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## Mumbai, Delhi Face ₹30B Urban Flood Risk

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A recent World Bank report has flagged major urban flood risks in India's largest cities, highlighting Mumbai and Delhi as especially vulnerable zones. The report, titled *Towards Resilient and Prosperous Cities in India*, outlines the economic and infrastructural implications of unchecked urban expansion into high-risk areas.

In Mumbai, areas prone to coastal flooding, often located in low-lying or reclaimed zones, have average rental values 20 to 25 percent lower than the citywide norm. These zones are

frequently impacted by high tides and monsoon surges, making them less attractive for long-term occupancy and investment.

Delhi, meanwhile, has the largest built-up area in the country exposed to river flooding. Rapid urbanization along the Yamuna floodplain has outpaced the development of resilient infrastructure. Many residential zones lack adequate drainage or flood barriers, leaving them vulnerable during periods of heavy rainfall or river overflow.

The report also names Chennai, Lucknow, and Surat among other cities facing flood and heat-related risks due to rapid development in environmentally sensitive areas. It warns that urban stormwater flooding currently causes annual losses of \$4 billion to \$5 billion, a figure that could rise to \$14 billion to \$30 billion by 2070 without strategic intervention.

To address these risks, the report calls for investment in resilient urban infrastructure, including better drainage systems, zoning regulations, and flood monitoring networks. It estimates that around 60 percent of Indian cities could implement such flood resilience measures within the next 15 years, at a total projected cost of \$150 billion.