Creating Strategies for Flood Preparedness

Residential Flood Assistance Program (RainReady, Chicago, Illinois)

This program is one of 12 featured in our Creating Strategies for Flood Preparedness profile series. The flood assistance/preparedness programs highlighted in this series represent state and local efforts across the country to make homes and communities flood resilient and to aid in recovery efforts after flooding events. When possible, each program’s background information, funding, impact, eligibility, services, and challenges/lessons learned are summarized in the series. These examples can be used as models for other states and local agencies as they consider local possibilities to develop, fund, and implement their own programs.

Program Background. The Chicago Department of Planning and Development partnered with the Center for Neighborhood Technology’s RainReady initiative in 2015-2016 to offer free repairs and food mitigation retrofits to homeowners who experienced property damage during the 2013 Chicago flood. These activities were conducted through the Residential Flood Assistance Program (RFAP). This program assisted participants with recovery from the 2013 flood and with preparedness for future extreme precipitation and flooding.

Funding. The Residential Flood Assistance Program was funded by the U.S. Department of Housing and Urban Development’s Community Development Block Grants for Disaster Recovery. The program aided 70 individuals. Eligible homes received up to $50,000 in assistance.

Impact. Seventy program participants received varying amounts of funding up to $50,000 to help with repairs and flood mitigation retrofits.

Program Eligibility. Eligible participants were low- and middle-income homeowners who were affected by Chicago’s 2013 flood. Flood relief was requested by the 70 participants; their homes were in neighborhoods where at least 30% of the homes were below the federal poverty level.
Challenges and Lessons Learned. Lessons learned and recommendations for programs similar to RFAP are as follows: Have a strategic plan when reaching out to homeowners, train home assessors to use a “building systems” approach to identify flood risk and mitigation solutions, plan for long-term maintenance of upgrades and repairs, and use similar programs’ materials and resources to help your program get started. For more information about recommendations, visit RainReady’s page on the Adaptation Clearinghouse website.

For additional information about RainReady’s Residential Flood Assistance Program, visit “Chicago, Illinois: RainReady’s Residential Flood Assistance Program” on the Arizona State University website.

For additional examples and resources related to flood preparedness, visit...