

# Building Flood Resilience in the South



*The South is home to beautiful landscapes, thriving communities, and growing economies, but also prone to devastating floods that disrupt local economies and harm residents' quality of life. Communities are grappling with these impacts on a regular basis and want leadership at all levels to prioritize effective solutions to lower risk.*

## Smarter development is key

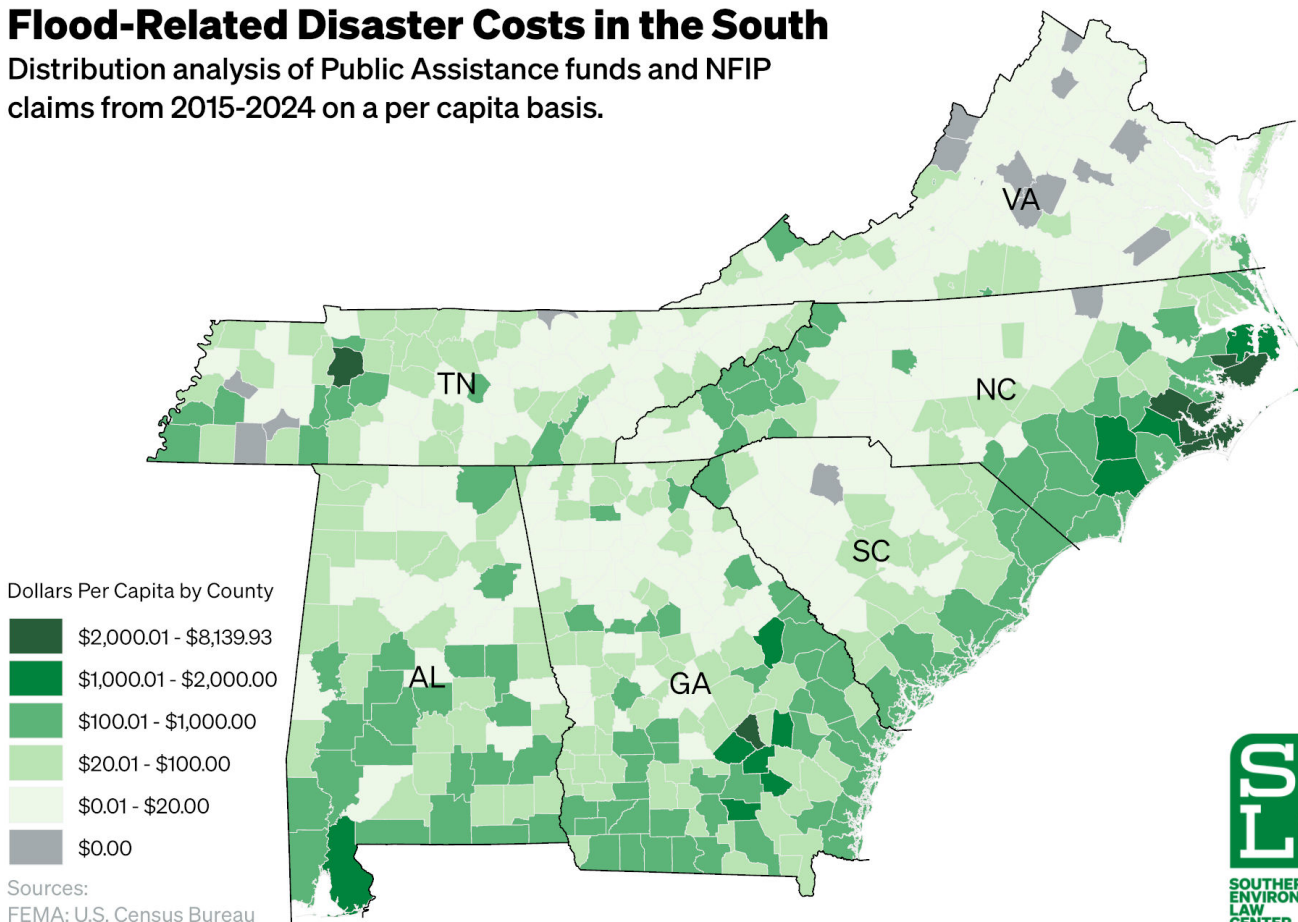
One of the most harmful and counterproductive practices still occurring is building new homes and communities in the floodplain. This puts more people and assets in harm's way. Replacing natural buffers that absorb stormwater with pavement and other impervious surfaces can push runoff onto neighboring communities and expose previously protected areas to severe flooding. To reduce costly damage to communities and families from extreme weather, elected leaders must guide new

investments to less risky areas and ensure new developments don't worsen risks for their neighbors by destroying natural flood buffers.

The consequences of increased flood risk can take many shapes – flooded roadways that make travel dangerous or impossible, disruptions in utility and emergency services, damaged structures and infrastructure necessitating costly repairs, and in the worst cases, loss of human life.

## Flood-Related Disaster Costs in the South

Distribution analysis of Public Assistance funds and NFIP claims from 2015-2024 on a per capita basis.



Fortunately, SELC works closely with local leaders and communities to address growing flood concerns, reduce flood risks of new development, and build strategies and tools to get ahead of this issue by addressing the root cause of growing risks, such as upstream development or loss of floodplain buffers.

Through our place-based approach, SELC is using our state and local experience and expertise to identify and develop parallel federal policies to reduce flood risks and minimize risky building practices.

### **Utilities and Infrastructure Must Be Built to Withstand Flood Risks Even as Storms Increase in Intensity and Frequency**

Increased tidal flooding, more intense rainstorms, and rising groundwater tables are already beginning to render areas unsuitable for septic and compromise existing septic systems both in Virginia's coastal areas and further inland, and the challenges will only increase. When septic systems are inundated, waste can back up into people's homes and also threaten local waterways. SELC is engaging in a much-needed update to Virginia's septic regulations to advocate stronger buffer protections between new septic systems and waterways and other heightened permitting requirements in flood-vulnerable areas.

Flooding is also increasingly closing or damaging other infrastructure across the South, including roads, bridges, and highways. Hurricane Helene damaged roads and bridges in nearly 7,000 sites across Western North Carolina, leaving families, businesses, and emergency services stranded. Early decisions in a project design process to locate outside of risky areas or incorporate greater resilience features can greatly reduce the inoperability of critical infrastructure for decades to come.

### **Proposed Developments and Highways Need to Ensure that Neighboring Properties Won't Experience Increases in Flood Risks**

A recent highway expansion and elevation project in Alabama resulted in persistent and damaging floods during minor rain events. This is costly for the families and for the state and federal transportation agencies that need to remediate the situation. All parties would have benefited from project design practices that better account for flood risk early in the process.

Similarly, new development can create the risk of increased stormwater runoff in existing communities if adequate zoning protections are not in place. In the city of Suffolk, Virginia, historic watermen communities are struggling with increased stormwater runoff and the resulting flooding as developers fill the remaining lots between existing houses. SELC worked directly with the communities to make changes to the zoning regulations to reduce impervious surface allowances for new projects and require reasonable buffers between new buildings and adjacent properties so that runoff can be absorbed and slowed before it flows across lot lines and gathers into a flood.

### **Encourage New Growth in Less Risky Areas Through Smart Land Use Policies**

The National Flood Insurance Program is a critical tool to help families rebuild homes after a disaster. However, the program has unintended consequences of subsidizing, thereby encouraging, development in flood-prone areas by offering a federal safety net if and when the property floods. To address this downfall, some communities have developed more robust floodplain management standards to get ahead of growing hazard vulnerabilities.

Charleston, South Carolina, grapples with flooding from storm surge, rising tides, and intense precipitation while also accommodating a growing population and booming economic interests. To reduce flood risks the city continues to refine and improve their approach to floodplain management to ensure that new development isn't endangering existing homes. For example, SELC supported the city's recent floodplain policy update to restrict the use of fill to achieve higher property elevation, a practice that can push more water into neighboring properties.

**Provide resources to assess and implement cost-effective solutions that mitigate risk before disasters occur**

To understand risk, build long-term plans, and make well-informed development decisions, many states and localities in the Southeast have designated centralized offices for resilience and recovery. In 2020, SELC helped craft legislation to establish the SC Office of Resilience to better coordinate resilience investments across the state. Since then, SCOR has used data tools, community

engagement, and dedicated funding to help local governments and federal agencies would benefit from a centralized office, coordinated across agencies and committed to understanding and addressing vulnerabilities with local leaders.

**Translating local progress to federal priorities**

Livelihoods and economies improve when we can rely on our nation's infrastructure through storm events for years to come. Congress and the Administration have an opportunity to build on the state and local efforts to make smart decisions about where and how to invest federal resources.

The impacts of flooding are felt locally, but the solutions are found at all levels of government—from local city and county councils to state agencies and legislators, and all the way up to Congress and the White House. SELC is working in all these venues to mitigate risks to our unique Southern communities and natural resources from the growing threat of flooding.



**For more information, contact**

Sarah Edwards  
Legislative Counsel  
[sedwards@selcdc.org](mailto:sedwards@selcdc.org)  
#1-202-852-7655