NBC Nightly News:

As a Certified Floodplain Manager, I watched your recent Fleecing of America segment on flood insurance with great interest. I was extremely disappointed that the segment didn’t even explain the origins of the insurance requirement, the purpose of the National Flood Insurance Program, or even what the insurance is meant to protect against, namely the 1% chance flood. Mr. Robinson stated that he had never seen a flood in 40 years of living at his home. While it turned out that Mr. Robinson was not in a floodplain, the regulatory flood is one that has a 1% chance of occurring in any given year, also often incorrectly called the 100-year flood. It is entirely conceivable that one could be in a regulatory floodplain for 40, 50, even 100 years and not see the 1% chance flood. Or one could experience the 1% chance flood two or three times in a decade, or more than once in a single year. It all depends on when it rains and how hard, amongst other factors. To omit this basic information about flood hazards from the segment did a disservice to your viewers, many of whom likely are in a floodplain.

I also found the portion of the segment regarding the floodplain line, where Mr. Robinson is standing several feet away from Mr. Lewis on either side of the floodplain boundary, to be disingenuous at best. The line must be placed somewhere, so yes, there will always be a line on the ground where one side is in a regulatory floodplain and the other is not. While that location may not always seem logical, those who develop floodplain mapping do indeed use the best available data to create maps. While the best available data may not be all that the public, or even the floodplain mappers themselves, would hope it to be, the cost of floodplain mapping is not insignificant and increasing those costs would also elicit complaints about fleecing America.

Floodplain managers do the best with the resources they have available to them, and I have never met a one who didn’t think long and hard when they felt the data warranted incorporating people into a flood hazard area. To the contrary, I have found that jurisdictions are extremely reticent about increasing the number of people in a floodplain even if the data clearly warrants such a map change. Politics often forces floodplain managers to underestimate flood hazards on maps but never to overestimate them.

Unless pure speculation is considered support in reporting these days, to claim that FEMA is fleecing America in an effort to increase revenue was not supported by the segment in any way, shape or form, and as such comes across as patently absurd.

It is difficult for those of us who take pride in protecting Americans from flood hazards that flooding is a hazard that Americans should take seriously. Your Fleecing of America segment did nothing to promote or even hint at the importance of flood safety, and for that it is highly remiss.

Regards,

Brian Jones, CFM