

GEOAI, CLIMATE RISK, AND TACOS THE ZINE





WELCOME TO

GeoAI, Climate

Risk and TACOS



THIS AIN'T YOUR POLISHED
WHITE PAPER. THIS IS THE
MESSY, PHOTOCOPIED, SHARPIE-
ON-NAPKINS VERSION OF
A REVOLUTION.



WE'RE STARING DOWN
A WORLD ON FUCKING
FIRE—LITERALLY.
INSURANCE MARKETS
COLLAPSING,
SATELLITES SPYING,
FLOODS SWALLOWING
STREETS. TACOS STILL
GD DELICIOUS.



THIS ZINE IS ABOUT SEEING THE WORLD DIFFERENTLY:

- **THROUGH** MAPS AND SATELLITES THAT DON'T JUST OBSERVE, THEY PREDICT.
- **THROUGH** THE CRACKS IN OUR SYSTEMS WHERE BIAS, INJUSTICE, AND INEQUALITY HIDE
- **THROUGH** A GEOSPATIAL LENS SHARP ENOUGH TO SLICE **THROUGH** THE NOISE.

INSIDE YOU'LL FIND CASE FILES, PUNK MANIFESTOS,
MESSY DIAGRAMS, AND DOODLES OF SATELLITES
WITH BINOCULARS, IT'S NOT TIDY.

NEITHER IS THE PLANET RIGHT NOW.



HOW GeoAI, SPATIAL FINANCE CAN REDUCE CLIMATE RISK



See? EASY as PIE... On FIRE



The GeoAI/Climate Risk Playbook



(AKA: AI vs. THE APOCALYPSE)



The planet is cooking. Floods hit harder. Heatwaves last longer, and The “Official Systems” meant to keep us safe are light-years behind. Enter: GeoAI: The Mutant offspring of remote sensing, and the pile of algorithms that create AI. GeoAI doesn’t just watch the storm; it predicts its PUNCH. It’s not just new tech, it’s rewriting the playbook on how we navigate our way out of this boiling ocean.



THE TECH: CYBERPUNK EARTH OPS

GeoAI is machine learning duct-taped to the eye of Sauron. Sats, Radar, Balloons, IoT Ears and Drones, Drones, Drones. All screaming with data streams feed into algos that bake chaos into clarity. Cloud Computing is the force multiplier: massive server farms, grinding TBs of “too much Data” into information.

CASE FILE 2:

HEAT IS THE NEW HUNGER

Cities are ovens. Asphalt and glass jack up temps while wealthier blocks crank the AC. Meanwhile, poor neighborhoods roast alive. Google’s AI Heat Resilience Project maps this inequality with surgical detail: tree cover vs. no cover, “cool roofs” vs. tar traps. The result? **10°F** hotter in low-income, Black and Brown communities. GeoAI doesn’t just show the problem—it points the finger and says: fix this here, RIGHT FUCKING now.

CASE FILE 1: FLOOD FUTURES

Urban floods aren’t just puddles; they’re fucking city killers. GeoAI takes satellite radar, stacks it with terrain maps and forecast models, then runs the simulation: where water’s coming, where it’s pooling, who’s uber screwed. But here’s the kicker==MIT’s crew is warping reality with generative AI, spitting out future satellite images of neighborhoods post-flood. It’s like holding tomorrow’s newspaper..except it’s drownin’



FROM PIXELS TO

HOW SATELLITE IMAGERY BECOMES
ACTIONABLE INTELLIGENCE

POLICY



Every day, space beams down a storm of pixels—SAR radar, hyperspectral scans, constellations snapping the planet like a never-ending photo booth. Terabytes nobody sees. But those streams of static? They're driving billion-dollar payouts, rewriting climate law, and forcing corporations to face the risks they'd rather

BURY!!!

**THIS ISN'T PRETTY MAPS. THIS IS RAW
SURVEILLANCE TURNED INTO LEVERAGE**



THE RAW DATA RIOT

- SAR: radar eyes cutting through clouds + night, spotting millimeter shifts in the ground before bridges crack or forests vanish.
- Hyperspectral: forests aren't "green"—they're fingerprints. Crop stress, pollution plumes, even buried minerals light up in invisible bands.
- Volume: Landsat spits out 1,000+ scenes a day. Planet images the entire Earth daily. Pixels pile up, useless, until AI chews them into stories.

Assembly Line of Intelligence

- Computer vision tags buildings, ships, farms.
- Time series show glaciers retreating, cities metastasizing.
- Crop indices forecast harvests. Flood models simulate futures.
- Mix it with weather, economics, and ground sensors → full-spectrum climate intel.



Corporates: No More Greenwash

- SEC's disclosure push means companies can't bluff, because satellites see it all.
- Supply chains checked for illegal logging.
- Commodities tracked from orbit.
- Asset managers use pixels to fact-check ESG claims.

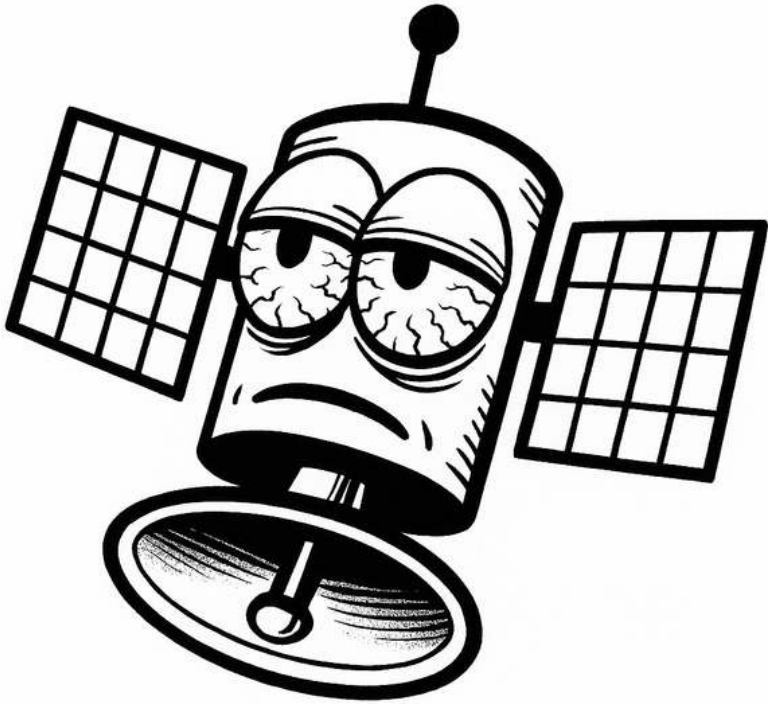
The Future Pipeline

- AI: faster, sharper, predictive.
- Constellations: cheaper, denser, constant coverage.
- Democratization: cloud platforms let anyone play, NGOs, small nations, scrappy startups.

Pixels → Patterns → Pressure → Policy



**THE SATELLITES
DON'T BLINK**



**NEITHER SHOULD
WE**

THE SENSOR ⚡ SWARM FUTURE

EARTH'S DIGITAL NERVOUS SYSTEM IS ALREADY TWITCHING

Forget sci-fi. Forget the glossy NASA posters. We're building a real-time spyweb for the planet: satellites, drones, hacked-together IoT gizmos, and citizen punks with sensors in their pockets. Call it the Sensor Swarm: Earth's first twitching, buzzing, bleeding nervous system.

CONSTELLATION REVOLUTION

Planet Labs runs hundreds of tiny Dove CubeSats, snapping near-daily global selfies at 3.7m resolution since 2009. Add Iridium NEXT-66 satellites orbiting every 100 minutes—beaming IoT coverage anywhere with sky access. Together they form the swarm's backbone, keeping every cheap, battery-drained sensor talking.

IoT INFESTATION

Smart cities, dumb planet. Traffic lights, streetlamps, soil sensors, air monitors everything wired, everything talking. IoT spreads like mold, embedding itself into every corner of life.

Farmers track soil thirst. Cities monitor smog and noise. Companies like Myriota make sure even the loneliest desert sensor can squeak data to orbit. Cheap sensors == total surveillance disguised as “smart.”

DRONE LAYER



Meteodrones dive into storm guts, humidity, temperature, wind ripped raw—feeding weather models. UAVs now pack Iridium links for beyond-line-of-sight ops: capturing flight data, rerouting, even self-destructing. Sky buzzers bridging the gap between space and street.

CITIZEN UPRISING



The swarm isn't just corporate. Citizens bolt low-cost sensors to balconies and bikes. Projects like Sensor.Community pump open-source pollution maps online. Crowdsourced eyes = faster disaster response than any official channel

FUSION FUTURE

Satellites + drones + IoT + citizen rebels = sensor fusion. Data stitched into a living map. The Earth wakes up and once it's online, it's never going offline



SPATIAL FINANCE FOR

A WARMING WORLD

INSURANCE HAS ALWAYS BEEN ABOUT PLACE.
WHERE'S YOUR HOUSE?
WHAT'S DOWN THE STREET?
HOW CLOSE TO THE FLOODPLAIN, WILDFIRE LINE
OR HURRICANE CORRIDOR?



FOR DECADES, CATASTROPHE MODELS ANSWERED THESE QUESTIONS. THEN WALL STREET STACKED PRODUCTS ON TOP—CAT BONDS, CLIMATE DERIVATIVES, INSURANCE-LINKED SECURITIES. A WHOLE ECONOMY PRICED AROUND GEOGRAPHY.

THE SHIFT

Insurance markets are cracking—losses up, coverage vanishing, risk shoved back onto homeowners and cities.

Enter Spatial Finance: not just insurance, but geospatial data running through every financial decision.

- Is this mortgage viable in 20 years?
- Will this bondholder survive the next storm?
- How much hidden climate risk sits in this portfolio?

THE STAKES

Capital markets are finally asking the same thing underwriters always knew: "Location matters."

Because a house on a hill and a house in a valley are worth the same on paper... until the storm hits.

Because a bond tied to coastal infrastructure is safe... until the tide reclaims the land.

Because creditworthiness, performance, and long-term value all bend under climate pressure.

THE TOOLS

Spatial finance blends:

- Remote sensing (satellites watching coasts, forests, floodplains).
- AI + open data (finding patterns no analyst can keep up with).
- Actuarial history (because loss records matter, until they don't).

Together, they map exposure + vulnerability + governance + recovery. The full life cycle of climate risk.

THE FUTURE

Finance is becoming spatial.

Not optional. Not niche.

Core infrastructure for a warming world.

The winners will be those who can see risk at the level of place—and act before the market catches up



U.S. 2024 BILLION-DOLLAR WEATHER AND CLIMATE DISASTERS



**CLIMATE IS MOVING FASTER THAN THE MODELS.
2024: 27 BILLION-DOLLAR DISASTERS.
DAMAGES: \$182.7 BILLION.
BY MID-2025: ALREADY 15 MORE.
THE MATH IS BREAKING.**

THE FUTURE PIPELINE



DISASTERS @



MACHINE SPEED.



WHEN MILLISECONDS MEAN EVERYTHING

Disasters don't wait. Wildfires double in hours. Flash floods peak in minutes. Earthquakes? No warning at all. In the war against nature's clock, humans blink. Machines don't.



AI is now the planet's fastest first responder; spotting patterns, raising alarms, and spitting out maps while humans are still asking "what just FUCKING happened?" This isn't about "better computers." This is about ripping up the rulebook of disaster response.



PATTERN PUNKS



AI doesn't sleep. It chews sensor feeds, weather data, satellites, history → everything all at once.

- Chimney smoke vs. wildfire? It knows.
- Hotspot flares invisible to the human eye? It sees.
- Burn scars, smoke plumes, fire spread? It maps in real time.



This is computer vision as firefighting scout—a machine that smells disaster before you do.



THE CRITICAL WINDOW

Seconds FUCKING matter.

Early warning == evacuation.

Evacuation == lives saved.

AI crunches routes, allocates gear, tells responders where to go before chaos snowballs.

Every second shaved is a family out of the floodplain, a firefighter at the right ridge, a medic with the right supplies.



THE FUTURE OF SPEED

As climate chaos escalates, machine speed isn't a luxury!!! It's the only edge we have.

Disaster response used to be reactive. AI makes it predictive. It doesn't just support us...it races ahead of the fire, the storm, the quake.

What does it buy us? The one thing disasters try to steal: MFin TIME.



THE DARK SIDE OF GEOAI

WHEN ALGORITHMS FAIL THE PLANET



THE BIAS BAKED INTO THE DATA

Garbage in, garbage out. If your sensors only watch rich neighborhoods, guess who the AI protects? Affluent folks. Poor and rural communities? Invisible.

These biases creep into "resource allocation" too—funding, water, energy, all funneled toward the already-powerful. Algorithms don't erase inequality. They FUCKING hardcode it.



WHEN MODELS MISREAD THE GD MAP



AI can't imagine what it's never seen. Climate hazards don't play by the past's rulebook.

Test runs show how models "predicted" insane warming that never happened. Between 1998–2014? Nearly every model overshoot. 97.6% wrong. You'd do better flipping a coin.

THE SIMPLICITY TRAP



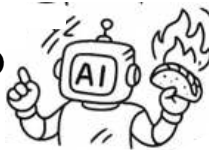
AI loves shortcuts, like a teenager cleaning their room. Neural nets crave simple patterns and ditch the messy but important ones

Result? Flood models that miss slums, wildfire models blind to Indigenous land practices. When survival depends on details, simplicity kills. Indigenous peoples, small farmers, the rural poor are erased from datasets, erased from protection.



THE PATH FORWARD

- DIVERSE DATA
- TRANSPARENT CODE
- COMMUNITY LOOPED IN
- OVERSIGHT WITH FUCKING TEETH



WHO GETS ERASED?
WHO DECIDES?





SATELLITES AS AUDITORS



WHEN SPACE BECOMES WALL STREET'S TRUTH TELLER

Chevron bragged: "15% fewer methane emissions." Shiny charts. Glossy ESG pledges. Investors nodded along.

But 400 miles up? Satellites caught fat methane plumes pouring out of the Permian. Within hours, short-sellers dumped Chevron stock. ESG scores tanked. Wall Street believed the orbital receipts, not the press release.

Welcome to the age of orbital accountability; satellites as the ultimate auditors, corporate greenwashing vs. the unblinking eye in the sky.



THE METHANE HUNTER

ESG used to mean trust-the-PDF. Self-reports, audits, and promises no one could verify.

Now? Over 3,000 satellites watch Earth. Planet Labs snaps everything daily. AI chews it, compares it, flags the lies.

- BlackRock tracks deforestation in realfuckingtime.
- Unilever's palm oil pledges fact-checked from orbit.
- Glossy brochures are dead. Orbital truth is as instant and Folgers

THE FLOODPLAIN FRAUD SQUAD

Houston said: "New zoning == no more flooding."

Satellites said: "Developers are still building in floodplains."

Insurers adjusted premiums overnight.

JPMorgan now uses satellites to verify flood disclosures on loans. Bad data= busted portfolios



THE ALGORITHMIC TRUTH MACHINE

AI turns pixels into verdicts.

- Methane leaks flagged automatically.
- Illegal mining spotted through clouds with radar.
- Hyperspectral eyes sniff pollution invisible to cameras.
- Crop failures predicted before markets feel the shock.

THE END OF ENVIRONMENTAL FICTION

The era of spin is over. Orbital receipts don't care about your branding.

Every leak, every acre cleared, every floodplain lie == visible, trackable, monetizable. Companies can't bury the truth under PDFs.

But... the power sits with asset managers, hedge funds, and data firms. Who owns the satellites owns the story.

**THE SKY IS WATCHING. AND IT'S KEEPING
FUCKING RECEIPTS.**

- 



- WIND >120 MPH? EFFIN' PAID.  \$
- RAINFALL >8 INCHES IN 24 HOURS? EFFIN' PAID.  £
- EARTHQUAKE >6.5 MAGNITUDE? EFFIN' PAID.  ¥



- SATELLITES + IOT SENSORS WATCHING EVERYTHING - MONITORING THE CHAOS
- AI CRUNCHING TERABYTES OF CHAOS INTO CLARITY - OWNING THE FUCKING CHAOS
- BLOCKCHAIN + SMART CONTRACTS AUTO-RELEASE FUNDS - BRINGING RECEIPTS.
- NO MIDDLEMEN - NO "LOST PAPERWORK."



“**Y**”

[illegible]

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[illegible]

Fucking Math. **X**

⚡

No adjusters. No waiting. No bullshit.



**DON'T BRING FUCKING
SPREADSHEET TO A**



**GEOINTELLIGENCE
CLIMATE FIGHT.**
~~~~~



THE GEOSPATIAL LENS



Unlocking Climate Adaptation's Hidden Superpower

FORGET FLYING AND LAZER EYES

Humanity's unexpected superpower is seeing through the geospatial lens. Location intelligence maps with a fucking edge flip climate chaos into motherfucking clarity



EVERYTHING HAPPENS SOME FUCKING WHERE

"One neighborhood roasts while another floods."
"Geospatial tech turns dust-gathering spreadsheets into execution-grade maps."



THE PRECISION ADVANTAGE

MAPS== X-RAY FUCKING VISION
HEAT ISLAND EXPOSED & TREE GAPS REVELED
RIOS'S TRICK: HEAT + TREES + PEOPLE==LIVES SAVED



PREDICTIVE POWER

CORNZONES MARCHING FURTHER NORTH
SEA WALLS PLANNED FOR TOMORROW'S STORMS
BUILDING WILDFIRE DEFENSES FOR A FLAMING PLANET



DATA INTEGRATION == INNO-FUCKING-VATION

DEMOGRAPHICS + WEATHER + ECON + SATELLITES == THE MAP
NO ONE ELSE SAW



INFRASTRUCTURE AND HAZARDS

ROADS, POWER GRIDS, WATERLINES LAYERED WITH FLOODPLAINS, WILDFIRE, AND HUMAN DEVELOPMENTS WEAK LINKS GLOW LIKE FUCKING NEON



FINANCE AND FUCKING CLIMATE

OVERLAY MORTGAGES, INSURANCE, AND BOND MARKETS WITH HAZARD MAPSWATCH INVISIBLE RISK BECOME VISIBLE AND CLEAR AS DAY



HUMAN VOICES + IoT == WORLDWIDE SENSOR WEB

CROWDSOURCED DATA | SOCIAL MEDIA FEEDS | IoT
THE GROUND TRUTH STITCHED TO SATELLITE EYES



IF YOU CAN'T MAP IT, YOU CAN'T FUCKING FIX IT.

MAPS TURN DATA INTO POWER.

GEOINT == CLIMATE INSIGHTS.



GEOSPATIAL DATA RIPS OFF THE MASK OF CHAOS



AI HELPS BY SHOWING THE PATTERNS IN THE
CHAOS

AND TACOS ARE STILL FUCKING DELICIOUS



THE AUTHORS



TEE BARR

PRISCILLA COLE

TEE@GEOSPATIALRISK.COM PRISCILLA@GEOSPATIALRISK.COM

THE SPONSORS



WWW.SPARKGEO.COM



WWW.CGIG.CO

