

Fighting Flooding



Rob Moore

Exploring flooding's consequences in an era of climate change

Record floods occurred along the Mississippi River in Illinois and Missouri in the final months of 2015. Floods are becoming more common not just in the Midwest, but also across the country. SWS Associate Editor Sara Samovalov spoke to the Natural Resources Defense Council's (NRDC) Rob Moore about the ramifications of and potential solutions to floods.

Sara Samovalov: What trends have you noticed in your examination of floods over the past several years?

Rob Moore: We're seeing more flooding occur than we used to in the past. The other thing I would say is there's a real disconnect between the observational data about flood risk and the information that we actually use to anticipate the frequency of floods. The information we use to plan for floods is based on model projections and they don't always match up to reality. When you look at the actual data on floods, we get multiple 50-year floods in a 50-year period. Clearly, something is amiss in the way we tell communities to plan for flood risk compared to the actual flood risk they face.

Samovalov: What is the relationship between climate change and flooding?

Moore: If you raise sea levels, coastal areas are much more likely to flood. In riverine areas, flood risk is changing because of changing precipitation patterns—the change in when that rain falls and how much comes in any given event. In urban areas, they're going to see increasing flood problems because they all rely on storm water systems designed assuming a certain amount of rain would

fall in a certain time period. We're rapidly going to find that those systems can't handle the frequent, intense storms that are already becoming commonplace.

Samovalov: What is the National Flood Insurance Program and how can it be reformed to be more effective?

Moore: In the early 1970s, private insurers were pulling out of the market. They paid out way more in damages than they could recoup in premiums from policyholders. So the federal government stepped in and created the National Flood Insurance Program. It became the insurer of flood risk for residential properties in the United States. It's about \$23 billion in debt currently.

There are a couple of things within the flood insurance program [for which] there has actually been some progress made. One thing is changing the pricing structure of insurance to make sure that the price of insurance is more reflective of people's real flood risk. People don't always understand the flood risk that any given property might have. When you tell them, "Your flood insurance in this house is going to be \$6,000 a year," at least [that] communicates to them, "Maybe this isn't the place I should live in."

If you already happen to live in a flood-prone area, one of the things NRDC has worked on is an idea where people could be given a discount on flood insurance in the near term, but once their property is damaged extensively by floods, they would be given an immediate buyout. **SWS**

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