

---

**Protecting Vulnerable Communities  
from Climate Impacts:**

**Investing in Communities for the Long Term**

Anna Weber

Natural Resources Defense Council



**The Washington Post**

**Climate and Environment**

# As rainstorms grow more severe and frequent, communities fail to prepare for risks

Lack of a current, national rainfall database means some states use 60-year-old statistics as they design roads, bridges and dams that are supposed to last 50 years

By **Jim Morrison**

April 9, 2021 at 5:30 a.m. EDT

Design standards for roads, storm-water systems, dams and construction regulations — even whether a home is in a flood plain and requires flood insurance — are based on precipitation estimates.

But the increasing number of extreme storms means the past is not a reliable predictor of the future.

**“So if you’re building a house to last for 30 years, or a piece of infrastructure to last for 50 to 100 years, you’re basing it on out-of-date data from the get-go,”** said Alice Hill, who served in the Obama administration as a special assistant preparing for climate change.

**“And that’s doomed to failure because these events are accelerating.”**

# Climate-Smart Codes and Standards

The problem:

- Current building standards require designing according to past climate conditions, assuming that those conditions will continue into the future.
- Climate change invalidates that assumption. This makes the nation's housing and infrastructure increasingly vulnerable to damage from flooding and other natural hazards.





**Homes are flooding outside  
FEMA's 100-year flood zones, and  
racial inequality is  
showing through**

September 24, 2020 3.10pm EDT



# Climate-Smart Codes and Standards

## Examples of solutions:

- Implementing **flood risk management standards** that require publicly funded projects to be built to a higher margin of safety against extreme floods and sea level rise.
- Updating the **NFIP's minimum floodplain development standards** to help ensure climate-smart land use decisions in 22,000+ communities.
- Adopting **modern, protective building codes** to save lives and money.
- Investing in floodplain mapping—including **advisory maps of future conditions**—and updated precipitation statistics to provide access to the most up-to-date planning information.

*For more information:*

<https://www.nrdc.org/experts/joel-scata/flood-protection-standard-needed>  
<https://www.floods.org/whats-new/asfpm-and-nrdc-file-petition-to-strengthen-nfip-minimum-standards/>  
<https://www.npr.org/2016/09/15/492260099/outdated-fema-flood-maps-dont-account-for-climate-change>  
<https://www.nibs.org/projects/natural-hazard-mitigation-saves-2019-report>







“It’s not a matter of if, but when. With climate change, we seem to be getting more and more rain, heavier rain, and it’s been a lot more unpredictable.”

SCOTT HARRIS of Baltimore

## Undisclosed: Most Homebuyers And Renters Aren’t Warned About Flood Or Wildfire Risk

October 18, 2020 · 9:00 AM ET

# Flood Risk Disclosure

---

## Examples of solutions:

- Incentivizing the adoption of comprehensive **flood risk disclosure requirements** at the state level.
- Creating a **public, open data system** to transparently share the government's flood risk and damage information.
- Guaranteeing both homeowners and renters a “**right to know**” about their home's history of flood insurance coverage, damage claims paid, and whether there is a legal requirement to purchase flood insurance.

# Pre-Disaster Hazard Mitigation

The problem:

- Not enough funding is available for planning and projects that reduce risk before a disaster.
- Complex application requirements mean lower-capacity communities can't access grants.
- Long timeframes and other barriers prevent low-income households from benefiting.





July 6, 2020



Olivia Arena

## Disparities in Disaster Mitigation Resources and Information Can Leave Households Unprepared for Climate Threats



---

The effects of climate change—from more frequent and stronger disaster events to chronic flooding and heat waves—will blanket entire regions. But the resources, attention, and political will for ensuring everyone is prepared are not equitably distributed.

# Pre-Disaster Hazard Mitigation

## Examples of solutions:

- Increasing **funding for pre-disaster mitigation**—including dedicated funding for low-income/frontline communities.
- Providing communities with **technical assistance** and resources for capacity building and planning.
- Permanently authorizing the Community Development Block Grant - Disaster Recovery (**CDBG-DR**) program.
- **Streamlining grant applications** and updating benefit-cost assessment and cost-share requirements.
- Using innovative approaches for home buyouts, green infrastructure, and other solutions **to give families and communities more agency** over adaptation options.

*For more information:*

<https://www.nibs.org/projects/natural-hazard-mitigation-saves-2019-report>

<https://www.nrdc.org/resources/going-under-long-wait-times-post-flood-buyouts-leave-homeowners-underwater>

<https://www.pewtrusts.org/en/research-and-analysis/issue-briefs/2018/09/natural-disaster-mitigation-spending--not-comprehensively-tracked>



////////////////////////////////////  
BRIEFING ROOM

# FACT SHEET: The American Jobs Plan

MARCH 31, 2021 • STATEMENTS AND RELEASES

**“Every dollar spent on rebuilding our infrastructure...  
will be used to prevent, reduce, and withstand the  
impacts of the climate crisis.”**