





# Stormwater: Too Simple?

CWEA Stormwater Committee  
2017 Fall Seminar

## Urban Flooding; The Hidden National Threat

Linthicum, Maryland

December 13, 2017



Center for Disaster Resilience

**Gerald E. Galloway, Jr., PE, PhD**

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Hagler Institute for Advanced  
Studies

# Caution



FEAR THE  
TURTLE



# Two Sentences

**Climate scientist makes the most of his parking-lot meeting with Pope Francis**



**"We have a collection of experts from around the world who are concerned about climate change. The changes are already happening and getting worse, and the worst consequences will be felt by the world's 3 billion poor people."**



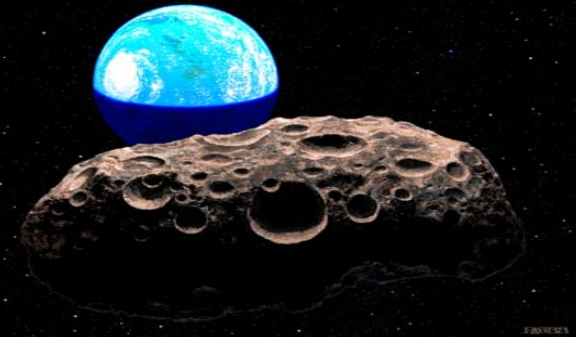
# BLUF (T)



- Urban Flooding Is a Growing National Problem and We Do Not Have a Handle on Its Extent, Consequences and Solutions
- Urban Flooding Has a Disproportionately Large Effect on Those Who Are Least Able to Deal with It

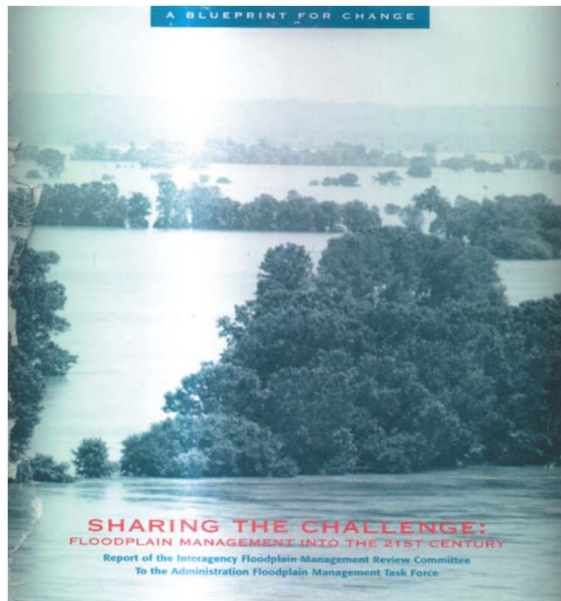
# The 21st Century

- **Population Explosion**
- **Pressures for Development**
- **Crumbling Infrastructure**
- **Inequalities**
- **Volatile, Uncertain, Complex, Ambiguous National and World Situations**
- **Climate Change and Disasters!**





# 1993 Mississippi River Flood



Nearly 50 percent of the approximately 100,000 homes damaged, suffered losses due to groundwater or sewer backup [and sheet flows] as opposed to riverine flooding.





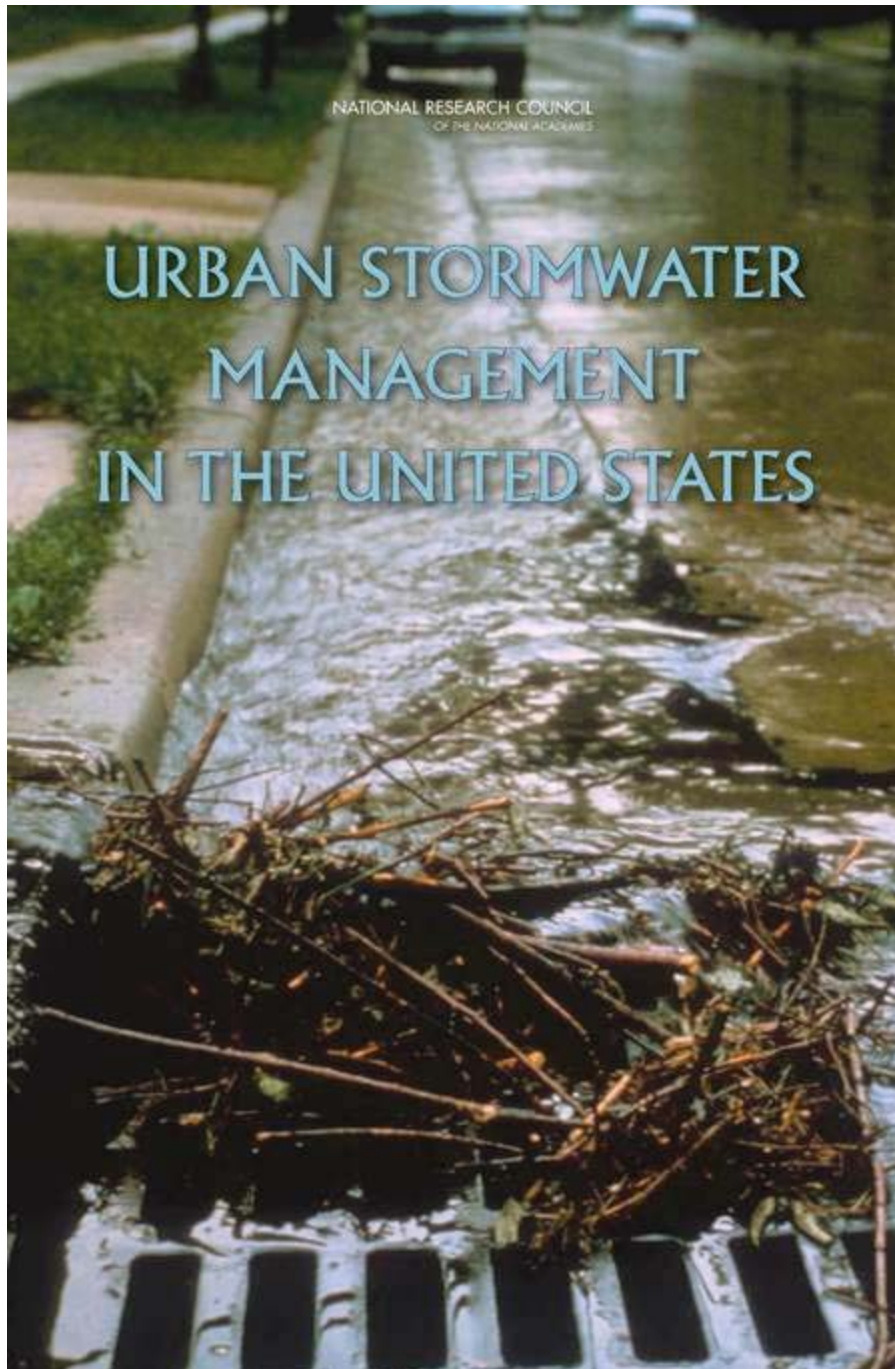
Constitution Avenue

June 2006  
Flooding in the  
monumental core



Department of Justice





## **US National Academies**

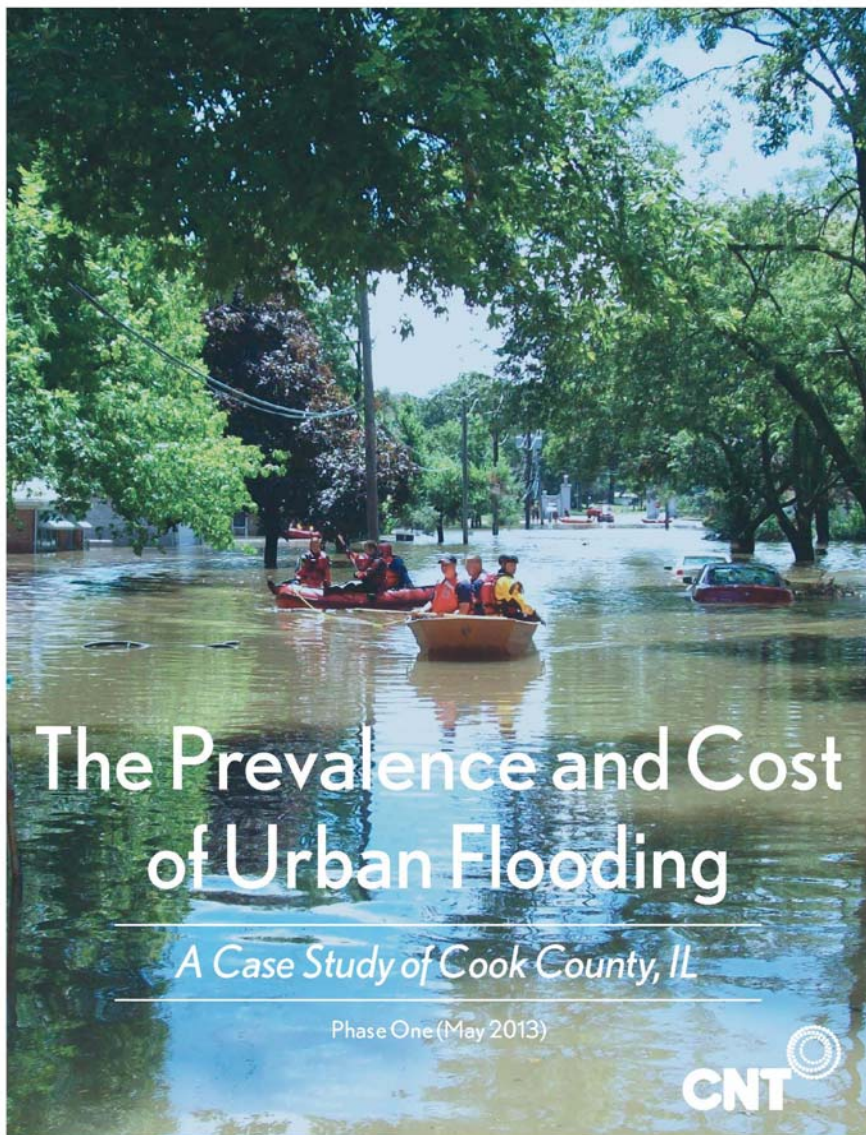
Increased flooding is common throughout urban and suburban areas, sometimes as a consequence of improperly sited development but more commonly as a result of increasing discharges over time resulting from progressive urbanization farther upstream

**2009**



**Nashville 2010**





## **THE CENTER FOR NEIGHBORHOOD TECHNOLOGY**

Harriet Festing, Project Manager  
Cindy Copp, Data and GIS Analyst  
Hal Sprague, Policy  
Dan Wolf, Research  
Ben Shorofsky, Research  
Kathrine Nichols, Report Layout

**2013**



State of Illinois  
Illinois Department of Natural Resources

## REPORT FOR THE Urban Flooding Awareness Act



## An Illinois Team

Brad A. Winters  
Jim Angel  
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Daniel Gambill  
Emily Jenkins  
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*Office of Water Resources, DNR  
Illinois State Water Survey  
Prairie Research Institute  
University of Illinois  
Bender Consulting Services, Inc.  
Molly O'Toole & Associates, Ltd.*

**2015**

# Congressional Actions

- Rep Quigley - Call for study

2D SESSION H. R. 5521

To direct the Administrator of the Federal Emergency Management Agency to enter into an agreement with the National Research Council to conduct a study on urban flooding, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES, SEPTEMBER 17, 2014

- Sen Durbin, Rep Quigley Approps for Study.

address cost-effective strategies to reduce the impacts of urban flooding and the most sustainable and effective methods for funding flood risk assessments and flood damage reduction efforts at all levels of government



# What is Urban Flooding

## **US Congress: Urban Flooding Awareness Act of 2014 (not passed)**

the inundation of property in a built environment, particularly in more densely populated areas, caused by rain falling on increased amounts of impervious surface and overwhelming the capacity of drainage systems.

## **FEMA**

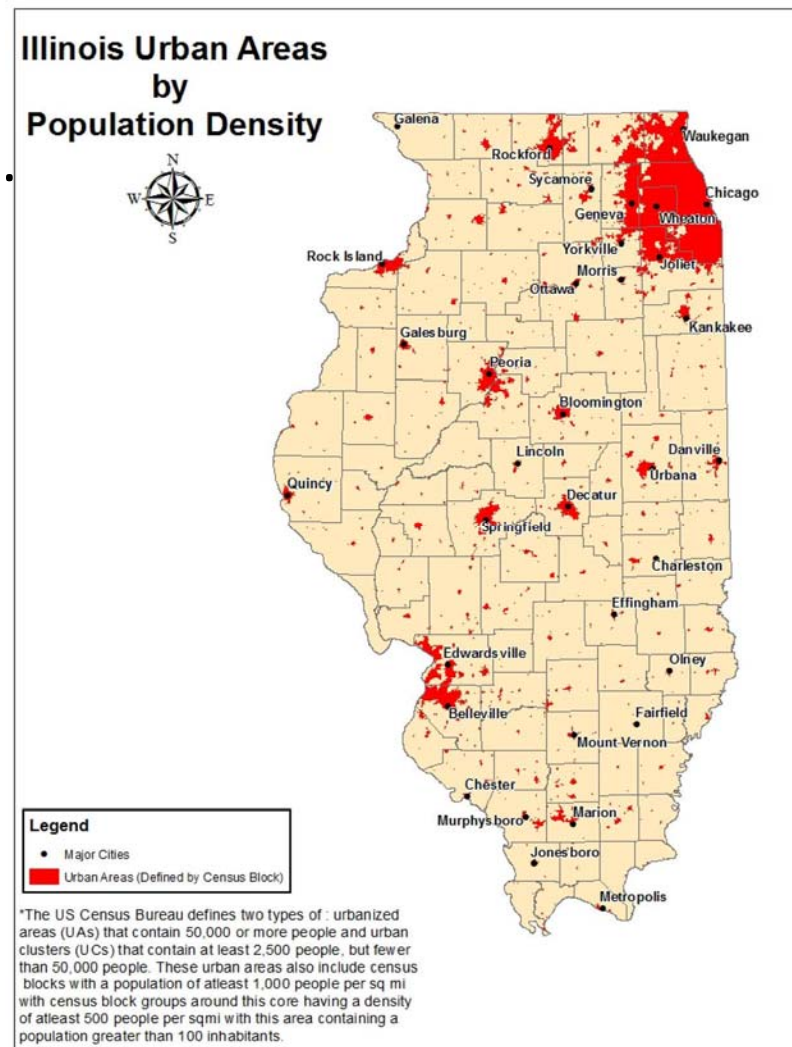
Urban flooding can be defined as the inundation of property in a built environment, particularly in more densely populated areas, caused by rain falling on increased amounts of impervious surface and overwhelming the capacity of drainage systems. It excludes flooding in undeveloped or agricultural areas. It includes situations in which stormwater enters buildings through: a. windows, doors, or other openings; b. water backup through pipes and drains; c. seepage through walls and floors;

## **Illinois Urban Flooding Act**

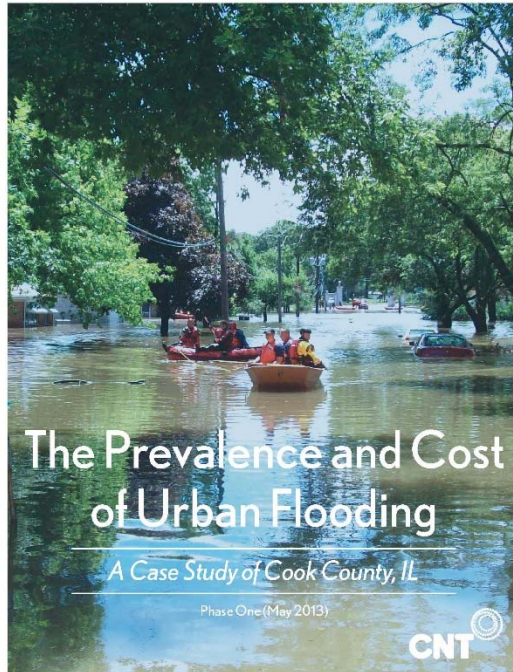
The inundation of property in a built environment, particularly in more densely populated areas, caused by rainfall overwhelming the capacity of drainage systems, such as storm sewers. ‘Urban flooding’ does not include flooding in undeveloped or agricultural areas.”

## Urban Areas

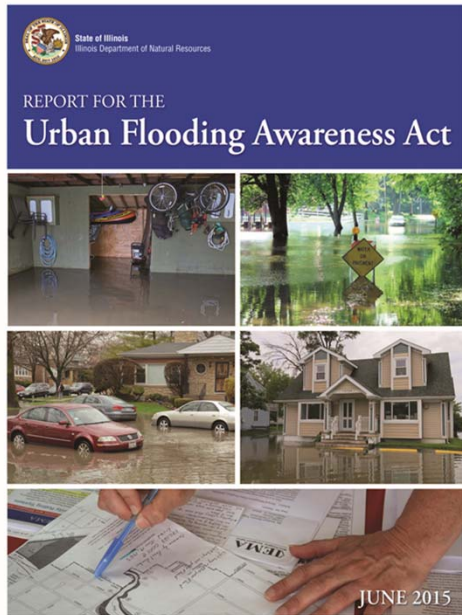
Urban areas are defined by the U.S. Department of Commerce, Census Bureau (USCB) as densely developed residential, commercial and other nonresidential areas. The USCB identified two types of urban areas: urbanized areas for 50,000 or more people and urban clusters of at least 2,500 and less than 50,000 people (2012).



**WHAT HAVE WE LEARNED?**



- **Urban flooding in Cook County, IL is chronic and systemic, resulting in damage that is widespread, repetitive and costly**
- **There are multiple social and economic impacts on property owners**
- **There is no correlation between damage payouts and the floodplains**
- **Claims were made across income groups.**
- **NFIP Flood insurance is not carrying the burden of damage payouts:**
- **No clear solutions for property owners**

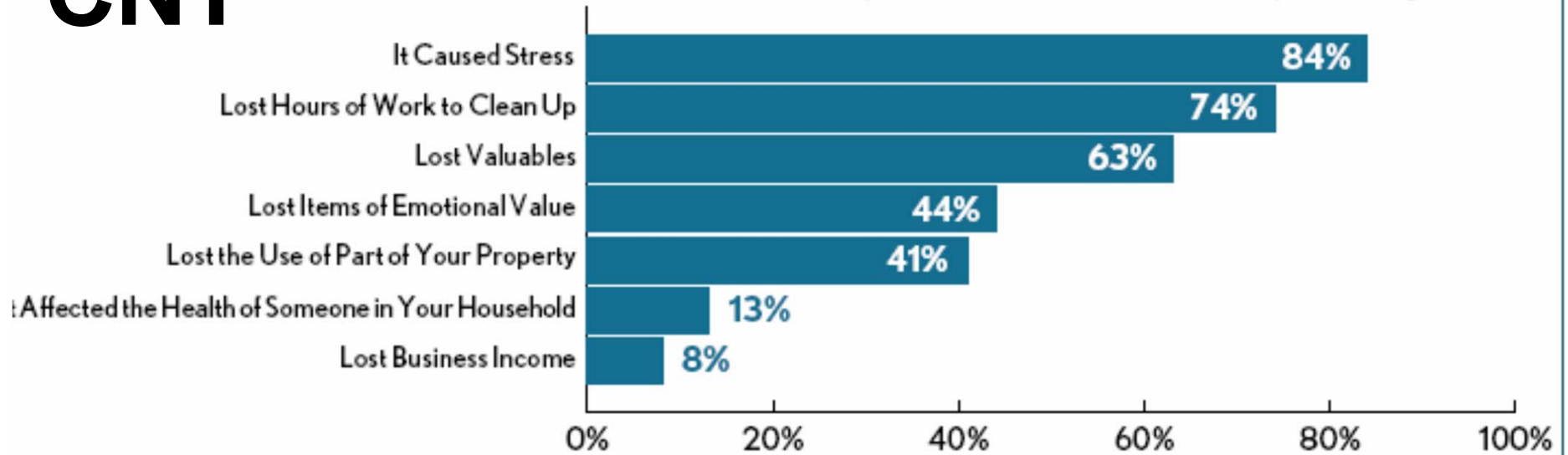


- **Flooding in urban areas has received increasing attention in the last decade, with at least \$2.319 billion in documented damages between 2007 and 2014, of which \$1,240 billion were private claims that typically represent basement flooding and sewer backup.**
- **Although the largest percentage of insurance claims is from northeastern Illinois, urban flood damages and problems occur statewide in urban areas.**
- **There are numerous contributing factors to urban flooding, and in any location the causes may be unique.**

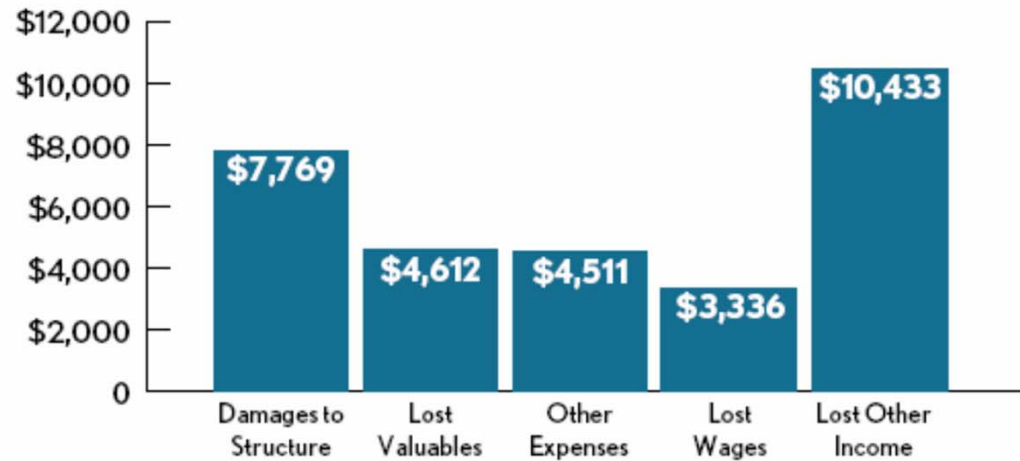


# CNT

## In What Way Have You Been Affected by Flooding?

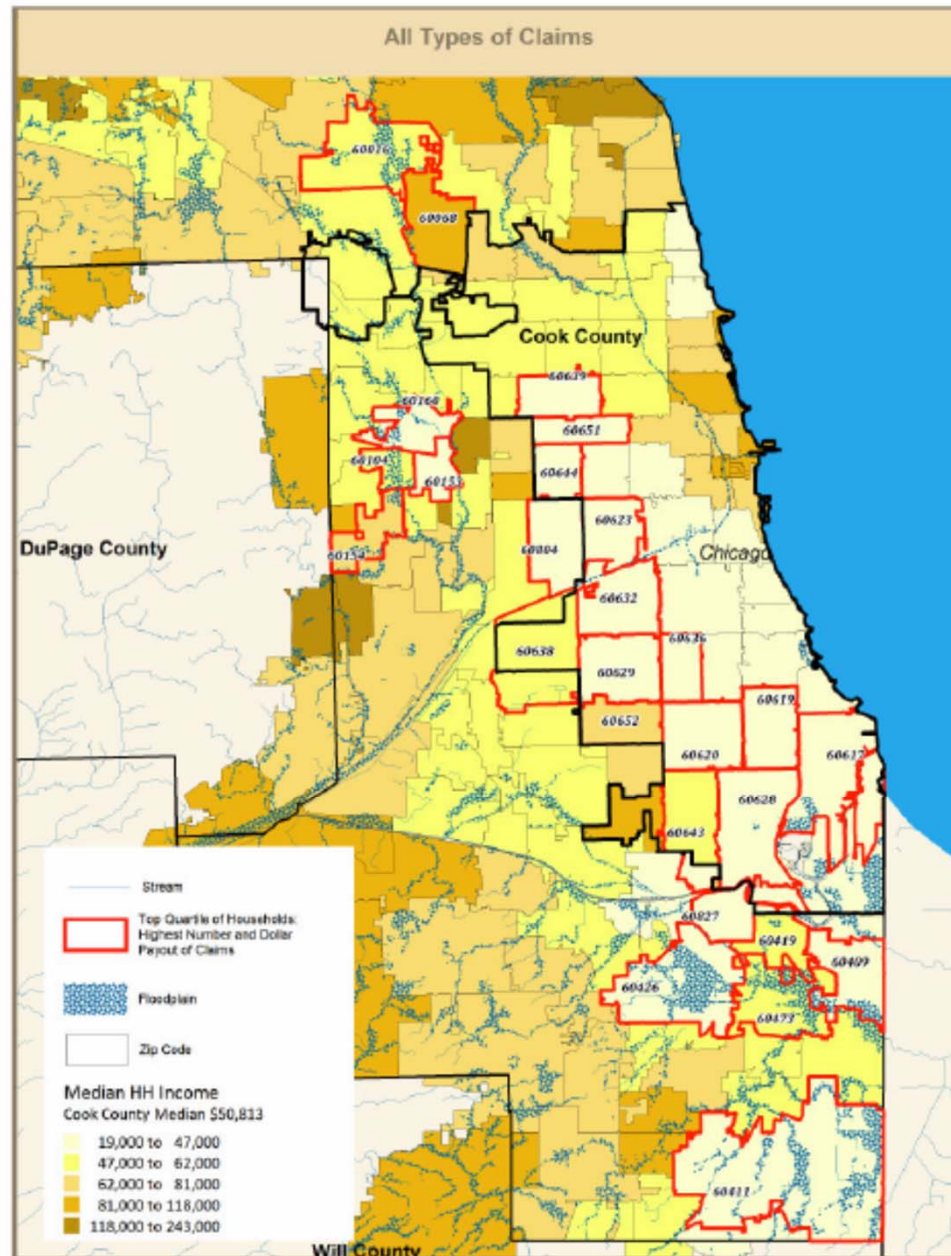


Please Provide an Estimate of Your Dollar Expenses Due to Flooding



# Median Household Income in ZIP Codes with Largest Total Claims (Number and Dollar Payout), 2007-11

CNT



# On Whom Is the Greatest Impact?



*Tercha, M. (2008) Chicago Tribune*



*Kaletka, A. (2008) Pioneer Press*

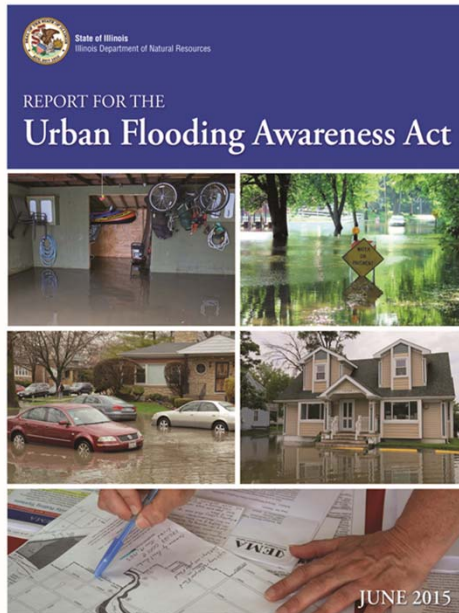


*Kaletka, A. (2008) Pioneer Press*

From Brad Winters, IL DNR

What is a “Nuisance” flood to you  
is a “Disaster” for me





- **Over 90% of urban flooding damage claims from 2007 to 2014 were outside the mapped floodplain**
- **Communities may have the authority to impose design standards and ordinances but often do not have the legal authority to establish a dedicated funding stream,**
- **Urban flooding is expected to increase unless action is taken.**
- **Storm sewer infrastructure is the underpinning of urban drainage, and action is needed to update aging, undersized systems.**
- **Changes to infrastructure and the urban landscape will take years; however, communities and individuals can take action now to reduce risk and damages**
- **The responsibility for urban flooding lies at all levels, from state government to individual property owners, and a tiered approach is required for all aspects of stormwater management.**



# On Going efforts

- CNT
- National Academies
- Texas A&M – Maryland - Others

*The National  
Academies of*

SCIENCES  
ENGINEERING  
MEDICINE

Organize a series of regional workshops or case studies to explore the issue of urban flooding in 3 to 8 metropolitan areas in order to gain an initial understanding of its extent and causes in the chosen locations.

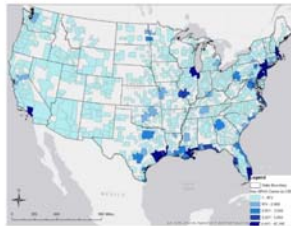
- How big is the problem of flooding in each metropolitan area?
- What causes the worst impacts of flooding—
- How could the worst impacts be avoided or mitigated?
- Who is affected most by floods in the metropolitan area?
- Which regions of the metropolitan areas see the longest lasting or most costly effects of flooding?

## Urban Flooding

### An Analysis of the Extent of Urban Flooding in the United States and Possibilities for Its Mitigation

#### The Challenge of Urban Flooding

Floods present significant economic and social challenges in the United States and around the globe. Losses continue to grow and the potential impact of climate change and population increases are expected to accelerate this rise. Primary attention has been focused on the flooding that results from overflow of rivers and from high water along coastlines as a result of sea level rise, tidal variability, and coastal storm surges. However, contemporary analysis in United States and abroad indicate that a growing segment of flood losses occur because of flooding outside the 1% annual chance flood zone (the regulatory floodplain) of the US National Flood Insurance Program (NFIP) in both coastal and riverine environments. Much of this flooding occurs in more densely occupied urban areas where it has been considered as "stormwater or sewer problems" whose impacts are frequently seen as local and relatively minor. In many of these impacted areas, the population is socially and economically vulnerable and unable to deal with the floods threats it faces on a recurring basis and whose economic resources do not lead to the tracking and reporting of this type of flooding. Unfortunately, little data are available to determine the extent of losses in these areas, most of which are not mapped with any detail under the NFIP and where the very nature of the hazards (street overflow, sewer backup, groundwater, etc.) are not clear. Although property owners in most of the areas are eligible to purchase flood insurance under the NFIP, problems of lack of understanding of the risks, affordability, policy exclusions (basements), and owner-renter relationships result in little participation by residents in federal or commercial insurance programs. Pioneering work by the Center for Neighborhood Technology (CNT) and the state of Illinois have identified within the Chicago metropolitan area and the state the significant losses that are occurring outside the regulatory floodplain, but little analysis has been conducted at the national level.



Top Metropolitan Areas with Insured Flood Losses Outside the 100-year Floodplain

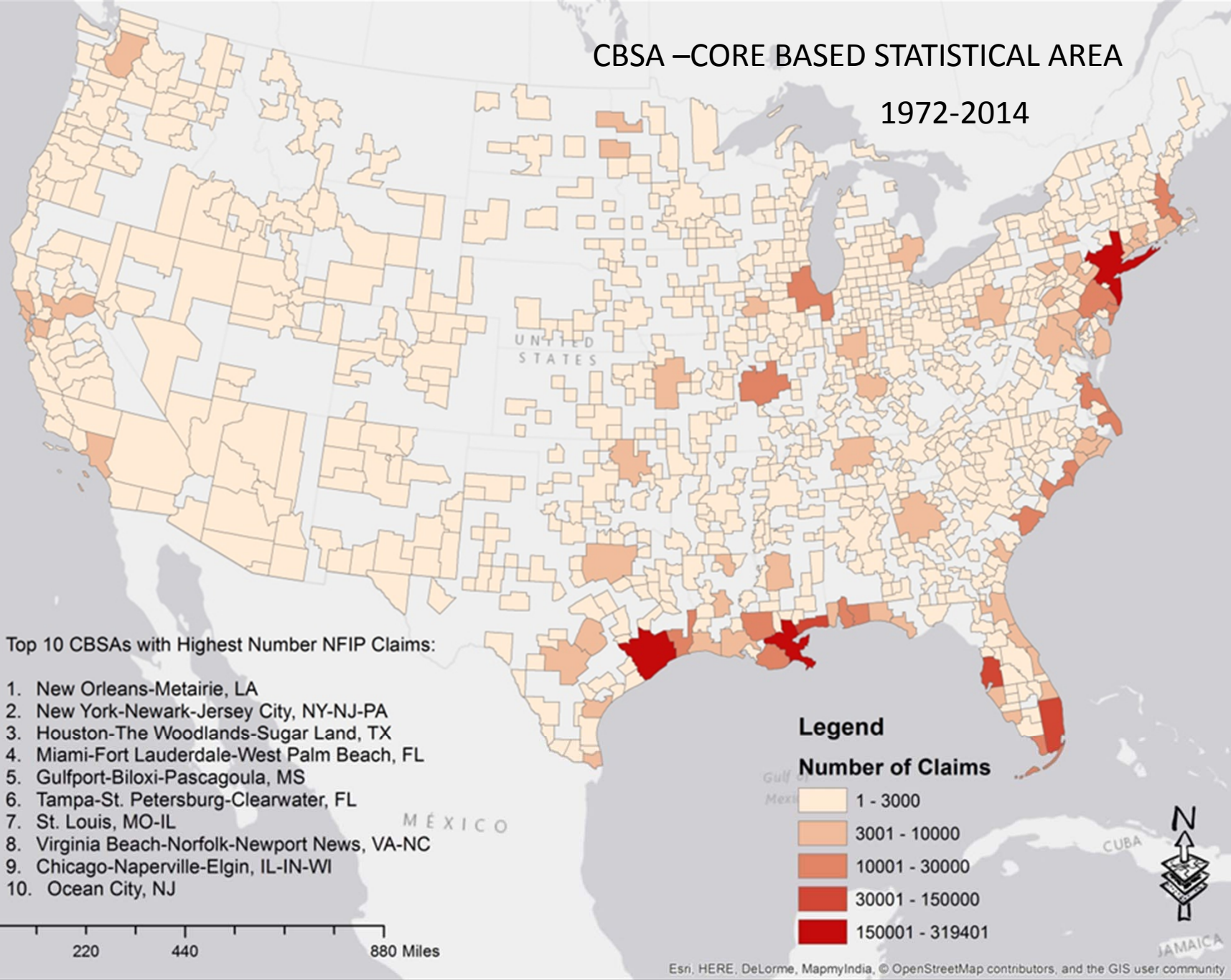
1. New Orleans - Metairie, LA
2. Houston - The Woodlands - Sugarland, TX
3. New York - Newark - Jersey City, NY-NJ-PA
4. Beaumont - Port Arthur, TX
5. Miami - Fort Lauderdale - West Palm Beach, FL



- What is the extent of urban flooding nationally?
- What are its characteristics and consequences?
- How might it be mitigated?

# CBSA – CORE BASED STATISTICAL AREA

1972-2014







## Urban Flooding in the United States: A Growing National Challenge

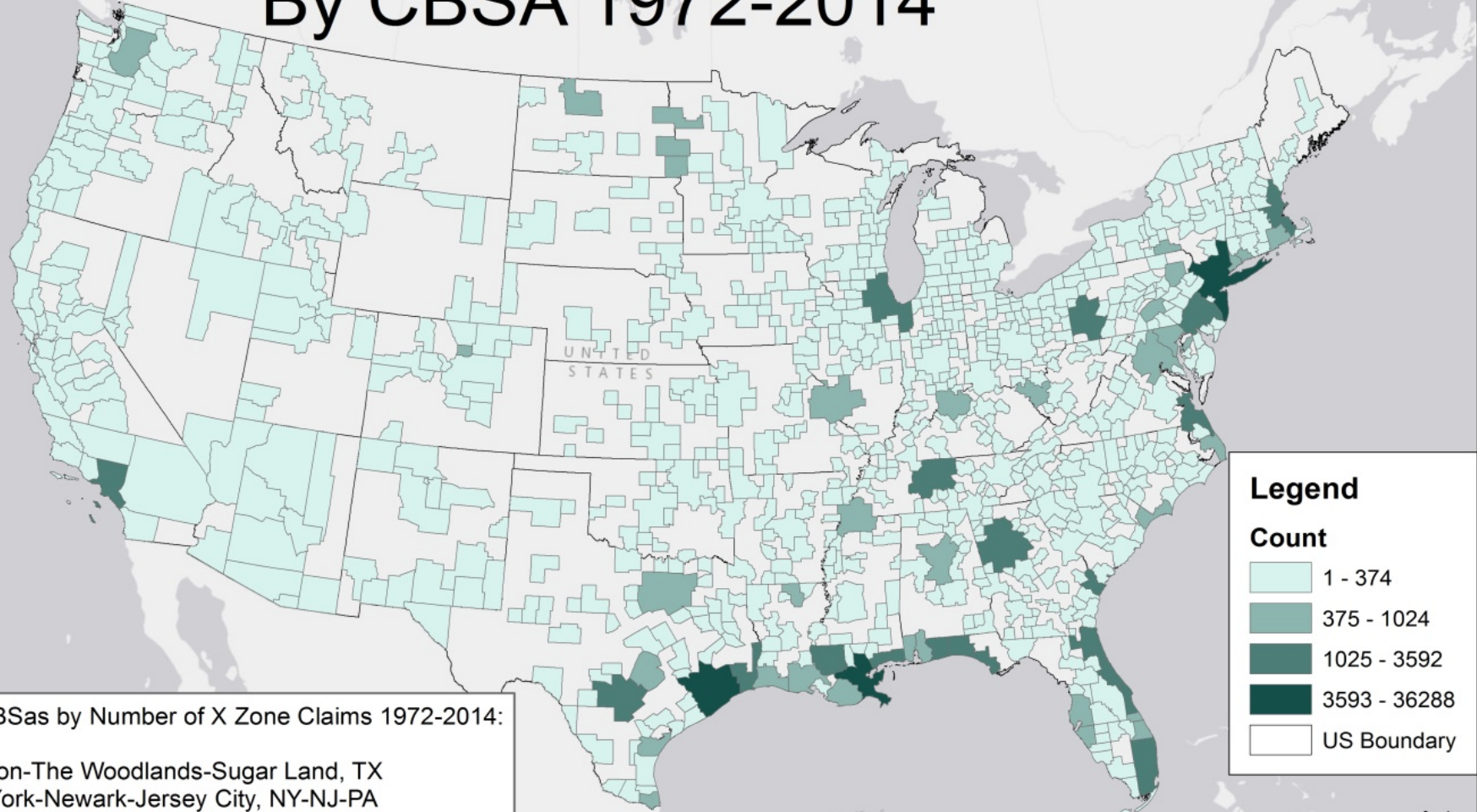
### 1. Background of the Study

Floods of all types present significant economic and social challenges in the United States and around the globe. Losses continue to grow and the potential impact of climate change and population increases are expected to accelerate this rise. Hurricanes Maria, Harvey, and Irma have reemphasized the magnitude of the impacts that floods pose to the nation. Primary attention has been focused on the flooding that results from the overflow of rivers and from high water along coastlines as a result of sea level rise, tidal variability, and coastal storm surges. However, contemporary analysis in the United States and abroad indicate that a growing segment of flood losses occur because of flooding outside the 1% annual chance flood zone (the regulatory floodplain) of the US National Flood Insurance Program (NFIP) in both coastal and riverine environments. Much of this flooding occurs in more densely occupied urban areas where it has been considered as "stormwater or sewer problems" whose impacts are frequently seen as local and relatively minor. In many of these impacted areas, the population is socially and economically vulnerable and unable to deal with the flood threats it faces on a recurring basis and whose economic resources do not lead to the tracking and reporting of this type of flooding.

Unfortunately, little data are available to determine the extent of losses in these areas, most of which are not mapped with any detail under the NFIP and where the very nature of the hazards (street overflow, sewer backup, groundwater, etc.) are not clear. Although property owners in most of the areas are eligible to purchase flood insurance under the NFIP, problems of lack of understanding of the risks, affordability, policy exclusions (basements), and owner-renter relationships result in limited participation by residents in federal or commercial insurance programs. Pioneering work by the Center for Neighborhood Technology (CNT) and the State of Illinois have identified significant losses within the Chicago metropolitan area and the state that are occurring outside the regulatory floodplain. The State reported that flooding in urban areas in Illinois caused, between 2007 and 2014, at least \$2.319 billion in documented damages, of which \$1,240 billion were private claims that typically represent basement flooding and sewer backup and that over 90% of urban flooding damage claims from 2007 to 2014 were outside the FEMA Special Flood Hazard Area. Unfortunately, little analysis has been conducted at the national level.

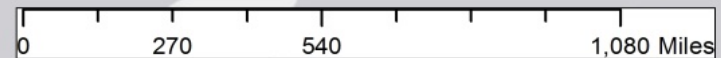
The University of Maryland Center for Disaster Resilience and the Texas A&M Center for Texas Beaches and Shores, with the support of the Hagler Institute for Advanced Study at Texas A&M University, are conducting a scoping analysis of the extent and consequences of urban flooding and identifying potential solutions for mitigation of such flooding. With the cooperation of the Federal Emergency Management Agency, the National Oceanic and Atmospheric Administration, the Small Business Administration and the Census Bureau, the study team has analyzed data concerning reported flood losses across the country. However, since the majority of these data apply to riverine and coastal flooding and since federal assistance is not normally provided for smaller non-riverine/coastal events, it has been difficult to more precisely identify where urban flooding is a problem for communities. It is clear from the data that has been obtained and spatial analysis of claim locations that substantial flood losses occur outside the 1% floodplain of the NFIP and, in many cases, in areas not connected directly to riverine or coastal sources.

# Number of X Zone Flood Damage Claims By CBSA 1972-2014

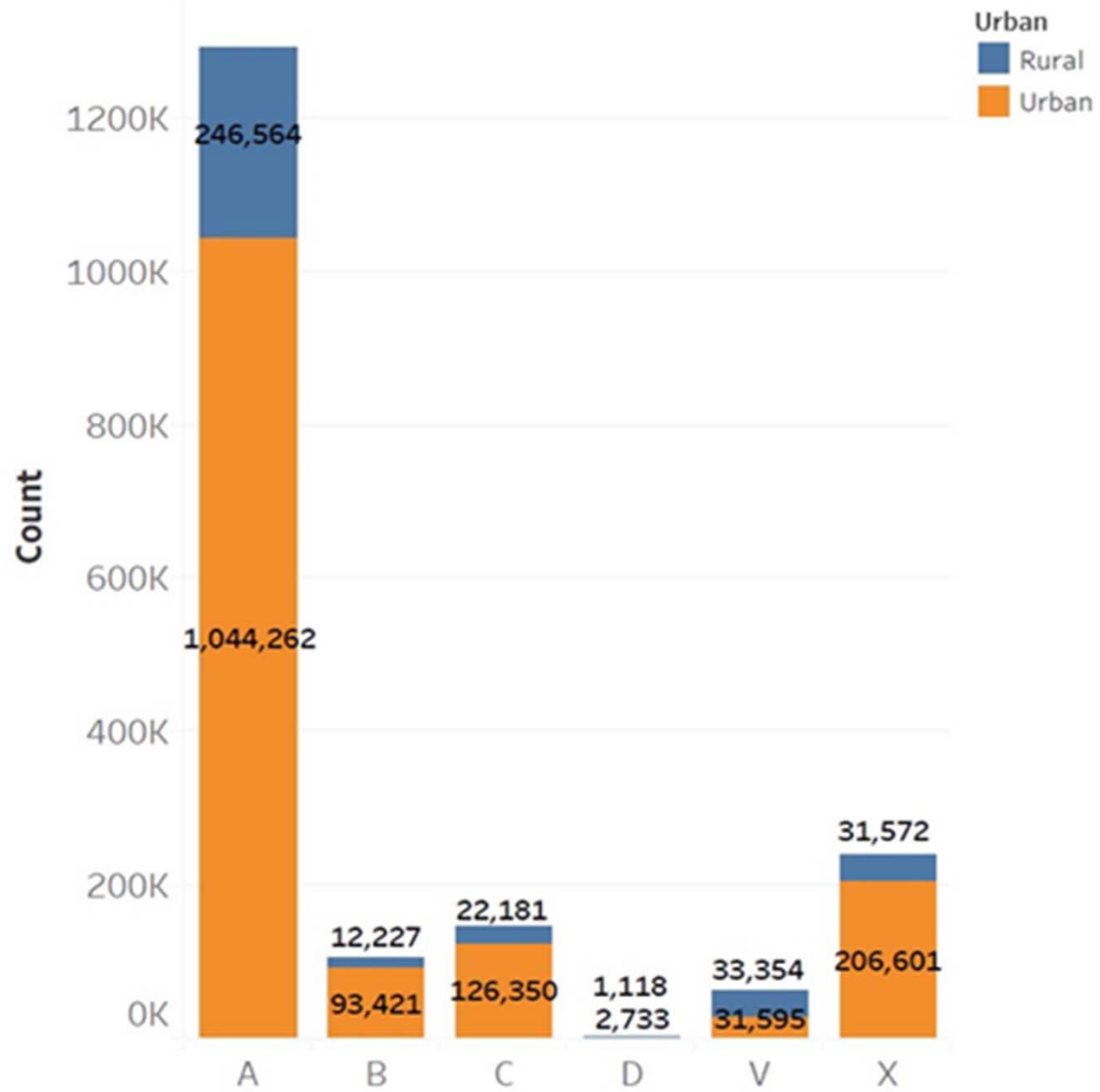


## Top 10 CBSAs by Number of X Zone Claims 1972-2014:

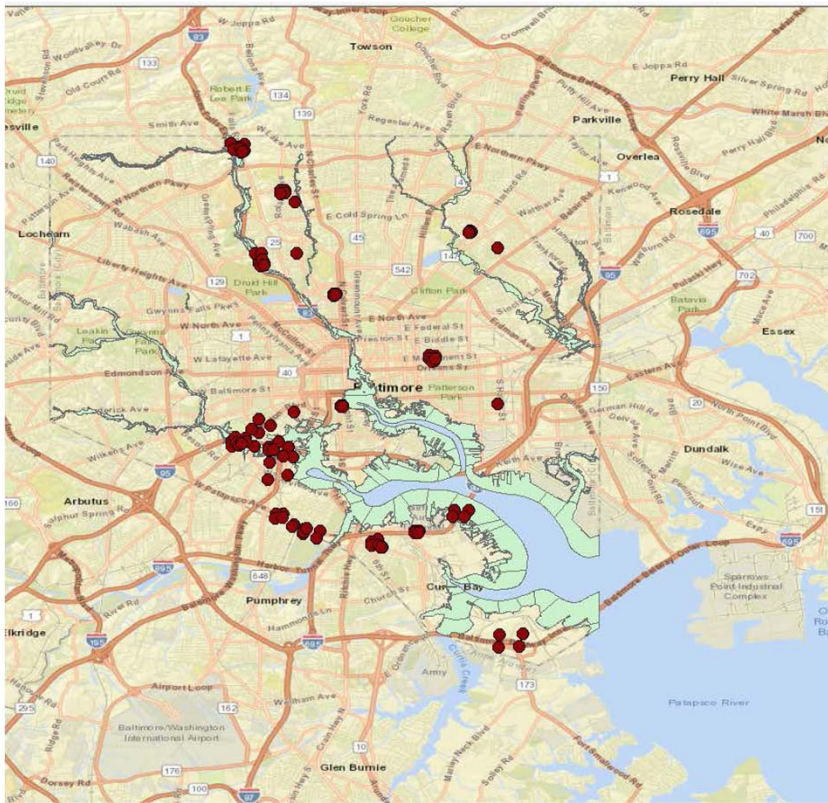
1. Houston-The Woodlands-Sugar Land, TX
2. New York-Newark-Jersey City, NY-NJ-PA
3. New Orleans-Metairie, LA
4. Miami-Fort Lauderdale-West Palm Beach, FL
5. Gulfport-Biloxi-Pascagoula, MS
6. Beaumont-Port Arthur, TX
7. Philadelphia-Camden-Wilmington, PA-NJ-DE-MD
8. Chicago-Naperville-Elgin, IL-IN-WI
9. Virginia Beach-Norfolk-Newport News, VA-NC
10. Crestview-Fort Walton Beach-Destin, FL



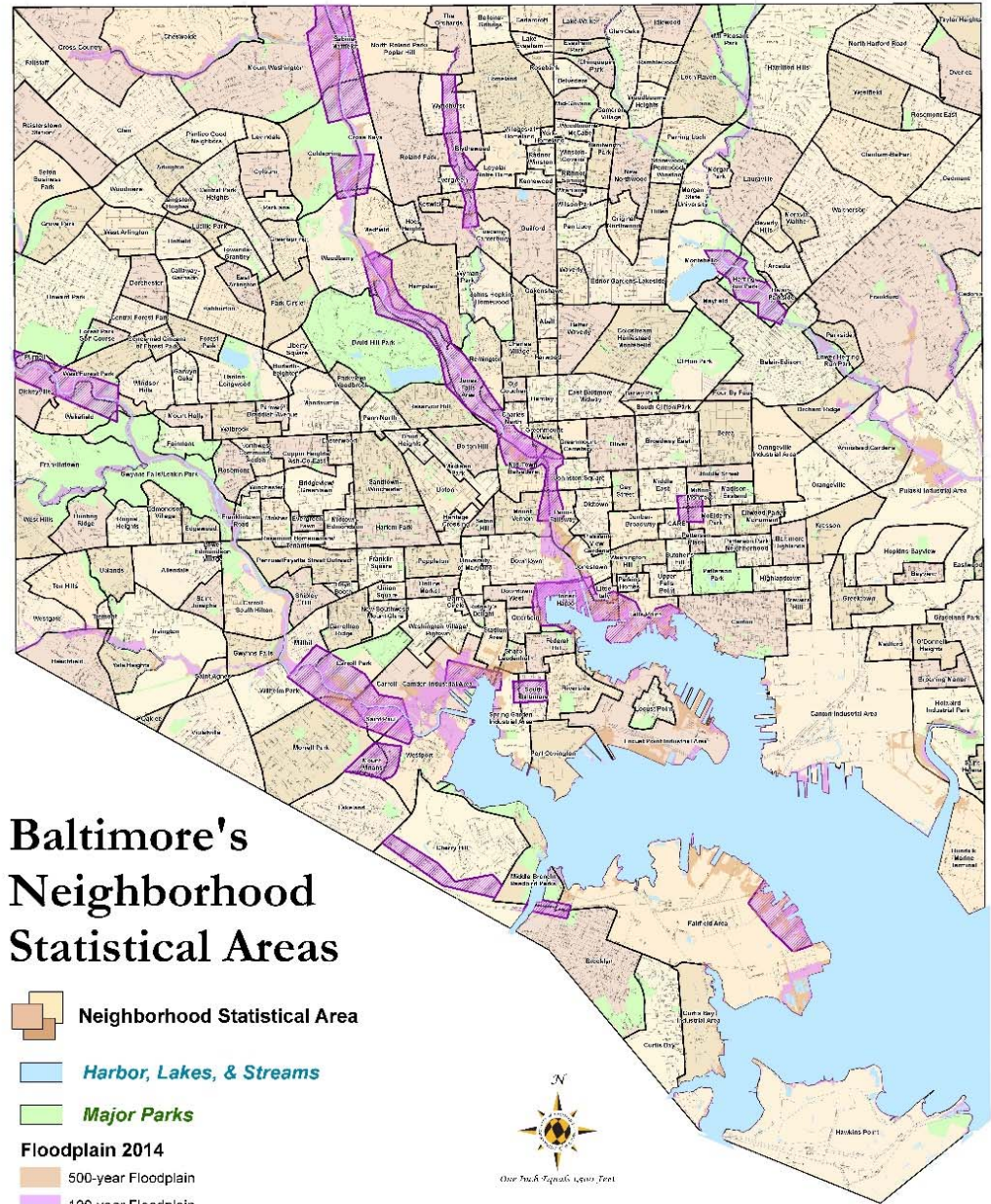
Total NFIP Claims 1972-2014 by Zone and Urban/Rural Designation (2010 Census)







National Weather Service



## Baltimore's Neighborhood Statistical Areas

-  Neighborhood Statistical Area
-  Harbor, Lakes, & Streams
-  Major Parks
- Floodplain 2014**
  -  500-year Floodplain
  -  100-year Floodplain
  -  Common Flood Area

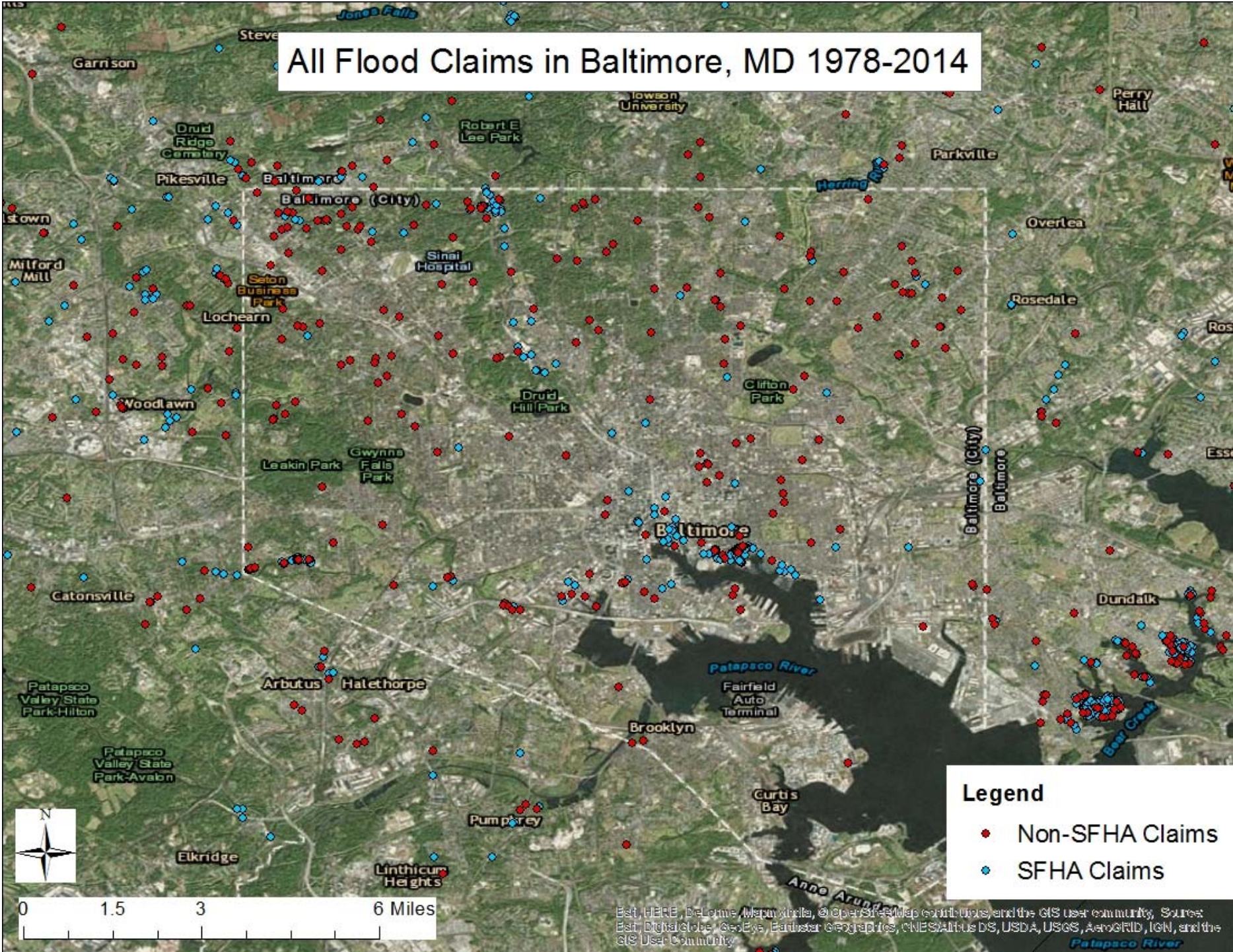


 Stephanie Rawlings-Blake  
Mayor  
Thomas J. Stoxer  
Director of Planning

Neighborhood Statistical Area boundaries are created from 2010 Census Block Geography.



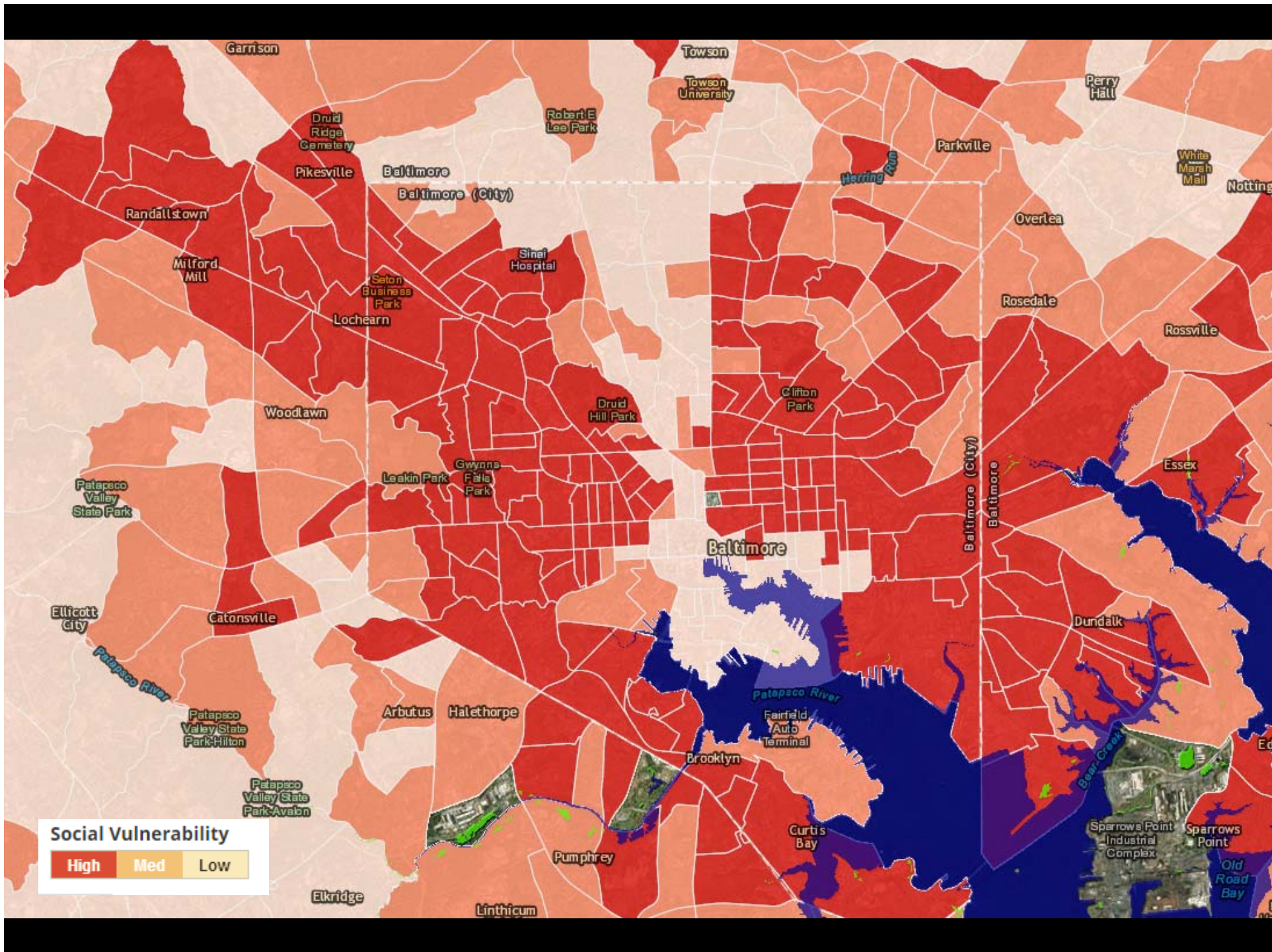
# All Flood Claims in Baltimore, MD 1978-2014



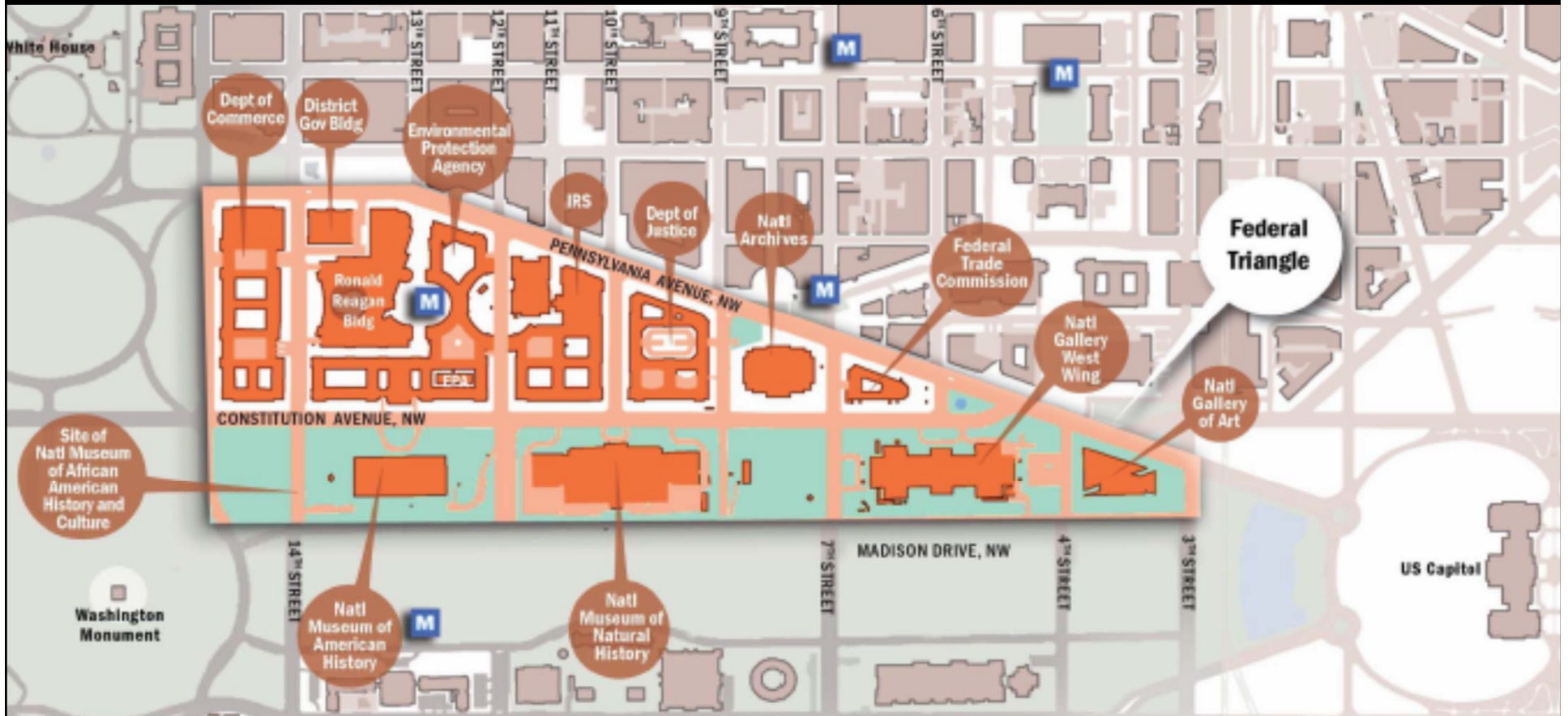
- Legend**
- Non-SFHA Claims
  - SFHA Claims

Map data by OpenStreetMap contributors, and the GIS user community, Source: Esri, DigitalGlobe, GeoEye, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AeroGRID, IGN, and the GIS User Community









The Federal Triangle,  
Washington DC

## How the Working Group will use the Study



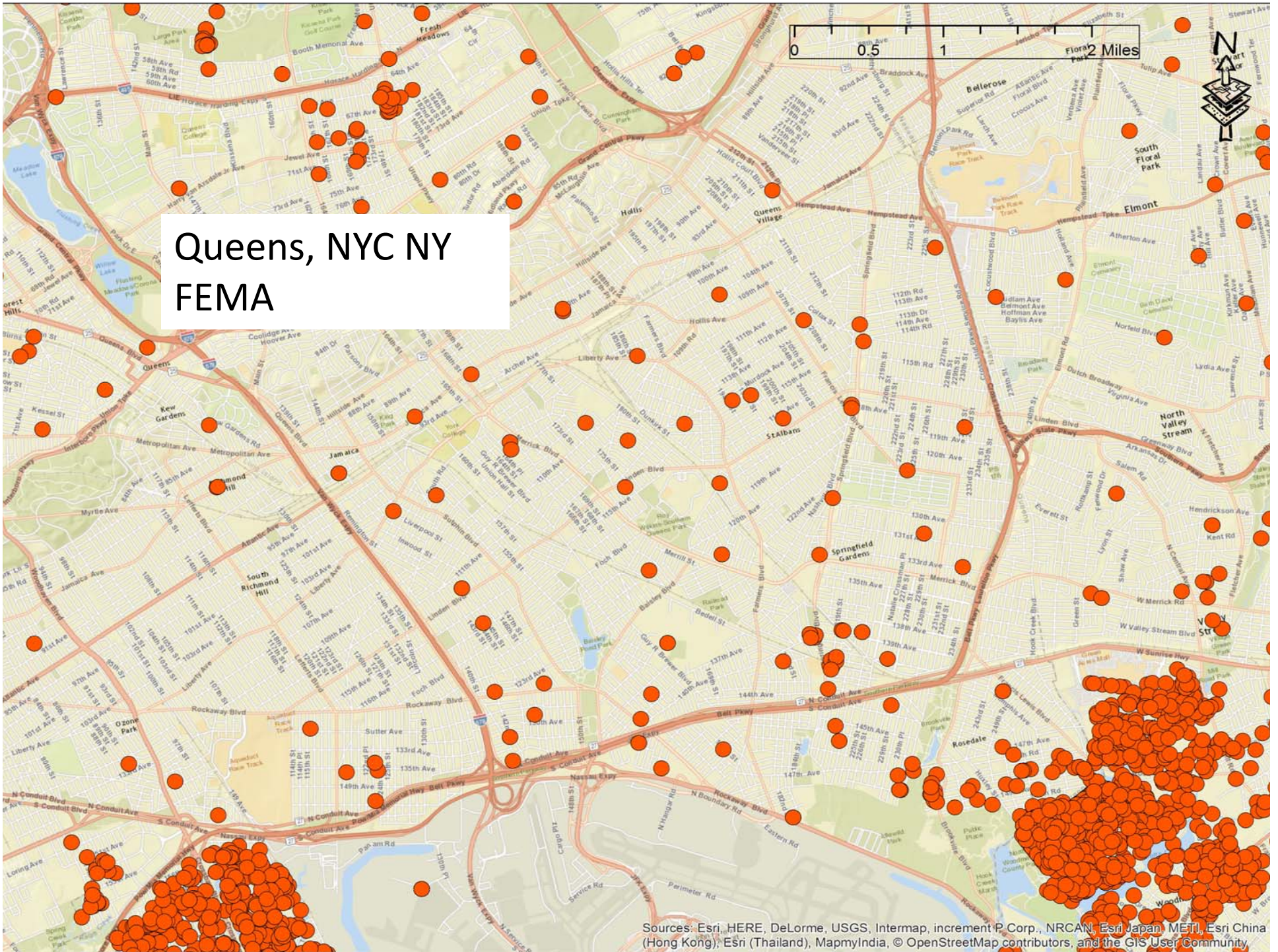
Preparations for Hurricane Irene at IRS Headquarters



WMATA vents with one layer of sandbags prior to Federal Triangle Stormwater Study (above) and increased protection using the Study's predicted ponding levels (below)





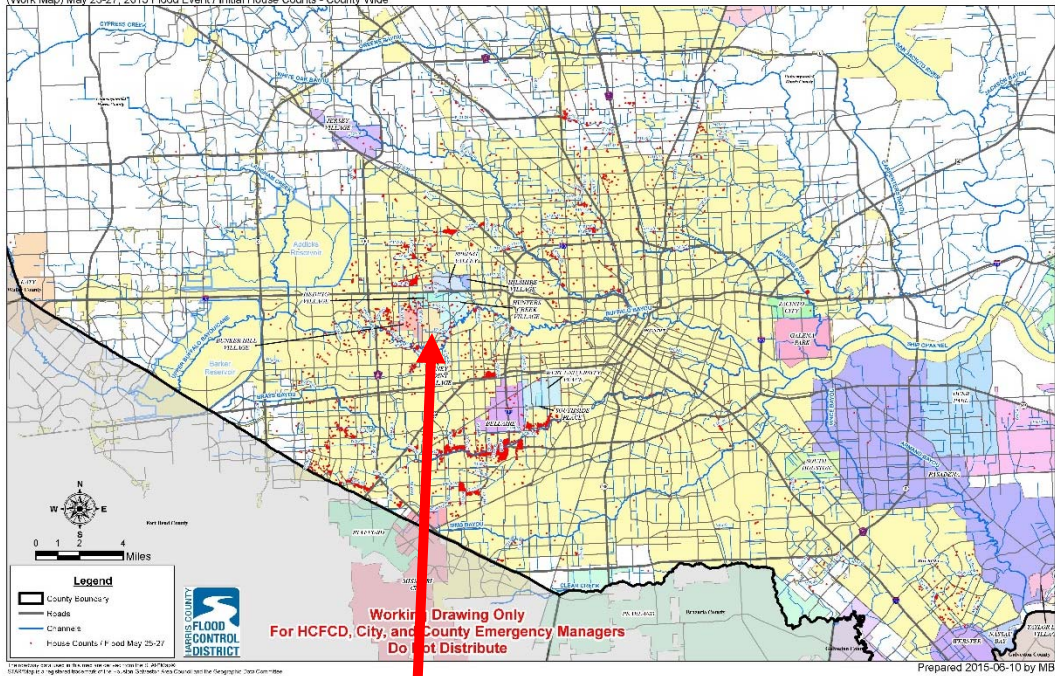


# Queens, NYC NY FEMA

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

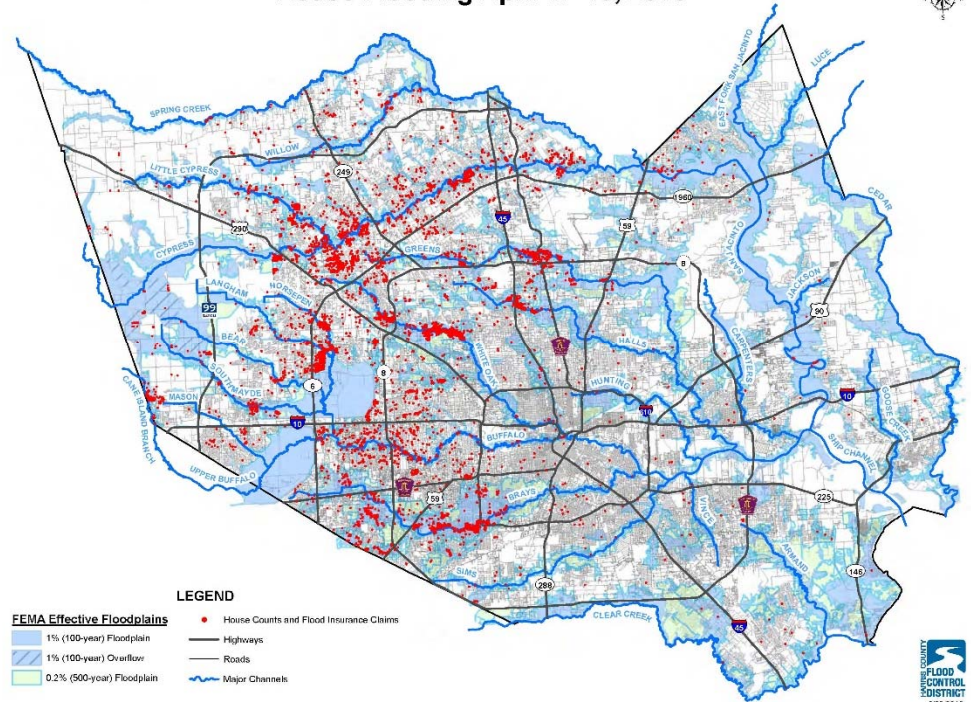


(Work Map) May 25-27, 2015 Flood Event / Initial House Counts - County Wide



# Houston 311 Call-In

## House Flooding April 17-19, 2016



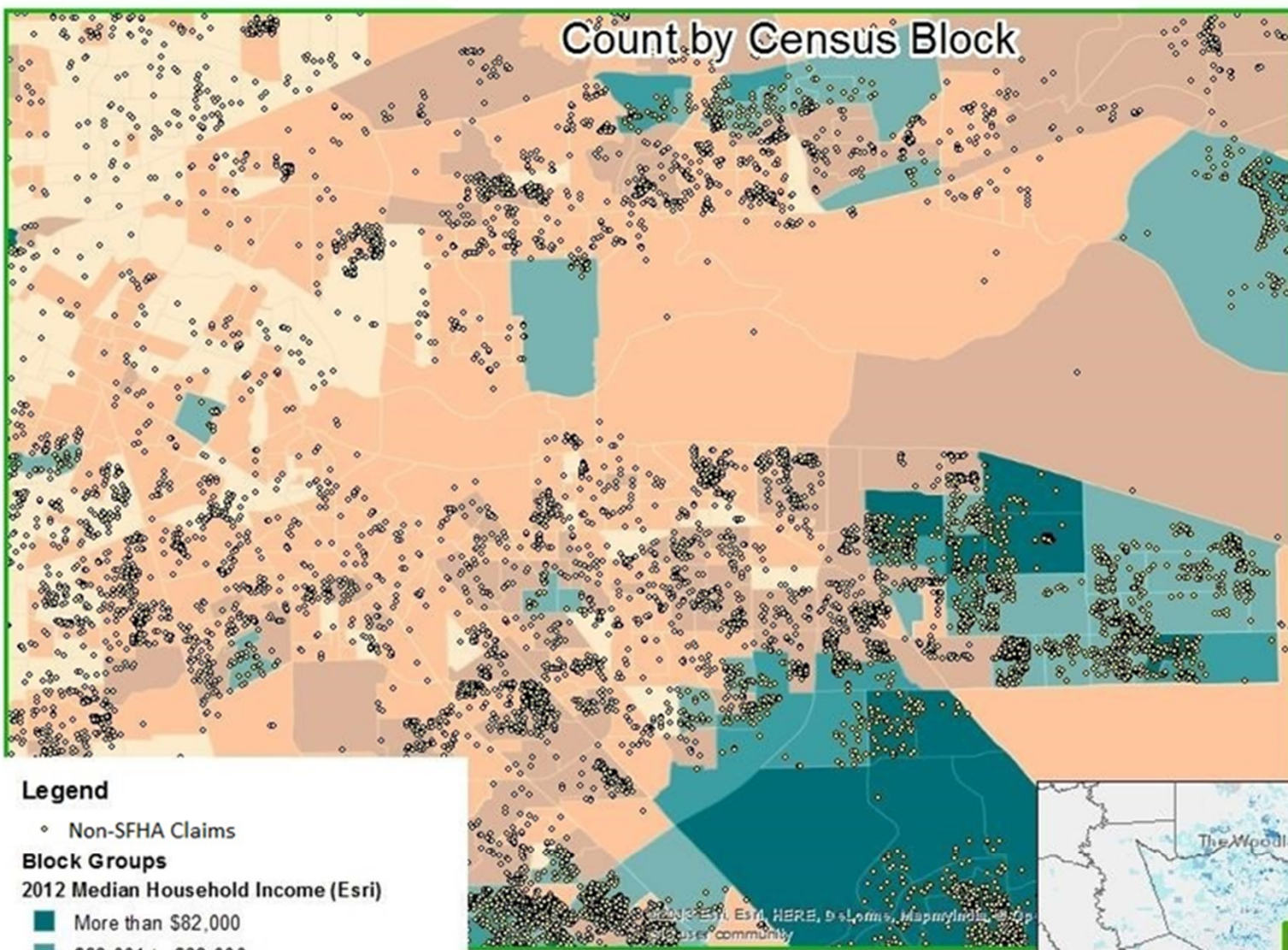
The location data used in this map are derived from the STAR Map, STAR Map is a registered trademark of the Houston-Galveston Area Council and it is Geographic Data Committee. Photo: Michael J. Smith. Harris County Flood Control District. House Counts with Floodplains, LHM2, 02/2016





# Count by Census Block

Houston

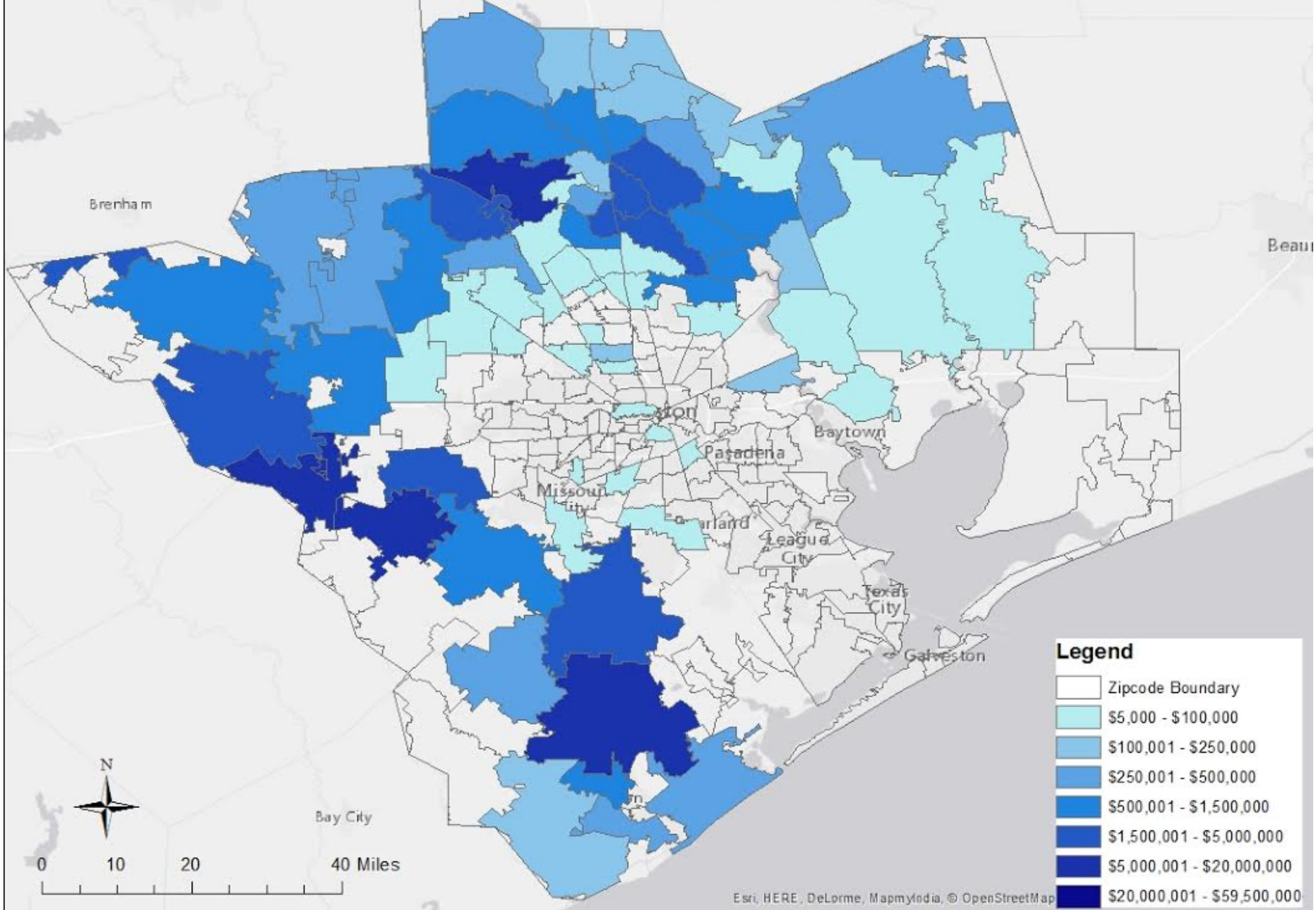


## Legend

- Non-SFHA Claims
- Block Groups**
- 2012 Median Household Income (Esri)**
- More than \$82,000
- \$68,001 to \$82,000
- \$53,001 to \$68,000
- \$39,001 to \$53,000 (US median: \$50,157)
- \$24,001 to \$39,000
- \$24,000 or less
- No households



Huntsville  
SBA Houston CBSA by Zipcode  
FEMA Declaration 4272: August 2016 Severe Storm





# Harvey 2017



DEF #Qhz v

# Issues in Getting the Picture

- Sources – Who has what?
  - FEMA, HUD, Commerce, USGS, SBA, CDC, EPA
- Format
- Complexity
- Time scales
- Resolution
- Privacy

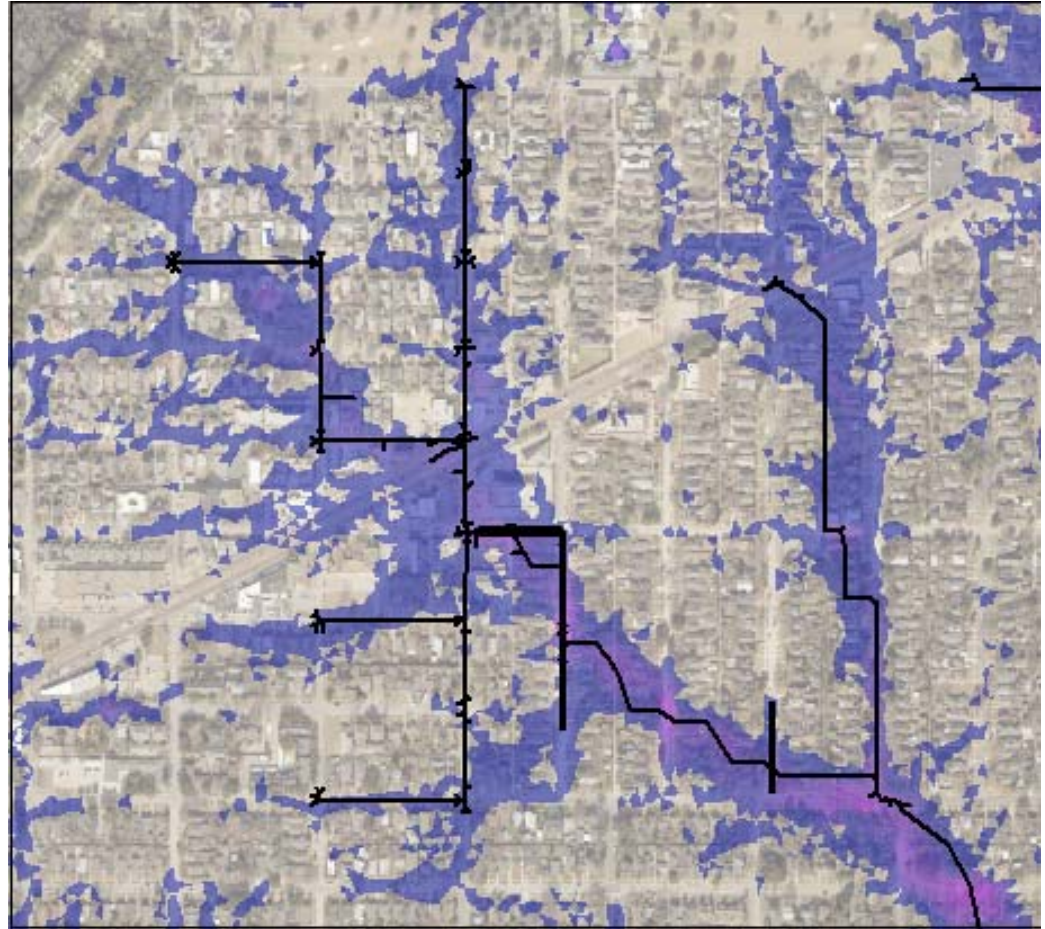
# Initial Insights

## Issues in Urban Flooding

- Governance Authorities and Rules
- Who Pays?
- Mapping
- NFIP
- Social/Environmental Justice - Affordability
- Renters – Public Housing
- Crumbling, Ill-Maintained Infrastructure
- Continuing Development
- Not Big Disaster Events

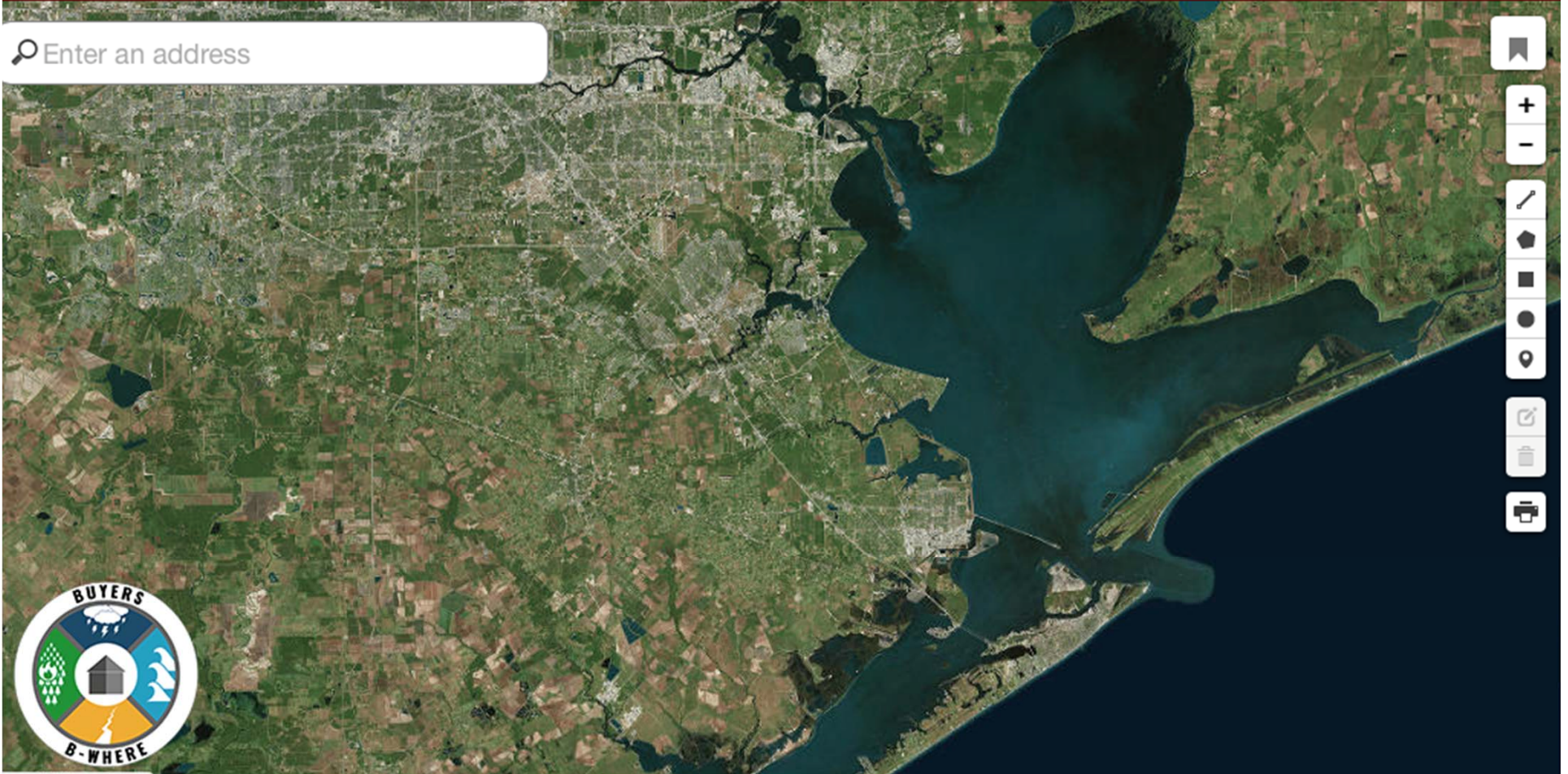
# Ft Worth Experimental

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Enter an address

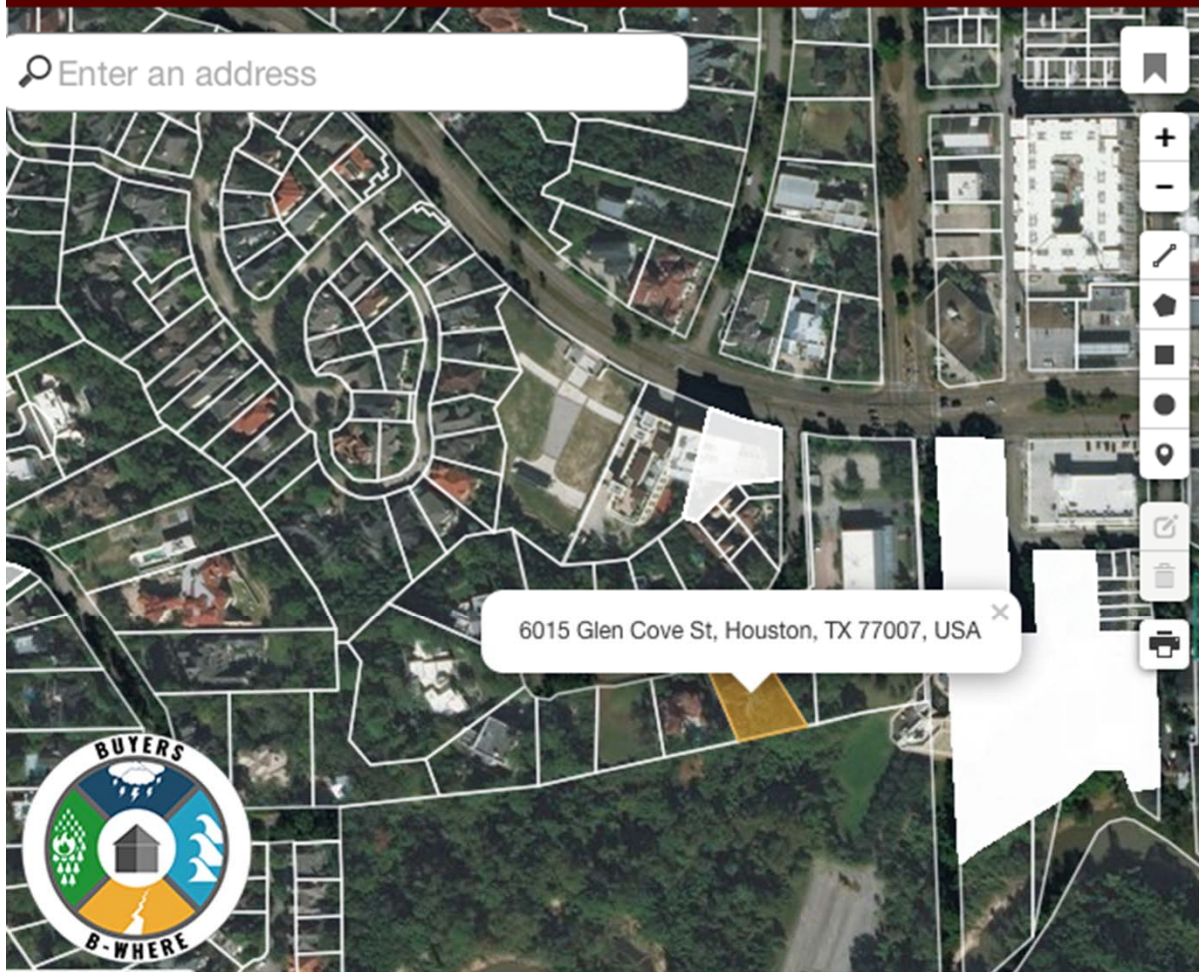


Feedback Beta Ver. 2.0: Search for an address and click on the parcel for details. All content is strictly confidential and provided for informational purpose only.

<http://www.texascoastatlas.com/buyersbewhere>



Enter an address



6015 Glencove Street  
Houston, Texas, 77007

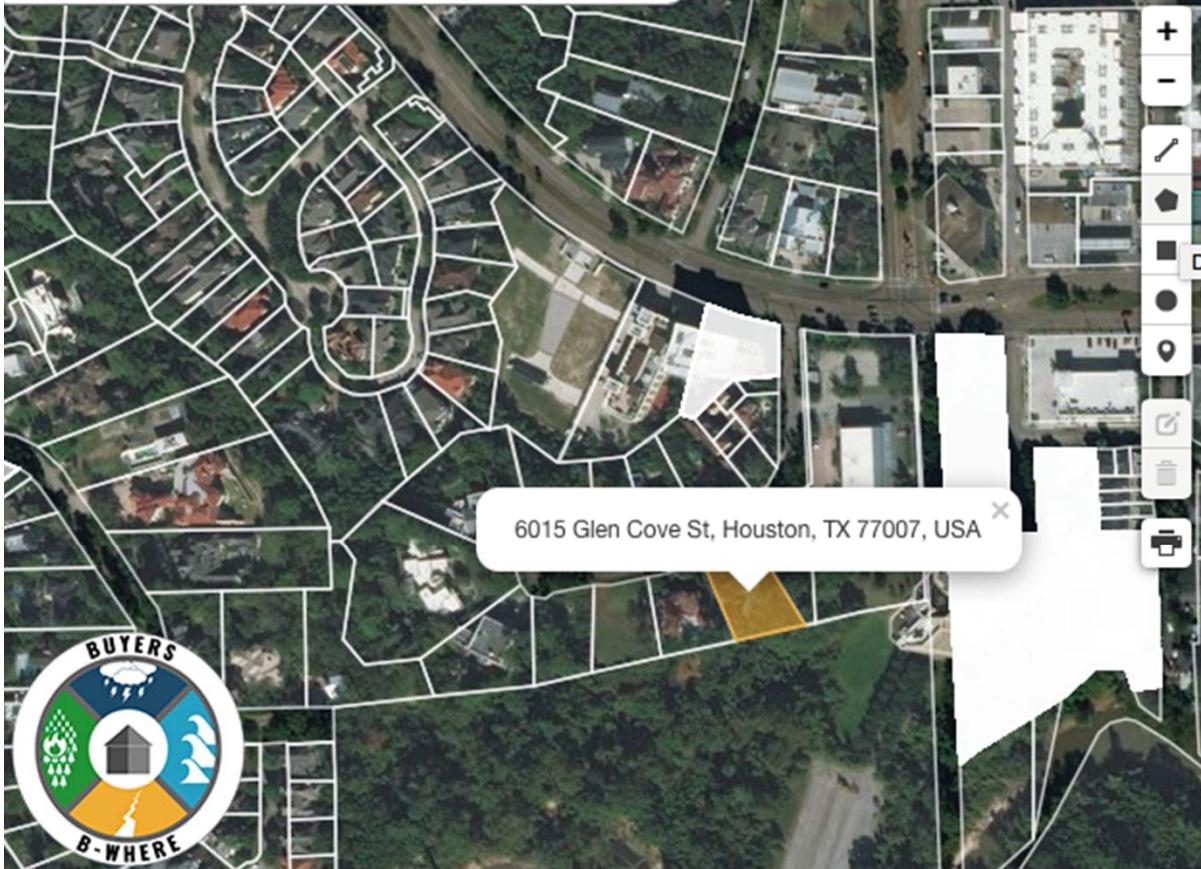
**OVERALL HAZARD RISK SCORE**

[Click for Details](#)

Very Low Low Medium High Very High



Enter an address



6015 Glen Cove St, Houston, TX 77007, USA



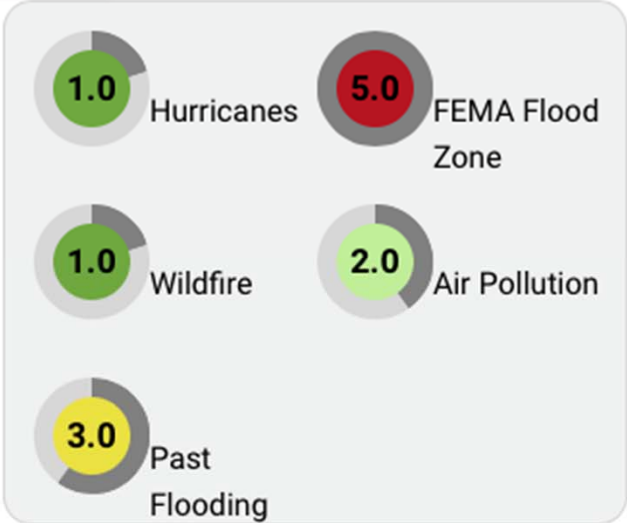
### SPECIFIC HAZARD RISK ASSESSMENT

[Click for Details](#)

Select Hazard Risks using the dropdown below

5 selected

Draw a polygon

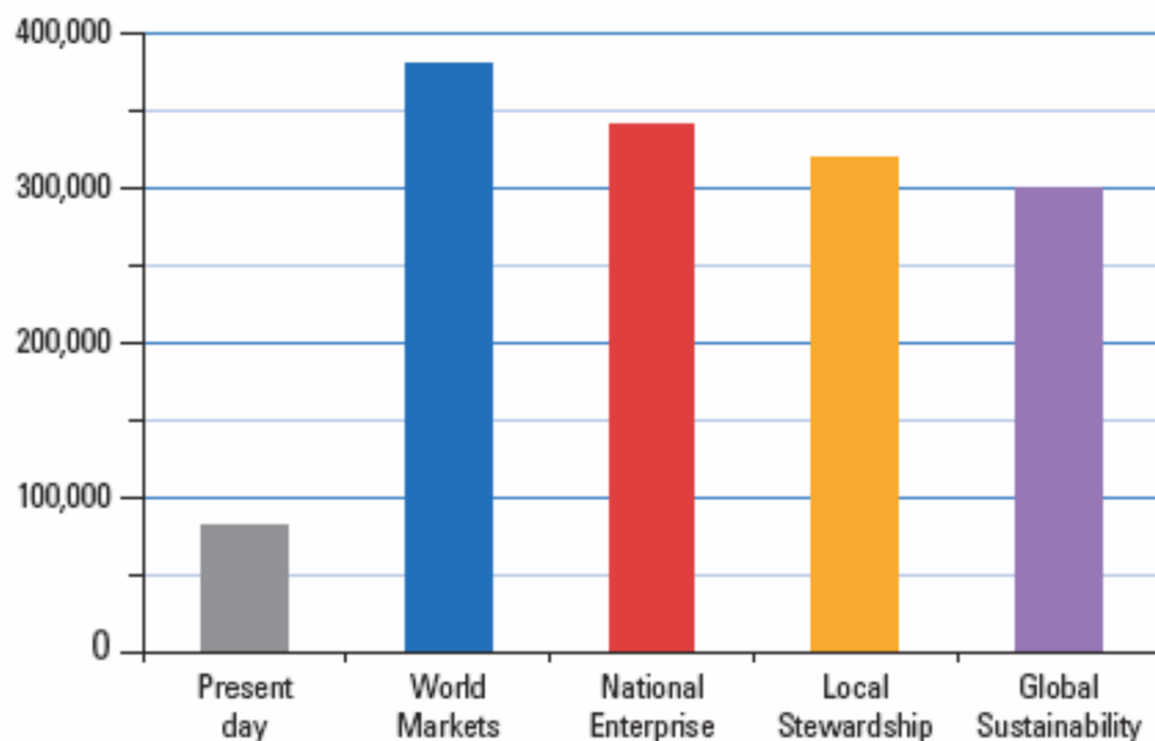


Following data provided by Zillow





**Chart 2.3 Number of properties in the UK at high risk from intra-urban flooding – today and in the four future scenarios in the 2080s**



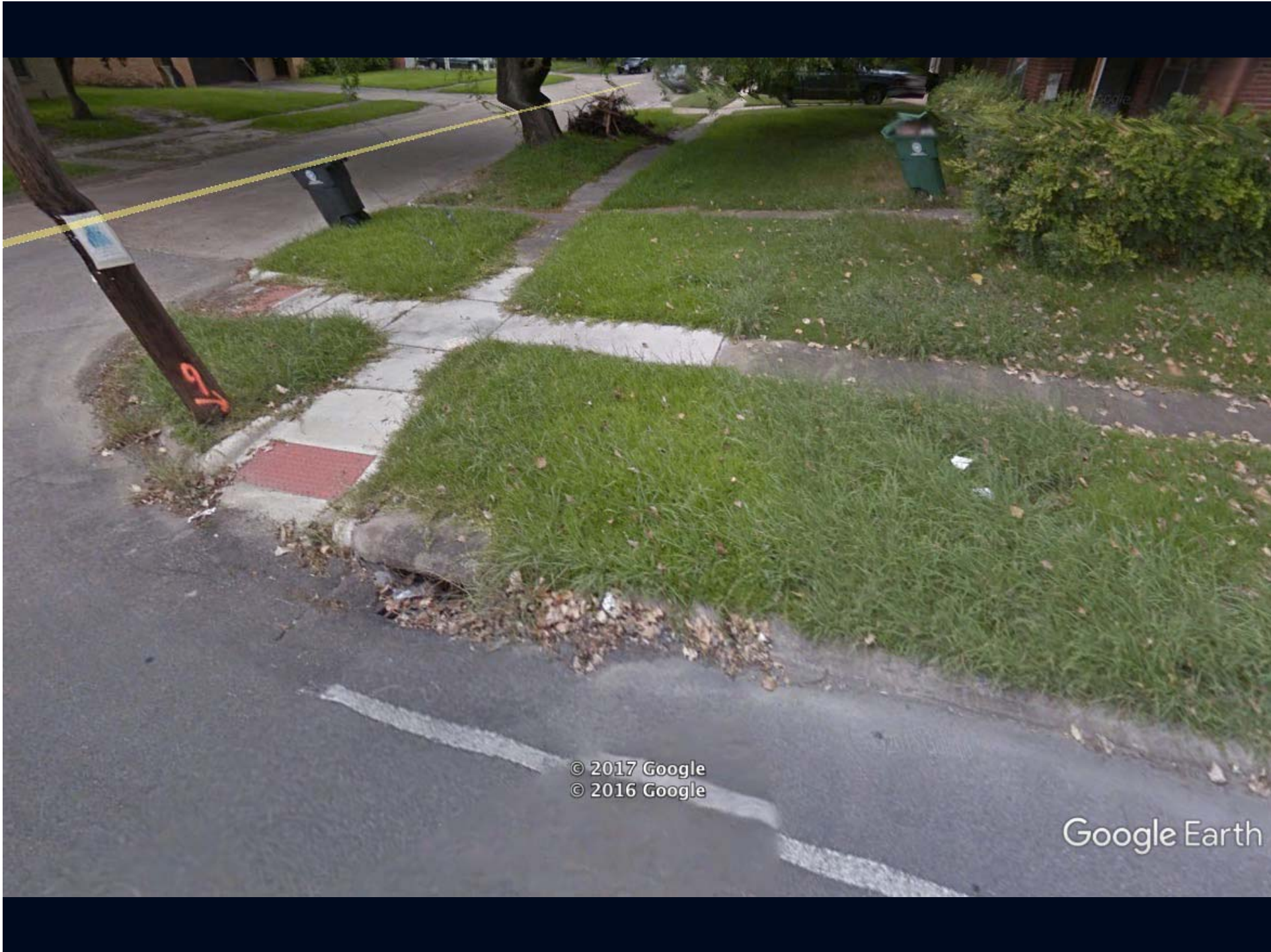






CECW-PR Regulation No. 1165-2-21	Department of the Army U.S. Army Corps of Engineers Washington, DC 20314-1000	ER 1165-2-21  30 Oct 80
	Water Resources Policies and Authorities  FLOOD DAMAGE REDUCTION MEASURES IN URBAN AREAS	
	<b>Distribution Restriction Statement</b> Approved for public release; distribution is unlimited.	

Urban water damage problems associated with a natural stream or modified natural waterway may be addressed under the flood control authorities downstream from the point where the flood discharge of such a stream or waterway within an urban area is greater than **800 cubic feet per second** for the 10-percent flood (one chance in ten of being equaled or exceeded in any given year) under conditions expected to prevail during the period of analysis.



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Google Earth

# BLUF (T)



- Urban Flooding Is a Growing National Problem and We Do Not Have a Handle on Its Extent, Consequences and Solutions
- Urban Flooding Has a Disproportionately Large Effect on Those Who Are Least Able to Deal with It





WANTED:  
Large, LARGE  
SPONGE



# NEW YORK

The City and the Storm  
Starting on p.17



**Remember:  
Nature Bats Last**

**Thank You!**



NYMAG.COM