



FEMA chief Craig Fugate says be prepared for big rate hikes in federal flood insurance (updated)



By [The Associated Press](#)

on March 26, 2013 at 2:11 PM, updated March 26, 2013 at 6:58 PM

NEW ORLEANS -- People who buy federal flood insurance need to plan for big rate hikes because Congress has decided the program must at least pay for itself, a top federal official said Tuesday.

Some people now paying hundreds of dollars a year could wind up paying thousands, with the biggest increases for people who live in high-risk areas and who have not raised their houses, Federal Emergency Management Agency Director Craig Fugate told about 1,500 people at the National Hurricane Conference.

After speaking at the conference's general session, Fugate appeared at a news conference with Rick Knabb, director of the National Hurricane Center. Fugate said the increases will be phased in over three to four years.

Newly elevated homes and those in areas that are part of FEMA's Community Rating System, in which local governments work to reduce vulnerability, can get rate reductions, Fugate said.

Of the 22,000 communities in the National Flood Insurance Program, about 1,000 participate in the rating system, FEMA structural engineer John Ingargiola said Monday.

Rates will go up this year for secondary homes, and later for peoples' main residences, Fugate said. "I don't know if that will be later this year or next fiscal year."

The basic message that emergency directors and other officials need to spread never changes, he said: "Get ready. What part don't you get?"

Getting that message to older residents can be the biggest problem, he said. "They'll tell you, 'I've lived here all my life. It's never as bad as they forecast.' Until you get it right. How many times have I heard the same refrain? -- 'If only I knew it would be that bad, I would have done something.'"

For the hurricane season starting June 1, the hurricane center will give people three additional days of notice about where tropical systems are likely to develop, Knabb said. The tropical storm outlook has been covering two days; now it will be a five-day forecast.

"This is something we've been doing internally. ... It has pretty strong reliability. At least in the text product, we can say something beyond 48 hours -- 'There's a high chance, 80 percent, of this becoming a tropical cyclone in the next five days.'"

The hurricane center is working on a graphic to go along with the text and hopes to have it available for this season, he said.

The center is also working on storm surge watches and warnings, with plans to use them first in 2015, and on maps to warn people of potential inland flooding, he said.

High winds and storm surge aren't necessarily simultaneous, making separate warnings a good idea, he said.

Hurricane Ike in 2008 was a good example. It was a large, slow storm, packed a lot of rain and pushed storm surge farther inland than usual, he said. "Try packaging that into one scale and slap one number on it," he said.

"We want to move toward handling each one of those hazards individually and calling out ... as best we can coastal or inland hazards," with graphics showing how far inland floods and high winds are likely to extend, Knabb said.

Many people ignore evacuation warnings for tropical storms or Category 1 hurricanes, he said, but last year's Hurricane Isaac also showed such storms can be dangerous: "It doesn't have to look really impressive on satellite to have really impressive impacts."

In some areas, he noted, Isaac's storm surges were higher than Hurricane Katrina had brought to the same areas in 2005. "Because of its size and slow motion, it was able to produce very significant storm surge."

The session's final speaker was Margaret Davidson, director of the National Oceanic and Atmospheric Administration's Coastal Services Center in Charleston, S.C.

"Everybody wants to talk about what the Dutch have done" with their 5.6-mile-long storm surge barrier, she said. But, she said, after thousands of years of "trying to hold back the sea with concrete," officials in The Netherlands are now working to reinforce wetlands, create offshore berms to slow down waves, and get people out of the lowest areas.

"They can only afford to protect major economic centers. They can no longer afford to protect the whole country," she said, noting that The Netherlands doesn't have a big coastline.

The Netherlands' coastline is about 217 ½ miles long. Louisiana alone has nearly 400 miles.

"We have an enormous coastline with a lot of people, most of whom can't imagine living anywhere else," said Davidson.

The conference runs through Thursday.

© gulflive.com. All rights reserved.