# Protecting Vulnerable Communities from Climate Impacts:

# Investing in Communities for the Long Term

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building a house to last for 30 years, or a piece of infrastructure to last for 50 to 100 years, you're basing it on out-of-date data from the get-go," said Alice Hill, who served in the Obama administration as a special assistant preparing for climate change.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





## 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.

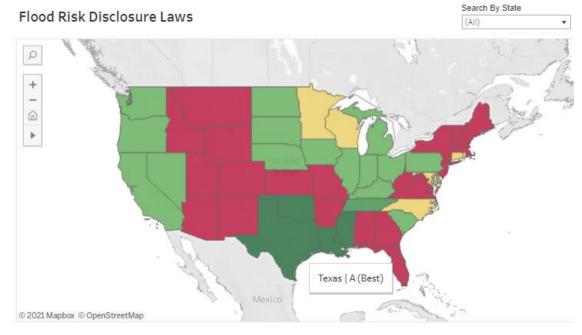
- Adopting modern, protective building codes to save lives and money.
- Investing in floodplain mapping—
  including advisory maps of future
  conditions—and updated precipitation
  statistics to provide access to the most
  up-to-date planning information.

#### For more information:

## Flood Risk Disclosure

### The problem:

- Many states do not require sellers to inform prospective homebuyers about a property's flood history.
- Disclosure requirements for renters are almost nonexistent.
- As a result, too many people learn of their home's propensity to flood only after disaster strikes.



Click on a state to see the flood disclosure details.



"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

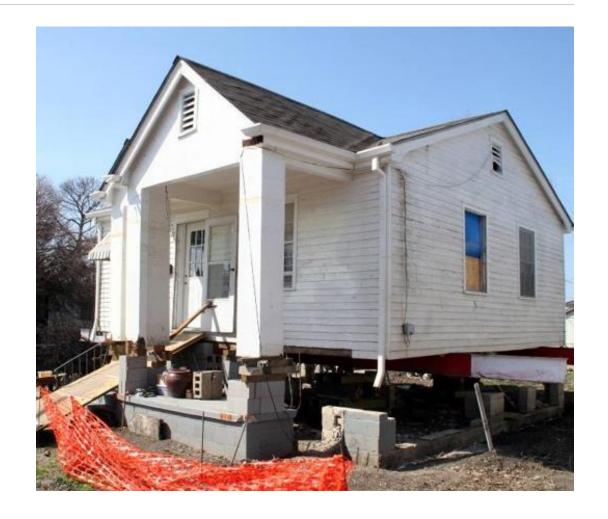
#### Examples of solutions:

- 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.

BRIEFING ROOM

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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."