



FEMA

W-08002

January 10, 2008

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators
and the NFIP Servicing Agent

FROM: WYO Clearinghouse

SUBJECT: Editorial in the *Arkansas Democrat Gazette*

The attached editorial about FEMA and flood insurance appeared in the January 7, 2008, edition of the *Arkansas Democrat Gazette*.

Please distribute this information within your organization as appropriate.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Claims, Marketing, Underwriting

Be unprepared

FEMA's latest outrage

TOPS ON the list of jobs we wouldn't take for all the rice in Louisiana is being a spokesman for the Federal Emergency Management Agency. That gig would be right down there with running Arkansas' ethics commission or the feds' Office of Management and Budget. As spokesperson for perhaps the most despised of federal agencies, you'd be the mouth of Disaster, Inc., the poster child for government at its most toothless. Blather would be your middle name. (Mud would be your first.) Anything you said in defense of a current FEMA policy, however sensible, would be met by scorn and derision.

But, after Katrina, a cold shoulder is the least that FEMA deserves, right? It's become every political climber's favorite whipping boy. And just listen to what FEMA is trying to pull now: It wants to update floodplain maps in Arkansas, and determine if the local levees are strong enough to withstand a big flood. The feds might even want folks living near a levee to buy flood insurance.

Outrageous. Unthinkable. Congressman Mike Ross, D-Hackneyed, and Mike Beebe, our normally rational governor, both say FEMA is over-reacting to Hurricane Katrina's devastation. Or as the Guv put it: "This is typical FEMA stuff—mess up something and over-react and redo something that's worse than it was the other way." (You figure out the ins and outs of the governor's prose, but we're pretty sure he wasn't paying FEMA a compliment.)

Translation: Having done such a dismal job when the levees at New Orleans failed, FEMA has had the dadblamed audacity to make sure Arkansas' levees don't do likewise.

Our conclusion: If the folks at FEMA feel they just can't win, they'd be right.

According to a story in Tuesday's paper, the big beef in Arkansas is that FEMA's new mapping project could mean homeowners would have to buy flood insurance—even if they live near a "perfectly good levee." The story didn't say what a perfectly good levee in Arkansas looks like, or how anybody really can tell before a big flood arrives. Which, of course, is what FEMA is trying to determine—and catching all heck for it. We'd bet that, circa July of 2005, lots of folks on the Gulf Coast would've sworn up and down that their levees were perfectly good, too—and swore they weren't about to be soaked for flood insurance.

What sort of outraged reaction do you think FEMA would have drawn if it insisted on performing a complete assessment of New Orleans' levees in the months before Hurricane Katrina? Consider the cries of outrage if it had asked those living near a levee—basically the whole City of New Orleans—to buy flood insurance? You know, just to be on the safe side? We imagine it would have drawn just the kind of outrage it's getting in Arkansas. On both flanks, to the rear, and dead-on.

By now, this latest conspiracy on the part of FEMA to protect us seems to have drawn the opposition of every Arkansas pol with a constituency: Governor Beebe, Congressman Ross, U.S. Senator Mark Pryor So why do we suspect that, if another 1927 flood hit and—God forbid—a levee failed, these same stalwart public servants would be the first to yell that FEMA and the federal government in general had failed the Great State of Arkansas?

Of all the lessons we should have learned from Hurricane Katrina, perhaps the most important—or at least the most obvious—is that the Big Ones come sooner or later, and that maintaining local levees isn't just a good idea but a flat-out necessity. Yes, FEMA made a mess of things down south. But it's trying to do right in 2008. Naturally, it's being lambasted for it. No good deed must go unpunished—at least by the kind of politicians who prefer to reflect public opinion rather than lead it.

FEMA is just trying to do its job for a change. We wish our "leaders" would, too.

Oh, yes, here's another lesson we all should have learned from Katrina: Preparing for natural disasters isn't just a federal responsibility. It's also that of local government and—we know this is going to shock some folks—the job of private citizens, too. If we expect government to be responsible, we should be, too. Yes, flood insurance is expensive. But so are floods. The Boy Scouts have it right: Be prepared.