

# FLOODING IN CHICAGO:

## An Unequal Burden

### What is Urban Flooding?

Flooding isn't limited to homes near rivers and lakes. In fact, in Chicago most flooding happens far away from floodplains. This is called **urban flooding** - flooding that happens when the local sewer system can't cope with the amount of rain during a storm. Urban flooding includes:

- Sewage backing up through basement plumbing and drains
- Rain flowing under basement doors and windows
- Water seeping through cracks in basement walls and floors
- Excessive amounts of rain ponding in yards and streets

### Urban Flooding + Well Being

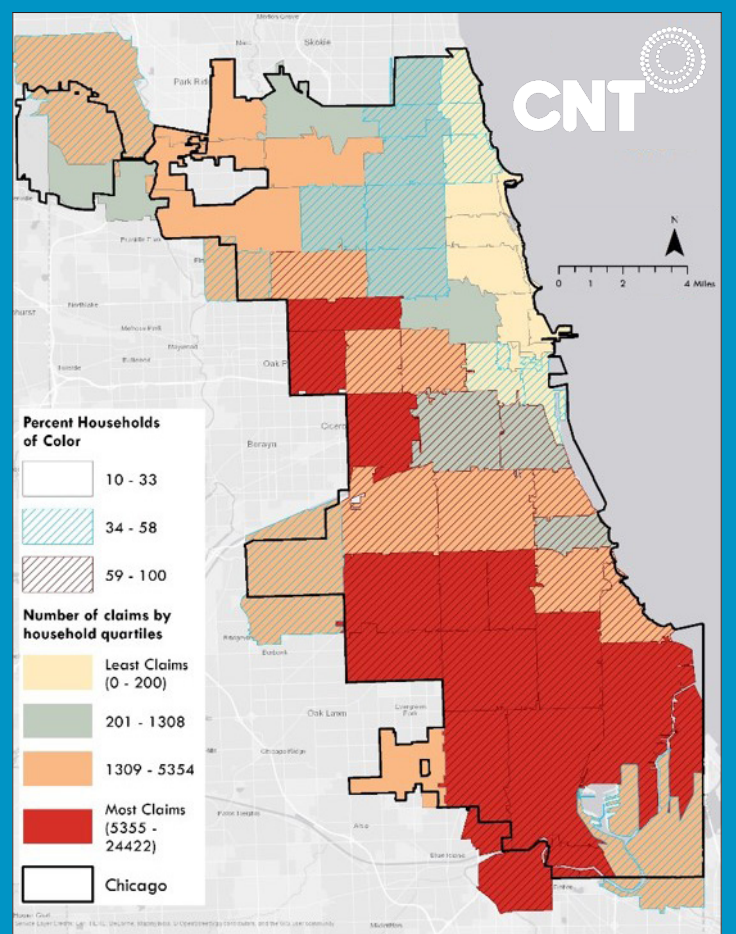
Flooding can cause a variety of health and financial hardships. In a survey of flood victims, 84% reported stress; 13% reported ill health; 41% lost the use of part of their property; 63% lost valuables; and 74% lost work hours in order to handle home repairs. Flooding can also create air quality problems, such as mold, and is linked to respiratory problems, especially for the elderly and children.

### What Causes Urban Flooding in Chicago?

- Chicago's sewer system was originally designed decades ago, for a different type of weather and neighborhood.
- Most neighborhoods have few natural areas where rain can soak into the soil, instead of running off into the sewer.
- Some neighborhoods are more likely to flood, because of poor drainage systems, less absorbent soil types, or low-lying land.
- Over the past fifty years, storms have become more intense, causing increase flooding - and this is predicted to worsen further due to climate change.

### Who Floods?

CNT studied insurance payments made for flood damage between 2007 and 2016 in Chicago - totaling more than \$400 Million paid to residents. This doesn't include seepage (which is uninsurable) or flooding experienced by uninsured tenants and building owners.



**87%**  
*of flood  
damage  
insurance  
claims were  
paid in  
communities  
of color.*

### Racial Disparities in Flooding

Just thirteen zip codes represent nearly **three-fourths of flood damage claims** paid in Chicago between 2007 and 2016. In these areas, **93 percent of residents are people of color**. Over three-quarters of a million residents live here - including 200,000 children and 100,000 elderly. Sixty-two percent of households have an income less than \$50,000. Over a quarter of households are below the poverty line.

By contrast, seventeen Chicago zip codes had the fewest flood claim payments between 2007 and 2016 (less than one percent combined). Only 30 percent of residents in these areas are people of color.



Visit our website at [www.cnt.org/rainready](http://www.cnt.org/rainready)  
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