

## Washington critics were dead wrong on flood insurance

The Daily Advertiser

After Katrina hit and levees failed, members of Congress and other federal officials rose up in righteous anger to scold Louisiana people for failing to buy federal flood insurance. After this inexcusable failure, they said, flood victims had the gall to turn to the federal government for disaster relief.

*The Daily Advertiser* scolds Louisiana officials a lot - criticizing a multitude of things that we think could be done better. We do not take kindly, however, to officials from other states hammering at the people of Louisiana - particularly when they are as absolutely wrong as the critics were in this case.

If an apology is too much to ask in the political world, we want the critics to get off our collective backs. Post-Katrina criticism of Louisiana grows tiresome.

After the New Orleans area flooded, congressmen accepted the cock-eyed conclusion of the Cato Institute without question. They believed Cato Chairman William Niskanen when he testified that "many - even most - property owners in New Orleans do not buy this (flood) insurance, expecting the federal govern-

ment to bail them out whether or not they are insured." Wham! The scolding began.

Here are the real facts, based on an intensely detailed analysis by aides to Donald Powell, the Bush administration's liaison to the disaster zone:

.\* Louisiana has been a stronger participant in the National Flood Insurance Program than any other state in the nation.

.\* Of the single-family homes in Louisiana that sustained hurricane-related flood damage, at least 64.4 percent were covered by flood insurance. (Only 30 percent of such homes in Mississippi were covered, but no one in Congress belly-ached about that. Beating up on Louisiana is apparently less hazardous to your political health.)

Publication of the flood insurance findings is another example of Powell's willingness to listen and learn, which *The New York Times* points out is changing Louisiana's attitude toward him from resentful to appreciative. Since opposing the Baker Bill for housing recovery, he has become more and

more supportive - and less and less critical - of state recovery plans.

Coming up with the \$1,000 annual premium for flood insurance has not been easy for less-affluent citizens of Louisiana, but the number who have managed it is remarkable. The latest figures available show that, by Feb. 22, Louisiana residents had received almost as much in flood insurance claim payments as the total amount paid out by the National Flood Insurance Program between its creation in 1968 and Katrina's onslaught.

So, the ranting and raving against us irresponsible people down here in Louisiana was based on totally wrong information that nobody bothered to check out. We say to quick-on-the-trigger congressmen - hammer away at our public officials and political structure if you must, but when you attack the people of the Pelican State, get your facts straight.

