

# Midwest flood victims feel misled by feds

By TAMMY WEBBER and MARIA SUDEKUM FISHER, Associated Press

Juli Parks didn't worry when water began creeping up the levee that shields this town of about 750 from the Mississippi River — not even when volunteers began piling on sandbags.

After all, FEMA and local officials had assured townspeople in 1999 that the levee was sturdy enough to withstand a historic flood. In fact, some relieved homeowners dropped their flood insurance, and others applied for permits to build new houses and businesses.

Then on Tuesday, the worst happened: The levee burst and Gulfport was submerged in 10 feet of water. Only 28 property owners were insured against the damage.

"They all told us, 'The levees are good. You can go ahead and build,'" said Parks, who did not buy flood coverage because her bank no longer required it. "We had so much confidence in those levees."

Around the country, thousands of residents who relied on the assurances of the Federal Emergency Management Agency may unknowingly face similar risks.

"People put all their hopes in those levees, and when they do fail, the damage is catastrophic," said Paul Osman, the National Flood Insurance Program coordinator for Illinois. "New Orleans is the epitome; a lot of those people didn't even realize they were in a floodplain until the water was up to their roofs."

Now — amid the disastrous flooding across Iowa, Illinois and Missouri — some policymakers are demanding the government come up with more accurate, up-to-date flood-risk assessments, inform the public better of the dangers, and require nearly all homeowners to buy coverage if they live near dams or levees.

Currently, if FEMA agrees that a levee can withstand a 100-year flood — that is, a flood so big that it has only a 1 percent chance of happening in any given year — then the homes and businesses protected by the levee are not considered to be in a floodplain. That means homeowners living there do not have to buy federal flood insurance.

However, some FEMA floodplain maps are 20 years old and seriously outdated, based on old evaluations of levees and river conditions. Moreover, some of this year's floods exceeded the 100-year benchmark, including Gulfport's, which was a 500-year deluge, the Army Corps of Engineers said.

For its part, FEMA, which administers the National Flood Insurance Program, has spent almost \$1 billion since 2003 to modernize its maps. Also, Mike Buckley, a deputy

assistant administrator, said FEMA officials encourage everyone to buy federal flood insurance and have never claimed that levees eliminate the risk of flooding altogether.

The agency said it is up to Congress to decide whether everyone whose home could be swamped by a breach of a levee or dam should be required to buy flood insurance.

Sen. Christopher Dodd, D-Conn., has sponsored a bill passed by the Senate that would require just that. It would also require FEMA to assess the risks more accurately.

Homeowners and businesses behind levees or downstream of dams "are often unaware of the risks to their properties" and so don't buy flood insurance, Dodd said.

"When these manmade structures fail, the effects can be dangerous and devastating," he said in a statement. "With no insurance coverage, the process of rebuilding their homes and their lives becomes tremendously difficult for families and businesses."

Larry Larson, executive director of the Association of State Floodplain Managers, said FEMA should not wait for Congress. But he said he doubts the agency will act on its own, because the move would be too politically unpopular.

Many residents and communities strongly resist attempts to force them to buy coverage because of the cost and the belief that it will hurt economic development, said Doug Bellomo, director of FEMA's risk analysis division.

"From our perspective, while flood insurance isn't free, it is a way of hedging your investment in property against a risk we have pretty good understanding of," Bellomo said. "There's not a question of if you should buy fire insurance, but there is a lot of aversion to flood insurance."

Communities protected by the 52-mile Sny levee, along the Mississippi River near Quincy, Ill., worked hard to persuade FEMA in 2004 to accredit the levee, rebuilt after failing in 1993, as providing protection against a 100-year flood. FEMA relented, even though the decision was based on 1979 data and an unpublished Army Corps of Engineering study indicated that elevations in the river had risen substantially. Now, the Sny is in danger of failing and many people no longer have flood insurance.

Parks said she was told that flood insurance on her Gulfport home would cost more than \$1,000 a year. But Osman said that in Illinois, policies average \$400 a year for those in floodplains and \$120 to \$317 for people like Parks who are not in a designated floodplain.

At least 22 levees in the three flood-stricken states already have been topped by floodwaters this week, the Corps said. Dozens more could overflow.

In Hull — a town of about 500 that was inundated in the 1993 flood but is now deemed protected by the Sny — only 44 homeowners still have flood insurance, Osman said.

Jerry Rodhouse, who lives on a 1,200-acre farm near Pleasant Hill, Ill., said if the nearby levee breaks, the land in that part of the Sny drainage system will be under as much as 9 feet of water. But he said he is confident the levee will hold.

"We have the finest levees on the Mississippi River north of St. Louis," he said. "We've been working since 1872 to protect our land."

It is unclear what, if anything, the uninsured Parks would get in government disaster relief. "We're hoping to rebuild, but it depends what FEMA says and how much we get," said Parks, who is staying with her husband in a horse trailer.

Gulfport building and zoning inspector John Carrier said the flood is a blow to the town that was told it was out of harm's way.

"Everybody was happy; that meant the village could build and thrive," he said. "People can decide if they want to take that risk or not and rebuild. But I don't know what happens now."

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Tammy Webber reported from Chicago. Associated Press reporter Deanna Bellandi contributed to this story from Pleasant Hill, Ill.