

March 31, 2010

NBC Nightly News
30 Rockefeller Plaza
New York, New York 10112
Via electronic mail at nightly@nbc.com

Dear NBC Nightly News:

The National Flood Determination Association (NFDA) was surprised and disappointed by the lack of balance and accuracy in the information shared during the recent Fleecing of America segment "FEMA Forcing Homeowners to Buy Unnecessary Flood Insurance". NBC Nightly News is currently the most watched evening news program in the country so it is unfortunate that NBC used this stage to attempt to mislead viewers into a belief that the Federal Emergency Management Agency (FEMA) is actively attempting to deprive Americans of money through the National Flood Insurance Program (NFIP). Without any evidence to support this claim, and with hurricane season being only a couple of months away and several areas of the country facing flooding from rapid snow melts and spring storms, we find such instigative reporting to be reckless and irresponsible.

Certainly NBC should have recognized the irony of following breaking news stories about imminent flooding across the country (specifically highlighting Massachusetts, New Jersey and North Dakota) with a story about a group of homeowners in California who contend that it would never flood in their neighborhood. The tragic irony is even greater when one realizes that this Fleecing of America segment was being aired during "National Flood Awareness Week". We would have hoped that NBC would have dedicated air time last week to promoting responsible action on the part of Americans - including the purchase of flood insurance - instead of bringing accusations against the federal agency and program charged with preparing Americans against the peril of flood.

NBC relied upon one neighborhood group's experience with flood insurance to denounce the entire NFIP which each year pays out thousands and thousands of dollars in claims to policy holders in states across the country. To attempt to bolster this weak argument, NBC displayed a U.S. map observing that citizens in 24 states have complained about FEMA's flood maps and the resulting flood insurance requirement. If looking for individuals to complain about federal programs was NBC's intent and with a little more investigative reporting, NBC certainly could have found at least one individual in each of the 50 states to express displeasure with FEMA. However, to present a balanced report, NBC should have also displayed a U.S. map highlighting all 50 states to illustrate how Americans in the past few years have directly benefited from the NFIP, having been faced with the daunting task of recovering from floods.

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Flooding is the most destructive natural hazard in the United States in terms of lives lost and property damage suffered. Presently, thousands of citizens in various communities throughout the Northeast face the reality of having to recover from the devastating effects of flooding. Recent NBC Nightly News programs have covered this flooding extensively, which in some areas appears to be at levels higher than 200 years of recorded history. For some, recovery will be made easier given the financial protection of NFIP flood insurance; but for others without flood insurance, including many whose properties are outside of the mapped high flood risk area, the road to recovery is much more difficult.

As NBC pointed out in this Fleecing of America segment, flooding does not stop at the line of the high flood risk area depicted on the map. While FEMA's maps distinguish between areas of high, moderate and low hazards, the maps should not be interpreted as displaying where flood waters will stop during a catastrophe. Interestingly, the California neighborhood highlighted in the segment in which Mr. Isaac Robinson lives was removed from the high hazard area and is currently within the moderate hazard area. While flood insurance might not be a federal requirement for property owners in the moderate hazard area, the real possibility for flooding in this neighborhood exists, even if Mr. Robinson's home has not been flooded in the last 40 years. Each year over 25% of claims paid by the NFIP to policy holders are for policies on properties that are outside of the high hazard area; many such properties have not experienced a flood in decades or longer, as is currently the case in the Northeast. For the sake of Mr. Robinson and his neighbors, we hope that they retain their flood insurance in the face of possible flooding. While concerns over the affordability of flood insurance may exist, greater concerns arise when property owners who have lost everything in a flood have no flood insurance to aid in their recovery. Homeowners insurance does not cover flood damage and federal disaster assistance is either not available following many floods or when available, is offered in the form of a loan which must be repaid.

There were several other inaccurate and misleading statements within this Fleecing of America segment which could have been avoided if NBC had attempted to air a balanced perspective. While not discussed here, I invite you to contact me directly as I would be happy to provide additional information on these inaccuracies, and I also encourage you to visit www.floodsafety.noaa.gov for additional information on flood awareness. The NFDA is a supporter of the NFIP as we recognize the devastating impact of flooding, especially on those citizens that do not have flood insurance. We regret that NBC did not attempt to produce and air a balanced and positive piece with respect to FEMA's National Flood Insurance Program and we strongly encourage you to conduct an additional investigation and to air a follow-up segment which can help your viewers to better prepare themselves for what may come.

Thank you for consideration of this important matter.



Cheryl Small, President
National Flood Determination Association