

Re: OT: followup on New Orleans – disgraceful

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- *From:* John Woodgate <jmw@xxxxxxxxxxxxxxxxxxxxxxxxxxxx>
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I read in sci.electronics.design that Anthony Fremont <spam@xxxxxxxxxxxxxx> wrote (in <[sZHRe.12695\\$Nx.12275@xxxxxxxxxxxxxxxxxxxxxxxxxxxx](mailto:sZHRe.12695$Nx.12275@xxxxxxxxxxxxxxxxxxxxxxxxxxxx)>) about 'OT: followup on New Orleans – disgraceful', on Thu, 1 Sep 2005:

Neither of you seem to know anything about the National Flood Insurance Program and how it works. Rates are set based upon the flood plain you live in, not by how many times you've been flooded, so nobody socks it to them for rebuilding. People that don't purchase flood insurance aren't covered for flood damage. Homeowners insurance does not pay for rising water damage.

It's difficult for me to understand that. If the rates are based only on the flood plain location, you pay the same if your home is 6 inches above the water or 100 feet?

Here in the land around the Thames Estuary, we have the current flood plain, a Fifty-Foot Beach and a Hundred Foot Beach, caused by changes in sea level since around 65 million years ago. You can easily see them if you know what to look for. Building on the flood plain is risky (see Canvey Island). Building on the Hundred Foot Beach level is pretty safe.

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Regards, John Woodgate, OOO - Own Opinions Only.

If everything has been designed, a god designed evolution by natural selection.

<http://www.jmwa.demon.co.uk> Also see <http://www.isce.org.uk>

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