

## THE METRO DETROIT BASEMENT RISK REPORT

# Which communities flood, and why

A 2026 homeowner's guide to basement-flood risk across Wayne, Oakland, and Macomb counties, built from public housing and flood data.

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## What this report is

Basement Risk Check scores 116 metro Detroit communities and about 1,100 census-tract neighborhoods on the **Basement Risk Index**, a 0 to 100 measure of relative structural exposure to basement water. The two largest inputs are U.S. Census measures of housing age, the share of homes built before 1960 and the median year built, which are the strongest structural predictors of basement water in this region. The City of Detroit's score also incorporates 13,012 documented water-in-basement reports from the city's Improve Detroit / 311 system. Suburban scores are modeled from housing data and labeled as such. The metro median score is 36.

## Why housing age drives flooding here

Sump pumps, exterior weeping tile, and backwater valves only became standard in homes built after the 1960s. Older homes rely on original clay drain tiles that crack and clog over decades. Layer on the heavy clay soil that blankets southeast Michigan, which holds water against foundations instead of letting it drain, and the aging combined sewers common in the inner ring, and you get the pattern the June 2021 storms exposed: tens of thousands of basements underwater in a single weekend and a federal disaster declaration for Wayne County.

## The 15 highest-risk communities

#	Community	BRI	Pre-1960 homes	Median value
1	Pleasant Ridge	100	94%	\$393,900
2	Grosse Pointe	96	88%	\$379,400
3	Grosse Pointe Park	96	88%	\$445,100
4	Detroit	92	78%	\$66,700
5	Hamtramck	91	80%	\$103,100
6	Grosse Pointe Farms	88	86%	\$409,200
7	Huntington Woods	87	87%	\$457,600
8	Ferndale	85	78%	\$218,000
9	River Rouge	83	74%	\$49,200
10	Berkley	82	79%	\$275,100
11	Wyandotte	79	76%	\$147,900
12	Eastpointe	77	77%	\$115,100
13	Allen Park	77	77%	\$165,600
14	Redford Township	77	77%	\$130,900
15	Grosse Pointe Woods	77	75%	\$309,700

Older, inner-ring communities top the list, and high home value is no protection: the same vintage brick homes flood across income levels.

## The 15 lowest-risk communities

#	Community	BRI	Pre-1960 homes	Median value
116	Macomb Township	1	4%	\$337,900
115	Lyon Township	2	7%	\$426,900
114	Canton Township	3	3%	\$329,900
113	Novi	3	5%	\$380,200
112	Northville Township	3	7%	\$490,800
111	Oakland Township	3	9%	\$528,900
110	Brownstown Township	4	9%	\$242,500
109	Chesterfield Township	5	8%	\$258,200
108	Washington Township	6	11%	\$366,100
107	Springfield Township	7	10%	\$348,500
106	Oxford Township	7	13%	\$324,700
105	Lenox Township	7	15%	\$187,300
104	South Lyon	8	11%	\$249,800
103	Wixom	9	6%	\$321,000
102	Shelby Township	9	11%	\$316,400

Newer, outer suburbs score lowest, mostly because their housing was built after modern drainage became standard. Low is not zero on clay soil.

### How to read your score

- **80 to 100, Severe:** the most exposed band. Any history of dampness, cracks, or a musty smell is worth a professional look before the next heavy rain.
- **60 to 79, High:** strong candidates for a sump pump check, a backwater valve, and improved drainage.
- **40 to 59, Elevated:** above the lighter end of the scale; averages hide block-to-block variation.

- **20 to 39, Moderate:** moderate is not zero on clay soil; prevention is cheap relative to a flooded basement.
- **0 to 19, Lower:** toward the bottom of the metro range, largely newer housing; still watch for symptoms after heavy rain.

## Five steps to lower your risk

- Test and maintain your sump pump, and add a battery backup. Power fails in the same storms that flood.
- Add or service a backwater valve to stop sewer backups during heavy rain.
- Move water away from the foundation: clean gutters, extend downspouts 6 feet out, and grade soil to slope away.
- Watch for early signs: efflorescence (white residue), hairline wall cracks, and musty smells.
- If you have any history of water, get a professional assessment before the next big storm, not after.

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Find your community's full report and the interactive map at [basementriskcheck.com](https://basementriskcheck.com). Sources: U.S. Census Bureau, American Community Survey 2022 5-year; City of Detroit Improve Detroit (311); U.S. Census TIGER/Line. Detroit's score reflects documented 311 reports plus Census housing data; suburban scores are modeled from Census housing data. This is a model of relative risk, not a prediction for any individual property, and not engineering, insurance, or financial advice. Cite as: Basement Risk Check, Metro Detroit Basement Risk Index, 2026.