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Again this past year [2008], many people in Indiana experienced flood damage. This is not an uncommon occurrence for Indiana or many other states. Yet each time flooding occurs, local and state officials, citizens, and media typically portray everyone as “victims” rather than educating everyone that flooding is predictable and flood damages are preventable. People who build or buy in flood risk areas can expect to get flooded, and communities that allow building in flood hazard areas often do so with the knowledge it is a flood hazard area, but who then ignore the community’s primary function to provide public safety for what they think is economic gain (usually short term at best). Those who make money from these decisions are long gone by the time property owners suffer flood losses and taxpayers are left to pay the disaster costs.

The media (paper, TV, radio) all cover these stories from the “victim” standpoint. The opportunity here is to start asking “why does this flooding continue to happen—and usually to the same properties?” and “what can be done to reduce flood risk?” When better data becomes available and new flood maps are produced showing additional structures in the flood hazard area, the same media claim that these property owners would now be “forced” to buy flood insurance, and isn’t that a terrible thing! How many of those have been flooded in the past and did not have flood insurance, and at that moment wished they did?

Local and state decision makers must understand their decisions can lead to people and property being at flood risk and suffering flood damages. At the local level, permits are issued for development. If locals allow building in flood hazard areas, the consequences are easily predictable. If development anywhere in the watershed is allowed without considering the adverse impact the increased runoff will have on existing properties now and in the future, those community officials have just contributed to somebody’s future flood damage. When a state legislator tries to weaken regulations intended to reduce flood risk, or says “You can’t prepare for something like this and you’re not sure if it will happen again” there is an obvious risk communication problem. State and local officials, elected and staff, must lead the way to reduce flood risk – public safety is their primary role and responsibility.

Citizens and property owners have the obligation to find out whether they are buying or building in a flood risk or other hazardous area. While the most dangerous areas must be avoided, there are techniques to protect property in lower risk flood areas. Just because a property is outside that “magic” 100 year flood line doesn’t mean it is not a flood risk. Fully one third of the flood insurance claims are from outside the 100 year floodplain. Just because a property is behind a levee does not mean that levee will not fail or overtop. Every levee has a 99.9999% chance of failing or being overtopped at some point in time. Did the nation learn nothing from Katrina? It’s four years later and there are still communities and states insisting they should not have to buy flood insurance if they are behind a levee. People readily accept the need for fire insurance, but will fight tooth and nail to get out of paying for flood insurance. Yet the probability of a home in the 100 year floodplain being flooded is seven times greater than having a fire.

We all have a role in public safety through our efforts to reduce the human sufferings and damages from flooding. The first step is to admit we have a problem, and then start acting on it.