



Opinion: N.J.'s flooding problems need one-time offer to fix housing, or move

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By

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Can we stop the flooding such as we have recently endured in the state? The simple answer is: No.

Typically, the average annual rainfall for New Jersey is 47 inches, but during the three-month period from July 8 to Oct. 5, the state averaged more than 27 inches of rain, according to the U.S. Weather Service. And August and September of this year were two of the rainiest months in recorded history.

When rain falls in normal times, a significant portion of the initial precipitation will soak into the ground and slowly make its way to waterways via underground flow. This is particularly true in the summer, when ground water levels are usually at their lowest. However, all of the rain we had this summer saturated the soil above the ground water level, so that most of the 27 inches of rain ran off into the streets and directly into waterways, causing flooding.

It is important to understand that flooding is nature's way of handling excess water that accumulates from rain and snow. To a river, flooding is normal. What isn't normal is having buildings and roads built in the path of those floods. In addition, when we add in the thousands of acres of impervious development in upstream areas that would have drained more slowly if left undeveloped, we end up with more frequent flooding.

Throughout history, mankind has attempted to stop flooding by various methods, including dams, levees, walls, flood gates and other engineering solutions. While these help in some situations, eventually all engineering methods will fail in extreme rain conditions. In fact, many of these methods have actually increased flooding, as well as caused irreparable harm to the environment.

Therefore, instead of asking ourselves whether we can stop the flooding, the more appropriate question to ask is: Can we minimize its impact?

While difficult, this is a more achievable proposition, although the answer lies not in engineering but in public policy. The most cost-effective and efficient method is to remove the buildings from flood-prone areas. This

may seem counterintuitive, given the costs in capital and emotion that such a policy would engender. However, we are already paying a significant cost each time an area floods, not only in cleanup and repair but, more important, in insurance payouts.

Flood insurance is typically required by mortgage lenders in areas where flooding is identified according to the Flood Insurance Rate Maps prepared by the U.S. Department of Interior, which indicate the 100-year and 500-year flood hazard zones for most waterways. These terms do not mean that an area will flood only once in 100 years or 500 years, but rather, they refer to the statistical probability that a flood of such a magnitude will occur. It is not uncommon to have two 100-year floods within weeks of each other.

Flood insurance is a good thing, since it reimburses people for the loss of their homes or businesses. However, over time, this good policy can turn bad: It encourages people to rebuild in the same place — only to get flooded again.

Therefore, I propose the following changes:

- 1) For buildings in the 100-year zone, allow the owner only one insurance claim for flooding. The payment should provide him or her enough money to buy another equivalent building elsewhere in the town or region. Then tear down the building and replace it with open space — preferably reconstructed wetlands. While the cost of this payment may be higher than at present, the benefit is that there would be no future payments. In addition, it would help the housing crisis by allowing available buildings in the town to be bought and occupied.
- 2) Provide an equal payment to the municipality to redevelop the torn-down site. While this would cost more initially, it would yield long-term savings in that no future claims would need to be paid.
- 3) For buildings in the 500-year zone, also provide one payment only, to be used either for relocation or to raise the structure so that the lower floor would not be used as living space.
- 4) For buildings on barrier islands, as with the 500-year zone, people should only be able to get one payment and then they should be required to raise the structure. Since moving people out is not an option on barrier islands, this is the only course that makes economic sense. Many barrier island communities already require new buildings to be raised.

It is important to note that this proposal may not be practical in a municipality that is predominantly in a flood zone. In those instances, state and federal officials need to work with the municipality to examine other alternatives, such as high-rise buildings with adequate flood clearance.

These public policy changes would make a big difference on the impact of flooding while saving millions of dollars over time in terms of rebuilding and flood insurance claims. It can also help the housing crisis by enabling some of the existing housing stock to be reused rather than sit idle.

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