

Dear NBC Nightly News,

The Association of State Floodplain Managers (ASFPM) was disappointed in your Fleecing of America segment on last night's Nightly News regarding "FEMA Forcing Homeowners to Buy Unnecessary Flood Insurance." The segment depicted homeowners as "victims" when they had to buy flood insurance because they live in an area where they had lived for 40 years but have not experienced a flood. In reality, those homeowners live in or near a mapped flood zone and face a very real risk of flooding. The impression left was that it is okay to ignore one's flood risk. How ironic that this was aired during National Flood Awareness Week, a time when people should be encouraged to become more aware of their personal flood risk and act to help protect themselves against injury and economic loss. We urge you to do a follow up story on this topic this week.

The major reason federal taxpayers pay billions of dollars each year for disaster relief is because those who live at risk of natural hazards (earthquakes, wildfires, wind, and predominately floods) do not insure themselves against these natural hazards. In essence, encouraging homeowners who do not insure themselves against natural hazards results in development in high risk areas that must be subsidized by all federal taxpayers. That is the real Fleecing of America!

Would you suggest a homeowner not buy fire insurance because they live in a house with less risk of fire than other homes, or if they live in a home that had not experienced a fire in the past 40 years? We think not. Yet your program essentially told homeowners they need not buy flood insurance even though they live in or very near a high flood hazard area. People who experience flooding suffer terribly, and if they are not carrying flood insurance, federal disaster relief assistance alone will not provide sufficient resources for them to recover wholly. NBC has a very powerful voice in helping the public understand issues. We believe it is important for you to understand, and to help the American public understand, the reason we have a Federal insurance program. The private sector would not offer flood insurance. The flood insurance program was designed to balance the massive disaster costs borne by the Federal taxpayers. This is done by having those who live at risk for flooding buy flood insurance to help pay at least part of the cost for living at risk.

Paradoxically, on the same program last night you showed a number of risk areas in the nation that recently experienced significant flooding. Had NBC news queried those people the week before they were flooded, it is very likely the majority of them would have also insisted they are not at risk of flooding. Given the choice, they probably would not have bought flood insurance, but in hindsight, most certainly would! A number of these people may have lived in an area not shown as a high flood risk zone on a FEMA flood map. This simply proves that Mother Nature doesn't read a map. Flood maps only depict a particular projected flood event. Larger floods occur when local conditions like frozen ground, snow melt, bridges and culverts blocked with debris or ice, and other circumstances create flood levels higher than was calculated with computer models. Of course floods do not magically stop at any line on a map. Please know this – updated flood hazard maps do not put people in the floodplain, nature and construction do that. Maps just show them that they are at risk.

We hope that you will look more closely at this topic and encourage you to continue covering flood insurance issues, with all the facts. We welcome the opportunity to help you prepare a follow-up story to help the public understand their personal flood risk. Please contact me at (608) 235-9165 or Larry@floods.org to further discuss this important topic.

Respectfully,

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The Association of State Floodplain Managers (ASFPM) and its 29 Chapters represent over 14,000 state and local officials and other professionals who are engaged in all aspects of managing and mitigating flood risk, to address the loss of life and property from natural hazards. These aspects include land management, hazard mitigation, mapping, engineering, planning, building codes and permits, community development, hydrology, forecasting, emergency response, water resources and insurance. Most of our members work with the nation's 21,000 flood prone communities struggling to reduce their losses from all flood related hazards.