

Flood insurance program must be overhauled: Guest opinion

flood.JPG

Seen in February 1982, Chris Fleming (left) and his brother, Robert, cross a flooded footbridge in Cedar Mill. (*File photo*)

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on November 15, 2014 at 3:12 PM, updated November 15, 2014 at 3:45 PM

By Tim Palmer

Now that streams in Oregon are rising with runoff from autumn storms, I'm reminded that when it rains, it pours. Oregon's last major flood was in 1997. We're due for a deluge because high water inevitably returns — over and over again.

More important, the floods are going to get worse. Ironically, both droughts and floods will become more extreme according to all models of climate change for the Northwest.

Even after a century of aggressive efforts to "control" floods with dams and levees costing taxpayers dearly, America suffers increasing flood damages averaging \$8 billion per year, according to the National Weather Service.

To address the long-standing problem, and to replace disaster relief, Congress in 1968 enacted a National Flood Insurance Program with this logic: The Federal Emergency Management Agency (FEMA) will subsidize otherwise unaffordable flood insurance for people who are already located on flood-prone land, but only if their local governments act to eliminate flood damage incurred by future development.

In other words, to accommodate mistakes of the past, but not of the future. Zoning is the key: Areas expected to flood at least once in 100 years are designated as floodplain.

Under the program, the amount of damage should have shrunk by attrition. However, owing to influence by the building industries, the FEMA-approved flood zones don't halt vulnerable development. Rather, they allow for "flood proofing" by adding fill to artificially raise the level of the land, or by elevating structures on pilings.

FEMA's approach hasn't worked. Earthen fill that's trucked in to raise the level of floodplains pushes the water elsewhere — onto neighbors' properties — like a rock dropped into a bucket of water that's already full. Structural reinforcements have proven no match for riverbank erosion or channel migration, which has occurred ever since rivers began to run. What was supposed to be a catalyst for directing development to safe havens has become a subsidy for even more development squarely in the path of damage.

There's plenty of room for construction elsewhere; only 5 percent of the landscape is flood-prone. But because of development built in harm's way, the Flood Insurance Program runs at a whopping \$24 billion deficit, somehow

tolerated in an age when some taxpayers rail against programs as essential as education and health care. Why are floodplain developers given a pass that aggravates the bankrupting of an otherwise sensible program?

This topic is timely because the National Oceanic and Atmospheric Administration's Fisheries department is considering a new rule directed at the FEMA program. Floodplains in Oregon and California would be mapped more accurately. Development in acutely hazardous areas would be stopped. Though universally needed, these sensible steps would apply only on the agency's home turf: streams where endangered or threatened species of fish and wildlife still exist, including coastal waterways vital for coho salmon.

The modest proposal deserves support. Beyond that, the Flood Insurance Program cries for overhaul.

The alternative is greater flood damage, skyrocketing private and public costs and unnecessary suffering. And all the while, we taxpayers are underwriting the destruction of our rivers' precious natural qualities. It's time to quit making the same mistakes — over and over again.

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Tim Palmer, of Port Orford, is the author of "Field Guide to Oregon Rivers" as well as "Lifelines: The Case for River Conservation" and other books. See his work at www.timpalmer.org.

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