



2 EQUITABLE FLOOD RISK MANAGEMENT GUIDE

PURPOSE

Floods are a natural and necessary part of a healthy river. Undeveloped floodplains can safely convey floodwaters, but when floodplains are developed for residential, urban, or other uses, flooding can bring myriad problems including but not limited to loss of life, damage to property and infrastructure, community displacement, waterborne diseases, and contaminated water supplies.

Communities of color are disproportionately exposed to flood-related damages. This is due to economic factors, like the affordability of land in less hazardous areas, and racially discriminatory policies, like redlining, that deliberately placed

Black and Brown people on properties that were flood prone. These disparities are heightened by the impacts of climate change.

This guide focuses on riverine flooding and actions that communities can take to engage in flood risk management in their locality. This guide provides information on understanding flood risk and the process for mapping floodplains, how communities can contribute to flood mitigation and adaptation planning, and resources by the Federal Emergency Management Agency (FEMA) to be trained as a floodplain manager.

HISTORY OF INEQUITY IN FLOOD RISK MANAGEMENT

Floodplains have always been attractive places for communities to settle. Their flat fertile land supports abundant crops, and the proximity to rivers make them obvious sites for centers of commerce. However, development in floodplains comes with the inherent risk of flooding that can cause significant, and occasionally catastrophic damage to property and ways of life.

Federal flood risk management policies and practices in the U.S. have resulted in inequitable outcomes for communities of color. For example, in the 1900's, to combat the economic fallout of the Great Depression, construction of major flood control dams in the West displaced Indigenous communities from their ancestral lands.

ALTON, ILLINOIS /
ANDREW DOBSON

RECOMMENDATIONS

1. UNDERSTANDING FLOOD MAPS AND THE NATIONAL FLOOD INSURANCE PROGRAM

It is important that all communities understand their flood risk, and how to engage in the process used to identify and map flood risk, to ensure that maps reflect the flooding that community members see on the ground.

- **Everyone should have flood insurance.**

- **Everyone has some level of flood risk. It's important to understand your risk so you can prepare for the inevitable, and take steps to mitigate your risk.**
- **Many flood-prone communities are making their voices heard to address flood preparedness and equity. Examples are included in this guide.**

2. INTEGRATE EQUITY AND JUSTICE INTO HAZARD MITIGATION PLANS

Natural disasters can be hard on anyone and result in the loss of life, infrastructure damages, economic impact, social consequences, and environmental degradation. But they can be particularly devastating on low-income communities and communities of color. Low-income communities often don't have the local resources for enough hazard mitigation staff. Individuals with fewer resources and who lack a social safety net have a harder time evacuating during a flood or replacing

damaged goods. Many residents may have nowhere to go, and they have a harder time getting back on their feet.

It is critical that these communities be involved throughout the hazard mitigation planning process to ensure their distinct voices are heard and their issues addressed in the plan.

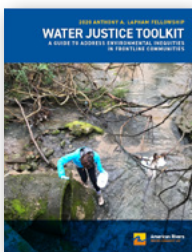
Having a clear understanding of how and where at-risk groups might be during a disaster will help you allocate resources efficiently before, during, and after an emergency.

3. ENCOURAGE FLOODPLAIN MANAGEMENT TRAINING

When it comes to floodplains, residents see places to build memories with families and loved ones, elected officials see land that can be developed to collect property taxes, environmentalists see critical habitat for fish and wildlife, farmers see rich soil capable of producing abundant crops, insurance agents see public safety threats from flooding, and so on. Understanding these

various demands on floodplains is essential for a community to make the best decisions to maximize community resiliency in the face of climate change.

Community leaders should enroll in floodplain management classes to learn more about hazard mitigation options for their neighborhoods and communities.



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