Dear Nightly News staff:

I am embarrassed by the reporting that was done on the Fleecing of America segment last night on the accuracy of the FEMA flood maps. I am an ardent viewer of NBC and MSNBC programming and usually your reporting is quite good. However, this segment was as biased and slanted as anything I have ever seen produced by NBC.

Why, didn’t you interview folks that did have flood insurance and did have a flood event occur? I have been a floodplain and emergency manager for over 17 years and have worked many flood disasters in Ohio. I have NEVER once heard a person after a flood event say to me “I wish I didn’t have flood insurance to help me recover.” Instead, our government resources and programs are strained by those that do not have flood insurance as our network of Federal and state disaster assistance (free grant money) doesn’t come remotely close to covering the massive losses that flood insurance does. The maximum amount a person can receive in disaster assistance is less than 30K but you can get flood insurance for $250K to protect your home. Having experience on the ground and dealing with families who have lost everything, your segment is a slap in the face to every federal, state, and local emergency manager who is trying to foster an atmosphere of preparedness and personal responsibility.

Do flood maps exactly show the flood hazard areas of the United States? No. But, they reasonably show the 100-year flood. The science of showing any hazard zone (earthquake, flood, landslide) is imperfect, but we cannot wait for perfection to educate the public that the places where we live and work can be hazardous and we should prepare accordingly. As you can appreciate, science is evolving and iterative. In terms of predicting flood zones, about 250 years from now, we will have enough data to predict 100-year flood zones with a much higher degree of certainty than we do today. Does that mean we shouldn’t make folks aware of the hazard and require insurance in these hazard zones? Hell no! We must act based on the very best information we have today and strive to improve on it. To do anything less would be irresponsible and an abdication of the health, safety and welfare responsibilities of our government.

Do we know exactly which homes will have a fire? No – but mortgage companies require homeowners insurance for fire! Do we require hazard insurance for mine subsidence areas? Most states do in those high hazard areas, but we cannot say with certainty which houses will be affected. The point is your segment implied that if a person hadn’t experienced a flood in 40 years then the maps must be wrong. Guess what? I have been on the receiving end of many such phone calls when I worked in a state floodplain management program only to be talking to those same individuals after a flood, which hadn’t happened in 30, 40, 50 years occurred.

Your segment pointed out that the flood map shows a sharp boundary and implied that if you are on the other side of the flood zone you are somehow safe and don’t need flood insurance. Do you think that nature is only going to give us 100-year floods? Contrary to the point in your segment – the folks just on the other side of the flood zone should be worried and purchase flood insurance to protect their investments.
I am bitterly disappointed that you not only showed this segment in such a biased way but you had the nerve to do it during flood safety awareness week. I hope that you show the courage to run a follow-up segment with correct information.

Respectfully,

Chad Berginnis, CFM
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