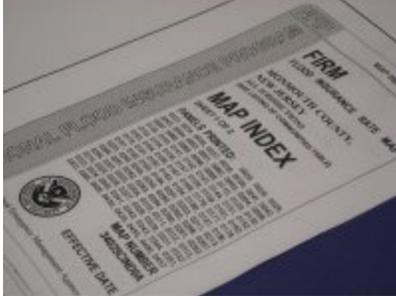


Saturday, June 14

[FEMA: The elephant in the middle of the room](#)



I attended the FEMA Open House on Friday, June 13.

It was . . . impactful, to say the least.

Representatives from the Federal Emergency Management Agency, U.S. Army Corps of Engineers and N.J. Department of Environmental Protection were there, as well as representatives from the engineering firms that assisted in the mapping process.

Rep. Frank Pallone was there, too.

Some residents left the open house very happy, as they learned they were not in a flood zone, (some missing by only hairlines).

Others were rather upset and disgruntled, as FEMA rep Paul Weberg and I agreed they had every right to be.



The problem is that no one was given direct answers. FEMA took the same spiel it always has during the past few months. Questions were posed, answers were skirted.

I began thinking. What if FEMA were to come out and say that, yes, the Bayshore is suddenly burdened because the agency misspent millions of dollars after Hurricane Katrina and needs to replenish? (Just theoretical outburst, **not** that this is what actually happened. Speculation. See [Part Two](#) of the Flood Map Fallout series.)

Residents wouldn't be any less upset. In fact, I think they'd be even angrier. But ultimately, I think they might respect the agency more for being honest. The truth, while often raw, is a powerful thing.

However, this does not change the fact that the re-evaluation of the flood maps was mandated by Congress several years ago, before Katrina even happened.

It makes me wonder to no end, though, why FEMA did not inform the Army Corps about its new standards. Then maybe the Corps could have spent its time developing projects that would make a difference and affect a community's rating (Community Rating System, FEMO jargon).

The entire situation, no matter what angle you take, comes back to money. It costs money for the Army Corps to replenish beaches. It costs money for FEMA to implement new flood maps. Insurance policies cost money. Disasters cost money.

Living costs money. What happens when it gets too expensive to live? (Gas, food and flood insurance included.)



I'm just very glad FEMA came to the Bayshore again, although I'm not sure all that much will come of it. Pallone did say his office wanted to follow up in a meaningful way, and I certainly hope his legislation is recognized and passed in Congress.

The maps have entered the appeals process as of June 11. Guess what? That costs money, too, if you want to appeal effectively.

On the other hand, it's effective putting faces to the problem. And let me tell you, there is never a shortage of passion in the Bayshore. I'm glad FEMA was able to see that.

While most FEMA reps claimed they understand the risk and just want to make sure residents do, too, I don't think they quite grasp the gravity of reality. Not just yet.

For extended coverage of the FEMA Open House, pick up the June 19 issue of The Courier.

PHOTOS: **(from top)** Flood Insurance Rate Map (FIRM), Rep Frank Pallone and Stephen Kempf, FEMA Regional Director of Region II. (Melissa L. Gaffney)

Posted by Melissa L. Gaffney at [6:47 PM](#)  

Labels: [Congressman Frank Pallone](#), [FEMA](#), [FEMA Open House](#), [The Bayshore](#), [U.S. Army Corps of Engineers](#)

2 comments:

[James Hogan](#) said...

Mellisa, mind me I'm just doing some thinking out loud on your blog.

- 1) At Least 4300 newly affected homeowners, including 1800 new in Keansburg, 1800 new in Middletown
- 2) About 4300 total homes in Keansburg affected
- 3) An average of \$700/year per \$150,000 in flood insurance

Assuming these are the "only" affected people(6100) and the average insured value is "only" \$150,000, then:

$\$700 * (4300 + 1800) = \$4,270,000/\text{year}$ in insurance payments at a minimum.

Now assume that these numbers are going to be paid every year, forever and ever and that the rate will increase "with inflation" each year forever.

What is the actual cost for an Army Corps of Engineers project that protects the Bayshore from flooding so that 0 people have to carry mandatory flood insurance?

It seems like even at \$40 million for such a project, and even if ONLY the currently affected people were to be responsible for building flood protection, the cost is minimal over the long haul compared to paying insurance premiums. Ie, a \$40,000,000 project divided among ONLY these 6100 people is about \$6557.38 each or the same cost these people will have paid in insurance (at \$700) in 10 years.

Add in the hundreds or maybe thousands (do you know the number) of people who currently pay flood protection and/or are also newly effected and maybe that cost is divided among a larger number of people and this is assuming no tax dollars from the rest of the town/state/nation is spent.

I'm *guessing* that given the choice of putting \$700/year into solving the problem instead of \$700/year into insurance, most homeowners will consider spending money to solve the problem as a better way to spend their money. Maybe offer the \$700 as a tax credit, tax deduction, tax rebate, etc?

I don't know how "the system works", but there has to be a better way than just telling 6100+ people to pay insurance premiums. For that matter, do these people really want to lose everything they have, maybe see a few horrific and tragic deaths, and then wait the 3+ years for FEMA to rebuild their neighborhoods if/when Katrina 2 rolls up this way?

[June 16, 2008 11:18 AM](#) 

[Melissa L. Gaffney](#) said...

Army Corps projects come at a cost, too, you're correct. The thing with them is that they're tangible - residents SEE what's being done to protect them and, let's face it, you and I both know people would rather see results than pay for them.

I don't blame Bayshore residents for being upset about having to pay hundreds of dollars for flood insurance that really just pays into a larger national fund that - big shocker - funds disasters not often in our area.

I do have the number somewhere as to how many residents are currently under a flood insurance policy. I also have the numbers regarding just how many claims each municipality has during the past 30 years. I'll have to dig them up in my archives now known as FEMA.

There are so many other ways to mend the situation (or to have mended it years ago) than by telling thousands of residents they'll soon be mandated to pay flood insurance, on top of everything else they're already paying for.

Pallone's bill (he's trying to propose it during the next few weeks) would offer some form

of tax credit for residents newly affected by the re-evaluated maps.

If we're looking at Army Corps projects, though, the thing I've found is that municipalities don't pay for the majority of the project: The federal government does. Although, using your method, instead of paying for insurance, one could almost create a payment system for such a project. Then it's not a government project and the government can't blame everyone and anyone for whatever goes wrong. What a cycle.

I just can't help thinking that any solution at this point is just a giant band-aid to the much larger problem. What that is, I haven't quite figured out yet.

[June 17, 2008 12:05 AM](#) 