

Support the Urban Flooding Awareness Act



BACKGROUND

Evermore destructive storms are pummeling urban areas at an alarming rate, causing massive amounts of property damage to homes and businesses, eroding our land and streams and threatening the quality of our drinking water. What we know:

- The 2014 National Climate Assessment Report confirms major increases in precipitation across most of the country over the last 54 years, and projects even more frequent and intense rain events in the near future.
- It is believed that these storms currently cost property owners, businesses and taxpayers several billion dollars annually across the United States, but there is no good data on which to base future estimates.
- Research by the Illinois Dept. of Natural Resources shows that more than 92% of all damage claims from urban flooding in Illinois from 2007 to 2014 were outside designated floodplains, while current flood control programs focus primarily on flooding from overflowing rivers.

Thus, the vast majority of flood victims, whose homes and businesses are damaged by flooding after rainwater overwhelms local drainage systems, are left with few resources because government agencies are working with an incomplete picture of the nature and extent of urban flooding.

The steady increase in urban flooding and damage over the last few decades has three main causes: (1) increasingly frequent and intense rainfall, (2) continued development of impervious surfaces such as buildings, roads, parking lots, alleys and sidewalks and (3) aging, undersized and poorly maintained stormwater drainage infrastructure.

The Urban Flooding Awareness Act requires FEMA to direct a study to quantify these facts and develop recommendations to assist federal, state and local governments in their efforts to prevent and provide relief from urban flooding to homeowners and businesses across the country.

Chief Sponsors:

Senator Dick Durbin (IL)

Congressman Mike Quigley (IL-5)

Co-sponsors:

Congressman Steve Cohen (TN-9), Congressman Luis Gutierrez (IL-4), Congressman Jared Huffman (CA-2), Congressman Donald Payne, Jr. (NJ-10), Congressman Jared Polis (CO-2), Congresswoman Eleanor Holmes Norton (DC), Senator Sheldon Whitehouse (RI)

Current Endorsements:

Alliance for the Great Lakes

American Rivers

Association of State Floodplain Managers

Congress for New Urbanism

National Association of Realtors

Water Environment Federation



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“The available records of historical flood damage are inadequate for policy evaluation, scientific analysis, and disaster mitigation planning. There are no uniform guidelines for estimating flood losses, and there is no central clearinghouse to collect, evaluate, and report flood damage. The data that exist are rough approximations, compiled by the NWS from damage estimates that are reported in many different ways. Moreover, most published summaries of the damage estimates focus primarily on aggregate national damage totals.”

<http://www.flooddamagedata.org/introduction.html>

YOUR QUESTIONS ANSWERED

Q: What is “urban flooding”?

A: Urban flooding occurs when homes, yards or streets are inundated with water from heavy rains or snow melt, damaging property, and making travel difficult and dangerous. It also results from sewer water backing up through pipes into basements, and from water seeping through foundation walls.

Q: How is “urban flooding” different from other kinds of flooding?

A: Government agencies and the media typically associate flooding with infrequent, catastrophic events such as Hurricane Sandy, and when heavy rains cause tidal surges and riverbanks to overflow. However, a recent study in Illinois¹ (“Illinois Study”) suggests that the vast majority of properties affected by flooding are in urban and suburban areas, where flooding affects them every time it rains hard. For these residents and businesses, flooding happens when the run-off from roads, parking lots, yards and roofs overwhelms the sewer system and makes its way into their homes.

Q: Why is this happening? Is it new?

A: It is a national trend, and there are three primary reasons for urban flooding. First, over the last 50 years there has been an increase in the number of intense storms. Second, over the same period, development has increased the amount of impervious surfaces (in the form of buildings, streets, sidewalks and parking lots), which means that there’s even less soil that can soak up this increased rainfall. Finally, in many communities the pipes intended to carry rainwater away were installed more than 50 years ago, when there was less runoff, so they were not designed for the increased runoff of today. Now many property owners are seeing water in their homes or flooding in their yards when there is just a moderate amount of rain – sometimes just an inch and a half or more.

Q: How big of a problem is urban flooding?

A: Nobody knows how many homes and businesses are affected, which is why we need this study. The Illinois Study found that properties across 99% of Illinois counties were affected at a total cost of over \$2.3 billion in an 8-year period. The average claim to property owners by insurance was \$6,500.

Q: Why does it matter?

A: The impacts of urban flooding can be severe – individual homeowners have spent hundreds of thousands of dollars repairing damage and in some cases have had to abandon their property altogether. Repeat flooding can also lead to foundation cracking and subsidence, and to mold, along with the associated health impacts.

Q: Doesn’t insurance cover this type of flooding?

A: Yes, but the insurance policies for urban flooding are complex and not designed to deal with the problems that some property owners face every time it rains. One element of the study will be to review the role of insurance in these situations.

Q: How will a study fix the problem?

A: Understanding the scale and severity of the problem will help federal and state agencies and the insurance sector better understand how to support affected homeowners and businesses, including where to prioritize investment and action. It will also ensure that the impact of urban flooding on victims is given proper attention and recognition.

Q: How can individuals help?

A: Owners of residential and business property that experience flooding can be very helpful by completing the CNT Urban Flooding Survey. The stories and data from this survey will be provided to members of Congress to give them important information about urban flooding and the need for the national study.

¹ Report for the Urban Flooding Awareness Act, June 2015, State of Illinois Department of Natural Resources:
https://www.dnr.illinois.gov/WaterResources/Documents/Final_UFAA_Report.pdf

For more information, please contact Hal Sprague at (773) 269-4046, hal@cnt.org

About CNT

CNT is a nonprofit innovations hub for urban sustainability. CNT’s research, strategies, and solutions are implemented across America and around the world to create more equitable and resilient communities. Our 35-plus years of work in transportation and community development, water, energy, and climate have inspired a generation of new approaches and earned the highest of honors.