

## Insurance not required, FEMA told flooded town

By David Mattingly AC360° Correspondent

**GULFPORT, Illinois (CNN)** - All roads in the town of Gulfport, Illinois, lead to nowhere. They all hit a dead end into Mississippi River floodwaters.

The small town in western Illinois was devastated Wednesday when two levees failed about 45 miles south. Tuesday, all that was visible were a few signs and rooftops.

"It almost looked like a tidal wave coming across the land," recalls Rick Gerstel, a resident of Gulfport. "Almost like the end of the world is what it looks like."

The water barreled through with such force, it knocked Gulfport's town hall off of its foundation, and the walls of some brick and mortar buildings collapsed. Most businesses and homes are underwater.

But none of this was supposed to happen – at least that is what residents believed.

Gulfport was protected by a levee rated to withstand a 100-year flood. Although it wasn't designed to protect the town from a flood on the scale of last week's, it was enough protection that the Federal Emergency Management Agency did not require business or homeowners to purchase [flood insurance](#).

Only 28 of the town's 200 residents had federal flood insurance. The rest trusted that the levees would hold. Residents Rick and Gina Gerstel, who lost everything, say no one from their bank to the municipal or federal governments

ever told them they were at risk and ought to buy flood insurance.

Some residents said they felt misled about the risks of not having flood insurance. They said they thought the chances of a catastrophic flood were miscalculated.

Sen. Chris Dodd, D-Connecticut, agrees. He supports legislation that would require anyone living in an area protected by a levee to have flood insurance.

"I don't know how you define 'protected' or call that protected when you're telling people 'you don't have to have this; you don't need it' ... and you're watching families being devastated," Dodd said. "But the opportunity to get on their feet again is going to be very difficult for many families. And that's one of the major shortcomings in the flood insurance program."

FEMA says its risk assessment of Gulfport was accurate, and the agency is spending \$1 billion to upgrade outdated maps and re-evaluate flood dangers.

"We do our best to advertise the availability of flood insurance and encourage people to purchase it," said Terry Reuss Fell, regional chief of FEMA's floodplain management. "We implement the laws that are given to us and the laws right now deal with the floodplains management within that 100-year floodplain and the insurance purchase requirements in that area also."

The flooding could have been worse, according to officials, if the federal government had not purchased low-lying land after the historic floods in 1993, which caused \$12 billion in damage.

Since then, the government bought out more than 9,000 homeowners, turning much of the land into parks and undeveloped areas that can be allowed to flood with less risk. FEMA has moved or flood-proofed about 30,000 properties.

But those changes are little consolation for the Gerstels and other uninsured residents who have lost everything and can't afford to rebuild.

"Will you ever go back to that house?" CNN asked the Gerstels.

"No, sir. I would not go back to the town," Rick Gerstel said. "I would never live there again."



Most businesses and homes in Gulfport, Illinois, are underwater. Only 28 residents had flood insurance.



Only the roof of Rick and Gina Gerstel's home is visible. The couple doesn't plan to return to rebuild.

## Experts say flood terminology misleads the public

BETSY TAYLOR - June 30, 2008

ST. LOUIS (AP) — Fifteen years ago, after the Midwest was swamped with what was pronounced a "100-year" or even a "500-year" flood, some folks figured they would never again see such a disaster in their lifetime. Some even dropped their flood insurance.

Big mistake.

Now, with the region struck by a supposedly once-in-a-lifetime flood for the second time since 1993, some scientists and disaster officials say the use of terms like "100-year flood" should be re-evaluated because they are often misunderstood and can give the public a false sense of security.

"We, the United States Geological Survey, almost need to quit using the term '100-year flood,'" said hydrologist Gary Wilson with the USGS Missouri Water Science Center in Rolla, Mo. "It could happen twice a year, if you're unlucky." Or 200 years could go by without a 100-year flood, he said.

Villanova University professor Robert Traver, who specializes in storm water management, was more succinct: "Whoever invented that term should be shot."

Several government scientists say they have tried to move away from using the terms, yet they also say they routinely fall back on the labels as shorthand for measuring a flood's severity.

The terms have practical consequences; they are used for such things as classifying a levee's protection level and setting insurance requirements for people who live in flood-prone areas.

Many people seem to believe that a 100-year flood should happen once every 100 years, or that a 500-year flood should happen every 500 years. But that's not how it works.

A 100-year flood is defined as a flood so big that it has a 1 percent chance of happening in any given year. A 500-year flood is one with a 0.2 percent chance of happening in a given year — a 1-in-500 chance.

Scientists say it is not unusual to hear from people who want to know if they have lived through a "100-year" event and want to cancel their flood insurance, believing one recent big flood lowers the risk of another. But that's not the case.

While the rules of probability say that the odds are 50-50 that a coin will come up heads, it is entirely possible to flip a quarter and come up with heads four or five times in a row.

Mike Russell, an alderman in the Missouri town of Clarksville where a huge sandbagging effort has protected the community's historic downtown, suggested terms like "100- or 500-year flood" don't make sense.

"I was in my 20s then," he said of the Great Flood of '93. "Here it is 2008 and I'm 40. I didn't

think 500 years had already gone by."

Some critics argue that it's the government's flood forecasts that are faulty.

Carolyn Kousky, a researcher who has studied natural disaster policy, wrote in an opinion piece in Monday's St. Louis Post-Dispatch that maps produced by the Federal Emergency Management Agency's National Flood Insurance Program may underestimate flood risks, though she noted that work to modernize those maps is under way.

She said more paved areas leave less ground to absorb rainwater, so more runs into creeks and rivers. The construction of levees and the building of new river channels are also contributing to the risks, she said. And she said it's possible climate change will increase flooding in the Midwest.

Government agencies say their flood estimates are sound. The government uses information about a river's elevation and flow rate, along with historical records, to determine the chances of a flood at the 100- or 500-year level.

"We're using the best data we have," said Army Corps spokesman Alan Dooley in St. Louis. He said the agency has improved the way it gathers data over time, and continues to explore ways to improve it. "There's so many variables. Anyone who doesn't want more information and better information isn't doing their job."

Michael Moran, a 52-year-old pipe insulator in the flood-stricken Missouri community of Winfield, canceled his flood

insurance after the Flood of 1993. In recent days, his house swamped again. He said he was misled by the 100-year and 500-year terminology.

"I gambled on it. I thought I had time," he said. "Who knew in 15 years we'd see it again?"

The trouble is, terms that might improve public understanding don't exactly roll off the tongue.

For a 100-year flood, "we should be talking about a 1 percent annual chance flood," said Rich Leonard, flood plain management chief for the Federal Emergency Management Agency office in Kansas City, Mo.

Paul and Evelyn Dixon, who live in a 500-year floodplain in Old Monroe, Mo., along the Mississippi River, were not fooled by the terminology. In 1993, floodwaters filled the basement of their ranch-style home and crept a few inches upstairs. This year, their home was threatened again.

The 60-something couple said they have always carried flood insurance.

"I wouldn't live here without it," Paul Dixon said.

Associated Press writer Cheryl Wittenauer contributed to this report from Lincoln County, Mo.



Photo courtesy of  
www.IowaFlood.com

A higher than expected spike in unemployment claims has led Standard & Poor's to downgrade at least one mortgage insurance company. Triad Guaranty, a mortgage insurer, was just downgraded by the rating service to JUNK. If you have mortgage insurance, be sure you check the ratings.