

A Data-driven Spatial Approach to Characterize Flood Hazard

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Abstract

The United States Federal Emergency Management Agency (FEMA) provides model-output localized flood grids that are useful in characterizing flood hazards for properties located in the Special Flood Hazard Area (SFHA - areas expected to experience a 1% or greater annual chance of flooding). However, due to the unavailability of higher-return-period flood grids, the flood risk of properties located outside the SFHA cannot be quantified. Here, we present a method to estimate flood hazards for U.S. properties that are located both inside and outside the SFHA using existing annual exceedance probability (AEP) surfaces. Flood hazards are characterized by the Gumbel extreme value distribution to project extreme flood event elevations for which an entire area is assumed to be submerged. Spatial interpolation techniques impute flood elevation values and are used to estimate flood hazards for areas outside the SFHA. The proposed method has the potential to improve the assessment of flood risk for properties located both inside and outside the SFHA and therefore to improve the decision-making process regarding flood insurance purchases, mitigation strategies, and long-term planning for enhanced resilience to one of the world's most ubiquitous natural hazards.

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15 **Keywords: annual exceedance probability (AEP), Gumbel extreme value distribution, spatial**
16 **interpolation techniques, Special Flood Hazard Area (SFHA), Federal Emergency**
17 **Management Agency (FEMA), flood risk, shaded X Zone, unshaded X Zone**

18 Abstract

19 The United States Federal Emergency Management Agency (FEMA) provides model-output
20 localized flood grids that are useful in characterizing flood hazards for properties located in the
21 Special Flood Hazard Area (SFHA — areas expected to experience a 1% or greater annual chance of
22 flooding). However, due to the unavailability of higher-return-period flood grids, the flood risk of
23 properties located outside the SFHA cannot be quantified. Here, we present a method to estimate
24 flood hazards for U.S. properties that are located both inside and outside the SFHA using existing
25 annual exceedance probability (AEP) surfaces. Flood hazards are characterized by the Gumbel
26 extreme value distribution to project extreme flood event elevations for which an entire area is
27 assumed to be submerged. Spatial interpolation techniques impute flood elevation values and are
28 used to estimate flood hazards for areas outside the SFHA. The proposed method has the potential to
29 improve the assessment of flood risk for properties located both inside and outside the SFHA and
30 therefore to improve the decision-making process regarding flood insurance purchases, mitigation
31 strategies, and long-term planning for enhanced resilience to one of the world's most ubiquitous
32 natural hazards.

33 1 Introduction

34 The perilous and expensive nature of flood hazards calls for concurrent improvements in the
35 ability of scientists to measure their risk (Kron 2005). Moreover, rapid increases in the population
36 living in marginal areas relative to the flood hazards (Moulds et al. 2021), amid the consequences of
37 land use changes (Akter et al. 2018; Qiang et al. 2017)), a changing climate (Kreibich et al. 2015;
38 Zhou et al. 2012), sea level rise (Bushra et al. 2021; Nicholls et al. 1999), and local factors such as
39 subsidence (Mostafiz et al. 2021a) and extreme weather events (Guhathakurta et al. 2011), underline
40 the urgent need for accelerated improvements in flood risk assessment (Merz et al. 2014; Mostafiz
41 2022a). Yet proportionately little advancement has been made. Flood risk maps are often outdated
42 and ignore expression of uncertainty in the depth-duration-return period relationships (Hassini & Guo
43 2017; Tuyls et al. 2018). Consequences of this gap in scientific analysis ripple into many facets of
44 flood awareness, communication, modeling, planning, preparation, and recovery (Huang & Xiao
45 2015). Thus, improved quantification of flood hazards, and therefore flood risk, is crucial not only
46 for its own sake, but also for the benefit of other, related efforts to reduce flood-induced losses to life
47 and property (Al Assi et al. 2022; Gnan et al. 2022a; Merz et al. 2014; Mostafiz et al. 2021b, 2022b;
48 Rahim et al. 2022a).

49 One component of flood hazard quantification that is of particular importance in planning for
50 development is the accurate estimations of return-period-based flood depths (Yang et al. 2020). This
51 is especially important for infrastructure that is expected to be protected during its service over a long
52 period of usefulness (Requena et al. 2013), such as residential and commercial construction, roads,
53 bridges, tunnels, and historical/cultural sites. Not only do lives and livelihoods depend on the
54 protection of such flood-safe infrastructure (Wiering 2019), but renovating and rebuilding these
55 resources after a flood is expensive, disruptive, unpleasant, and incongruent with the ongoing quest
56 for healthier and more resilient individuals and communities (Sayers et al. 2018), if it is possible at
57 all.

58 Not surprisingly given the paucity of updated scientific work on flood, few if any historical
59 records of such estimates may exist to guide construction, protection, or restoration efforts. Thus,
60 reliance on hydrologic and hydraulic modeling of flood events as a function of annual exceedance
61 probability (AEP; i.e., reciprocal of return period) is necessary (Mostafiz et al. 2021c). However,
62 relatively flood-safe areas often have “null” (i.e., zero or negative) depth values at modeled return
63 periods, even while vulnerability remains substantial during the life span of the infrastructure
64 (Mostafiz et al. 2021c). This leaves even fewer known depth values for planning purposes and may
65 compound flood estimation errors at successively longer return periods, which further weakens
66 efforts to mitigate the impacts of the most destructive floods (Kundzewicz et al. 2013). Therefore,
67 stochastic statistical methods are vital tools to enhance the hydrologic-modeled data for estimating
68 flood (McCuen 2016), to provide construction specialists, architects, developers, and urban and
69 regional planners with adequate information to build more resilient facilities and communities (Olsen
70 et al. 2015).

71 Previous research has focused on estimating flood hazard and risk for properties located
72 inside the Special Flood Hazard Area (SFHA — areas exposed to 1% or greater annual chance of
73 flooding), where flood insurance is mandatory (e.g., Habete & Ferreira 2017; Johnston & Moeltner
74 2019; Mobley et al. 2021; Posey & Rogers 2010). The areas outside the SFHA are divided into the
75 “shaded X Zone” (i.e., between 1% and 0.2% annual chance of flooding inundation areas) and the
76 “unshaded X Zone” (i.e., outside of the 0.2% annual chance of flooding inundation area) (Crowell et
77 al. 2010). Generally, no estimates of flood risk exist for properties located in the shaded or unshaded

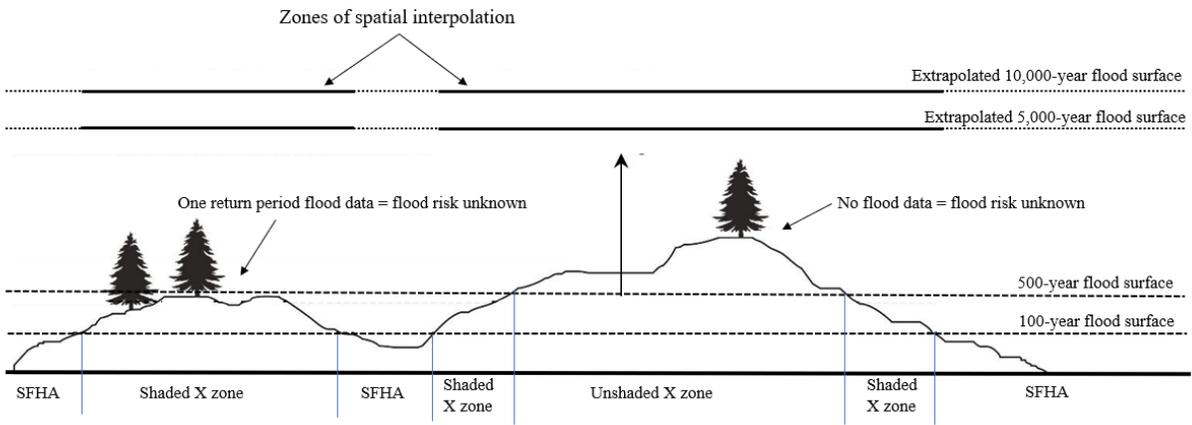
78 X Zones (Czajkowski et al. 2013). Additionally, flood insurance is not mandatory in these areas
79 (Kousky 2018), despite the fact that the flood risk is non-zero, may be substantial (especially where
80 valuable and/or expensive infrastructure exists), and may be poorly understood by scientists
81 (Czajkowski et al. 2013). The properties inside the shaded X Zone are considered to have “moderate”
82 flood risk whereas properties inside the unshaded X Zone are labeled as being subjected to “minimal”
83 flood risk (Federal Emergency Management Agency (FEMA) 2005), even though the precise risk
84 throughout the zone is currently unknown. The need for greater quantitative techniques is obvious, so
85 that citizen constituents and government leaders are more aware of the risks that they and their
86 communities face (Mostafiz et al. 2022c, 2021d).

87 The overarching goal of this research is to characterize flood hazards at locations both inside
88 and outside the SFHA. More specifically, the research addresses the question, “If no modeled flood
89 data exist for some or all return periods, what are the flood characteristics?” To that end, this research
90 introduces a method for describing flood hazards whereby the flood is characterized using the
91 Gumbel extreme value distribution (Nadarajah & Kotz 2004; Waylen & Woo 1982), and flood
92 elevations are projected at higher return periods (Mostafiz et al. 2021c). The gaps in flood surfaces
93 due to limited data are filled by spatial interpolation techniques. These filled elevation values are then
94 used to estimate floods for the locations inside the shaded or unshaded X Zones.

95 The contribution of this research is the development of a novel method to estimate flood
96 hazard characteristics based on existing modeled flood surfaces. Ultimately, this technique will help
97 government agencies and community officials to formulate policies and homeowners to make more
98 informed decisions regarding insurance purchase (Rahim et al. 2021, 2022b), mitigation strategy
99 (Zarekarizi et al. 2020; Zhou et al. 2012), and long-term planning (Gnan et al. 2022b).

100 2 Method

101 The method consists of extrapolating flood depths using the Gumbel extreme value
102 distribution at the locations where a Gumbel fit is possible because flood depths for at least two
103 return periods are known. Extreme return periods are selected where most of the study area is
104 assumed to be submerged (Figure 1). Then, spatial interpolation techniques (Lam 1983), including
105 moving average (e.g., Haining 1978; Chang et al. 1984), inverse distance weighting (IDW; e.g.,
106 Fassnacht et al. 2003; Lu & Wong 2008), natural neighbor (e.g., Watson 1999; da Silva et al. 2019),
107 and kriging (e.g., Delhomme 1978; Oliver & Webster 1990), are used to estimate the flood elevation
108 for the extreme return periods at grid cells for which no data-derived distribution can be fit
109 confidently. It is necessary to use flood elevation rather than flood depth for spatial interpolation
110 because flood depth cannot be smoothed across space, while flood elevation is generally insensitive
111 to differences in surface elevation. The imputed extreme-return-period flood elevations are then fit
112 with the Gumbel distribution and used to estimate flood depth for locations that are unflooded at
113 shorter return periods to verify that negative values, confirming that the surface is not flooded at that
114 return period) are returned. Through this method, the flood depth vs. annual non-exceedance
115 probability relationships are established for all locations in the study area, which can then be used to
116 develop flood hazard estimates that are more reasonable to expect within the useful life of the
117 building or settlement.



118

119 Figure 1. Schematic representation of the concept behind the flood depth surface estimating method.

120 **2.1 Study Area and Data**

121 A frequently-flooded residential neighborhood in Metairie, Louisiana (Jefferson Parish),
 122 bounded by the area shown in Figure 2, is used for this case study. This site is chosen primarily
 123 because of the availability of model-output flood depth grids for four return periods – 10, 50, 100,
 124 and 500 years – developed at a scale of 3.048 m x 3.048 m, by FEMA through its Risk Mapping,
 125 Assessment and Planning (Risk MAP) program (FEMA, 2021). The grid cells located within SFHA
 126 have at least two flood depth values (i.e., 100- and 500-year return periods) for which the Gumbel
 127 distribution can be fit initially (described in Section 2.3). For the grid cells located in shaded-X zone
 128 (i.e., only 500-year flood depth is available) or unshaded-X zone (i.e., no flood information
 129 available), spatial interpolation is conducted to characterize flood in these grids (described in Section
 130 2.4).

131 The study area consists of 44 census blocks with a total area of approximately 1.126 km². The
 132 mean elevation in this below-sea-level, levee-protected area is -5.5 feet with a standard deviation of
 133 0.71 and a range of -9.0 to -2.9 feet. Descriptive statistics of the Risk MAP-output flood depths by
 134 return period are shown in Table 1. The spurious maximum value for the 100-year return period,
 135 which is equal to that of the 500-year return period (Table 1), suggests that data cleanup is necessary.

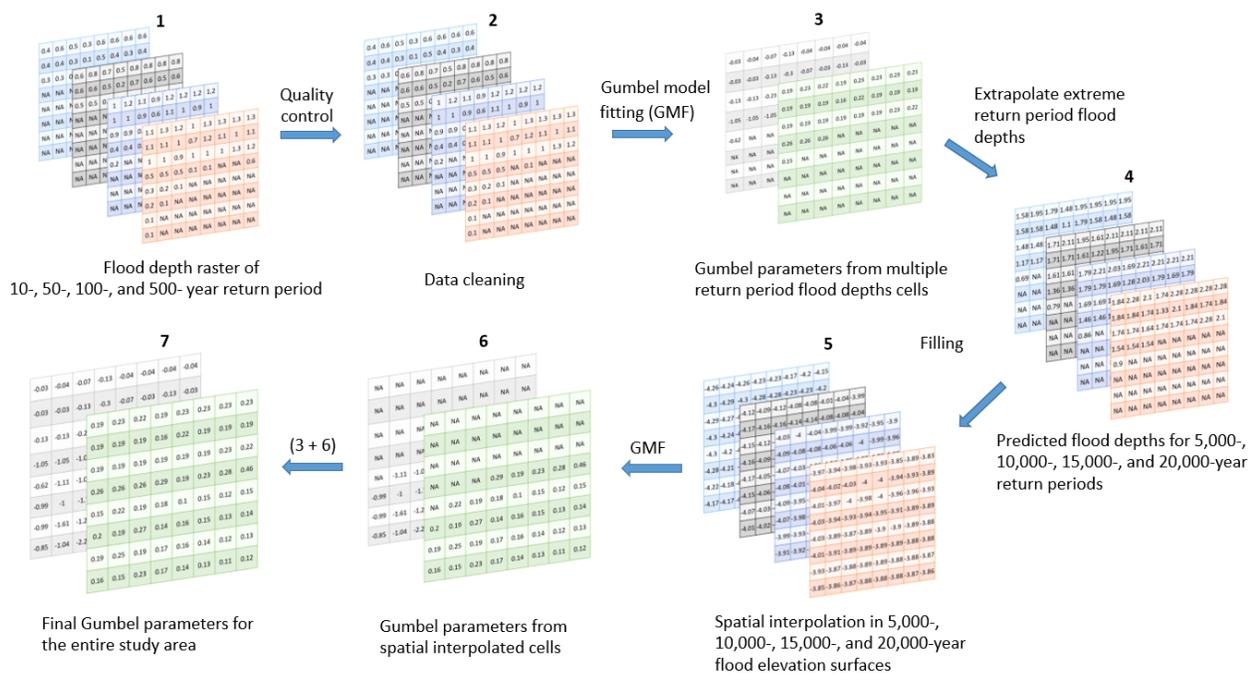


136

137 Figure 2. Study area in Metairie, Louisiana.

138 Table 1. Descriptive statistics of preliminary (uncleaned) flood depths (feet) by return period for the
 139 Metairie, Louisiana, study area.

Return Period (years)	Mean (ft.)	Standard Deviation (ft.)	Minimum (ft.)	Maximum (ft.)	Number of Flooded Cells
10	0.67	0.45	0.00	3.40	51,937
50	0.75	0.50	0.00	3.70	68,937
100	0.90	0.58	0.00	4.10	91,163
500	0.93	0.58	0.00	4.10	100,705



140

141 Figure 3. Schematic summary of the flood hazard characterization method.

142 **2.2 Data Cleaning**

143 Initial quality checks of the source data are performed to identify cells with unrealistic flood
 144 depths. The three types of spurious source data are: 1) any cell with a reported flood depth less than
 145 or equal to zero for any return period; 2) any cell in which a flood depth for a shorter return period
 146 equals or exceeds that for any longer return period; and 3) any cell in which a shorter-duration return
 147 period has a reported flood depth but a longer return period has a null (i.e., flood-free) value. Flood
 148 depth values for all return periods at any cell that violate any of the three rules above are
 149 characterized as “missing.” Flood depth values for cells in which the depth is known (i.e., non-null)
 150 for only the 500-year return period are removed here temporarily, but the regression parameters
 151 derived are used later to project flood depth as a function of return period for such cells.

152 2.3 Gumbel Fitting for Cells Flooded by 100-Year Return Period Event

153 The Gumbel distribution is a widely accepted method for flood frequency analysis (e.g.,
 154 Kumar & Bhardwaj 2015; Singh et al. 2018). The right-skewed nature of flood return periods makes
 155 the Gumbel distribution ideal for estimating the depth vs. annual non-exceedance probability
 156 relationship. The two-parameter (i.e., u and α , which are the calculated, site-specific location and
 157 scale parameters, respectively) Gumbel extreme value probability density function (PDF) as a
 158 function of flood depth (D) is:

$$159 f(D) = \left(\frac{1}{\alpha}\right) \exp\left\{-\left(\frac{D-u}{\alpha}\right) - \exp\left[-\left(\frac{D-u}{\alpha}\right)\right]\right\} \quad (1)$$

160 The cumulative distribution function (CDF) is equal to the non-exceedance probability, P , or

$$161 P = F(D) = \exp\left\{-\exp\left[-\left(\frac{D-u}{\alpha}\right)\right]\right\} \quad (2)$$

162 Solving for D yields the Gumbel inverse CDF, where D is obtained as a function of P and the
 163 Gumbel parameters as:

$$164 D = F^{-1}[F(D)] = u - \alpha \{\ln[-\ln(P)]\} \quad (3)$$

165 For each cell having non-null D for at least two return periods, all non-null return periods are
 166 used to fit the Gumbel distribution. The site-specific u represents the D at a theoretical, asymptotic
 167 approximately-1.58-year return period. Thus, u would be positive for cells located in coastal areas or
 168 water bodies and negative for cells located in non-water bodies, including residential areas (Mostafiz
 169 et al. 2021c), because a developed area would rarely flood at a 1.58-year return period.

170 The cells that flood at all four (i.e., 10-, 50-, 100-, and 500-year) return periods are examined
 171 first. Such cells that represent a water body are distinguished from those that represent a (flood-
 172 prone) terrestrial surface. Each cell that is actually terrestrial and has a negative u is considered to
 173 have a plausible Gumbel fit, while each terrestrial cell with a positive u is considered to have a
 174 spurious fit. To correct the fit for the cells having a spurious u value, the Gumbel distribution is re-fit
 175 while including a “dummy” 2-year return period having a D of -0.05 feet in addition to the known
 176 return period depths. A return period of less than two years is cumbersome because calculation of the
 177 natural logarithm function for such short return periods yields an unstable result that approaches
 178 negative infinity for near-zero return periods. For each cell in which the resulting re-calculated u
 179 value based on (now) five return periods then has the appropriate sign, the re-fit Gumbel parameters
 180 are accepted. However, for each terrestrial cell in which the re-fit Gumbel distribution again produces
 181 a u value with a spurious sign, the iteration of re-fitting the Gumbel distribution (this time using a D
 182 of -0.10 feet) is continued, with the process repeated using incremental dummy decreases in D of $-$
 183 0.15 feet, -0.20 feet, etc., with the process ending at the first iteration that generates a negative value
 184 for u .

185 The cells flooded at only three (i.e., 50-, 100-, and 500-year) return periods and having null D
 186 (i.e., flood-free) at the shortest (i.e., 10-year) return period are treated next. For such cells, the
 187 Gumbel distribution is fit using only the three valid return periods, and D must be estimated for the
 188 10-year return period using the Gumbel distribution with the α and u parameters derived for that cell.
 189 If such an estimate yields a negative value for the 10-year return period, the estimation is considered
 190 valid. However, if the calculation results in a positive value, correction is necessary because the cell

191 is known to be flood-free at that return period. In such cases, a dummy 10-year return period D of –
 192 0.05 feet is assigned, and the Gumbel distribution is fit once again, this time using this dummy D ,
 193 along with the output for the three D values for the same cell. For cells in which this new Gumbel fit
 194 using the dummy value produces a “correct” condition (i.e., flood-free) regarding D , the revised
 195 α and u Gumbel parameters are accepted for that cell. However, for cells in which the “correct”
 196 flood condition is still not predicted accurately, the dummy 10-year return period D is replaced by –
 197 0.10 feet, and the Gumbel distribution is then run a third time for that cell. For cells in which this
 198 new dummy D now generates a “correct” condition, the re-revised α and u parameters are “accepted”
 199 for that cell, but for those “null” cells still having a positive calculated 10-year-return-period D , yet
 200 another iteration is necessary, this time using a D of –0.15 feet. Each iteration provides more cells
 201 with “correct” 10-year-return-period D values, with the α and u Gumbel parameters from the fit that
 202 makes the depth “correct” replacing the former parameters. The process continues iteratively,
 203 changing the dummy D incrementally by –0.05 feet, until all cells have a “correct” estimation of the
 204 10-year-return-period D .

205 The cells having known, positive D (i.e., flooded) at only two (i.e., 100- and 500-year) return
 206 periods and null D values (i.e., flood-free) at the two shortest (i.e., 10- and 50-year) return periods are
 207 treated next. These places are less flood-prone than those analyzed previously. For each of these cells
 208 taken individually, the Gumbel α and u parameters are derived based only on the two return periods
 209 and are used to estimate the 50-year return-period D . If the calculation results in a positive value,
 210 correction is necessary because the cell is known to be flood-free at that return period. In such cases,
 211 a dummy 50-year return period D of –0.05 feet is assigned for such cells, and the Gumbel
 212 distribution is fit once again, this time using this dummy D , along with the output for the two D
 213 values for the same cell. The process continues iteratively, changing the dummy D incrementally by
 214 –0.05 feet, until all cells have the “correctly” estimated sign of the 50-year-return-period D . There is
 215 no need to repeat the process for the cells that have 10-year-return-period D of the “incorrect” sign,
 216 as cells that are not flooded at the 50-year return period will not be flooded at the 10-year return
 217 period.

218 **2.4 Parameter Estimation for Cells Not Flooded by 100-Year Return Period Event**

219 At each cell flooded by the 100-year return period event, the unique α and u values are used
 220 to extrapolate D at that cell for floods of small probabilities (i.e., higher return periods, including
 221 5,000-, 10,000-, 15,000, and 20,000-year), over which the entire study area is assumed to have
 222 flooded. The flood elevation of each of these extrapolated extreme periods is calculated as the sum of
 223 D at that return period and the ground elevation of the corresponding cell. It is necessary to use flood
 224 elevation rather than D for spatial interpolation because flood elevation is insensitive to differences in
 225 surface elevation.

226 Several spatial interpolation techniques are applied to the study area, separately for each
 227 extreme return period (i.e., 5,000-, 10,000-, 15,000, and 20,000-year). A moving average filter is
 228 used to impute all missing flood elevation cells in the study area, by experimenting with different
 229 window sizes. The dimensions of the final window selected are determined as the smallest that can
 230 impute all missing cells, with the same-sized window used for all return periods. Then, because the
 231 flood elevation surface of a completely flooded surface should be smooth, a 3x3 moving window is
 232 run to smooth the flood elevation surface (i.e., reduce undulations over the flooded terrain). Along
 233 with the moving average-smoothing, IDW, natural neighbor, and ordinary kriging spatial
 234 interpolation techniques are also used (separately) to impute the missing cell values. Assessment of
 235 the relative effectiveness of each technique is conducted. The result of the spatial interpolation

236 procedure is a complete set of flood elevations at each extreme return period for each cell in the study
 237 area, including those cells for which the values were expunged at the shorter return periods.

238 After deducting the ground elevation, D for the extreme return period events (i.e., 5,000-,
 239 10,000-, 15,000-, and 20,000-year) is used to estimate the flood characteristics in areas unflooded at
 240 the 500- and 100-year return periods. Several scenarios are possible. First, for cells that have a
 241 positive 500-year D (i.e., are flooded) but are unflooded at 100-year (and shorter) return periods, the
 242 Gumbel distribution is fit using the 500-year return period D along with the spatially interpolated
 243 estimates at 5,000-, 10,000-, 15,000-, and 20,000-year return periods, and a dummy 100-year return-
 244 period D of -0.05 feet. If the resulting estimation of the 100-year return-period D is negative, the
 245 values are accepted. However, a (falsely) positive 100-year return period D calculation requires a
 246 refitting using the Gumbel distribution for a 100-year return period D of -0.10 feet. Again, if the
 247 value is falsely positive, the iteration process continues at incrementally changing dummy values
 248 until the 100-year return-period D is (correctly) negative (i.e., null, or flood-free).

249 A second scenario occurs for cells that have a null D (i.e., unflooded surface) at the 500-year
 250 return period but a positive estimated D (i.e., flooded) at the 5,000-year return period. For such cells,
 251 the Gumbel distribution is fit using the spatially interpolated estimates at the 5,000-, 10,000-, 15,000-
 252 , and 20,000-year return periods along with a dummy D of -0.05 feet for the 500-year return period.
 253 The iteration process continues analogously to the previous examples, but with a 500-year return-
 254 period D of -0.10 , -0.15 feet, etc. until the 500-year return-period D estimate is (correctly) flood-
 255 free.

256 Likewise, the third scenario involves cells with null (i.e., flood-free) D at 500- and spatially
 257 interpolated 5,000-year return periods. In such cases, the Gumbel distribution is fit using the 5,000-,
 258 10,000-, 15,000-, and 20,000-year return period estimates.

259 The fourth scenario involves correcting any cells for which the spatially interpolated 5,000-
 260 year depth is spuriously less than the Risk MAP-modeled 500-year D . In those cases, the Gumbel
 261 distribution is fit using the 500-year D along with a dummy flood 100-year return period D of -0.05
 262 feet. If the resulting 100-year value is (falsely) positive, the fitting process continues iteratively
 263 (using -0.10 , -0.15 feet, etc.) until the estimated 100-year D becomes a negative value.

264 **2.5 Validation of the Gumbel Fit and Spatial Interpolation Techniques**

265 Model validation is then performed by statistically comparing the estimated D at the 10-, 50-,
 266 100-, and 500-year return periods with the originally available Risk MAP-modeled data. More
 267 specifically, the estimated D at the 10-, 50-, 100-, and 500-year return periods should be negative in
 268 flood-free cells and positive in flooded cells, as represented in the originally available data.
 269 Descriptive statistics are presented based on the estimated and original D values, where the Gumbel
 270 distribution is fit initially with the original available D data.

271 Then, four spatial interpolation methods are implemented (one at a time, separately) to
 272 estimate Gumbel parameters (i.e., α and u) for cells having zero or only one non-null D values (i.e.,
 273 at the 500-year return period), based on values calculated at cells with two or more non-null values.
 274 The validity of the Gumbel estimation of D at cells having one non-null value is assessed via the
 275 descriptive statistics of the difference between the estimated and Risk MAP-modeled value at the
 276 known (i.e., 500-year) return period, by spatial interpolation technique.

277 **2.6 Sensitivity Analysis**

278 A sensitivity analysis is performed, cell by cell, to check the extent to which the success of
 279 the estimation procedure, based on the Gumbel parameters, hinges on the number of “known” D
 280 values. The model fit is assessed separately via descriptive statistics for the complete set of paired
 281 predicted vs. known D values at a particular return period. At each cell, taken one at a time, if D is
 282 known from Risk MAP-model-output at 10-, 50-, 100-, and 500-year return periods, the 10-, 50-, and
 283 100-year-return-period D values are used to predict the 500-year-return-period D . An analogous
 284 procedure is used for cells that have known D at three return periods. Similarly, the D values at 10-
 285 and 50-year return periods are used to predict D at the 100- and 500-year return periods. In each case,
 286 the model fit is assessed separately via descriptive statistics of the paired difference between
 287 predicted vs. known D .

288 **3 Results**289 **3.1 Data Cleaning**

290 The data cleaning process described in Section 2.2 is run on the 121,215 cells in the study
 291 area. Data cleaning identifies 32 cells with D equal to zero (no cells have negative D), 3,575 cells for
 292 which a shorter return period D equals or exceeds a longer return period D , and 2,365 cells for which
 293 a positive shorter return period D is accompanied by a “null” longer return period D (Table 2). The
 294 original D values in these 5,972 cells (4.9% of the initial cells) are thus unused in the analysis
 295 because they fail one or more of these data cleaning tests.

296 Table 2. Number of cells in the study area removed by each data cleaning criterion.

Data Cleaning Rule	Number of Cells
10-year flood depth ≤ 0	13
50-year flood depth ≤ 0	16
100-year flood depth ≤ 0	1
500-year flood depth ≤ 0	2
10-year flood depth \geq 50-year flood depth	776
10-year flood depth \geq 100-year flood depth	0
10-year flood depth \geq 500-year flood depth	2
50-year flood depth \geq 100-year flood depth	530
50-year flood depth \geq 500-year flood depth	4
100-year flood depth \geq 500-year flood depth	2,263
10-year flood depth ≥ 0 and 50-year flood depth is NULL	7
10-year flood depth ≥ 0 and 100-year flood depth is NULL	0
10-year flood depth ≥ 0 and 500-year flood depth is NULL	0
50-year flood depth ≥ 0 and 100-year flood depth is NULL	4
50-year flood depth ≥ 0 and 500-year flood depth is NULL	1
100-year flood depth ≥ 0 and 500-year flood depth is NULL	2,353
Total	5,972

297

298 **3.2 Gumbel Fitting**

299 Descriptive statistics for the scale (α) and location (u) parameters are shown in Table 3. Once
 300 the α and u parameters are corrected for all cells, they are used to extrapolate D for the 5,000-,
 301 10,000-, 15,000-, and 20,000-year return periods in their respective cells.

302 Table 3. Descriptive statistics of α and u for the location (cells) flooded by more than one return
 303 period in the Metairie, Louisiana, study area.

Gumbel Parameter	Mean	Standard Deviation	Minimum	Maximum
α	0.24	0.08	0.08	0.82
u	-0.33	0.37	-3.16	0.00

304 The smallest possible moving-average window that interpolates all flood elevation values at
 305 extreme return periods is 31x31 cells. Descriptive statistics for the spatially interpolated and
 306 smoothed Gumbel parameters are shown in Table 4. A negative value is found for u in every cell.
 307 The Risk MAP-modeled 500-year D spuriously exceeds the spatially interpolated 5,000-year depth in
 308 36 cells (0.03% of the study area), so correction procedures described in Section 2.4 in the “fourth
 309 scenario” are implemented.

310 Table 4. Descriptive statistics for α and u , after implementing a 31x31 moving average and a 3x3
 311 moving average, based on extrapolated D values of the 5,000-, 10,000-, 15,000-, and 20,000-year
 312 return periods, for locations flooded by only one (i.e., 500-year) or no return periods, after removal of
 313 spurious cells, for the Metairie, Louisiana, study area.

Gumbel Parameter	Mean	Standard Deviation	Minimum	Maximum
α	0.28	0.22	0.07	2.08
u	-1.72	1.41	-12.96	-0.39

314 **3.3 Validation**

315 The procedure described in Section 2.5 regarding validation of the distribution is
 316 implemented for the case study area. Table 5 shows the descriptive statistics and root-mean-square
 317 error (RMSE) of the difference between estimated and Risk MAP-modeled data for cells having at
 318 least two non-null D values. These results verify that a relatively small amount of error is introduced
 319 in the estimation procedure, if it can be assumed that the Risk MAP data are “correct.”

320 Table 5. Descriptive statistics and root-mean-square error for Risk MAP-modeled minus predicted D ,
 321 for cells having two or more originally-modeled D from among 10-, 50-, 100-, and 500-year return
 322 periods, for Metairie, Louisiana, study area.

	Mean (ft.)	Standard Deviation (ft.)	Minimum (ft.)	Maximum (ft.)	RMSE (ft.)
10-year	0.17	0.21	-0.25	1.58	0.27
50-year	-0.01	0.09	-0.33	0.53	0.09
100-year	0.13	0.07	-0.00	0.85	0.15
500-year	-0.10	0.11	-0.95	0.57	0.14

323 For cells having only a 500-year Risk MAP-modeled D , the relative correspondence between
324 the spatially interpolated estimated 500-year D and that from Risk MAP is calculated by spatial
325 interpolation technique. Because of the strong correspondence across spatial interpolation methods,
326 values are expressed in inches (Table 6). Results suggest that the selection of spatial interpolation
327 technique has little impact on the results.

328 Table 6. Descriptive statistics and root-mean-square error for Risk MAP-modeled minus predicted
329 500-year D , for cells having only 500-year return period flood depth, for the Metairie, Louisiana,
330 study area, by moving average (31x31) and smoothing (3x3), inverse distance weighting, natural
331 neighbor, and ordinary kriging.

Interpolation Technique	Mean (in.)	Standard Deviation (in.)	Minimum (in.)	Maximum (in.)	RMSE (in.)
Moving Average and Smoothing	-1.14	1.30	-11.43	6.90	1.73
Inverse Distance Weighting	-1.12	1.32	-11.43	6.92	1.73
Natural Neighbor	-1.11	1.33	-11.43	6.92	1.73
Ordinary Kriging	-1.12	1.32	-11.43	6.93	1.73

332 3.4 Sensitivity Analysis

333 The sensitivity analysis described in Section 2.6 quantifies the rationality of using Gumbel
334 extreme value distribution even as the number of known points decreases to two (Table 7). Results
335 suggest that, not surprisingly, the increased magnitudes of the 500-year D leave a wider range from
336 which the estimate can deviate from the actual D . Also, it is not surprising that the largest standard
337 deviation of this modeled-vs.-estimated difference occurs for predicting the 500-year D when D is
338 known at only two return periods. Nevertheless, even in such cases, the RMSE falls within a half-
339 foot.

340 Table 7. Descriptive statistics and root-mean-square error of the difference (Δ) between the Gumbel
 341 model-based flood depth (D) estimation and Risk MAP-modeled D , when using D at known return
 342 periods to predict D at another known return period, for Metairie, Louisiana, study area.

Scenario	Mean (ft.)	Standard Deviation (ft.)	Minimum (ft.)	Maximum (ft.)	RMSE (ft.)
Δ 500-year depth using 10-, 50-, and 100-year depth as predictors	0.32	0.22	-0.26	1.87	0.39
Δ 100-year depth using 10- and 50-year depth as predictors	-0.02	0.20	-0.46	1.09	0.20
Δ 500-year depth using 10- and 50-year depth as predictors	0.28	0.38	-0.46	2.65	0.47

343 **4 Discussion and Limitations**

344 This method offers a means for circumventing the ever-present dilemma of how to ensure
 345 high-quality modeling to support planning for preventing, mitigating, and/or adapting to future flood
 346 events when little measured data are available, for locations where advanced hydrological and
 347 hydraulic modeling has been conducted to determine estimate D at multiple return periods. In the
 348 case study area in Metairie, Louisiana, only approximately 5 percent of the cells failed the “data
 349 cleaning” tests, which suggests that the modeled data are reasonable. Nearly all of the spurious data
 350 occurred when shorter return period D exceeds longer return period D or longer return period D is
 351 null.

352 If it can be assumed that the Risk MAP-modeled data are the “correct” values, the Gumbel
 353 distribution-generated flood parameters are shown to be remarkably stable for simulating and
 354 imputing D for various return periods. The fact that u remains negative in all cases verifies that the
 355 correction algorithm succeeded in ensuring that all terrestrial cells are not submerged under normal
 356 conditions. The much smaller standard deviation for α than for u is likely an artifact of the small,
 357 homogeneously-elevated study area. As α represents the slope of the Gumbel fit line, each cell in the
 358 study area will have a similar relationship between D and P . This contrasts with u , which can have a
 359 wider range of values, suggesting that some cells are more susceptible to flooding than others, even
 360 within the same neighborhood.

361 Validation and sensitivity analysis confirm that the method is relatively insensitive to the
 362 spatial interpolation technique chosen. The relatively small errors, as evidenced by the small RMSE
 363 values (see Table 5), even for 500-year D and even when D values for only two return periods are
 364 known, are interpreted as evidence that the procedure is successful. The Gumbel distribution is
 365 deemed to provide an acceptable result. Moreover, the relatively small RMSE values, even between
 366 estimated vs. modeled 500-year D and even when D values for only two return periods are known,

367 imply that D can be estimated relatively accurately and precisely. Such estimates can provide
 368 engineers and planners with useful information for enhancing infrastructure to accommodate low-
 369 frequency, large-magnitude flood events. Although the method is computationally intensive, it can be
 370 automated for improved D estimates for any location that is “data rich” regarding D grids at multiple
 371 return periods. Refinements in the modeled data for short or long return periods may allow for further
 372 improved understanding of infrastructure needs for accommodating floodwaters.

373 As with any research, there are limitations to the analysis and interpretation of results. Flood
 374 hazard estimation is, by necessity, based on such a limited number of data points, but the availability
 375 of FEMA-based model output at only a small number of locations and return periods necessitates use
 376 of this technique. Moreover, the rounding of original FEMA-modeled values to the tenth of a foot
 377 restricts the precision with which the results can be presented. This method was applied to a
 378 relatively limited geographical extent with homogeneous topography. Future work should evaluate
 379 the performance of the method across a larger geographical extent with more heterogeneous
 380 topography. In addition, the effect of climate change on flood hydroclimatology is not considered
 381 (Zhou et al. 2012). Changing climate may alter the log-linear shape of the Gumbel distribution,
 382 particularly if forecasts of increasing frequency of extreme precipitation events (Intergovernmental
 383 Panel on Climate Change 2014, p. 8) prove to be accurate. Likewise, differences in local land cover
 384 may cause differences in the Gumbel parameters for D as a function of return period and in
 385 generating a continuous surface using the spatial interpolation techniques. Despite the fact that
 386 caution should be exercised in the interpretation of results for these and other reasons, the approach
 387 offers an advantageous “next step” in planning for, forecasting, and mitigating the world’s most
 388 destructive natural hazard.

389 **5 Summary and Conclusions**

390 Existing D grids based on Risk MAP hydrologic and hydraulic model output provide
 391 communities with guidance data for anticipating and minimizing flood hazards. However, these
 392 depth grids are only available for limited locations and return periods. This study introduces a
 393 method for imputing flood depths and elevations for areas considered at low- to moderate-risk, where
 394 insufficient flood data are available to characterize the hazard. The method involves fitting the
 395 Gumbel extreme value distribution to rasterized flood data of flood depth as a function of annual
 396 non-exceedance probability, by cell. The method then uses the Gumbel parameters of scale (α) and
 397 location (u) to extrapolate flood elevations at extreme return periods for which it can be assumed that
 398 the study area is entirely flooded. Spatial interpolation algorithms are used to fill and smooth
 399 spatially the areas that are not flooded by the 100-year flood, and Gumbel scale and location
 400 parameters are determined for areas with previously uncharacterized or minimally characterized
 401 flood hazards. Validation and sensitivity analyses are conducted through comparison with Risk
 402 MAP-modeled output. A case study in Metairie, Louisiana, is used to illustrate the technique. For the
 403 study area, different spatial interpolation methods produced similar results when compared to Risk
 404 MAP-modeled output D grids. Validation and sensitivity analyses of the case study illustrate that the
 405 method offers improvements in characterization of flood hazard for enhanced flood mitigation
 406 planning.

407 Overall, the method performed well across the study area. The specific findings of the case
 408 study include that:

- 409 • the presented method is able to characterize flood hazards in areas of low to moderate flood risk;
 410 for example, 100-year D were predicted for cells with known 100-year D with RMSE of 0.15 feet

- 411 • spatial interpolation of extrapolated surfaces functioned well, regardless of technique; for
412 example, 500-year D were imputed using spatial interpolation for cells with known 500-year D
413 with RMSE of 1.73 inches
- 414 • using 10-, 50-, and 100-year D as predictors, the estimated 500-year D had an RMSE of 0.39 feet
415 while the estimated 100- and 500-year D had an RMSE of 0.20 and 0.47 feet, respectively, when
416 using 10- and 50-year D as predictors

417 Future availability of longer-return-period D grids, such as for the 1,000-year flood, will
418 enhance accuracy of our results. Additionally, because many areas have modeled D for only the 100-
419 year return period or for no return periods at all, operationalization of the technique for locations that
420 lack high-quality, modeled D at multiple return periods is needed (Shen et al. 2021). Specifically,
421 ratios between the 100-year D and the D estimated at other return periods, from nearby “data-rich”
422 areas such as Metairie should be calculated as shown here. Then, the ratio between 100-year D and D
423 at other return periods may be used to derive D at other return periods where only the 100-year D has
424 been modeled hydrologically (i.e., “data-medium” areas). Then, the relationship between ground
425 elevation and the 100-year D can be used to identify the 100-year return period D for locations where
426 no hydrological model output is available (i.e., “data poor” areas), based on that from data-rich and
427 data-medium areas. Finally, if such modeling efforts yield plausible results, estimation of D for other
428 return periods in “data-poor” areas can be made based on the Risk MAP output from “data-medium”
429 and “data-rich” areas.

430 6 Conflict of Interest

431 *The authors declare that the research was conducted in the absence of any commercial or financial*
432 *relationships that could be construed as a potential conflict of interest.*

433 7 Author Contributions

434 Mostafiz developed the methodology, collected and analyzed the data, and developed the initial text.
435 Rahim developed the code and helped to develop the methodology. Friedland provided original ideas
436 and advice on the overall project methodology and edited the text. Rohli edited early and late drafts
437 of the text. Bushra expanded the literature review and edited the text. Fatemeh Orooji prepared
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450 **9 Reference**

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626 **10 Data Availability Statement**

627 The raw data supporting the conclusions of this article will be made available by the authors, without
628 undue reservation, to any qualified researcher by requesting to the corresponding author.