

Dear Editor:

Hindsight is showing that residents affected by the recent floods in Gowanda and Silver Creek should have had flood insurance coverage on their buildings and additional contents flood coverage on their belongings, especially those that experienced first floor flooding. When mortgages on structures in high flood hazard zones are held by federally regulated lending institutions, flood insurance is a mandatory part of the package. But what about those folks who were flooded, but live in areas not identified as flood prone on the Flood Insurance Rate Maps? Why were those areas flooded, and what can be done to reduce damages before the next time? If the history of flooding in Silver Creek and Gowanda holds true (both flooded August 1, 1986), there will be a next time. The history of flash-flooded communities also includes Ashville, Panama and Fredonia in Chautauqua County, Attica and Arcade in Wyoming County, and many others in western New York, where the true flood risk is not necessarily reflected on a map.

Silver Creek flooded in areas beyond the '1% probability of occurring in any year' flood zone, the so-called 100-year flood hazard area. FEMA creates flood hazard area maps using the statistical standard of the 1% probability flood, and also identifies the 0.2% probability flood, or 500 year event. But the mapping programs do not include debris blockage or ice jams, and only show what would happen under perfect 'free flow' conditions. Obviously that was not the case in these hard-hit communities. In Silver Creek, the (totally destroyed) manufactured home park was not shown as flood prone on the flood hazard map, although it is bordered by the creek on two sides, and had some flooding in 1986. Did this flood exceed FEMA's mapping standards, or are FEMA's maps out of date? Obviously the flood risk was there.

The expansion of mapped flood hazard areas within a village or town is often protested by the residents and local officials as an economic burden. Instead, communities should be considering the true flood risk, and encourage residents to elevate and flood proof their properties, and to purchase flood insurance. People are resistant to the concept of filling in their basements, raising the elevation of the house, moving utilities to an upper floor and reducing their flood risk. But if they do, the cost of a flood insurance policy drops substantially and the task of mucking out a mud-filled basement would not be an issue after the next flood. People who are burdened financially by flood insurance should consider what the costs will be when they flood.

Janet Thigpen, CFM
Chair, New York State Floodplain and Stormwater Managers Association