Municipal grant programs offer a simple approach to helping homeowners and businesses make RainReady improvements on their properties by providing cash back toward purchases like rain garden installations and overhead sewer pumps. Recognizing that water-related problems are shared problems, an increasing number of towns and cities are establishing grant programs to make RainReady improvements more feasible for all members of the community.

To find out more about the current state of grant programs, the Center for Neighborhood Technology surveyed programs in Cook County, IL, where urban flooding is major problem. In fact, 82 percent of the county’s one million residential properties have full or partial basements that are vulnerable to flooding from sewer backups or water seepage. Of the 134 municipalities in the county, 23 offer grants to homeowners. For this survey, we reviewed the websites of all Cook County municipalities. Yearly budget allocations for grant program (in communities that have them) were determined from the most recent annual budget that was available online for ten municipalities. Because many cities offer more than one grant program, 28 programs were surveyed in total.

The survey found that:

1. **GRANT PROGRAMS ARE OFTEN CREATED AFTER MAJOR FLOODING EVENTS.** Although some programs have existed for many years, most started in 2013, probably in response to the severe April 2013 flooding that affected many communities in the Chicagoland area.

2. **CITIES SPEND $90,000 ANUALLY, ON AVERAGE, ON FLOOD RELIEF FOR HOMEOWNERS.** Municipal budgets range from $10,500 per year in Harwood Heights to $200,000 per year in Des Plaines, which experiences severe riverine flooding and has two flood-relief programs. In 2014, Des Plaines subsidized 500 sewer lateral cleanings and 75 home flood control measurements, including overhead sewers, foundation crack repair, and flood wall construction.

3. **YARD-SCALE SOLUTIONS ARE NOT PART OF THE MIX.** Despite the benefits of naturalized approaches to stormwater management, such as rain gardens and permeable pavement, only three municipalities subsidize these types of improvements. Unlike backwater valves or overhead sewer pumps, nature-based solutions have the added benefit of absorbing stormwater runoff and reducing its flow onto neighboring properties. However, the communities of Palatine and Glenview provide rebates for home rain gardens as well as information about designing, siting, and planting them.
Establishing a Cost-Share Program in Your Community

MOST MUNICIPALITIES (82%) ARE FOCUSED ON REDUCING SEWER BACKUPS IN BASEMENTS. Cook County contains both combined and separated sewer systems, either of which can malfunction during heavy rain events and allow water and sewage into homes. Eighteen of the 28 programs surveyed covered the cost of overhead sewer installation. Ten programs covered the cost of backflow prevention devices. These two measures received the greatest funding, with an average subsidy of about $4,000 per home across all programs.

Many programs provided protection against the two other primary types of flooding. Seepage occurs when water enters the home through floors, walls, or a cracked foundation. Overland flooding occurs when water flows into the home above ground. Of the six programs that provided protection from seepage, four covered work done on the home’s foundation and two helped fund the cost of planting rain gardens to help infiltrate and absorb stormwater. About a quarter of the programs provided funds for protection from overland flooding, covering the costs of measures such as site re-grading, drain tile installation, floodwater barriers, and rain barrels.

WEALTHIER COMMUNITIES OFFER MORE BENEFITS. Although flooding affects a diverse array of homeowners across Cook County, wealthier communities are more likely to offer grants for flood relief. The median household income for communities with such programs is $25,000 greater than the average median income in Cook County as a whole. Additionally, wealthier municipalities are typically able to allocate more money per household for flood-relief measures. For example, Schiller Park, which has a median household income $41,862, offers up to $1,000 per home, whereas Barrington, which has a median household income $106,121, offers up to $7,500 per home.

Grant programs are a quick way for cities and towns to help their citizens become RainReady by making the process more affordable. They work best in conjunction with long-term financing such as Rain Funds, which provide a more fair and equitable way to support the programs over many years.