I watched your news segments concerning flooding in NJ and SD with a sense of anticipation, since this is National Flood Awareness Week. I thought “what a wonderful opportunity to inform the viewers of flood risk.” I was soon to be disappointed with the superficial segment concerning the NFIP and the FEMA flood map modernization program. (I am sure that you will hear from my colleagues throughout the USA who will voice their similar concerns, as the NFIP provides the federal umbrella for floodplain management, flood insurance, and flood hazard identification.) The NFIP is a vital cog in the local community’s resilience and sustainability programs. Perhaps a “fleecing of America” segment concerning the availability of federally subsidized flood insurance, combined with the belief that the various levels of government (externalization of personal risk to others) will “make me/us whole again” after a flood should have been the focus of the piece. (This is especially true in the case of repetitive flood claim properties.) Federally subsidized flood insurance has encouraged too many people to build and live in high risk areas without taking proper mitigation activities. The story just reinforced that mentality, especially the use of the “magic line” and “I’ve lived here 40 years and never seen a flood” examples, but I have seen and heard them before many times. Too often people simply do not realize their risk because they are new to an area or just the opposite; they have lived there for years and never witnessed a 1% chance flood occurrence. (If you interview people after a flood and ask them if why didn’t they have flood insurance or why didn’t they take action to reduce their flood risk, you would understand.)

Over 25% of all flooding occurs outside of the mapped “floodplain” in our nation. The high risk zones (those beginning with the letters A or V) do require that structures found therein carry flood insurance to cover any federally backed loans. This insurance program was created by Congress with the passage of the National Flood Insurance Act of 1968. HUD had initial oversight until 1979 when FEMA was created and assigned the task.

Just as there is a 26% chance that a home will flood over a typical 30-year mortgage, there is only a 9% chance that it will burn during that same timeframe. Surely NBC would not air a segment that advocates that people not carry fire insurance?

In 1991, FEMA estimated that there existed 3,539,289 square miles of floodplain in the USA. That area has steadily increased due to development. In 2002, the Presidential budget included $351 million to initiate a national flood map modernization program (funded for five years) to bring the existing maps into the digital age and to provide better scientifically developed maps to the nation’s communities. This effort was based primarily on the need to depict actual flood risk to our citizens. Your program used an example of an area of a city in California which had been depicted in a preliminary map as being within an A zone I believe. There could be many reasons why the study included that certain area within the high risk zone, the most likely candidate being the topographic information used as the base map. Perhaps it was outdated due to development or an altered stream? I don’t know. The citizens appear to have used the protest and appeal period to submit the needed data to change the area, which resulted in a changed panel. They should still be aware of the proximity of the flood zone and plan accordingly. (I have met thousands of people during my FPM career who said they didn’t think they needed flood insurance, until they suffered major or total loss.)
So, why are our daily struggles with floodplain management and the NFIP so important to our citizens? Perhaps it is the very prosperity and viability of our communities that make them so. Flooding the most costly natural disaster in the USA. It is also the most readily mitigated. Flood losses have increased steadily throughout our nation’s history, which seems to verify a widely held belief that flood damages are less a natural occurrence, than a true consequence of individual and social choices, which are to develop and live in the floodplain. A national news organization should exist to educate its viewers concerning the facts and not as a “got you” form of entertainment.

Hopefully, you will see fit to air a segment that shows flood true risk and mitigation techniques to your viewers and not continue with such items as last night’s misleading piece.

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