

Flood control lessons from Louisiana's flooding



CONGRESS BLOG

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By Maj. Gen. (ret) Tom Sands

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Recent floods in Louisiana offer a sobering reminder of a sudden rainfall's destructive power. According to [ABC News](#), flooding caused 13 deaths and damaged or destroyed nearly 61,000 homes. Gov John Bel Edwards this week [estimated](#) the damage at nearly \$9 billion.

In the Denham Spring community, [90% of homes](#) and businesses had flood damage. Some of those impacted were families who suffered total losses during Hurricane Katrina and moved to this area, considering it safer.

The state's record two-day rainfall was the equivalent of a "[1,000-year rain](#)," according

to the Lower Mississippi River Forecast Center. That made Louisiana's flooding America's worst natural disaster [since Hurricane Sandy](#).

Finger-pointing is a natural reaction to major disasters and this one is no exception. If any good at all comes from this terrible disaster, it should be that Congress and the Administration focus on improving areas of U.S. flood control policy. Granting that this is an exceptionally complex issue, here are a few areas of federal policy that call out for reform:

First, many Federal water policies do not take into account local and regional differences. Their "one size fits all" approach is ill-suited to the nation's increasingly diverse flood control and other water resources needs.

Benefit-cost ratio is the dominant factor in the authorization and appropriation process. In developing benefit-cost ratios for flood control projects, the "benefit" side is determined, primarily, by the value of structures or physical features protected. Neither the cost of responding and recovering from a flood event nor the value of the contents of structures and future benefits are considered.

Thus, in my view the benefit-cost would often not reflect the true ratio of costs to benefits.

Some may shrug and ask, So what? But the reality is that this is an extremely important issue with major ramifications for the public and federal disaster funding, particularly in "lean" budget times. If officials have to allocate tight resources based on relative benefit-cost ratios, then a recreation project with a higher benefit-cost ratio may place higher on the "fund list" than a flood control (human risk avoidance) project.

By comparison, even Holland, with 16,000 square miles, has varying policies governing its terrain. Surely the U.S. should do the same for its 3.8 million square miles!

No doubt the rationale for the current uniform approach is to foster "fairness." But Federal water policy would be better focused on how to quantify and achieve superior outcomes. This new approach needs to focus more on common sense than on bureaucratic decisions. Moreover, while the Army Corps of Engineers has implemented initiatives to reduce the planning and report process, Congress needs a better system to ensure timely implementation.

Finally, judging by news reports, many if not most homes and businesses impacted by the flooding were not covered by flood insurance. Unless FEMA maps indicate a risk that

requires insurance, it is rare for a property owner to “safe side” his investment by purchasing flood insurance.

It is unreasonable to expect flood protection to be provided that would negate all risk, but it is reasonable to evaluate risk and provide advice as to what level flooding might occur. This might result in more individuals being inclined to participate in insurance programs. It might also find government more willing to “invest now rather than paying later.”

A former Commander of the Army Corps of Engineers’ Lower Mississippi Valley and North Atlantic Divisions, Gen. (ret) Tom Sands is a senior advisor at Dawson & Associates, where he consults on flood control and water permitting

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