From: Terri Turner
To: nightly@nbc.com
CC:
Subject: Fleecing of America - FEMA forcing homeowners to buy unnecessary flood insurance?

After viewing your broadcast, I feel as if I just watched the nation’s leading running back carrying the game winning ball, at lightning speed, down the entire length of the football field, proudly high stepping his way past the goal line and through the end zone…………………………of the wrong team !!!!!!!!!!!

Your Fleecing of America could have presented a lot of things in regards to flood insurance, but what you did present was a sad commentary on not having the entire story or better yet, not looking at the big picture. I am very disappointed in the position that this telecast took – especially during this very important week of the year – National Flood Awareness Week.

Yes, FEMA does require the mandatory purchase of flood insurance for all mortgage holders of federally backed mortgages, whose property lies within a mapped floodplain. And to quote Ed Curtis with FEMA, yes, “there are going to be some discrepancies in the maps”. But did you ever stop to ask why? Could it be that there is nowhere near enough money allocated to the FEMA mapping program? Could it be that programs like the USGS streamgage program deals with budget cuts each and every year, taking more and more streamgages (which measure flood events for example) out of service?? Could it be that development, especially in highly urbanized areas, outpaces the flood map update process by leaps and bounds? Could it be that inadequate or insufficient data is provided by the community, because, they too, have little or no money for hydrologic studies to accurately depict the flood risk and associated floodplains in their area?

FEMA was quoted as saying, “We work closely with local communities to ensure that any verifiable data that will strengthen the flood maps is included and incorporated”.

That is the “Fleecing of America” – the fact that there is not enough money in the consistently slashed FEMA budget to do what they need to do to protect the American public by providing accurate flood maps that warn the public of the potential risk of flooding in their area!!

You must understand, also, that floods do not stop where FEMA tells them to, just because FEMA has drawn a line on a map. That line is based on best available data at the time that the flood map is drawn and can change with increases in population and development and decreases in detention pond and storm sewer maintenance, just to name a few examples. Additionally, the map depicts the high flood risk zone for the 1% annual chance flood – it does not depict “the line” for storm events of greater magnitude – which, unfortunately, happen far too often, as witnessed by the victims of two Disaster Declarations from flooding in Georgia alone last year.
“Citizens in 24 states have complained about the accuracy of FEMA’s redrawn flood maps” – but, you have to wonder, are they complaining that they should be out of the mapped floodplain or included in the mapped floodplain??

Ask all of the folks that were outside of the mapped floodplain in the Atlanta area that were flooded to the point where their homes were declared substantially damaged (more than 50% of the pre-flooded value of the home). Their homeowners insurance paid a big whopping zero towards their flood losses. Since most of those affected did not have flood insurance (because they were outside of the mapped floodplain and their mortgage company did not require them to have flood insurance), they were left with the support of friends and family, with charitable assistance and/or with SBA loans as the only recourse for rebuilding their shattered lives! Those flood victims will never recover wholly – loss of precious momentums, loss of income, loss of peace and security, bridled with an uncontrollable fear every time it rains are but a few devastations that those flood victims have suffered. Sadly, there was a tremendous loss of life during the September 2009 flood event, as well. Those people may have appreciated being told that they were at risk, but there is so little money in the mapping program that FEMA must look to the local communities, who have little or no money themselves, to provide up-to-date risk assessments in regards to flood potential.

Again, I say, that is the “Fleecing of America” – that our public is at risk of flooding and in many, many cases, they haven’t a clue as to their susceptibility of that risk!!

Now, if you want a story with some real teeth to it - there’s your story……………………………………………………

Terri L Turner, AICP, CFM
Georgia Association of Floodplain Management (GAFM) Chair