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Inaccuracies Abound in FEMA's Flood Insurance Program Flawed Flood Maps Leave Gulf Coast Residents in Deep Water



Oct. 4, 2005 — Hundreds of thousands of hurricane flood victims along the Gulf Coast are only now realizing they were misled by the government on their need for flood insurance.

State floodplain officials tell ABC News that the floodplain maps, created by FEMA and used by the federal government, are both outdated and inaccurate. They also say the government has known of the inaccuracies.

Based on those maps, residents of parts of St. Bernard Parish in Louisiana were told that they did not need federal flood insurance. They lived in sections of the parish that fall outside FEMA's designated Flood Hazard Area.

"I thought they knew what they were talking about," said Jay Martinez, a resident of St. Bernard Parish. "I didn't think I had to worry about being flooded."

After Hurricane Katrina struck, Martinez's home was destroyed by more than 6 feet of water from the nearby river and shipping canal. Martinez has no flood insurance.

"I have nothing left, I mean, you know, without that insurance, we're starting from scratch," he said.

The Martinez family is not alone, according to floodplain officials. Hundreds of thousands, maybe millions, along the Gulf Coast are in the same situation because of the FEMA maps.

"Some of those maps were produced in 1979," said Larry Larson, director at the Association of State Floodplain Managers, Inc. "The watersheds have increased runoff because of increased development. That changes how the map looks, so yesterday's floodplain isn't necessarily today's floodplain."

Callers to Helpline Misled About Need for Insurance

To make matters even worse, homeowners who called the FEMA helpline to ask whether they needed flood insurance were actually forwarded to a private answering service located in Tallahassee, Fla. Operators there had no expertise in floodplain mapping or flood insurance.

"Most of them, as far as work experience, had fast food, Wendy's, pizza places," said Robert James, author of the FEMA Call Center Assessment, 2005.

The confidential audit, prepared by James, found that large numbers of callers were badly misled about their need for flood insurance. ABC News obtained the audit documents from a source other than James. Members of Congress have repeatedly asked FEMA for a copy of the report. As of today, FEMA officials say the agency has not yet turned over the audit.

"Three-thousand calls a month – 500, 600 calls a month of which were gravely erroneous. That's a serious problem," said James of the report's findings.

FEMA says it has since replaced the Tallahassee answering service with another one, but that does little for those who relied on its maps.

"The people who relied upon these maps, in many cases, ended up in harm's way, flooded, without flood insurance, and had no idea that they were in danger," asserted Steve Kanstoroom, founder of FEMAINFO.us, a Web site advocating for flood victims.

Today, FEMA officials acknowledged to ABC News that their maps are outdated and that their call center was flawed. They said FEMA has begun a billion-dollar program to update the maps. That program, however, will take until 2009 to complete.

In the meantime, officials say people living near the water should not rely on the federal flood maps in deciding whether to get flood insurance.

ABC News' David Scott and Avni Patel contributed to this report.