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Effects of spatial planning on future flood risks in urban environments

Abstract: Urban development may increase the risk of future floods because of local changes in hydrological conditions and an increase in flood exposure that arises from an increasing population and expanding infrastructure within flood-prone zones. Existing urban land use change models generally consider the expansion process and do not consider the densification of existing urban areas. In this paper, we simulate 24 possible urbanization scenarios in Wallonia region (Belgium) until 2100. These scenarios are generated using an agent-based model that considers urban expansion and densification as well as development restrictions in flood-prone zones. The extents of inundation and water depths for each scenario are determined by the WOLF 2D hydraulic model for steady floods corresponding to return periods of 25, 50, and 100 years. Our results show that future flood damages and their spatial distributions vary remarkably from one urbanization scenario to another. A spatial planning policy oriented towards strict development control in flood-prone zones leads to a substantial mitigation of the increased flood damage. By contrast, a spatial planning policy exclusively oriented to infill development with no development restrictions in flood-prone zones would be the most detrimental in terms of exposure to flood risk. Our study enables the identification of the most sensitive locations for flood damage related to urban development, which can help in the design of more resilient spatial planning strategies and localize zones with high levels of flood risk for each scenario.

Keywords: urban flooding; flood damage; urban expansion; urban densification; agent-based model; Wallonia.

1. Introduction

The magnitude and frequency of floods, particularly river floods, are currently increasing in northwest Europe (Moel and Aerts, 2010). Climate change and urban development are key elements contributing to increased flood damage (Poelmans et al., 2011). Urbanization increases the damage due to flood exposure caused by the increasing population and infrastructure within flood-prone zones. In addition, transforming natural surfaces into artificial surfaces causes an increase in flooding frequency because of poor infiltration (Huong and Pathirana, 2013). Recent studies have shown different effects of climate change and urban development on flood risk (e.g., Löschner et al., 2017). The Intergovernmental Panel on Climate Change claimed, with low confidence, that climate change has affected the frequency and magnitude of flooding (IPCC, 2014). Poelmans et al. (2011) and Beckers et al. (2013) investigated the relative impact of both climate change and future urban expansion on floods. Poelmans et al. (2011) found that the potential flood-related damage was mainly influenced by urbanization on the floodplains. Similar results were obtained by Beckers et al. (2013) in a “dry” climate scenario, while climate change is more influential in a “wet” scenario. Hannaford (2015) found that changes in peak flows could not be directly attributed to climate change across the United Kingdom. Cammerer et al. (2013) analyzed potential changes in future flood exposure because of different land use developments and found that the range of potential changes in flood-exposed residential areas varies from no further change to 159% increase depending on the spatial planning scenarios.

Previous studies that coupled urban development scenarios with hydrological models using a spatial resolution between 50 m and 100 m (e.g., Beckers et al., 2013; Cammerer et al., 2013; Poelmans et al., 2010; Tang et al., 2005) considered only urban expansion processes, i.e., transitions from nonurban to urban land use. Such a binary process may fail to estimate the damage related to floods properly because it neglects the different densities of urban cells and the variation in density over time. Some studies used vector data for small urban areas (e.g., Achleitner et al., 2016). However, the drawback of using such a vector data is that it requires intensive computational resources to simulate future urbanization in larger study areas such as regions.

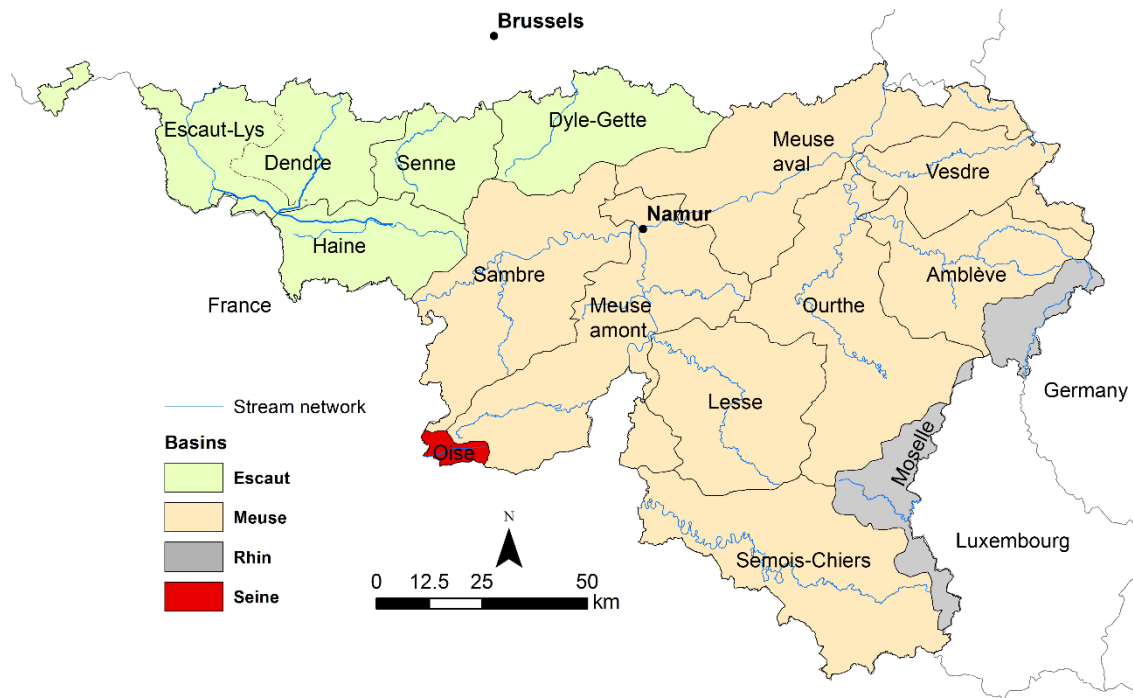
This study investigates the possibility of flood damage related to different urban development scenarios in Wallonia region (Belgium) if there is no further climate change. The main contribution of our study is the evaluation of the impacts on flood damages from spatial

33 planning policies that consider expansion versus densification processes compared with
34 spatial planning policies oriented towards development restrictions in flood-prone zones.

35 **2. Materials and Methods**

36 **2.1. Study area**

37 Wallonia covers an area of 16,844 km² in southern Belgium (Figure 1). Its hydrographic
38 network is structured along four hydrographic districts (Meuse, Rhine, Escaut Scheldt or
39 Seine basin), 15 hydrographic subbasins and 6,208 so-called PARIS sectors, each of which
40 corresponds to a river stretch with relatively homogeneous characteristics in the main
41 riverbed and in the floodplains. In this study, we only consider the two main districts of
42 Meuse and Escaut, which cover 73% and 22% of Wallonia, respectively. The areas of most
43 subbasins in the Meuse district are larger than in the Escaut district, while the population
44 density is generally lower in the former. The Meuse aval subbasin is the largest in Wallonia
45 and the most densely inhabited in the Meuse district. Four subbasins in the Meuse district
46 have a population density lower than 100 inhabitants/km², while it is higher than 175
47 inhabitants/km² for all subbasins in the Escaut district (DGO3 2015a, 2015b). The Meuse
48 district is mainly covered by agricultural uses and forests. The average annual precipitation
49 ranges between 1,000 and 1,400 mm and snowmelt may influence flood discharges in some
50 parts of the Meuse district. The Escaut district is mainly covered by agriculture and built-up
51 uses. The average annual precipitation in the Escaut district is between 700 and 850 mm. In
52 both districts, high flows generally occur in winter and low flows in summer, following the
53 rainfall–evaporation regime.

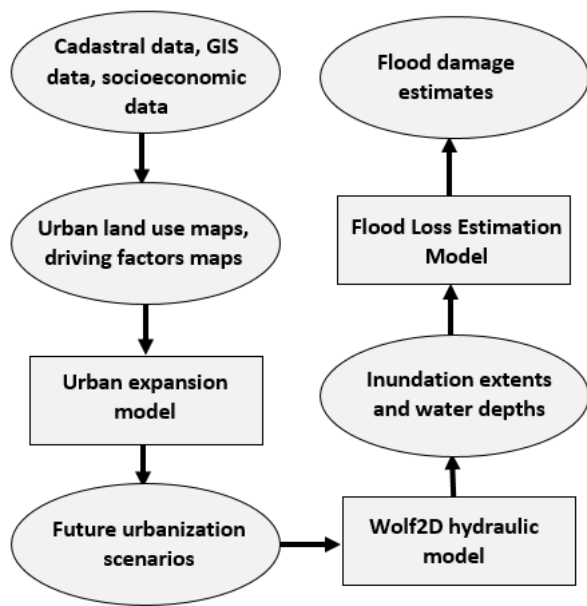


54

55 **Figure 1:** *The four hydrographic districts and 15 hydrographic subbasins in Wallonia (Belgium).*

56 **2.2. Methodology**

57 Our methodology to assess flood damage for different urbanization scenarios consists of
 58 three main steps (Figure 2). Firstly, urban land use data for 1990, 2000 and 2010 were
 59 generated based on Belgian cadastral data. Thereafter, future urbanization scenarios were
 60 simulated for 2030, 2050, 2070, and 2100 by extrapolating the observed demand rates for
 61 urban development. New urban cells were then allocated using a spatial agent-based model
 62 (ABM). Secondly, inundation maps were computed for flood discharges with the WOLF 2D
 63 hydraulic model (Bruwier et al., 2015; Ernst et al., 2010). Thirdly, the future urbanization
 64 maps were combined with the computed inundations maps to evaluate the flood damage for
 65 each future urbanization scenario using a flood loss estimation model (FLEMO).



66

67 *Figure 2: Flowchart explaining the methodological structure*

68 **2.2.1. Future urbanization scenarios**

69 **Data**

70 Urban land use data for 1990, 2000, and 2010 were generated as 100 m ×100 m raster grids
 71 to show the spatial distribution of urban density. The Belgian Cadastral Database (CAD)
 72 provided by the Land Registry Administration of Belgium was used to generate urban land
 73 use data following the methodology detailed in Mustafa et al. (2018a). The urban density
 74 indices were classified into six density classes (Table 1) using the natural breaks technique
 75 (Jenks and Caspall, 1971). In the observed data from 2010, about 80% of urban land is
 76 related to very-low-density urban classes (classes 1 and 2), whereas only 6% are highly dense
 77 areas (Table 1), which indicates a strong potential for the density of existing urban areas to be
 78 increased.

Table 1. Urban density classes.

Class	Minimum*	Maximum*	Walloon coverage	Fraction of built-up area
Class-0 (non urban)	0	1%	83.5%	-
Class-1 (lowest-density)	1%	5.8%	7.6%	46%
Class-2	5.8%	13.8%	5.4%	33%
Class-3	13.8%	26.1%	2.5%	15%
Class-4	26.1%	48.6%	0.8%	5%
Class-5 (highest-density)	48.6%	100%	0.2%	1%

*urban coverage range (minimum to maximum) for each cell of 100 m × 100 m.

Agent-based model

Agent-based model (ABM) is a common land use change modeling approach, because it offers a way to incorporate the influence of human decision-making on land use change dynamics considering social interactions, adaptation, and decision-making at different levels (Matthews et al., 2007).

We introduce an ABM, inspired by the work of Mustafa et al. (2017) in allocating the necessary new urban developments. The ABM simulates two development processes: expansion (transitions from nonurban density to urban densities) and densification (transitions from lower to higher urban densities). Several urbanization driving forces were operationalized and included in the model. Table 2 lists the drivers considered in this research, which were chosen based on the findings from previous studies regarding urbanization in Wallonia (e.g., Mustafa et al., 2018a, 2018b). This study distinguishes large (population $\geq 90,000$) from medium-sized cities (population $\geq 20,000$ and $< 90,000$). The regional zoning plan, which is commonly called the *plan de secteur* (PdS) in Wallonia, defines authorized land uses for each part of the territory. A residential or industrial category was assigned to each cell based on the current PdS. In addition, it considers possible urban development restrictions in flood-prone zones.

Table 2: Selected built-up driving factors. All data were resampled to the same cell resolution of 100 m × 100 m.

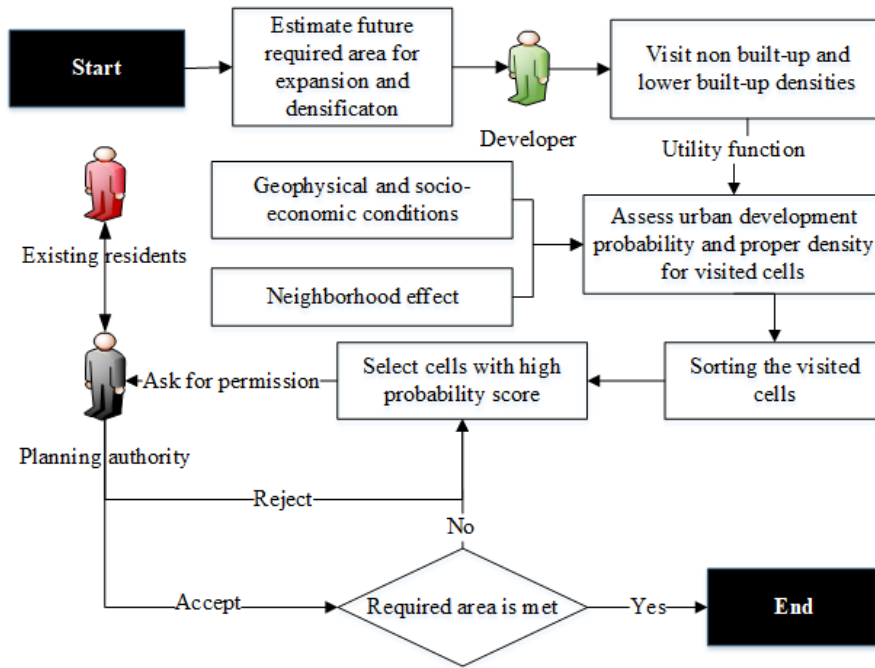
Factor	Name	Type	Unit
<i>E</i>	Elevation (DEM)	Continuous	Meter
<i>S</i>	Slope	Continuous	Percent rise
<i>DR1</i>	Dist. to Road1 (highways)	Continuous	Meter
<i>DR2</i>	Dist. to Road2 (main roads)	Continuous	Meter
<i>DR3</i>	Dist. to Road3 (secondary roads)	Continuous	Meter
<i>DR4</i>	Dist. to Road4 (local roads)	Continuous	Meter
<i>DRS</i>	Dist. to railway stations	Continuous	Meter
<i>DLC</i>	Dist. to large-sized cities	Continuous	Meter
<i>DMC</i>	Dist. to medium-sized cities	Continuous	Meter
<i>EMP</i>	Employment rate	Continuous	Percent
<i>WI</i>	Wealth index	Continuous	Percent

103

104 The agents are categorized into three groups with different characteristics and goals (Figure
105 3): i.e., developer (DevAG), existing resident (ExtAG) and planning permission authority
106 (PPA). At each time step, corresponding to one year, several DevAGs consider global and local
107 factors in selecting locations for development. Each DevAG determines the transition potential
108 from one class to another for a location according to the following equation:

$$UF_{DevAG} = (P_c)_{ij} \times (P_n)_{ij}^{\sigma} \quad (1)$$

109 where UF_{DevAG} is the utility function for DevAG, P_c is the transition potential for cell ij from
110 one urban class to another according to a set of accessibility, geophysical and socioeconomic
111 factors, P_n represents the DevAG's neighborhood preferences, and σ is a variable
112 representing the relative importance of the neighborhood preferences.



113

114 **Figure 3:** The overall framework of the agent-based model. Three agents groups are proposed: developers,
 115 existing residents, and planning permission authority. Planning authority interacts with developers and
 116 existing residents to determine the new locations to develop or densify.

117 The P_c is determined according to the following equation:

$$\begin{aligned}
 (P_c)_{ij} = & a_{AG} \times E + b_{AG} \times S + c_{AG} \times DR1 + d_{AG} \times DR2 + e_{AG} \times DR3 + f_{AG} \times DR4 \\
 & + g_{AG} \times DRS + h_{AG} \times DLC + i_{AG} \times DMC + j_{AG} \times EMP + k_{AG} \times WI
 \end{aligned} \quad (2)$$

118 where a_{AG} to p_{AG} are specific weights assigned to utility function factors listed in Table 2.

119 The P_n is dynamically computed at each time-step using an embedded cellular automata
 120 model according to the method proposed by White and Engelen (2000).

121 After the respective DevAG has selected a cell to develop or densify and at which density,
 122 the PPA must be asked to grant permission to develop the cell. The PPA gives permission for
 123 the development according to two factors: (i) land use zoning regulations, and (ii) the resistance
 124 of existing residents against the proposed new development. Three zone categories are set by
 125 the PPA: (1) permitted (legal urban zones); (2) severely restricted (arable lands, grasslands,
 126 forests, and other classes); and (3) forbidden (water bodies) according to the authorized zoning
 127 plan. If a cell is located in a permitted or in a forbidden zone, PPA will instantaneously accept
 128 or reject the permission respectively. Otherwise, if the cell is located in a severely restricted

129 zone, PPA will give permission for a specific percentage of the change amount (allowed rate)
130 for each time step as follows:

$$PPAZ = \begin{cases} \text{accept,} & Dt \leq ARt \\ \text{refuse,} & \text{otherwise} \end{cases} \quad (3)$$

131 where $PPAZ$ is the PPA's decision on a development proposal for a cell within severely
132 restricted zones, Dt is the developed cells within severely restricted zones in time-step t and
133 ARt is the allowed rate. Second, the PPA considers concerns of the local residents as follows:

$$PPADec = \begin{cases} \text{accept,} & AvDt_k \leq AcD_k \\ \text{refuse,} & \text{otherwise} \end{cases} \quad (4)$$

134 where $PPADec$ is the PPA's final decision, $AvDt_k$ the average density at time-step t for a 3×3
135 neighborhood window in which a density class k occupies $\geq 50\%$ of the total cells within the
136 neighborhood window, and AcD_k is the accepted average density value for a neighborhood
137 with a density k .

138 The model is calibrated with urban development that was observed between 1990 and 2000.
139 The calibration results are then used to validate the model with the development between 2000
140 and 2010. A genetic algorithm (GA) is used to calibrate the model parameters. The GA is one
141 of the recent methods used to calibrate land use change models (e.g., García et al., 2013). To
142 set the operators values for the GA, we performed a number of empirical experiments on
143 different values of the operators and selected the best ones, following Mustafa et al. (2018a).
144 The GA's objective function is detailed in Mustafa et al. (2018a).

145 **Urbanization scenarios**

146 A set of 24 different urbanization scenarios were generated (Table 3). The estimates of
147 quantity uncertainty are commonly based on the simulation of different scenarios according
148 to any assumption of extrapolation from the past quantity of changes, demographic growth,
149 or socioeconomic transitions (e.g. Cammerer et al., 2013; Poelmans et al., 2010). Using linear
150 extrapolations of the observed expansion and densification rates between 1990, 2000 and
151 2010 in Wallonia, three change rates are proposed for the future: low- (rate between 2000 and
152 2010), medium- (rate between 1990 and 2010), and high-demand (rate between 1990 and
153 2000).

154

155

156 **Table 3:** 24 future urbanization scenarios that vary in the demand rate for new developments (three scenarios)
 157 and spatial planning policies.

	Urbanization rate	High (1990-2000)	Medium (1990-2010)	Low (2000-2010)
	Ban on new developments			
Business as usual (BAU)	None	Scenario1	Scenario2	Scenario3
	In zone 3	Scenario4	Scenario5	Scenario6
	In zones 2 and 3	Scenario7	Scenario8	Scenario9
	In all zones	Scenario10	Scenario11	Scenario12
Densification	None	Scenario13	Scenario14	Scenario15
	In zone 3	Scenario16	Scenario17	Scenario18
	In zones 2 and 3	Scenario19	Scenario20	Scenario21
	In all zones	Scenario22	Scenario23	Scenario24

158

159 Regarding the DevAG’s behavior when selecting specific land to develop (allocation
 160 uncertainty), we used the Time Monte Carlo method, proposed by Mustafa et al. (2018c).

161 The spatial planning policies considered in this research are: i) urban development
 162 restriction in flood-prone zones and ii) densification with or without expansion.

163 We consider three zones represented in the official flood-prone maps:

- 164 • zones of “low flood hazard,” referred to hereafter as “zone 1”;
- 165 • zones of “medium flood hazard,” referred to hereafter as “zone 2”;
- 166 • zones of “high flood hazard,” referred to hereafter as “zone 3.”

167 Based on these three flood-prone zones, four urban development restriction scenarios are
 168 considered: no restriction, restrictions in flood-prone zone 3, restrictions in flood-prone zones
 169 2 and 3, and restrictions in all flood-prone zones.

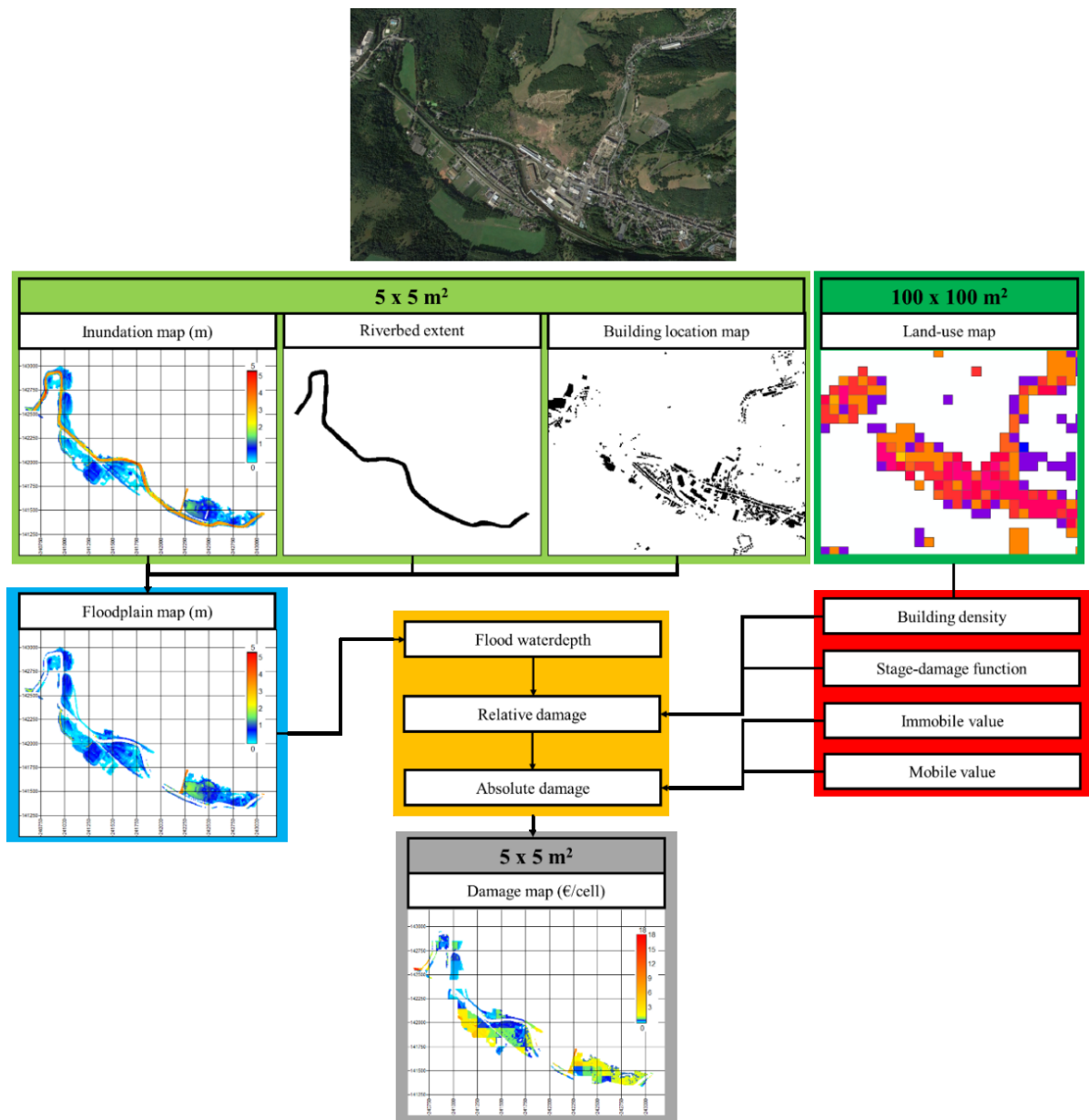
170 The business-as-usual (BAU) scenarios are in line with recent urbanization trends
 171 considering the share of expansion versus densification dynamics. In the densification
 172 scenarios, we assume that the expansion process is blocked and the required new areas for
 173 expansion are taken from the next density levels. For instance, the expansion from class 0 to
 174 classes 1 and 2 is substituted by densifying the same area from class 1 to class 2. In cases
 175 where the available area of a specific class is not sufficient to be further densified, the model
 176 densifies cells from the next density class. After simulating each density class, the model
 177 assigns an urban use (residential or industrial) for each cell according to the current zoning
 178 plan.

179 *2.3. Hydrological characteristics*

180 The computation of inundation extents and water depths for the generation of flood hazard
181 maps in Wallonia was performed for steady flows corresponding to return periods of 25, 50
182 and 100 years, using the 2D hydraulic model, WOLF 2D, with a cell size of 5 m × 5 m.

183 In this study, we only consider the water depth to determine the flood damage. Flood
184 damage is influenced by additional factors such as the flow velocity, the flood duration,
185 transport of sediments, and early warning. In this study, however, flow velocity remained
186 low, which is typical in floodplains of lowland rivers. Therefore, it has a negligible influence
187 on the damage (Kreibich et al., 2009; Pistrika and Jonkman, 2010). We use stage-damage
188 functions, which were developed for relatively long-duration floods, which is consistent with
189 the flood events of interest in this study. Water depth is widely recognized as the factor with
190 the greatest influence on flood damage estimation (Büchele et al., 2006; Kreibich et al., 2009;
191 Merz et al., 2007). The specific contribution of additional factors remains incompletely
192 understood and there is no generally accepted procedure exists for quantifying their influence
193 in large-scale damage modelling as undertaken in this study.

194 Maps of inundation extents and water depths were computed for several hundreds of
195 kilometers of rivers throughout Wallonia (Figure A-1 in the Appendix). In the Escaut district,
196 only a limited portion of all sectors was computed, except for the Escaut-Lys subbasin where
197 results are available all along the Scheldt river (Escaut). No river was computed in the Haine
198 subbasin. In the Meuse district, computations were performed all along the rivers Amblève,
199 Meuse, Ourthe, Sambre, Vesdre, and Viroin rivers. In the Lesse and Semois-Chiers
200 subbasins, results are only available for some reaches of the Lesse and Semois rivers.



202
 203 **Figure 4:** The methodology for estimating the flood damage. The relative damage is computed using the urban
 204 maps, and the appropriate stage-damage function. The absolute damage is then derived from the relative
 205 damage using mobile and immobile values of the elements.

206 The land use class of each floodplain cell was determined from the land use map at a
 207 resolution of 100 m². The ABM considers two land uses: residential and industrial. Only
 208 damages related to buildings are computed in this study and we do not consider damages
 209 related to other land uses like infrastructure, agriculture, and forests.

210 The susceptibility of a building to flooding was assessed by a stage-damage function
 211 giving the relative damage, i.e., the share of the total value of a building that is damaged by
 212 the flood, as a function of the water depth. In this study, we used the stage-damage functions
 213 for residential and industrial categories defined by the FLEMO (Kreibich et al., 2010) (Fig.
 214 4). The damage assigned to residential and industrial buildings is split between mobile and
 215 immobile assets (Figure A-2 in the Appendix).

216 The determination of flood damage in monetary value requires the assignment of a specific
 217 value to the buildings. In our study, the monetary values of residential and industrial
 218 buildings were chosen so that in the baseline scenario, the estimated flood damages are
 219 similar to those computed by Beckers et al. (2013) along the Meuse river for a 100-year
 220 flood. We used identical monetary values for both residential and industrial categories and
 221 assume that immobile values are four times higher than mobile ones, which respects the
 222 ratios proposed by Beckers et al. (2013). In Table 3, the resulting immobile and mobile values
 223 are significantly higher than the values used by Beckers et al. (2013). These results were
 224 obtained from the type of elements for which the monetary values are assigned: i.e., parcels
 225 for Beckers et al. (2013) and buildings in our study.

226 **Table 3:** Prices of the residential and industrial categories.

Elements at risk	Beckers et al. (2013)		The present study	
	Parcel		Building	
	Immobile	Mobile	Immobile	Mobile
Residential	389 €/m ²	119 €/m ²	2000 €/m ²	500 €/m ²
Industry	343 €/m ²	90 €/m ²	2000 €/m ²	500 €/m ²

227
 228 The United Nations defines risk as the combination of the probability of an event to occur
 229 and its negative consequences (UNISDR, 2009). In this study, an indicator of the flood risk is
 230 computed as the expectation value of damage for the three return periods T_{25} , T_{50} , and T_{100}
 231 following Ernst et al. (2010). This indicator is used for the determination of the impact of
 232 urbanization on flood damage with a single scalar value representative of the damage
 233 occurring in between the three return periods considered in this study.

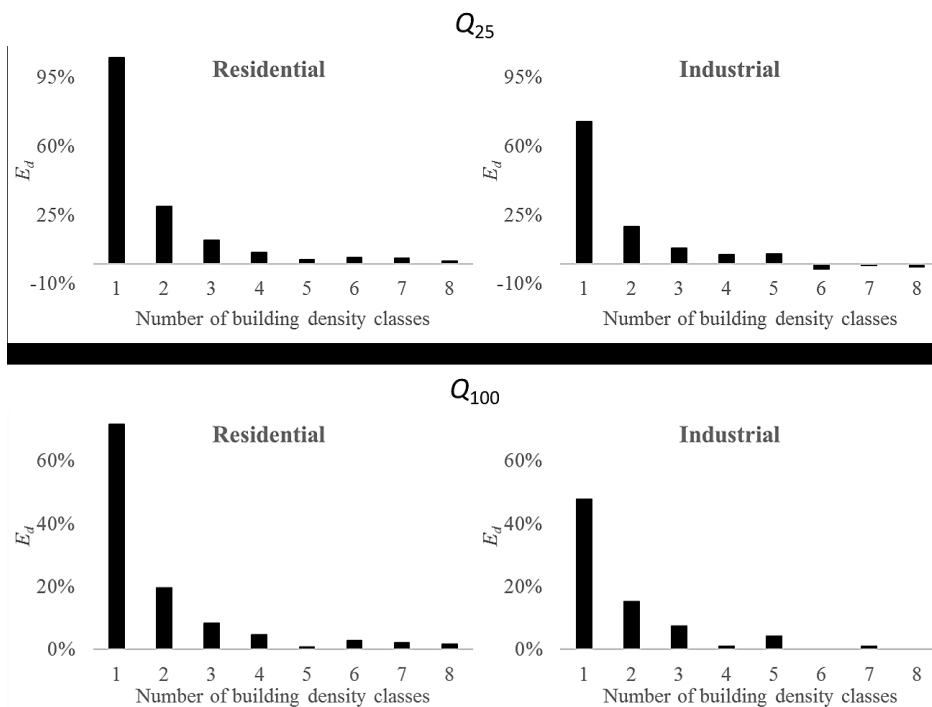
234 **3. Results and discussion**

235 *3.1. Influence of the number of urban density classes*

236 The sensitivity of the computed flood damage to the number of urban density classes was
 237 assessed for flood discharges Q_{25} and Q_{100} . We examined 1 to 8 density classes for each land
 238 use category, the flood damage D_d computed with d classes of density is compared to the
 239 results obtained with the highest number of classes, i.e. D_9 , using the following relative
 240 difference E_d :

$$241 \quad E_d = \frac{D_d - D_9}{D_9} \quad (5)$$

242 The computed flood damages are overestimated by 48% to 105% when a single class of
 243 urban density is used (Figure 5). When the number of classes is increased, the value of the
 244 computed flood damage converges rapidly towards values close to D_9 , and fluctuates slightly
 245 around this value. When five classes of densities are used, the relative error remains lower
 246 than 5% for the two flood discharges Q_{25} and Q_{100} . Beyond this number of classes, the
 247 relative difference E_d does not seem to decrease significantly.



248 **Figure 5:** Sensitivity of the total flood damage computed with different numbers of classes of urban density,
 249 for flood discharges Q_{25} and Q_{100} .
 250

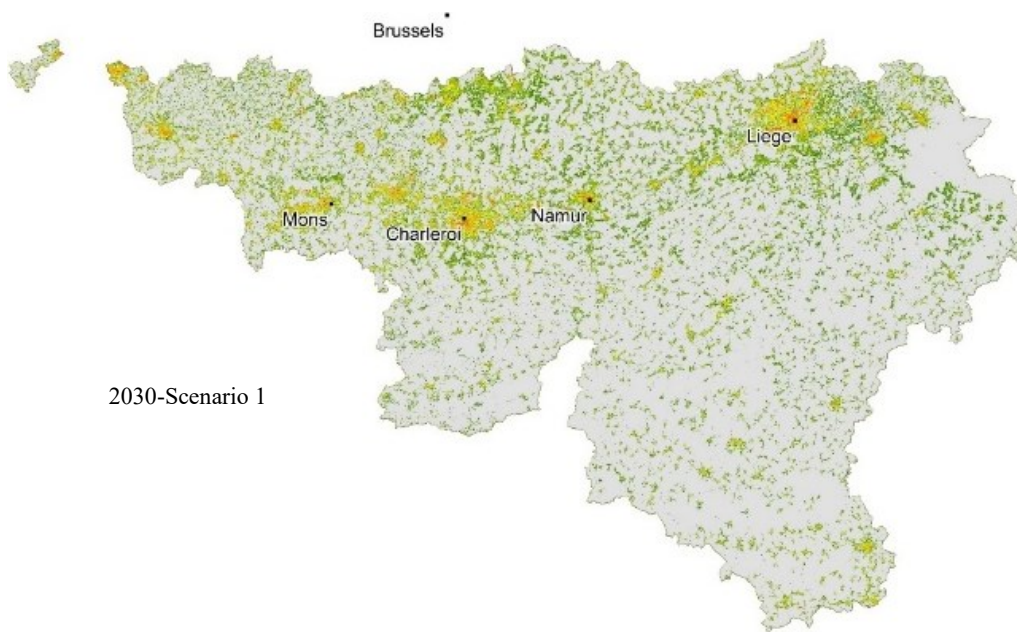
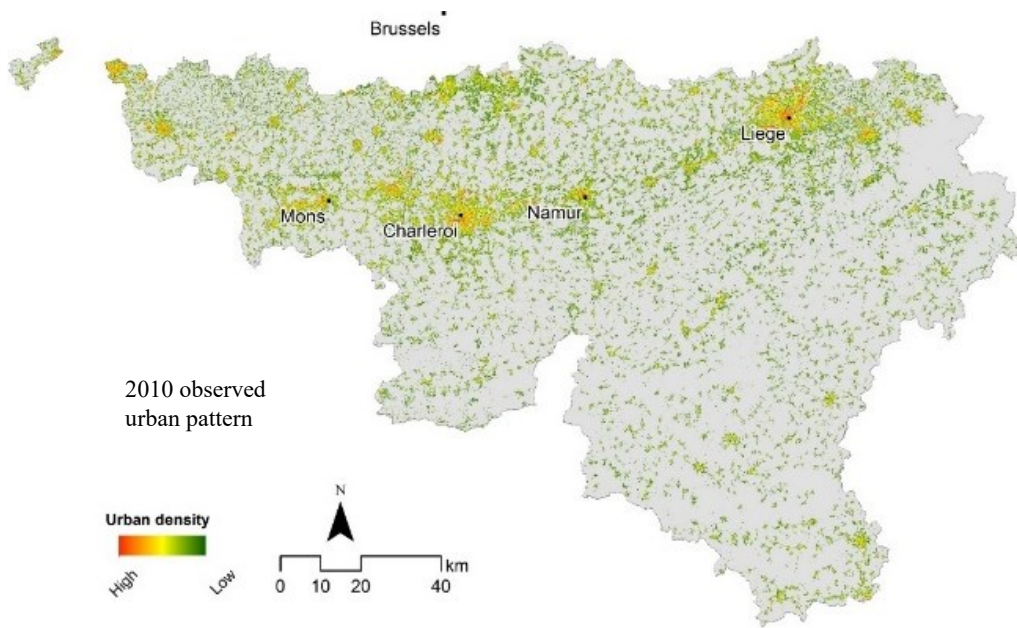
251 Therefore, we used five classes of density for each land use category (i.e., residential and
252 industrial). This sensitivity analysis confirms the importance of considering different levels of
253 urban density when assessing flood damage. Considering urbanization as a binary process (i.e.,
254 urban vs. nonurban) may lead to a severe miscalculation of flood damage in both magnitude
255 and location.

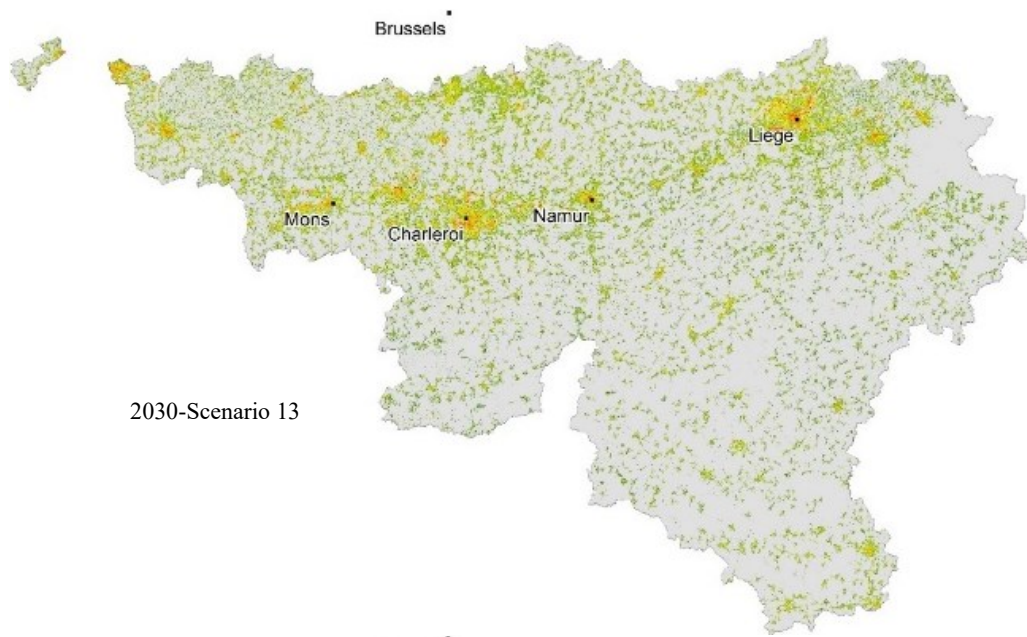
256 *3.2 Future urban patterns*

257 The proposed ABM generates a series of future possible urbanization scenarios. The
258 validation of the model, simulated 2010 vs observed 2010 map, shows a comparable results
259 to those reported in the literature (e.g., Han and Jia, 2016; Long et al., 2013; Wang et al.,
260 2013) with Kappa indices of 0.88, 0.87, 0.90, 0.92 and 0.92, for classes 1-5 respectively.

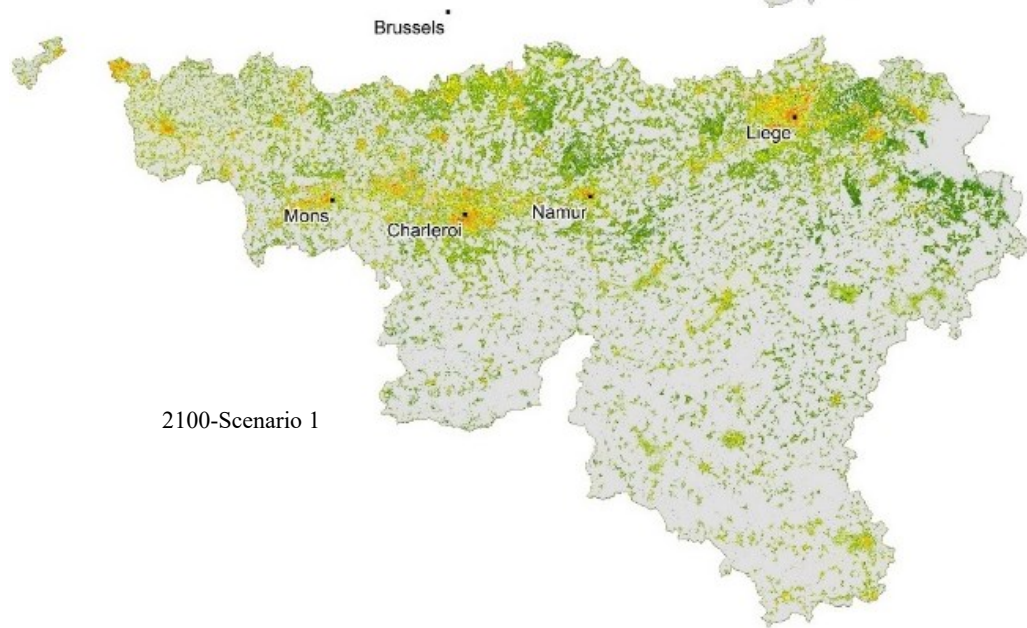
261 The observed urban density class to class changes suggest that transitions from class 1 to
262 classes 4 and 5, class 2 to class 5, and class 3 to class 5 over the study period are marginal.
263 Therefore, we set the densification as the transitions from class 1 to classes 2 and 3, from
264 class 2 to classes 3 and 4, from class 3 to class 4, and from class 4 to class 5.

265 Figure 6 illustrates the future urbanization maps for 2030 and 2100 for scenarios 1 and 13
266 (Table 3). In scenario 1 (BAU), the development of new low and medium density lands occur
267 continually and therefore Wallonia will experience a fragmented urban landscape in the
268 future. In scenario 13 (densification), there are sufficiently low and medium density urban
269 areas that can accommodate future urbanization. As mentioned, we assumed the required new
270 areas for expansion are taken from the next density class. Consequently, the area of class-1
271 and class-2 will decrease over time. Figure A-3 (Appendix) shows the percentage of change
272 for each class when compared with the 2010 observed urban pattern.





2030-Scenario 13



2100-Scenario 1

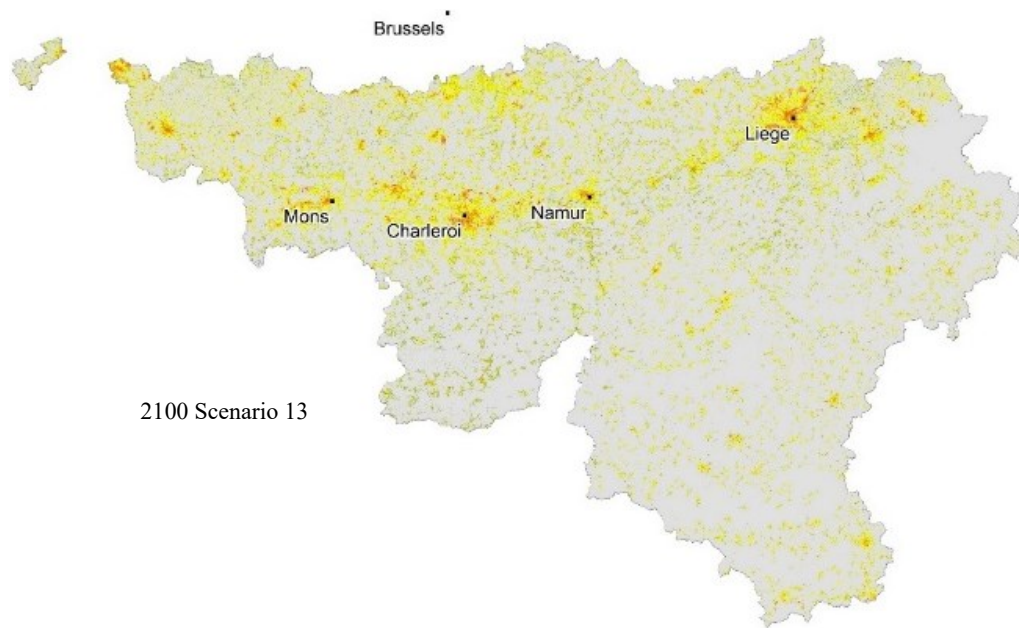


Figure 6: Future urbanization maps for 2030 and 2100 for scenarios 1 and 13 (Table 3).

275

276 3.3 Flood risk

277 We present a comparison between the flood risk indicators computed for the baseline
 278 scenario (observed 2010) and the different subbasins in section 3.3.1. Section 3.3.2
 279 investigates the influence of the uncertainty of urbanization scenarios on the results of the
 280 risk computation. Finally, we quantify the increase in future flood risk indicator due to
 281 urbanization up to 2100 in section 3.3.3.

282 The uncertainty in the computation of the flood risk indicator resulting from the adopted
 283 resolution of the land use data ($100\text{ m} \times 100\text{ m}$) is expected to be significant, particularly for
 284 moderate events with limited flood extents such as the Q_{25} flood discharge. Consequently, the
 285 assessment of the flood risk in absolute monetary values should be interpreted with caution.
 286 Following Moel and Aerts (2010), we therefore use relative values of flood risk, taken as a
 287 percentage of a reference risk values (in the baseline scenario) computed with the same
 288 methodology.

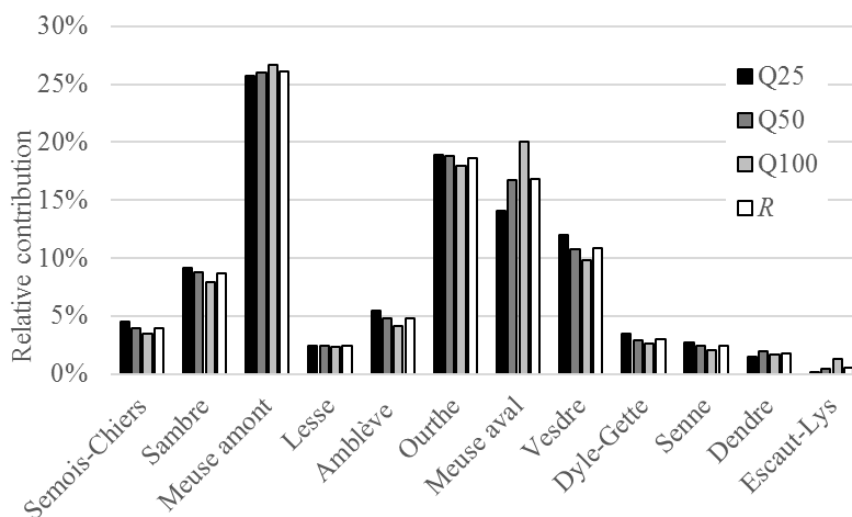
289 3.3.1 Distribution of the flood risk indicator between the sub-basins in the baseline scenario

290 Figure 7 illustrates the relative contributions of different subbasins to the flood damages
 291 for the Q_{25} , Q_{50} , and Q_{100} flood discharges (445×10^6 €, 620×10^6 € and 830×10^6 €,

292 respectively) and to the value of the flood risk indicator (18×10^6 €). For most subbasins, the
 293 relative contributions are very similar for the different flood discharges as well as for the
 294 flood risk indicator. The variations between these are the highest for the Meuse aval subbasin
 295 in which the contribution to the overall flood damages varies between 14% and 20%
 296 depending on the considered flood discharge. In what follows, we only discuss the flood risk
 297 indicator because very similar trends were obtained for the flood damages corresponding to
 298 the three computed flood discharges.

299 The results show that:

- 300 • the *Meuse amont*, *Meuse aval* and *Ourthe* subbasins have the highest contribution to
 301 the computed flood risk indicator. This is consistent with the high number of sectors
 302 that are computed in these subbasins (Figure A-1).
- 303 • The flood risk indicator in the *Vesdre* subbasin is more than twice as high as in the
 304 *Semois-Chiers*, *Lesse*, and *Amblève* subbasins, despite a smaller subbasin area and
 305 the existence of large reservoirs in the upper part of the *Vesdre* catchment. This is
 306 certainly related to the population density, which is four to six times higher in the
 307 *Vesdre* subbasin than in the others.
- 308 • In the *Escaut* district (*Dyle-Gette*, *Senne*, *Dendre* and *Escaut-Lys* subbasins), the
 309 computed flood risk indicator is the lowest because only a limited number of sectors
 310 are computed (Figure A-1).



311

312 **Figure 7:** The relative contribution of each subbasin to the total flood damages and to the flood risk indicator
 313 (*R*) for the baseline scenario (2010 land use map).

314 *3.3.2 Influence of the urbanization scenarios on the magnitude of the total flood risk*
315 *indicator*

316 In this section, we compare the influence of the spatial planning policies on the increase in
317 the value of the flood risk indicator for the 2050 time horizon compared with the baseline
318 scenario.

319 Table 4 shows that the increase in the total flood risk indicator ranges between 0% and
320 44% depending on the spatial planning scenario for a high demand rate, and between 0% and
321 22% for a low demand rate. Banning new developments in flood-prone zones is by far the
322 most influential spatial planning factor. A ban on new developments in flood-prone zone 3
323 would limit the increase in the flood risk indicator to roughly one-third of the values without
324 any ban on new developments. Extending the ban to flood-prone-zones 2 reduces the increase
325 in flood risk indicator to only 1-2% when compared with the baseline scenario. Banning new
326 developments in all flood-prone zones leads to no increase in flood damages for the
327 computed flood discharges because their maximum inundation extents match the maximum
328 flood-prone zones. The effects of urban development restrictions in flood-prone zones on the
329 increase in flood damage are of the same magnitude for both BAU and densification
330 strategies.

331 In all cases, densification spatial planning policy leads to a higher flood risk indicator
332 compared to BAU, especially in the case where no or moderate urban development
333 restrictions are adopted in flood-prone zones. This is quite logical because the urban areas
334 where densification may occur are predominantly located in valleys in Wallonia, following
335 the pattern inherited from the industrial revolution. Without banning new developments or
336 with a regulation in flood-prone zones 3, the rise in the flood risk indicator is respectively
337 from 9 to 15 percentage and from 2 to 3 percentage points higher in the densification
338 scenario. Basically, this means that densification policies designed to curb sprawl should be
339 accompanied by adequate restriction measures in flood-prone zones to mitigate the increased
340 flood risk.

341 The influence of uncertainty related to the demand rate is lower than the effect of spatial
342 planning policies. However, its impact remains significant because the increase in the flood
343 risk indicator for a low urbanization rate scenario without regulation on new developments
344 (with regulation in flood-prone zones 3) is 7 to 13 (2 to 3) percentage lower than that
345 obtained with a high demand rate scenario.

346 **Table 4:** Increase in the flood risk indicator for 2050 based on different urbanization scenarios, compared with
 347 the baseline scenario (2010).

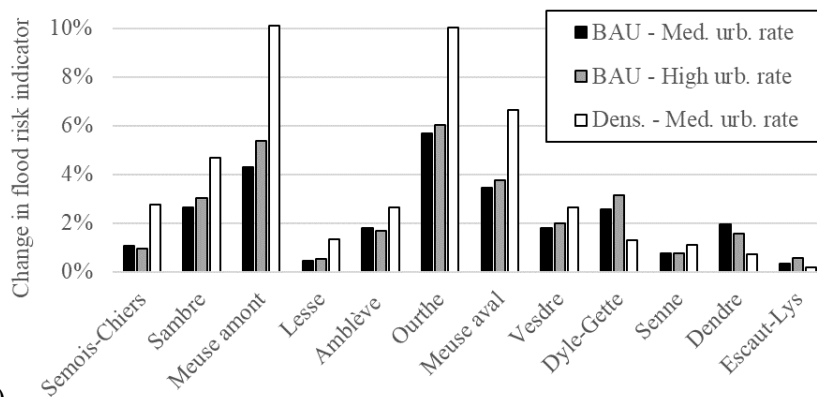
Spatial planning policy		Demand rate for new development		
Expansion vs. Densification	Urban development restrictions	High demand rate	Medium demand rate	Low demand rate
Business-as-usual (BAU)	None	29%	27%	22%
	In flood-prone zones 3	9%	8%	7%
	In flood-prone zones 2 and 3	1%	2%	1%
	In all flood-prone zones	0%	0%	0%
Densification	None	44%	37%	31%
	In flood-prone zones 3	12%	11%	9%
	In flood-prone zones 2 and 3	2%	2%	2%
	In all flood-prone zones	0%	0%	0%

348 *3.3.3 Influence of the urbanization scenarios on the distribution of the flood risk indicator*

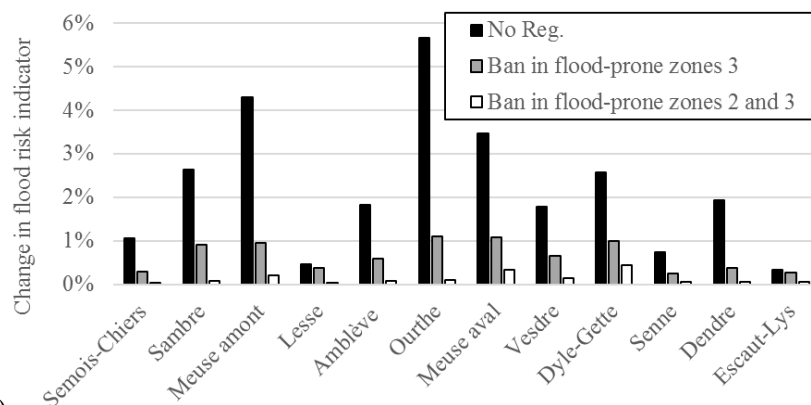
349 The flood risk indicator in 2050 is strongly influenced by the spatial planning scenario
 350 (Table 4). In this section, we investigate the distribution of the increase in flood risk indicator
 351 among the subbasins depending on the spatial planning policy.

352 Figure 8-a indicates that in BAU scenarios, the demand rate poorly impacts the distribution
 353 of the increase in flood risk indicator between the subbasins. In contrast, the distribution of
 354 the flood risk indicator is highly influenced by the spatial planning approach. With no
 355 restriction on urban development in flood-prone zones, densification policy would lead to
 356 significant increases in flood damage when compared with BAU policy in the Meuse district
 357 (Figure 8-a). By contrast, a small reduction of the flood damage would be observed in the
 358 Escaut district.

359 In all subbasins, banning new developments in flood-prone zones 3 (Figure 8-b) has a high
 360 impact on the mitigation of the increase in the flood risk indicator (a reduction from
 361 4.8×10^6 € to 1.4×10^6 €). Extending the ban to flood-prone zone 2 leads to a negligible
 362 increase in the flood risk indicator compared to 2010 in most sub-basins (rise in flood risk
 363 indicator reduced to around 3×10^5 €). Only for the Meuse amont, Meuse aval and Dyle-Gette
 364 subbasins, a significant additional mitigation of the flood risk indicator can be obtained by an
 365 extension of the banning on new development in flood-prone zones 1 (a reduction of
 366 2.5×10^5 € for the increased flood risk indicator over the three subbasins).



367 (a)



368 (b)

369 **Figure 8:** Changes in the values of the flood risk indicator in 2050 for each subbasin compared to the total flood
 370 risk indicator for the baseline scenario considering a business-as-usual scenario with (a) all demand rates and (b)
 371 medium demand rate with and without ban regulations on urbanization in flood-prone zones.

372 **3.4. Increase in flood risk indicator for different future time-horizons**

373 In this section, the increase in flood risk indicator is quantified for each decade until 2100
 374 (Table 5). The change rate of the total increase in flood risk indicator remains broadly
 375 constant over the decades for the different future time horizons.

376 **Table 5:** Increase in the flood risk indicator per decade in Wallonia.

Spatial planning policy		Demand rate for new development	
Expansion vs. Densification	Urban development restrictions	High demand rate	Low demand rate
Business-as-usual	None	7.5%	5.5%
	In flood zones 3	-	2%
	In flood zones 2 and 3	-	1%
	In all flood zones	-	0%
Densification	None	11%	-

378 The first three scenarios are representative of the range of variation of the computed flood
379 risk indicator without restrictions on urbanization in flood-prone zones. The comparison of
380 the last three scenarios with the first enables to assess the effect of restrictions on new
381 developments in flood prone-zones.

382 The distribution of changes in the flood risk indicator between the different subbasins is
383 slightly affected by the time horizon. The variations of the relative contribution of a subbasin
384 to the total flood risk indicator at the time horizon 2100 are the highest for the first
385 urbanization scenario (BAU with a low urbanization rate and no regulation on new
386 urbanization), in which the maximum change of the relative contribution is -4% points
387 (Meuse amount subbasins) while the average absolute change is as low as 1.3% points.

388 **4. Conclusions**

389 This paper investigated the effects of different spatial planning policies on future flood
390 risks in Wallonia (Belgium) for flood discharges corresponding to return periods of 25, 50,
391 and 100 years. A number of future urban patterns were generated with a spatial ABM
392 considering several factors. This model simulated both urban expansion and densification. An
393 important contribution of this study is the consideration of urban density and not just binary
394 data (urban/nonurban) in the estimation of flood damage. Our results revealed that the
395 estimation of flood damage may be overestimated by 48% to 105% when models do not take
396 into consideration urban density.

397 The uncertainty related to the demand for future urban development strongly influenced the
398 computed flood damages and their spatial distribution. Without considering any ban on urban
399 development in flood-prone zones, the increase in total flood risk varies by a factor of
400 approximately two depending on the urbanization scenario. Quite importantly, the sensitivity
401 of the computed rise in flood damage to the spatial planning policy (BAU vs. densification) is
402 shown to be much higher than to the demand rate. This highlights that spatial policies may
403 have a substantial influence on future flood risk, even for a fixed demand rate.

404 For the future time horizons 2030 to 2100, the increase in flood risk is expected to be
405 between 5.5% and 11% per decade compared with the situation in 2010. Banning new
406 developments in flood-prone zones would enable a strong reduction of expected increases.
407 They would be reduced by a factor of three with a ban on new developments in flood-prone

408 zone 3 (high flood hazard) and to values lower than 1% with an extension of the ban to other
409 flood-prone zones, regardless of the spatial planning policy.

410 It is worth mentioning that the coarse resolution, 100 m², of the land use maps and the
411 assumption that flow characteristics do not change with urbanization are two limitations of
412 this study. Furthermore, it should be stressed that the results of the present study are specific
413 to a given territory where existing urban zones are somehow concentrated in flood-prone
414 zones. The results may differ in those places where urban settlements did not initially develop
415 along water channels. Nonetheless, we believe that the main findings of this research are
416 significantly relevant contributions to sustainable flood risk management that pave the way
417 for more flood-proof and resilient spatial planning. One of the significant findings of the
418 current study for urban planners is that a spatial planning policy oriented towards
419 densification without expansion should be accompanied by appropriate mitigation measures,
420 either at the site or at the building scale (e.g. Bruwier et al., 2018).

421

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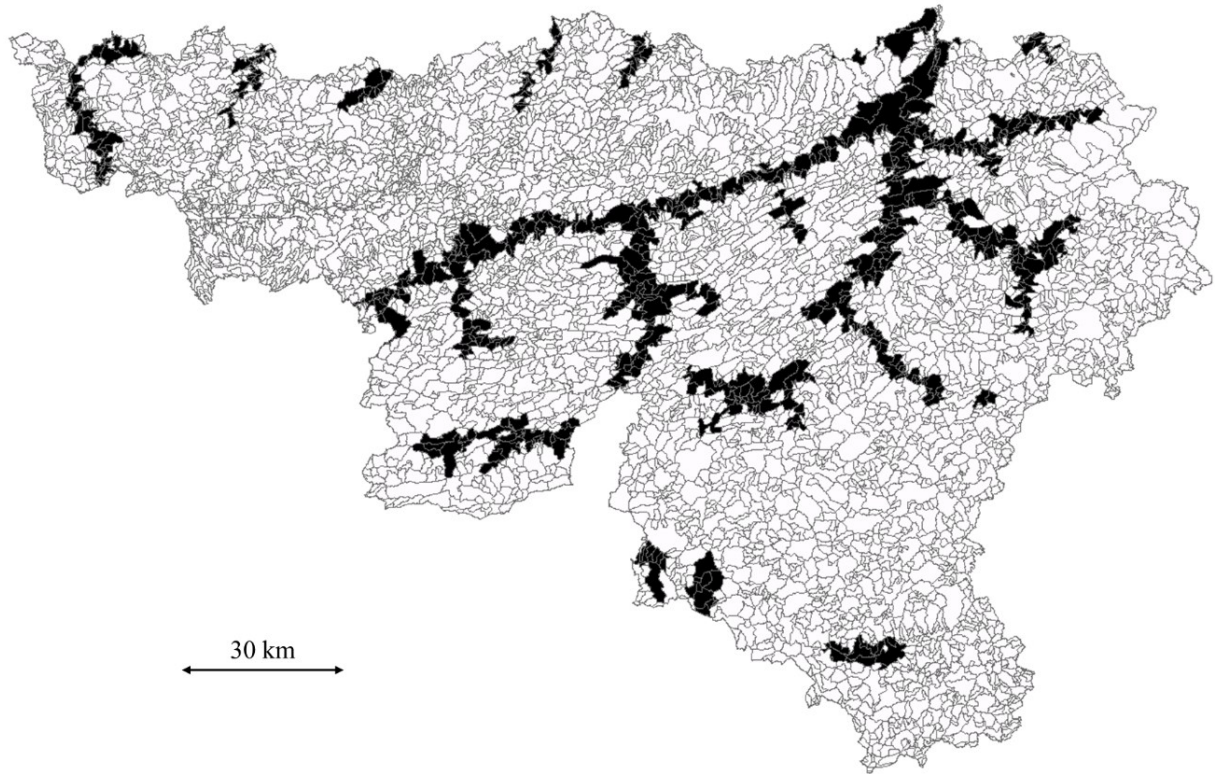
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Appendices

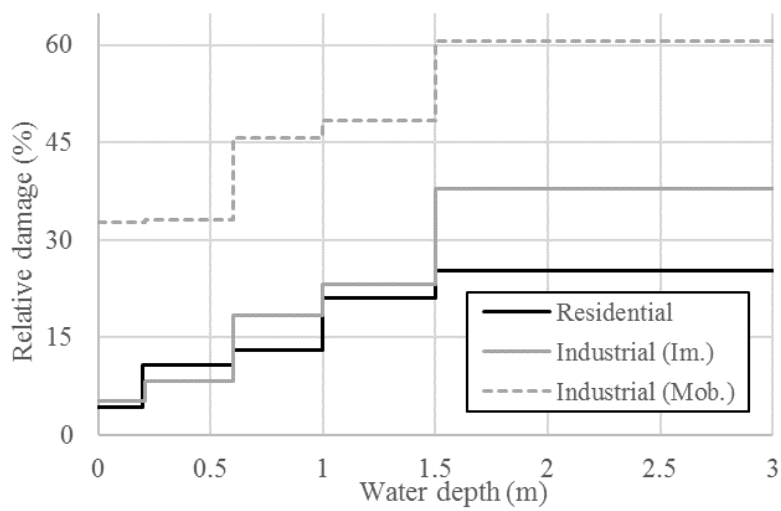


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Figure A-1: Hydrographic sectors for which computations were performed by the HECE in the context of the preparation of flood hazard maps.

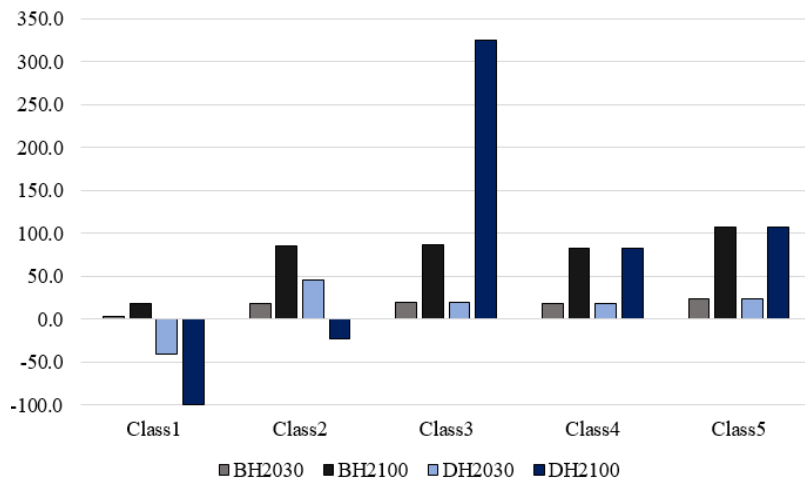


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Figure A-2: FLEMO stage-damage functions for residential and industrial land use categories.



509

510

Figure A-3: Change rate (%) of the area of each urban class related to its area in 2010.

511