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Flooding may thwart delays for FEMA maps; Durbin remains optimistic

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Metro-east leaders have for years succeeded in playing for time when it came to new flood-hazard maps for Madison, St. Clair and Monroe counties.

With the help of federal lawmakers, they persuaded the Federal Emergency Management Agency again and again to push back deadlines for implementing the long-dreaded maps -- dreaded because they would sharply increase the number of property owners forced to buy flood insurance, as well as the cost of premiums to obtain it.

But now, with record floods overwhelming towns along the lower Mississippi River, it looks unlikely that FEMA -- and leaders of Congress -- will want to budge beyond the February deadline for the new flood maps.

Such is the gloomy assessment of Les Sterman, the chief engineer for the Southwestern Illinois Flood Prevention District Council.

Faced with almost \$18 billion in debt arising from Hurricane Katrina and its aftermath in 2005, FEMA needs to rake in new revenue by extending the zones where property owners must buy federal flood insurance, according to Sterman.

"There are members of Congress who want it to stand on its own," said Sterman, who is overseeing the \$130 million effort to rebuild the metro-east's levee system. "It can't do that without collecting more insurance premiums from other folks, particularly other folks like us who'll probably never flood."

U.S. Sen. Dick Durbin, D-Springfield, disagreed with Sterman's assessment.

In March, Durbin announced that FEMA had finally agreed to a request by Durbin and other senators to recognize the existence of flood-protection levees in the metro-east and elsewhere nationwide.

"We think because they have to consider the levees in the metro-east, we believe it will take longer than February 2012 for them to take effect," said Christina Mulka, a Durbin spokeswoman. "Since they haven't issued revised maps that take into account the levees of the metro-east, we anticipate that the date will go beyond February 2012."

Rachel Racusen, a FEMA spokeswoman in Washington, declined to specify whether the agency will push back the flood map deadline for the metro-east.

Racusen, however, acknowledged, that "an improved approach" will enable FEMA to provide maps that more precisely reflect the flood risk experienced by families living behind levees.

"But it will take us some time to finalize a new approach," Racusen said in a written statement. "In the meantime, FEMA is withholding finalizing flood maps for communities with levees who could be impacted by a new approach that more closely reflects the flood risk in their area."

Meanwhile, U.S. Rep. Jerry Costello, D-Bellefonte, remains hopeful about his House bill to delay by at least five years the implementation of new flood maps in parts of the country that -- like the metro-east -- are pursuing active programs to improve flood-protection levees.

"As far as an update, at this point, it remains a work in progress," said David Gillies, a Costello spokesman.

For Durbin, the issue of flood insurance represents a swinging political tight rope.

On one hand, Durbin realizes the new FEMA flood maps are extremely unpopular. Government and business leaders predict they could trigger economic calamity for 150,000 American Bottoms property owners in the region, many of whom live in some of the state's poorest neighborhoods.

Sharply higher insurance premiums would force many to leave the area, while stifling badly needed economic development.

But Durbin has also grown worried about the increased frequency of 100- and 500-year flood events brought on by climate change, according to Mulka.

Durbin "wants to make sure that areas are prepared, whether that means protecting yourself with flood insurance or upgrading the levees," Mulka said.

Some leading climate scientists say climate change has altered weather patterns over the Midwest, resulting in an increase in both the number and severity of extreme weather events, such as intense rainstorms.

Last week, climate scientist Peter Gleick testified in Congress that the Mississippi River continues to hit record flood levels.

"We are now moving into a situation where all weather and storm events are, to some degree, influenced by human-induced climate change," warned Gleick, the president of the Pacific Institute for Studies in Development, Environment and Security. "The links between climate change and extreme events cannot be ignored."

Regardless of the reasons for the flooding, the debate over the future of the nation's badly frayed flood-control system will likely intensify in the months ahead.

That's because on Friday a major overhaul of the U.S. National Flood Insurance Program was voted out of the U.S. House Financial Services Committee and is headed to a vote by the full chamber.

With flood waters threatening to inundate towns across the Midwest and South, the measure has taken on a special urgency, especially when it comes to the thorny issue of making FEMA's flood-insurance program financially solvent.

The legislation does not aim to erase the nearly \$18 billion debt facing FEMA, "but it is primarily looking forward to putting the program on financially sound footing," said Zachary Cikanek, a spokesman for U.S. Rep. Judy Biggert, R-Hinsdale, the measure's sponsor.

"It's less about the number of ratepayers and more about making sure that the rates reflect the risk of the policies," Cikanek.

Cikanek cautioned that the proposed measure is not as punitive as some critics allege.

"It would give local communities some flexibility in working with FEMA to make sure nobody is put into a mandatory flood-insurance zone without good reason," he said.

Under Biggert's bill, communities that submit a formal request would have up to three extra years to work with FEMA to take steps to mitigate flood risk, such as dam or levee construction.

For Stermann, however, the new FEMA flood maps are primarily about money. The federal agency wants to create a giant pool of ratepayers akin to other types of insurance.

"It's like health insurance," he said. "Health insurance doesn't work if the only people who pay premiums are sick. You've got to get a bunch of healthy people in there who are unlikely to make claims. Which is what we are."

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