

A Flood of Unheeded Warnings

By Gerald E. Galloway
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Fifteen years ago, a disastrous flood swept through the Midwest, causing an estimated \$20 billion in flood damage, nearly 50 deaths and untold trauma to the hundreds of thousands whose homes were damaged or destroyed. Today we see the same kind of flooding in many of the same areas. Twenty-four deaths have been attributed to this year's floods, and economic damage is escalating into the billions of dollars. The flooding of cropland has already been reflected in rising commodity prices and will soon hit grocery store prices. Tens of thousands of people have seen their homes destroyed.

The sad truth is that while we learned a lot from the 1993 flood about how to prevent losses, we have not acted on those lessons (or those from Hurricane Katrina, for that matter). After the 1993 flood, President [Bill Clinton](#) ordered a [White House](#) study to determine what could be done to reduce future flood damage. The study concluded that the 1993 flood was a significant but not unprecedented rainfall-river event, and that such floods would probably occur again. It pointed out that people and property were at risk of flooding not only in the Midwest but across the country, and that many did not understand the hazard they faced.

The study labeled the flood protection system in the upper Mississippi Basin "a loose aggregation of federal, local, and individual levees and reservoirs . . . [that] does not ensure the desired reduction in the vulnerability of floodplain activities to damages." It found that responsibility for flood programs was scattered among federal, state and local governments, creating a situation in which no one was in charge overall. It noted the lack of an accurate inventory of the number and condition of levees in the Midwest, and it reported that levees protecting many population centers were woefully undersize.

The report recommended that those living behind levees be required to obtain flood insurance. Many of these residents, like those in New Orleans before Katrina, didn't understand the risks they faced: Levee conditions hadn't been adequately monitored, and even when problems were found, the needed funds hadn't been made available. Simply put, responsibility for dealing with floods had not been adequately defined.

Unfortunately, since then, the order of the day has been discussion, not action. Levees are the heart of the problem, yet little has been done to determine their location and condition. In 2006, the Bush administration submitted a \$30 million supplemental funding request to initiate a national levee inventory and assessment program, and the Corps of Engineers began work. But Congress provided no money in 2007 or this year, and the program stalled. Last year, Congress passed the National Levee Safety Act to

formally establish an inventory and inspection program, but once again no funds have been provided to support or even begin the work.

The presidential order defining the responsibilities of federal agencies for activities in the flood plain is 31 years old and woefully out of date. Most states and communities are reluctant to limit or control construction of levees or to ensure the safety of levees in their jurisdictions. Only two states have active inventories of levees, and few formally approve new levee construction, perhaps because the federal government has always been there to pick up the tab for the damage after a flood. No effort is underway to address, as part of a national flood policy, the level of protection needed for urban areas.

Efforts to require insurance for those living behind levees, to extend mandatory insurance requirements to other vulnerable areas and to better map flood risks all await action in Congress. Because we have not been able to adequately communicate flood risks, the penetration of flood insurance into at-risk areas continues to be low. In spite of the fact that there are known deficiencies, repair and maintenance of levees across the country has proceeded slowly, mostly because federal funds have not been made available. States and communities, whose prime responsibility is public safety, seem willing to wait rather than take action on their own. (A significant exception is California, where a voter-approved \$5 billion bond issue will provide funds to begin the repair of unsafe or badly damaged levees.)

To all this, add the recent government report indicating that heavy downpours and flooding are likely to become more common as a result of climate change.

When floods occur, public officials flock to the disaster scene. They would be far more useful if instead they got serious about dealing with the problems we know exist before the next flood comes to the Midwest or the more than 20,000 flood-prone communities across the country.

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