representation [39]. Improving harmonization of multi-source datasets remains a priority for advancing predictive reliability [40].
Second, climate non-stationarity presents a fundamental challenge for data-driven flood □odelling [37]. Models trained on historical observations implicitly assume that relationships between predictors and flood outcomes remain stable over time. However, evolving precipitation regimes, land-use change, and watershed modification can alter flood-generating processes, potentially reducing model transferability [36]. Future work should explore adaptive learning strategies and scenario-based □odelling to address non-stationary conditions [38].
Third, the current framework operates primarily in an offline analytical mode, limiting responsiveness for real-time decision support [35]. Integration with near-real-time rainfall monitoring, streamflow sensors, and forecasting systems would enhance early warning capability and operational relevance [39]. Advances in cloud-based GIS and streaming data architectures offer promising pathways for such integration [40].
Future research should also investigate hybrid approaches that combine data-driven models with physically based hydrological simulations to improve interpretability and robustness [37]. Additionally, expanding evaluation across diverse climatic and socio-economic contexts would strengthen generalizability and support broader adoption [38]. Addressing these limitations will advance the role of GIS–ML frameworks in proactive, resilient flood risk management and disaster preparedness [36].

10. CONCLUSION

This study presented an integrated GIS–machine learning framework for assessing flood vulnerability through predictive spatial analytics, with explicit emphasis on translating analytical outputs into actionable insights for infrastructure planning, emergency response, and community resilience. By combining terrain, land surface, climatic, and anthropogenic variables within a spatially coherent modeling pipeline, the research demonstrated that flood risk can be represented as continuous probability surfaces rather than static binary floodplain delineations. The results highlight that flood vulnerability emerges from the interaction of watershed structure, land-use modification, and short-term meteorological forcing, rather than from any single driver in isolation.
From a methodological perspective, the study contributes to GIS–ML flood science by advancing a rigorously designed workflow that addresses common challenges in spatial prediction, including feature engineering grounded in hydrological theory, spatially stratified data splitting to avoid leakage, and multi-metric evaluation to capture both predictive accuracy and bias. The inclusion of uncertainty quantification and feature importance

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interpretation further enhances model transparency and interpretability, strengthening confidence in data-driven flood analytics. By integrating classification and regression formulations, the framework supports multiple decision contexts, ranging from regulatory zoning to probabilistic early warning applications.

The findings also demonstrate the value of machine learning in complementing traditional flood hazard assessment methods. While established floodplain maps remain important regulatory tools, the results show that predictive GIS–ML models can reveal emerging risk zones, transitional areas, and localized hotspots that may not be captured by static hazard products. This capability is particularly relevant in landscapes experiencing rapid land-use change or evolving hydrological response, where reliance on historical assumptions alone may be insufficient.

In terms of policy and planning relevance, the study provides a clear pathway for linking flood probability outputs to decision-oriented indicators. Continuous risk surfaces and threshold-based zonation enable more flexible and adaptive approaches to land-use regulation, infrastructure prioritization, and emergency preparedness. The framework supports evidence-driven planning by allowing policymakers to align mitigation strategies with spatially explicit risk gradients rather than rigid hazard boundaries. Moreover, the explicit consideration of vulnerable communities and critical infrastructure enhances the equity and effectiveness of disaster risk reduction efforts.

Overall, this research demonstrates that GIS–ML integration offers a robust, scalable, and policy-relevant approach to flood vulnerability assessment. By bridging scientific modeling and practical decision-making, the proposed framework contributes to more proactive, transparent, and resilient flood risk management strategies in flood-prone regions.

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