

Remapping of floodplains costly for some homeowners

In a former life, David Bollinger was a paramedic who was involved in more than his share of swift-water rescues.

As a point man in the Federal Emergency Management Agency's mammoth project to remap America's floodplains, he is dealing with torrents of a different kind.

For the last eight years, FEMA has been remaking its aging flood-map stock, playing catch-up with changes along waterways wrought by development, storm patterns, and natural processes.

Around here, Montgomery and Bucks Counties now are going through a laborious process already played out in thousands of towns all over the country, including those in Chester, Delaware, and Gloucester Counties.

And like their counterparts across the nation, some local property owners are discovering that their homes are now shown to be within redrawn floodplains. And that they have to buy flood insurance.

Those payments can mean hundreds or even thousands of dollars annually - a prospect about as inviting as shoveling more snow.

"It's an emotional issue," said Bollinger, a hazard-mitigation specialist in FEMA's Philadelphia region who has tried to explain it all at countless community briefings over the last two years in his five-state territory. "People are upset with us at times."

Ask Amy Marren.

"It never occurred to me to buy flood insurance," said Marren, who lives in the Wayne section of Radnor Township near a humble, nameless tributary that on most days would not be mistaken for the Mississippi.

In fact, when she first received notice from her lender that she needed flood insurance, Marren chucked it, assuming it was junk mail. She is now the not-so-proud owner of a \$2,400 annual policy. The insurance agent told her the house was zoned as though it were "a beach house."

The maps affect not only insurance rates. They are important to local governments because they become official documents consulted in building-permit decisions.

Regardless of how people feel about the results, there seems to be little disagreement that the map project was overdue.

Some of the maps date to the 1960s, according to David Conrad, water-resources specialist at the National Wildlife Federation. Much has changed in that time to affect which properties flood on a regular basis and which don't.

But given the magnitude of the project and the limits of its budget - about \$1.5 billion - county and local officials who are dealing with property-owner complaints say the new maps compiled by FEMA contractors are not always precise.

FEMA, which is about two-thirds of the way through the project nationwide - and will have mapped more than 19,000 communities when finished - did not have figures on the numbers of properties moved in or out of floodplains.

The level of revision varies widely, said Robert Hunter, a former National Flood Insurance Program director who has been one of the program's most vocal critics.

Where Hurricane Katrina made landfall along the Gulf Coast in 2005, for example, the maps understandably have been overhauled.

In Delaware County, the revisions are more like tweaks. Overall, the changes affected probably fewer than 100 Radnor properties, said Daniel E. Malloy, the township engineer, who stopped short of showering praise on the project.

"This is in the right direction," said Malloy, "but it's a long way from being perfect."

Next door, in Montgomery County, where preliminary maps were unveiled in July, county planner Drew Shaw has been hearing from the disenchanted. He said lenders were busily poring over their files to identify who needed to buy policies.

Under law, unless a property is elevated, all those in a "special hazard zone" - an area in which a "100-year flood" has a 1 percent chance of occurring in any given year - must have flood insurance if they have a mortgage from a federally insured lender.

Bucks County released its preliminary maps last month.

"Everything that we see changed seems appropriate," said Bill Winslade, borough manager in Yardley, one of the nation's more flood-prone communities.

Typically, before the maps become final, there is a ponderous vetting process, with time for public comment and challenges, that can take 12 to 18 months. FEMA has set up a scientific review panel for challenges.

A property owner has the right to file a challenge, but has the burden of proof to show that the map is wrong. Making that case can cost \$5,000 or more, said David Fiorello, an engineering consultant at Momenee & Associates Inc. in Bryn Mawr.

Thoroughly mapping the nation's floodplains would be prohibitively expensive, said Temple University's Jeffrey Featherstone, a planning specialist and director of the Center for Sustainable Communities.

A few years ago his group conducted a detailed study of the Pennypack watershed that was incorporated in the FEMA maps. The study included extensive hydrologic analyses and cost about \$700,000.

A FEMA official said applying the Temple methodology to the whole country would cost about \$38 billion, or about 25 times what has been spent.

One might wonder why FEMA takes on the task at all.

FEMA is well-known to the public as the national firehouse for disasters, but it is also one of the world's largest insurers - by default. Flooding is so ubiquitous and perennial that private companies have wanted no part of the market.

Since the market would not back flood losses, FEMA eventually became the insurer of last resort - with the U.S. Treasury (read: taxpayers) as the cash reserve.

In order to sell insurance, FEMA had to map the risk and undertook one of the most ambitious mapping programs in U.S. history. The first flood-insurance policy was sold in 1969.

To get into NFIP, communities had to take anti-flooding measures and limit development in high-risk areas. The thinking was that insurance coverage would reduce disaster-assistance costs, saving taxpayers money. Critics argue that NFIP has increased disaster costs by allowing risky building.

To entice owners of older building stock into the program, FEMA offered steep discounts for properties built before flood mapping.

That backfired in the horrifying 2005 hurricane season of Katrina, Rita, and Wilma.

A big part of the problem in Katrina was the inaccuracy of the old flood maps in the area where the hurricane made landfall, said Hunter, the former NFIP director.

Advances in technology finally allowed FEMA to digitize the maps and undertake the modernization. Hunter said FEMA might someday be able to predict how a given floodplain might change with development, which he likened to "filling a bathtub with houses."

Conrad said the real solution to the nation's flood-insurance problem is to stop building in floodplains. "Flooding forces are inexorable," he said. "That's a battle we will lose."

FEMA's Bollinger said he fully understood why people wanted to live in floodplains.

"As a nation, we love the water," he said. "I go to the Shore and think, 'If I could work here . . .'"

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