



# Unintended Consequences of SF455 and Amendments

*Ill-Conceived Legislation That May Give Developers a Little More Profit  
But Taxes will Skyrocket and More Homes and Businesses Will Flood!*

## What Does This Bill Really Do? Consider the headlines:

This bill **eliminates freedom** for cities and counties to manage stormwater and prevent flooding.

This bill creates entirely new costs of development that will **slow economic growth across Iowa**.

This bill has developers requiring that **existing taxpayers pay for costs of new development**.

Flood prone cities with areas protected by flood reduction projects have strict requirements to prevent internal flooding. They must be able to manage stormwater within these areas for any new development. This bill will result in **taxpayers spending millions of dollars** on infrastructure to deal with the excess runoff resulting from implementation of this bill and may result in **less developable land**.

Questions? Contact Pat Sauer  
psauer@iowastormwater.org

## Unintended Consequences of SF 455

**More Risk, More Flooding, More Erosion, More Taxes:** Reducing stormwater controls to outdated “match existing rate” standards will result in more flooding and new damage. “Match existing rate” doesn’t mean the quantity of flooding won’t increase, it will! **The stormwater engineering behind this bill is flawed.**

**Homeowners Increased Flood Insurance Rates:** FEMA’s Community Rating System program discounts insurance for communities that proactively approach flooding with stormwater regulations, but this bill makes that illegal. Those in flood-prone areas (often affordable housing) will pay more, and more areas will become flood-prone.

**All New Developments Will Be Delayed:** State and federal stormwater laws are purposefully ambiguous, to allow for local control. If each community needs their own clear requirements, this bill will require new studies causing delays in plan review and approval. Each plan review could require lengthy state and federal compliance review.

**Flood of Lawsuits:** There will be a flood of lawsuits because upstream landowners may be responsible for downstream damages when the “quantity and manner of runoff discharge” increases (according to Iowa Drainage law).

**Taxes will Increase & Development will Decrease:** Billions of dollars of infrastructure is built based on codes that will be undermined by this bill. When new developments are proposed taxpayers will have to choose – do we all want to pay to protect what we already have, or do we “Just Say No” to new development?

**Developers Will Face New Costs:** Many communities have simple topsoil requirements (per federal NPDES requirements for some). If those disappear under this bill, developers will need to start paying for expensive soil analyses. These analyses will cost more than currently what is spent on topsoil restoration and they will likely end up restoring much more topsoil than they currently do (topsoil depths vary across the state, up to 24” at some locations).

**New Home Ownership Cost Will Increase:** In areas with no topsoil placed, new homes may cost a couple thousand dollars less at first, but who wants to live where you can’t grow grass or gardens without spending extra money on chemicals and irrigation.

**Developers Should Reduce Home Prices, But Will They?:** The Home Builders Association claims that providing homeowners topsoil is a significant cost, if this is true will they really lower prices if they don’t do it? There is no guarantee savings will be passed onto the buyer.

**Detention Basin Sizes Will Increase:** Healthy soil reduces the size of detention basins. If reasonable topsoil is not required, the basin sizes will actually increase.

**Municipal Utility Fees Will Increase:** Stormwater Connection fees and other new forms of cost burden will have to increase to accommodate all of the new expenses and repairs from flood damage.