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**TO: The Honorable Detroit City Council**  
**FROM: David Whitaker, Director**   
**Legislative Policy Division Staff**  
**RE: Effects of living in a floodplain**  
**DATE: October 2, 2024**

Council Member Johnson directed Legislative Policy Division (LPD) to provide a policy-oriented report regarding the impacts of living in a floodplain for Detroit residents and the City as a whole. The focus of inquiry is the Jefferson Chalmers area on the lower east side, where low-lying infrastructure and immediate adjacency to the Detroit River and Lake St. Clair make these problems of flooding, financial viability and quality of life especially acute. Psychological, health, and financial impacts on residents, as well as financial impacts on the City itself, are specifically mentioned in this referral.

Although the above impacts are extremely broad and complex, even they fail to account for the full range of floodplain-related issues and concerns in a Jefferson Chalmers and other low-lying areas; the most obvious example is the additional impacts of combined sewage overflow (CSO) events. These increasingly common effects of higher rain volume and intensity cause flooding when they overload sewage disposal pipes and back up into sensitive areas like basements through the drains. This is a particular problem in Jefferson Chalmers, in addition to flooding that comes from inundation points where canals enter the river along the shoreline, because the area is a low level of the engineered regional sewage disposal system that is most affected by heavy rain via both distinct flooding routes. Yet the United States Army Corps of Engineers (USACE) February 2022 report<sup>1</sup> on this area expressly disclaims any involvement with CSOs that plague the east side after heavy rains: “This study does not evaluate severe storm events that result in interior drainage flooding.” (P. 6) Since both flooding from the river and the lake, as well as that from “interior drainage”, chronically and sometimes acutely affect these communities, effective and holistic policy solutions and interventions will be needed that account for all flood impacts in these communities.

**FLOOD INSURANCE**

With that limitation to river- and lake-related floods, the USACE summarizes the initial policy problem of severely mispriced systemic risk facing residents, the City and the Federal Emergency Management Agency (FEMA) as follows:

<sup>1</sup> [https://detroitmi.gov/sites/detroitmi.localhost/files/2022-08/Jefferson%20Chalmers%20FPMS%20Study\\_July2022.pdf](https://detroitmi.gov/sites/detroitmi.localhost/files/2022-08/Jefferson%20Chalmers%20FPMS%20Study_July2022.pdf)

“FEMA [Federal Emergency Management Agency] incorporates flood hazards and risks into flood maps known as Flood Insurance Rate Maps (FIRMs). These maps support the National Flood Insurance Program (NFIP), detailing the requirements for flood insurance and community floodplain management. In December of 2018, FEMA published draft (preliminary revised) FIRM maps for Wayne County that would greatly increase the number of homes located within the 1% annual chance (100-year) event floodplain for the Jefferson-Chalmers neighborhood.” (P. 17)

In short, one of the primary ways that living in a floodplain (especially one that, due to global warming-intensified rain events) affects residents is in its impact on the cost of flood insurance. This is becoming ever more prohibitive, even with generous federal subsidies, causing the private homeowners insurance industry to abandon the market in some communities, and ultimately raising important and difficult questions about the wisdom, cost, effectiveness and sustainability of rebuilding and recovery efforts in such vulnerable communities. One key issue is the location and precise characterization (whether 100 year, 500 year, etc.) of a “floodplain”; another is adequately updating such designations; and yet another is the policies and resources available to meet their needs by dealing with the growing dangers of global warming-induced major floods. Due to global warming and increased rain, past and future characterizations of how often floodplains will be inundated by water are no longer reliable, and future gaps between what is anticipated and how much water we face may become even more inaccurate. The dramatically escalated risks of flooding in such areas are leading to market failure and may require major new public resources to manage risks and preserve quality of life in vulnerable communities.

If residents buy a house, their mortgage company may require flood insurance, which can be costly, especially in communities like Jefferson Chalmers that are threatened both by river- and CSO-related flooding. Another stress is that even when a given house is paid for, if residents want to take out a home improvement loan, the lender may require flood insurance. This additional cost may discourage necessary maintenance. It is LPD’s understanding that in certain parts of the United States, residents don’t bother having flood insurance and just take a chance that they won’t be flooded, simply because the cost of flood insurance is so high. City of Detroit officials are well aware of the consequences for increased blight in neighborhoods burdened by such excessive costs. Overcoming the affordability and sustainability challenges of flood insurance, and the consequent ability to recover from heavy rains and floods, both from river shore inundation and from CSOs, is an initial heavy policy lift that will require major federal resources and FEMA authorities to maintain areas like Jefferson Chalmers as viable communities. Unfortunately, it is only an initial cost-increasing aspect of the larger challenges of adaptation to global warming, especially in areas designated as frequent “floodplains”.

The February 2022 USACE report says “high water levels and an increase in strong storm events are a current problem, without a foreseeable resolution... Throughout the Jefferson-Chalmers study area, the presence of canals allows water to flow inland from the Detroit River and Lake St. Clair, creating larger numbers of waterfront residences. While these canals are enjoyed by many residents desiring open-water access, during periods of high water they can create major flooding problems for residents and public infrastructure as they provide a path for inundation.” (Pp. 18, 22)

That is, given our society’s failure for the past 4 decades to adopt aggressive measures that might mitigate such global warming-related harms (at least within any period like the 30-year or shorter term of a residential mortgage), especially in low-lying areas adaptation is the only viable (albeit, partial and very expensive) strategy available at this time. Subsidizing the costs of flood insurance in heavily impacted floodplains will be only an initial policy response. More resources and programs for adaptation, including emergency flood relief after major events, will be especially necessary in socioeconomically vulnerable communities like Jefferson Chalmers with relatively high poverty in the midst of diverse housing and businesses.

## HEALTH EFFECTS

A health study<sup>2</sup> in the International Journal of Environmental Research and Public Health dated July 2021, entitled “Recurrent Home Flooding in Detroit, MI 2012–2020: Results of a Household Survey” summarizes health impacts of such flooding as follows:

“Pluvial (i.e., related to heavy rain) flooding and sewer overflows comprise a multifactorial public health problem that raises risks for mortality and morbidity of a host of serious health conditions. Health impacts from flooding can be physical or psychological. Physical outcomes include gastrointestinal illnesses, respiratory illnesses, skin rashes and infections and poisoning from exposure to chemical irritants. Psychological distress and trauma are common among people who have experienced sudden flooding as a result of extreme weather events. Flooding impacts can be felt during or after the flooding event.” (footnotes omitted) Such impacts often include toxic black molds and other infestations after water recedes. Humanitarian relief will undoubtedly be necessary. Now is the time for residents and local officials to take the lead in developing real, effective, holistic and sustainable policy solutions.

The Jefferson Chalmers health study continues: “Women, the elderly and small children are more likely to experience physical and psychological outcomes during floods whereas men are at high risk for mortality during and after flooding events. Intensity of flooding has a graded impact on physical and psychological health; long term psychological effects such as anxiety, depression and PTSD can occur for several years following a flooding event. Flooding can cause serious disruptions to the provisions of mental health treatment exacerbating existing mental health problems in people who have them. Long term effects include trauma and stress-related problems as a result of displacement, economic insecurity and future housing uncertainty. Mortality has been found to increase in the months following major flood events and flooding impacts can be felt even by persons outside flooded areas through groundwater contamination. Home flooding is a serious public health problem that has long lasting health impacts for people who experience it. (footnotes omitted)

## FUTURE PROSPECTS

Stepping back from Jefferson Chalmers, Detroit is far from alone in facing these challenges. A 2012 report<sup>3</sup> entitled “The effects of flooding on mental health: Outcomes and recommendations from a review of the literature”, forecasts even more trouble in this regard:

“Flooding is now the most frequent type of major disaster. Over the last 10 years, floods in Europe have killed more than 1,000 people and affected over 3.4 million others. In common with other types of major incidents or disasters, the effects on people’s health, relationships and welfare can be extensive. However, flooding also stands out from some other types of disasters because, often, it is possible to prevent flooding by using flood-prevention measures, and because of the lengthy recovery period afterwards, which increases the risks of secondary stressors arising and the impact of worry about recurrence on people who are affected by floods. Furthermore, the impacts of climate change are likely to increase the occurrence of flooding. Projected climate-related increases in precipitation are likely to make floods more frequent and severe.” (footnotes omitted)

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<sup>2</sup> <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8303508/#> (attached)

<https://www.theguardian.com/us-news/2023/aug/11/detroit-flooding-jefferson-chalmers-climate-insurance> (attached)

<sup>3</sup> <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3461973/>

The concluding general policy recommendations of this global literature review are directly on point: “It is clear that there is sufficient evidence available to show that the short- and long-term psychosocial and mental health consequences of flooding should be a high priority for policymakers. Development of evidence-based policy in this area should be a priority for people who are responsible for planning for and responding to emergencies, healthcare, social care, and mental healthcare services. Government departments should work together to achieve integrated policies in order to avoid ‘recovery gaps,’ i.e. gaps in societal responses that arise in the period after the emergency responses have ended when people must rely on the services that are available ordinarily in communities to support their continuing recovery.” (footnotes omitted)

## **CONCLUSION**

This report necessarily only scratches the surface of the highly complex, extremely challenging and diverse issues facing floodplain communities like Jefferson Chalmers. As remediation (and perhaps in the long terms adaptation) policies and programs are developed to meet the rapidly growing existential dangers of climate change, LPD will be happy to provide further research and analysis upon request.

## **‘Venice of Detroit’: climate costs imperil historic neighborhood**

This story is co-published with Planet Detroit

By Brian Allnutt of Planet Detroit

Fri 11 Aug 2023

In 2019, Blake Grannum experienced a catastrophic flood in her home in Detroit’s Jefferson Chalmers neighborhood. Water overtopped nearby canals and rushed into her basement, destroying a washer and dryer and forcing her and her mother to go to the laundromat during the pandemic.

It was one of several floods the neighborhood experienced in recent years; heavy rains overwhelmed sewer systems and flooded basements five times between 2011 and 2021. During that last major flood on 21 July 2022, 6in of rain fell on the region, inundating freeways, stranding hundreds of people in vehicles, and filling basements with sewage backup.

Jefferson Chalmers has been called the “Venice of Detroit”. It’s a unique, historic neighborhood, oriented around a canal system and waterfront parks, and built on one of the vast swamps that once lined the Detroit River and Great Lakes.

Neither the overbank flooding from the canals nor the sewer backups have put Grannum off the neighborhood. She now lives with her fiancé in a house that sits a few feet beneath the flood wall, next door to her childhood home. And it’s clear why she might want to stay. From the dock in Grannum’s backyard, you can watch boats idle past and look out on the many ramshackle boathouses on Harbor Island in a neighborhood surrounded by water.

“It’s just a vibe here,” Grannum said. “You have different income groups, different cultures, different types of people living in this area.”

But some worry the costs that come with flooding could potentially create a process of “climate gentrification” here. In cities like New Orleans and Miami, this process has seen wealthier and whiter residents displace low-income residents and people of color in less flood-prone areas.

But in Jefferson Chalmers, climate gentrification could mean that those with the resources to manage the risks and expense of living in a floodplain may replace those without them.

The neighborhood is already changing; it’s become more white in recent years. In 2016, 88% of the neighborhood residents were Black, and just 8.5% were white. In 2021, 74% of residents were Black, lower than the city-wide average of 78%. White people now account for 18% of residents here.

Incomes are also rising. In three of seven census block groups within the neighborhood, median income increased by between 13% and 80% since 2020. The median household income in 2021 was \$56,395, higher than the city’s median of \$34,762.

And home renovations are increasingly common while housing prices are rising. Meanwhile, a redevelopment plan for the neighborhood calls for \$640m in new investments – mostly new housing and retail. A streetscape renovation and several new businesses and developments have brightened up a stretch of Jefferson Ave that hadn’t seen much love in decades.

Still, Jefferson Chalmers remains among the city's lowest-income neighborhoods, with 39% of residents living below the poverty line, higher than the citywide average of 32%.

And now, the forces of climate change threaten to make the area increasingly unaffordable for those low-income residents.

In 2021, the Federal Emergency Management Agency (Fema) placed the neighborhood in a designated flood zone, requiring homeowners with federally insured mortgages to carry flood insurance. Only about 35% of units in the neighborhoods have mortgages. Those that do could pay thousands of dollars more a year for flood insurance if they're federally insured. The designation has also paused some affordable housing developments in the neighborhood that rely on state and federal financing.

Meanwhile, the city of Detroit has signaled it will fine or litigate against those with defective or missing seawalls if they don't bring them into compliance. Seawalls can cost tens of thousands of dollars to replace or rehab.

Residents see an existential threat from both the high costs and high water. These frustrations, coupled with climate crisis uncertainty, have left some questioning the neighborhood's future.

"Is it time to turn the page in the Jefferson Chalmers neighborhood?" longtime Jefferson Chalmers resident Frank Bach wrote on the website Nextdoor. He pointed to the extreme fluctuations in water levels and the neighborhood's location on a former wetland as challenges that might be difficult to overcome.

"What was made here in the 1800s isn't working any more," he wrote.

#### Plans to save a neighborhood

Getting the neighborhood out of the designated flood zone is a high priority for those who want to see redevelopment continue.

In 2022, city officials held a meeting to present a \$161m US army corps of engineers plan that would have built berms along the riverfront, closed off the connection of two canals to the river, and installed a removable stop-log dam – a barrier to keep out high water – on the deepest channel connecting the canal system with the Detroit River. They planned to pay for it with federal funding.

But residents blocked the proposal, fearing it could disconnect the neighborhood from the river, destroying its character and leading to stagnant, bug-infested canals, where a Great Lakes Water Authority outfall also periodically dumps combined sewage and stormwater. Residents said there was a level of distrust that the city would effectively manage the stop-log dam, considering Detroit's history of financial problems and poor city services.

Following the rejection, the city said it would proceed with fining and litigating against the owners of 107 homes it determined to have missing or deficient seawalls. But city spokesperson Georgette Johnson said the city will wait until it has repaired seawalls on 17 city-owned parcels before going after other property owners. They're targeting this fall for completion.

Several residents who spoke with Planet Detroit supported another proposal spearheaded by Jay Juergensen, a Jefferson Chalmers resident and lead organizer for the Jefferson Chalmers Water Project community group.

Along with large investments in regional stormwater infrastructure, the plan seeks \$40m to create wetlands and levees on the Detroit River, make topographical changes, and fund seawalls on the canals. Juergensen estimates that the seawalls would cost about \$11m.

It's unclear if Juergensen's plan has found any official support. In a segment on Detroit Public Television's One Detroit program, Tyrone Clifton, director of the Detroit Building Authority, referred to it as "ambitious".

Without financial assistance and coordination, the process of hardening Jefferson Chalmers's shoreline will probably be lengthy and expensive – and may still fail to remove the neighborhood's floodplain designation.

Fema previously told Planet Detroit that seawalls may be recognized as part of an effective flood mitigation plan. But Ken Hinterlong, senior engineer for Fema, said any re-evaluation would also need to ensure that there is adequate "interior drainage" in the neighborhood once levees and seawalls are built, something that could continue to be a challenge for an area that was previously a wetland and has experienced frequent sewer backups.

John Myers, who lives on the Fox Creek canal, said the city can't treat the problem as the responsibility of individual property owners because a continuous barrier is needed. He said residents would get a better deal if these improvements were solicited in bulk. "We wouldn't all try to pave our little section of the street in front of our house," he said.

#### How to get out of a flood zone

One of the residents with resources to deal with flooding is Nicole de Beaufort, who lives on Jefferson Chalmers' Fox Creek canal. She and her partner, who own their home outright, invested their savings in raising and hardening the seawall to protect the property against future floods.

"All told, we spent about \$50,000, which feels like an incredibly large sum of money," she told Planet Detroit. "So it makes me feel extremely fortunate that we could [do that], but I recognize that that opportunity is not available to my neighbors. It feels unfair that we have individual solutions instead of systemic solutions."

Michelle Lee, a Jefferson Chalmers resident who was previously director of housing and neighborhood stabilization for the non-profit community development corporation Jefferson East, Inc, believes some amount of public funding will be needed to help residents repair seawalls, noting that many people in the neighborhood still struggle to afford things like furnaces after the widespread basement flooding in 2021 destroyed many appliances.

According to records obtained by Planet Detroit, the city ticketed 23 properties for inadequate seawalls in early 2021. Johnson from BSEED said just four properties have since been brought into compliance.

Meanwhile, the development of affordable housing in the neighborhood is on hold.

"Every project going up in Detroit has to use some type of federal money," Lee said. Community development block grants and home investment partnership funds offered by the Department of Housing and Urban Development contribute to many such projects. However, an executive order previously directed federally funded development to avoid floodplains.

A special assessment district (SAD), a levy to pay for improvements that benefit a specific area, is another option for generating funds for seawall repairs that several residents expressed support for. In 2022, officials in Midland and Gladwin counties approved a SAD for certain properties to repair dams that were damaged in the 2020 flood. Although such a plan in Jefferson Chalmers would compel some residents to pay for improvements to someone else's property, it could be a net benefit for everyone who lives in the floodplain.

Johnson said the city would neither advocate for nor oppose a special assessment district.

An uncertain future

One shortcoming of Fema's flood maps is that they're based on past data. Richard Rood, a climate scientist at the University of Michigan, said that the practice of using historical averages to calculate risk is no longer working.

"Right now, each 10-year period is exhibiting a statistically different climate than the previous 10-year period."

And while climatic extremes could produce both exceptionally wet and dry periods, Rood predicts the "next few decades are very wet". This aligns with data from the last few decades showing most of the eastern US getting more precipitation as the west gets drier.

If enforcing seawall requirements proves unworkable, city and state leaders could ask Fema for assistance in relocating residents away from the floodplain.

Voluntary buyout programs as part of a "managed retreat" process for moving people away from areas likely to be affected by climate-fueled disasters have reduced the flood risk for many in other regions.

But the Fema buyout program has also been criticized for facilitating "white flight" on account of its tendency to move white residents away from racially diverse neighborhoods to majority-white areas. For now, Johnston said the city of Detroit is not considering asking for such a buyout.

"You can't put a price tag on this neighborhood," Grannum said. "You come here, you're still in the city, and it's quiet. You can experience nature, and it's on the water in the city of Detroit."

Lee worries about the neighborhood's older residents getting pushed out. They may be able to sell their homes for high prices, but Lee said that still won't offset the costs of moving and studies show the financial benefits of ageing in place.

"People want to stay here," she said. "They raised their kids here; they know their neighbors ... you need those types of connective tissues."

Meanwhile, De Beaufort is questioning her decision to invest in the neighborhood.

"The public will in our community is to have a beautiful neighborhood that enjoys this amenity of the water," she said. "But I don't know if the political will is there to address this systemically, and that's disappointing."



# Recurrent Home Flooding in Detroit, MI 2012–2020: Results of a Household Survey

[Peter S. Larson](#),<sup>1,2,\*</sup> [Carina Gronlund](#),<sup>1</sup> [Lyke Thompson](#),<sup>3</sup> [Natalie Sampson](#),<sup>4</sup> [Ramona Washington](#),<sup>3</sup> [Jamie Steis Thorsby](#),<sup>5</sup> [Natalie Lyon](#),<sup>5</sup> and [Carol Miller](#)<sup>5</sup>

Miklas Scholz, Academic Editor

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## Abstract

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Household flooding has wide ranging social, economic and public health impacts particularly for people in resource poor communities. The determinants and public health outcomes of recurrent home flooding in urban contexts, however, are not well understood. A household survey was used to assess neighborhood and household level determinants of recurrent home flooding in Detroit, MI. Survey activities were conducted from 2012 to 2020. Researchers collected information on past flooding, housing conditions and public health outcomes. Using the locations of homes, a “hot spot” analysis of flooding was performed to find areas of high and low risk. Survey data were linked to environmental and neighborhood data and associations were tested using regression methods. 4803 households participated in the survey. Flooding information was available for 3842 homes. Among these, 2085 (54.26%) reported experiencing pluvial flooding. Rental occupied units were more likely to report flooding than owner occupied homes (Odd ratio (OR) 1.72 [95% Confidence interval (CI) 1.49, 1.98]). Housing conditions such as poor roof quality and cracks in basement walls influenced home

flooding risk. Homes located in census tracts with increased percentages of owner occupied units (vs. rentals) had a lower odds of flooding (OR 0.92 [95% (CI) 0.86, 0.98]). Household factors were found to be more predictive of flooding than neighborhood factors in both univariate and multivariate analyses. Flooding and housing conditions associated with home flooding were associated with asthma cases. Recurrent home flooding is far more prevalent than previously thought. Programs that support recovery and which focus on home improvement to prevent flooding, particularly by landlords, might benefit the public health. These results draw awareness and urgency to problems of urban flooding and public health in other areas of the country confronting the compounding challenges of aging infrastructure, disinvestment and climate change.

**Keywords:** flooding, Detroit, environmental justice, climate change

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## 1. Introduction

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Pluvial flooding and sewer overflows comprise a multifactorial public health problem that raises risks for mortality and morbidity of a host of serious health conditions. Health impacts from flooding can be physical or psychological. Physical outcomes include gastrointestinal illnesses, respiratory illnesses, skin rashes and infections and poisoning from exposure to chemical irritants [[1,2,3,4,5,6,7](#)]. Psychological distress and trauma are common among people who have experienced sudden flooding as a result of extreme weather events [[8,9,10](#)].

Flooding impacts can be felt during or after the flooding event [[11](#)]. Women, the elderly and small children are more likely to experience physical and psychological outcomes during floods whereas men are at high risk for mortality during and after flooding events [[12,13,14,15,16](#)]. Intensity of flooding has a graded impact on physical and psychological health; long term psychological effects such as anxiety, depression and PTSD can occur for several years following a flooding event [[8,17,18,19](#)]. Flooding can cause serious disruptions to the provisions of mental health

treatment exacerbating existing mental health problems in people who have them [20]. Long term effects include trauma and stress-related problems as a result of displacement, economic insecurity and future housing uncertainty [21]. Mortality has been found to increase in the months following major flood events [22] and flooding impacts can be felt even by persons outside flooded areas through groundwater contamination [23].

Home flooding is a serious public health problem that has long lasting health impacts for people who experience it [24,25,26,27,28,29,30]. Microbial toxins such as molds and fungus are known to worsen respiratory problems and are associated with the development of asthma and allergic rhinitis [31,32]. Evidence from New Orleans, LA following Hurricane Katrina suggests that homes with experienced flooding were more likely to develop molds and fungus [33]. Home dampness has been found to increase the severity of symptoms for a number of respiratory conditions, including asthma and chronic bronchitis and to increase exposure to numerous types of microbial agents [34,35,36]

Climate and rainfall patterns in the Midwest region of the United States have been altered over the past five decades due to climate change [37,38]. Globally, urban land exposed to climate and flooding hazard risks is expected to increase by more than 25 percent compared with current levels [39]. Natural hazards and extreme weather events have become more common and increasingly costly in the US over the past two decades, the costliest of which have impacted urban areas such as Detroit, MI [40,41,42]. Changes in frequency and intensity of rainfall patterns can overwhelm aging infrastructure in challenged cities like Detroit, and create multiple stormwater issues [43]. Natural hazards have been shown to worsen problems of economic inequality [44]. Serious impacts from flooding are the result of a confluence of factors including extreme weather events, robustness of infrastructure and other factors to mitigate flood risk, housing conditions and individual level vulnerability [45,46]. Though significant effort has been directed to major flooding events (e.g., dam breaks, flood wave propagation), little

work has been done on recurrent, localized pluvial and non-pluvial flooding in urban contexts.

The City of Detroit, MI, like many post-industrial cities, faces a wide range of converging challenges including population loss, demographic change and decades of financial and political neglect [47]. As of 2020, Detroit's population is approx. 670,000 people, down from a peak population of 1.6 million people in 1960 [48]. Nearly 80 percent of Detroit residents are African-American. It is among the poorest of large cities in the US with a median household income of \$31,000, less than half of the state median income of \$72,000 [48]. The City struggles to provide public services to its residents as a result of declining tax revenues, low levels of investment and decline of population density which forces Detroit to provide services using antiquated systems appropriate for a much larger population [49].

A cross-sectional study of 164 homes in northwest Detroit indicated that 64% of homes experienced at least one flooding event in the past year, with many experiencing three or four events [50]. Researchers of a small qualitative study reported on interviews with residents across the city, confirming that flooding was widespread with many potential risk factors, resources for prevention and recovery were uneven, and social, , and mental and physical health implications were extensive [51]. The Detroit Office of Sustainability found that residents report that they experience flooding very often (13%), somewhat often (23%), and occasionally (32%) [52]. Though extreme weather events such as that which caused major flooding in Detroit in 2014 have wide ranging acute impacts, recurrent household flooding may be an under-reported phenomenon in a city like Detroit and may be a problem that worsens with climate change [53].

Detroit's topography is mostly flat, with an overall change of only 33 m between its highest and lowest points. The City's natural drainage is split between the Detroit and Rouge Rivers, though the natural tributaries were replaced with underground pipes prior to the 1960s. Water runoff and sewage flow through a combined system, discharging more than 58

million liters of treated and untreated sewage [54] which eventually flows into Lake Erie. A result of Detroit's combined system of rain runoff and sewage discharge is that large rain events can overwhelm the City's treatment system, causing sewage backflow into homes during storm weather events [55]. Communities along the Detroit River, most notably the Jefferson-Chalmers area, have historically experienced flooding events of various degrees. Aged housing stock, high prevalence of impervious surfaces and high prevalence of basements put Detroit residents at high risk for home flooding [56].

## Research Goals

Recurrent home flooding is an overlooked public health problem that presents a wide range of health risks to populations in economically challenged post-industrial cities like Detroit, Michigan. To inform prevention and recovery efforts, we first describe the extent and frequency of pluvial flooding in Detroit households using data from a house to house survey. As part of this effort, we identify particular locations or areas at high or low risk for household flooding events. Next, we use location information to link households to other data sets to test for associations of household and neighborhood/tract level determinants of household flooding events. Using the results of the first two aims, we create a multivariate model that could be used to predict flooding risk for individual households or households located within specific tracts or areas. Finally, we explore how flooding and factors associated with flooding might determine household asthma prevalence in surveyed households.

We hypothesize that flooding events are concentrated in specific areas and that households that experience flooding events are in proximity to other homes that experience flooding events. We hypothesize that both neighborhood and household level factors will determine pluvial flooding risk. We expect that no one factor in isolation determines household level flooding risk and create a multivariate regression model to predict flood risk using all available variables. Finally, we test the hypothesis that home flooding and factors associated with home flooding

also determine household level public health outcomes such as asthma, which may result from exposure to chemicals, bacteria, or mold.

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## 2. Materials and Methods

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### 2.1. Survey of Home Flooding in Detroit

Wayne State University's Center for Urban Studies (CUS) works to "improve understanding of and provide innovative responses to urban challenges and opportunities." As a part of its commitment to serving Detroit and its metropolitan area, the Center maintains a staff of professionals dedicated to identifying opportunities to meet community needs. In 2012, the Center created the Home Safety Assessment (HSA) as a joint effort between AmeriCorps, Wayne State University Center for Urban Studies, FEMA, Detroit Fire Department, Clear Corps, and the Kohl's Injury Prevention Program through the Children's Hospital of Michigan. The HSA is a risk assessment survey to determine if a resident's home has hazardous conditions such as asthma triggers, flood, and moisture/vapor intrusion and the vulnerability of the housing quality. Field staff conduct door-to-door canvassing dividing target zip codes in walk-able target areas. Survey workers approached the home to determine if a household member was present. If no one was home at the time, workers returned at a later date, or scheduled visits on nights and weekends if necessary. To elicit residents' participation in the project the project offered a small, non-monetary incentives. Survey staff educated residents on ways to increase home safety, and referred residents to partner services. Survey and community outreach activities are ongoing.

This research was deemed exempt from annual review by Institutional Review Boards at the University of Michigan (study number HUM00177793) and Wayne State University (study number 101619B3X).

### 2.2. Neighborhood and Environmental Data



Census tract level measures of poverty and neighborhood age were obtained through the American Community Survey, a sample-based yearly survey of American households maintained by the United States Census [48]. Data for administrative boundaries and locations of waterways were downloaded from the State of Michigan's GIS Portal [57]. One-meter elevation data was obtained from the Advanced Spaceborne Thermal Emission and Reflection Radiometer (ASTER) Digital Elevation Model from the National Aeronautics and Space Administration (NASA) [58]. Additional residential property information, or parcel data, were extracted from a database of public tax records from real estate analytics company CoreLogic [59]. This database consists of parcel-level property information collected from tax assessor's records as of 2016 and includes data on the year the structure was built, whether the unit is a rental unit or owner occupied, the assessed value of the home and whether the unit was a multifamily unit.

Latitude and longitude for households were added to the data set using the home address listed in the CUS survey and the geocoder tool in ArcMap ver. 10.6.1 [60]. Latitude and longitude coordinates outside of the outer boundary of the city limits of Detroit were excluded from the analysis. Data from other layers such as elevation and neighborhood information were extracted using the latitude/longitude location of the household obtained from the geocoded address.

## Statistical Methods

Household representatives were asked if their home had flooded in the past as a result of rainfall. Using this data, we created maps of household locations and flooding events. "Hot" and "Cold" spots for pluvial flooding were determined based on a Getis-Ord statistic at each point. The Getis-Ord  $G_i^*$  statistic is obtained by examining the value of each location in the context of all surrounding locations. Local sums are compared proportionally to the sum of all values surrounding it and z-scores and p-values are produced [61,62]. Areas of statistically high and low local risk are presented on a map to allow the identification of particular locations of interest. Hot and cold spots are defined as areas where there is

statistical evidence that homes that experience/do not experience flooding are in close proximity to other homes that also experience/do not experience flooding. Next, we tested for associations of factors with household flooding status using univariate logistic regression models. Finally, a full, multivariate model of pluvial flooding including all relevant and sufficiently represented predictors was created and a backwards selection was used to construct a multivariate model of best fit.

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## 3. Results

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### 3.1. Spatial Distribution of Flood Risk in Detroit

Survey data from the Center for Urban Studies comprised 4803 households between 18 September 2012 and 5 May 2020. The daily pattern of home visits during this period is shown in [Figure A1](#) in [Appendix A](#). Representatives from 3842 households responded to the question on home flooding due to rainfall. Among these, 2085 (54.26%) reported having experienced flooding. A data collection flowchart is included in [Figure 1](#).

#### [Figure 1](#)

Flowchart of data collection.

Households that reported flooding were located throughout Detroit. See [Figure 2](#). Though home flooding occurred in all areas of Detroit, “hot spot” analysis using Getis-Ord statistics indicated that there were statistically significant clusters of homes at high and low risk for flooding. There were significant clusters of flooded homes in the southern part of the east side of Detroit, specifically in and around the Jefferson-Chalmers neighborhood. There were also significant clusters of homes that reported never having experienced flooding. See [Figure 3](#).



### [Figure 2](#)

Locations of households which reported that they experienced pluvial flooding. Households that responded that no flooding occurred are not shown.

### [Figure 3](#)

Hot and cold spots of flooding using the Getis-Ord  $G_i^*$  statistic. Red dots represent “hot” spots, or locations of statistically significant clusters of homes that experienced flooding. Blue does represent clusters of homes that reported not experiencing flooding.

## 3.1.1. Household Level Correlates of Home Flooding

In univariate analyses, we found that several factors were significantly associated with flooding risk among surveyed households. Rental homes were more likely to have experienced flooding than owner-occupied homes (OR 1.72 [95% CI 1.49, 1.98]). Unfinished basements were associated with a higher odds of flooding than finished basements (OR 1.25 [95% CI 1.01, 1.54]).

We also explored whether patterns of flood risk might change with age of home in a non-linear manner. [Figure 4](#) shows a locally estimated scatterplot smoothing (LOESS) based interpolation of flood risk as a function of the year of home construction. Risk for home flooding had a parabolic relationship to home age, with risk being the highest for the oldest homes, decreasing until ~1960 and then rising again. We then categorized the age of the home based on historical waves of home construction [[63](#)]. Compared with homes built before 1910, risk for flooding decreases for homes built in waves before 1958. Risk for flooding for home built in the late 20th century and early 21st century is similar to that of the oldest homes in Detroit. See [Table 1](#) for full results.

### [Figure 4](#)

Estimated flooding risk by year of construction using LOESS interpolation method. Vertical lines represent successive building waves (1870–1910, 1911–1930, etc.) used to create housing construction categories.

**Table 1**

Comparison of household factors by flooding status. Counts and percentages of categorical predictors are noted. Continuous variables are shown as means with standard deviation in parentheses. Comparisons of flooding with categorical predictors are made using Chi-square tests. Comparisons of flooding for continuous predictors are made using t-tests of means. Odds ratios for continuous predictors are based on standardized values (z-scores). presented for categorical predictors. Both continuous and categorical forms of the year the house was built are presented.

	<b>[ALL] N = 3842</b>	<b>No Flood N = 1757</b>	<b>Flood N = 2085</b>	<b>OR</b>	<b>p.ratio</b>
<b>Own or rent home:</b>					
Own	2458 (64.0%)	1241 (70.6%)	1217 (58.4%)	Ref.	Ref.
Rent	1225 (31.9%)	456 (26.0%)	769 (36.9%)	1.72 [1.49;1.98]	<0.001
Approximate year house was built	1929 (22.7)	1931 (20.0)	1927 (24.8)	0.99 [0.99;1.00]	<0.001
<b>Year house built (categories):</b>					
Pre 1910	653 (17.0%)	219 (12.5%)	434 (20.8%)	Ref.	Ref.
1910–1930	986 (25.7%)	496 (28.2%)	490 (23.5%)	0.50 [0.41;0.61]	<0.001
1931–1940	319 (8.30%)	192 (10.9%)	127 (6.09%)	0.33 [0.25;0.44]	<0.001
1941–1945	88 (2.29%)	47 (2.68%)	41 (1.97%)	0.44 [0.28;0.69]	<0.001
1946–1957	540 (14.1%)	297 (16.9%)	243 (11.7%)	0.41 [0.33;0.52]	<0.001
1958 or later	197 (5.13%)	83 (4.72%)	114 (5.47%)	0.69 [0.50;0.96]	0.029
Building sq ft	1367 (720)	1354 (690)	1379 (746)	1.04 [0.97;1.11]	0.325
Living space sq ft	1364 (712)	1353 (689)	1374 (732)	1.03 [0.96;1.11]	0.404

	<b>[ALL]</b> <b>N = 3842</b>	<b>No Flood</b> <b>N = 1757</b>	<b>Flood</b> <b>N = 2085</b>	<b>OR</b>	<b>p.ratio</b>
Basement sq ft	819 (274)	807 (261)	830 (285)	1.09 [1.01;1.17]	0.019
Type of basement:					
Finished	402 (12.5%)	211 (13.8%)	191 (11.3%)	Ref.	Ref.
Unfinished	2819 (87.5%)	1322 (86.2%)	1497 (88.7%)	1.25 [1.01;1.54]	0.036

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All of the variables related to housing conditions were predictive of home flooding. Homes with roofs that were reported to be in good condition were found to be less likely to experience flooding (OR 0.59 [95% CI 0.50, 0.70]). Homes with mold on the walls (OR 6.03 [95% CI 5.09, 7.17]), moldy smells (OR 5.51 [95% CI 4.70, 6.49]), basement in disrepair (OR 12.40 [95% CI 10.00, 15.50]), uncapped sewer outlets (OR 2.21 [95% CI 1.91, 2.57]) and occurrence of previous sewer backups (OR 16.10 [95% CI 13.50, 19.30]) were found to be more prone to flooding. See [Table 2](#) for full results.

**Table 2**

Housing conditions and flooding. Housing condition measurements were self reported by residents and confirmed by survey workers where possible.

	<b>[ALL]</b> <b>N = 3842</b>	<b>No Flood</b> <b>N = 1757</b>	<b>Flood</b> <b>N = 2085</b>	<b>OR</b>	<b>p.ratio</b>
Roof in good condition:	680 (17.7%)	378 (21.5%)	302 (14.5%)	0.59 [0.50;0.70]	<0.001
Mold on walls of basement:	2720 (70.8%)	973 (55.4%)	1747 (83.8%)	6.03 [5.09;7.17]	0.000
Moldy smells:	2633 (68.5%)	925 (52.6%)	1708 (81.9%)	5.51 [4.70;6.49]	0.000
Basement needs repair:	2639 (68.7%)	948 (54.0%)	1691 (81.1%)	12.4 [10.0;15.5]	0.000
Roof leaks:	2997 (78.0%)	1304 (74.2%)	1693 (81.2%)	2.04 [1.67;2.49]	<0.001

	[ALL]	No Flood	Flood	OR	p.ratio
Window leaks:	3248 (84.5%)	1465 (83.4%)	1783 (85.5%)	1.64 [1.24;2.18]	<0.001
Chimney leaks:	3383 (88.1%)	1538 (87.5%)	1845 (88.5%)	2.06 [1.31;3.32]	0.002
Plumbing leaks:	3131 (81.5%)	1360 (77.4%)	1771 (84.9%)	2.88 [2.26;3.69]	0.000
No leaks:	1068 (27.8%)	647 (36.8%)	421 (20.2%)	0.42 [0.36;0.49]	0.000
Foundation cracks:	2945 (76.7%)	1243 (70.7%)	1702 (81.6%)	2.74 [2.26;3.35]	0.000
Sinks and bathtub drain properly:	1026 (26.7%)	541 (30.8%)	485 (23.3%)	0.67 [0.58;0.78]	<0.001
Uncapped sewer outlets:	2542 (66.2%)	1034 (58.9%)	1508 (72.3%)	2.21 [1.91;2.57]	0.000
Ever had sewer backups:	2465 (64.2%)	638 (36.3%)	1827 (87.6%)	16.1 [13.5;19.3]	0.000

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### 3.1.2. Neighborhood (Census Tract) and Environmental Correlates of Home Flooding

Of interest to this research was how the surrounding environment raised or lowered the risk of home flooding. The following census tract characteristics were considered and found to not be significantly associated with flood risk: poverty, childhood poverty, percent African-American or Hispanic residents, percent of homes built before 1939, elevation and the distance to the nearest waterway. The percentage of all homes in the census tract that are owner-occupied was inversely and significantly associated with flood risk (OR 0.92 [95% CI 0.86, 0.98]). See [Table 3](#) for full results.

**Table 3**

Neighborhood and environmental determinants of recurrent home flooding. Odds ratio for continuous measures produced using standardized values (z-scores).

	[ALL]	No Flood	Flood	OR	p.ratio
	N = 3842	N = 1757	N = 2085		
Census tract poverty (%)	43.1 (11.5)	43.0 (11.4)	43.1 (11.5)	1.02 [0.95;1.08]	0.648
Census tract under 18 poverty (%)	59.6 (17.5)	59.4 (17.6)	59.8 (17.4)	1.02 [0.96;1.09]	0.458
Percent African-American	86.0 (24.1)	85.8 (23.7)	86.2 (24.4)	1.02 [0.94;1.10]	0.671
Percent Hispanic	7.52 (18.8)	7.28 (18.4)	7.73 (19.2)	1.03 [0.95;1.12]	0.499
Distance to nearest waterway (m)	4.85 (2.99)	4.92 (3.04)	4.79 (2.95)	0.96 [0.90;1.02]	0.186
Elevation (m)	189 (7.22)	189 (7.12)	189 (7.30)	0.97 [0.91;1.03]	0.286
Percent of homes owner occupied	51.0 (13.8)	51.7 (13.0)	50.5 (14.3)	0.92 [0.86;0.98]	0.008
Percent of home built before 1939	39.5 (24.3)	38.9 (24.1)	40.0 (24.5)	1.05 [0.98;1.11]	0.166

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### 3.1.3. Multivariate Model of Home Flooding

We tested associations of all variables with home flooding in a multivariate model. Missing data was a problem for many available variables. Any variable with more than 10% of observations missing was excluded from the analysis. Multiple imputation was used to fill in the missing values for the remaining set of predictors [64] so that we could create a “full model” of household and neighborhood factors on home flooding. Using this model, we used backward selection to successively delete variables based on significance until a final, optimal model based on Akaike’s Information Criterion (AIC) [65] was obtained. Variables that were sufficiently represented in the data set to allow model inclusion comprised all census tract level variables such as poverty, racial composition, age of homes in the area, elevation and distance to nearest waterway. Rent/own status and variables on various aspects of housing condition such as leaks and cracks in basement and outer walls were also retained.

After model selection, only a handful of variables were dropped including census tract level poverty and childhood poverty, distance to nearest waterway, elevation and chimney leaks. In the multivariate model we found that rental status (OR 1.18 95% CI [1.09, 1.27]) was associated with flooding even when controlling for other factors. Moldy walls and smells were remained in the model and were significantly associated with flooding. Roofs leaks had the strongest association with flooding (OR 6.84 95% CI [5.33, 8.35]). Sewer backups were left in the model building process as a proxy for the relative quality of the surrounding sewer and flooding infrastructure. Even when controlling for other factors, the odds of flooding given sewer backup were very high (OR 1.67 95% CI [(1.39, 1.94)]). The percentage of neighborhood residents who are African American and the age of the neighborhood remained in the model after model selection but this association was not significant. See [Table 4](#) for full results.

**Table 4**

Full and reduced models of flooding using all sufficiently represented variables. Reduced model found through backwards selection through AIC. All continuous variables have been standardized and thus odds ratios for these variables represent changes in odds given unit changes in z-scores.

	<i>Dependent Variable:</i>	
	<b>Flooding</b>	
	<b>Full Model</b>	<b>Reduced Model</b>
	<b>(1)</b>	<b>(2)</b>
Census tract poverty (%)	1.029 (0.895, 1.163)	
Census tract under 18 poverty (%)	0.968 (0.846, 1.090)	
Percent African-American	1.210 * (0.967, 1.453)	1.073 (0.977, 1.168)
Distance to nearest waterway (m)	1.138 (0.904, 1.371)	
Elevation (m)	0.975 (0.870, 1.081)	
Homes owner occupied (%)	1.009 (0.891, 1.128)	
Home built before 1939 (%)	0.941 (0.865, 1.017)	0.941 (0.869, 1.014)
Own or rent home	1.164 *** (1.059, 1.270)	1.179 *** (1.087, 1.270)
Mold on walls of basement	1.547 *** (1.296, 1.797)	1.551 *** (1.302, 1.801)
Moldy smells	2.017 *** (1.539, 2.495)	2.037 *** (1.556, 2.518)

	<i>Dependent Variable:</i>	
	<b>Flooding</b>	
	<b>Full Model</b>	<b>Reduced Model</b>
	<b>(1)</b>	<b>(2)</b>
Basement needs repair	1.783 *** (1.380, 2.187)	1.777 *** (1.376, 2.179)
Roof leaks	6.753 *** (5.250, 8.256)	6.836 *** (5.323, 8.349)
Window leaks	0.965 (0.710, 1.221)	
Chimney leaks	0.687 ** (0.430, 0.945)	0.684 ** (0.446, 0.922)
Plumbing leaks	0.809 (0.335, 1.283)	
Foundation cracks	1.225 (0.854, 1.597)	
Sinks and bathtub drain properly	1.339 ** (0.998, 1.680)	1.380 *** (1.045, 1.716)
Uncapped sewer outlets	0.916 (0.758, 1.073)	
Ever had sewer backups	1.663 *** (1.384, 1.942)	1.668 *** (1.390, 1.946)
Gaps large enough for animals and insects	1.282 ** (1.029, 1.535)	1.300 *** (1.047, 1.553)
Constant	0.059 *** (0.024, 0.095)	0.052 *** (0.032, 0.072)
Observations	3842	3842
Log Likelihood	-2088.269	-2090.988
Akaike Inf. Crit.	4218.538	4205.976

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Note: \*  $p < 0.1$ ; \*\*  $p < 0.05$ ; \*\*\*  $p < 0.01$ .

### 3.1.4. Asthma and Home Flooding

A total of 3072 (74.4%) participants reported having at least one adult person in the home who had received a diagnosis of asthma from a health care professional. Having at least one adult with asthma in the home was associated with flooding ((OR 1.42 [95% CI 1.22, 1.64])). Adults with asthma were also very likely to live with a child with asthma (OR 4.54 [95% CI 3.75, 5.50]). Nearly all of the household variables were associated with asthma cases with only the exception of the roof leaks, foundation cracks and window leaks and proper sink and bathtub drainage. None of the census tract level variables were associated with asthma in adults. Other possible predictors of asthma cases such as having a smoker in the home and household breathing problems were also available in the data set and were included in [Table 5](#).

**Table 5**

Prevalence and determinants of asthma in at least one adult member of the household.  
Odds ratios for continuous measures from standardized values (z-scores).

	<b>No</b> <b>N = 1057</b>	<b>Yes</b> <b>N = 3072</b>	<b>OR</b>	<b>p</b>
Experienced flooding	448 (47.5%)	1542 (56.2%)	1.42 [1.22;1.64]	<0.001
Child in the home with asthma: Yes	497 (62.2%)	2005 (88.2%)	4.54 [3.75;5.50]	0.000
Breathing problems: Yes	389 (39.7%)	2355 (80.8%)	6.40 [5.47;7.50]	0.000
Smoker in the home: Yes	514 (49.9%)	1774 (59.5%)	1.47 [1.28;1.70]	<0.001
Year house was built:				
Pre 1910	137 (18.3%)	512 (22.9%)	Ref.	Ref.
1910–1930	275 (36.7%)	780 (34.9%)	0.76 [0.60;0.96]	0.020
1931–1940	93 (12.4%)	251 (11.2%)	0.72 [0.53;0.98]	0.037
1941–1945	28 (3.74%)	84 (3.76%)	0.80 [0.51;1.30]	0.358
1946–1957	170 (22.7%)	444 (19.9%)	0.70 [0.54;0.91]	0.007
1958 or later	46 (6.14%)	165 (7.38%)	0.96 [0.66;1.41]	0.825
Roof in good condition	186 (23.9%)	490 (21.8%)	0.88 [0.73;1.07]	0.214
Mold on walls of basement	637 (69.4%)	2020 (76.3%)	1.42 [1.20;1.68]	<0.001
Moldy smells: Yes	610 (66.5%)	1951 (73.5%)	1.40 [1.19;1.64]	<0.001
Basement needs repair	619 (70.3%)	1937 (77.2%)	1.43 [1.21;1.70]	<0.001
Roof leaks	830 (85.6%)	2402 (86.3%)	1.06 [0.86;1.31]	0.579
Window leaks	896 (92.4%)	2617 (94.0%)	1.30 [0.97;1.71]	0.079



	<b>No</b> N = 1057	<b>Yes</b> N = 3072	<b>OR</b>	<b>p</b>
Chimney leaks	937 (96.6%)	2727 (98.0%)	1.69 [1.08;2.59]	0.022
Plumbing leaks	854 (88.0%)	2521 (90.6%)	1.30 [1.03;1.64]	0.028
No leaks	338 (34.8%)	850 (30.5%)	0.82 [0.70;0.96]	0.013
Foundation cracks	758 (83.8%)	2221 (85.7%)	1.16 [0.94;1.42]	0.169
Sinks and bathtub drain properly	297 (28.6%)	772 (25.8%)	0.87 [0.74;1.02]	0.077
Uncapped sewer outlets	624 (68.1%)	1908 (72.0%)	1.20 [1.02;1.41]	0.028
Ever had sewer backups	581 (62.8%)	1796 (66.9%)	1.20 [1.02;1.40]	0.025
Gaps large enough for animals and insects	672 (71.6%)	2089 (77.4%)	1.36 [1.15;1.60]	<0.001
Census tract poverty (%)	42.7 (11.4)	42.9 (11.7)	1.00 [1.00;1.01]	0.639
Census tract under 18 poverty (%)	59.1 (17.8)	59.2 (17.8)	1.00 [1.00;1.00]	0.888
Percent African-American (%)	85.7 (24.3)	85.5 (24.5)	1.00 [1.00;1.00]	0.838
Distance to nearest waterway (m)	4.93 (3.09)	4.85 (3.01)	0.99 [0.97;1.01]	0.479
Elevation (m)	189 (7.22)	189 (7.18)	1.00 [0.99;1.01]	0.488
Homes owner occupied (%)	51.3 (13.3)	50.8 (14.1)	1.00 [0.99;1.00]	0.296
Homes built before 1939 (%)	39.1 (24.1)	39.0 (24.2)	1.00 [1.00;1.00]	0.958

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## 4. Discussion

Using a house-to-house survey of homes and residents throughout the city, we have shown that pluvial home flooding is a serious problem that impacts many Detroit residents. We found that while people all over Detroit experience home flooding, certain areas are at particular risk for flooding events. Renters and those living in areas where most homes are not owner occupied live at high risk for flooding. We found that poor housing conditions directly impact risk. When controlling for housing and neighborhood factors, we found that flooding disproportionately impacts communities of color. Finally, we found that flooding is associated with asthma risk in both adults and children.

Our results suggest that home flooding is a far more serious issue than previously thought, disproportionately impacting people who may lack financial means to effectively recover from flooding events and pluvial disasters, and who, due their status as renters, may lack the ability to implement measures to prevent or to mitigate the impacts of floods, such as basement weatherization or roof repairs. This would suggest that a focus on home flooding risk and efforts to improve housing quality should be a priority not only for advocates of urban housing, but also for public health organizations, focusing on programs that educate, work with, and provide resources to renters and incentives to landlords to improve housing quality/maintenance. Research in Germany has also suggested that directly communicating risks of flooding to home owners might encourage them to make improvements to prevent or mitigate flooding risk [66]. Direct communication to landlords, for example, might encourage some to make necessary repairs and improvements to their properties.

We could find no similar studies that use expansive survey efforts to assess regular home flooding in urban areas. We did, however, find that the proportion of homes that experienced flooding in Detroit was in excess of the number of homes estimated to be at risk by other modelling efforts and higher than comparable cities in other Midwestern States [67]. We recommend that surveys of home flooding be done to draw a distinction between flooding as a result of sudden, catastrophic weather events and the regular flooding that residents experience.

Our results indicated that household level factors were far stronger determinants of home flooding than neighborhood factors. Nearly all the household level variables such as basements in need of repair, mold on the walls and moldy smells, cracks in the walls and roof condition were significantly associated with flooding, both in univariate and multivariate analyses. Conversely, neighborhood level measures such as census tract level racial composition, poverty and environmental factors were not found to be associated with flooding. It is possible the low level of racial and socio-economic variation across Detroit prevents the detection of such associations. A study which included the surrounding, more affluent suburbs might have yielded a different set of results. However, our results indicate that within the City of Detroit, policy and intervention efforts which focus on home improvement, particularly for rental properties, might yield positive results.

We found that homes built after 1958 were less likely to have been flooded than home built before 1910, they were more likely to be flooded than homes built between 1910 and 1957. The history of building in Detroit has followed distinct waves of construction, following the city's economic and social history. Nearly 40% of homes in Detroit were built in two decades prior to the Great Depression and many older homes in Detroit were originally of higher quality than homes which have since been demolished or unoccupied [63]. This may explain the counterintuitive result that newer homes are more likely to be flooded than slightly older homes. Better built homes are usually spaced apart, set back from the street and have more pervious surfaces (yards) to absorb rainfall. Of course, there are exceptions. Homes in the Jefferson-Chalmers neighborhood, which were also built before the Great Depression, comprised a flooding "hot-spot" in our analyses due to its proximity to the river. Newer constructions must meet modern construction standards but comprise denser housing developments in formerly razed areas of the City. More work might be done to determine how housing quality and housing location intersect in the context of flooding risk.

A major limitation of this study was the measure of the flooding outcome. Reporting of flooding occurred only during the in-home visit by the survey team. Thus, flooding events long before the visit that were not in the recollection of the home occupant, and/or flood events after the survey visit were not recorded. Many homes that did not report flooding were visited prior to the city-wide flood of 2014 with the result that impacts from that event were not recorded for those households. Thus, the outcome measurement should be considered an underestimate. Compliance with survey projects is always a challenge. In the case of this study, certain biases should be assumed. For example, given that the present study was described as pertaining to housing conditions and flooding, we might assume that occupants of homes might be more likely to respond who experienced flooding or whose homes were in poor condition.

The flooding data collected also was not specific enough to make recommendations for specific interventions regarding household level flood mitigation. There are multiple causes of in-home flooding, including: sewer back-up, rising water levels of nearby waterways, ponded water around the home, rising groundwater levels around the home and subsequent leakage through foundation and basement, direct inflow through roof leaks, leaks of interior piping, and others. In many cases the flooding may stem from a variety of causes and problems. Future research efforts might ask residents to report incidence of recurrent home flooding to researchers or community leaders and teams could be dispatched to collect detailed information on sources and outcomes.

Detroit experiences the highest health impacts of asthma in Michigan, with the adult asthma rate 29% higher and the rate of asthma-related hospitalizations three times greater than the state average [68]. In-home triggers account for 40% of all asthma episodes [69]. Detroit has been called the “Epicenter of the Asthma Burden,” with at least 11.3% of Detroit children and 15.5% of Detroit adults having diagnosed asthma [70]. We could not find data on household level prevalence of adult asthma but more than three quarters of the homes included in this study

had at least one adult with asthma. We found that homes with asthmatic residents were more likely to be flooded. Based on this survey, we cannot conclude that there is a causal link between flooding and asthma. We can, however, conclude that persons with respiratory conditions such as asthma are more likely to live in homes that have been flooded.

Asthma has been associated with flooding in other studies, principally though the development of and exposure to molds and fungus within the home [30,31,32]. Most research on the associations of flooding and health focus on extreme weather events such as Hurricane Katrina in New Orleans, LA [71] and Hurricane Sandy in New Jersey [72]. Regular flooding such as that which occurs in Detroit, however, might be causally associated asthma due to persistent mold problems in the home and constant exposures to molds, fungus and other endotoxins. We note that the high baseline prevalence of asthma in Detroit and the lack of past data on asthma incidence and prevalence complicate efforts to assess causal links between flooding and asthma.

Future studies of this kind could focus on the public health impacts of recurrent flooding in households and how home improvement measures can be implemented as a means of reducing risk for serious health problems. Using a crude measurement of asthma prevalence, our research suggested that housing quality and flooding risk were associated with asthma in both adults and children. Future research should work to better characterize the public health impacts of regular flooding by implementing programs that improve housing conditions, such as basic measures to prevent basement leakage, while looking at basic health indicators. Evidence might suggest that asthma incidence or in asthma related health events decrease after implementing basic improvements such as sealing basements or preventing sewer backflows, which could lead to creative policy that treats home improvements as protecting the public health.

Future survey work should attempt to validate the results of this research. It should also be designed to better understand the causes and outcomes of regular flooding in Detroit. These efforts should be

conducted on a regular basis, but should also mobilize during or after times of intense precipitation or known flooding events. Any survey work should also collect quantitative data such as high water mark and source location, and also collect detailed information on individual, home and neighborhood conditions that might contribute to flooding. Future studies might assess these factors over time and test for association with climate and rainfall patterns for forecasting and prediction. Qualitative information on residents' experiences and ideas could help inform community and government efforts to mitigate flood and support flood victims. The often overlooked public health implications of regular flooding should, however, be a major focus of future research work to ensure equitable prevention and response.

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## 5. Conclusions

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Pluvial household flooding is a serious problem for Detroit residents though risk is clustered in certain areas of the city. People living in rental units experience higher risks for household flooding than those in owner occupied units and poor housing conditions are predictive of water entering the home. Household level factors and housing quality were found to be far more predictive of home flooding than neighborhood factors, suggesting that interventions which focus on home improvement might be effective in mitigating flooding risk. Finally, we found that flooding is associated with public health outcomes such as asthma. These results suggest that flooding in Detroit is an important environmental justice and public health issue worthy of further attention to researchers and public policy advocates.

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## Appendix A

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### Figure A1

Number of daily home visits over the study period. Vertical line indicates the date of a major flood even in Detroit in 2014.

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## Author Contributions

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Conceptualization, P.S.L., C.G., L.T., N.S., R.W., J.S.T., N.L, C.M.; Data curation, P.S.L., R.W.; Formal analysis, P.S.L., Investigation, J.S.T. and C.M.; Methodology, P.S.L.; Project administration, R.W.; Resources, R.W.; Software, N.S.; Visualization, P.S.L.; Writing—original draft, P.S.L.; Writing—review & editing, C.G., L.T., R.W., J.S.T., N.L. and C.M. All authors have read and agreed to the published version of the manuscript.

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## Institutional Review Board Statement

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This research was deemed exempt from annual review by Institutional Review Boards at the University of Michigan (study number HUM00177793) and Wayne State University (study number 101619B3X).

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## Informed Consent Statement

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Informed consent was obtained from all subjects involved in the study.

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## Data Availability Statement

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Supporting data is available upon reasonable request. The privacy of participants will be respected.

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## Conflicts of Interest

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The authors declare no conflict of interest.

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## Footnotes

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