

Re: OT: followup on New Orleans – disgraceful

Source: <http://sci.tech-archive.net/Archive/sci.electronics.design/2005-09/msg00233.html>

- *From:* "Anthony Fremont" <spam@xxxxxxxxxxxxx>
 - *Date:* Thu, 01 Sep 2005 19:34:09 GMT
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"John Woodgate" <jmw@xxxxxxxxxxxxxxxxxxxxxxxxxxxx> wrote in message

- > 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?

The land is graduated off with lines indicating risk in terms of how many years (on average) between the times when water rises to that altitude. For example, there is a 50 year floodplain, a 100 year floodplain, and a 500 year floodplain. There are also other divisions, but these are the most common ones you hear about.

When I first moved to my house it was classified as being in a 500 year floodplain. After the first flood, the maps were released showing me to be within a 50 year plain. The excuse being that the maps had been redrawn several years earlier, but they hadn't been distributed. Now I am back in the 500 year floodplain, but my house hasn't moved. But I'm fairly sure that it will have water in it long before another 500 years go by. My flood insurance rate is based upon the floodplain I live in and how much coverage I have. It doesn't matter who I purchase my insurance from (excepting some esoteric rules), the price would be the same since the rate is determined by FEMA. It would seem that people purchasing flood insurance creates no added cost for Joerg's insurance or even his taxes. I couldn't tell you if FEMA charges based upon the actual costs they incur from year to year, or if it's only some fraction though. I can tell you that flood insurance is not extremely expensive for me, but then it only covers my property for one particular risk (flooding).

Definition of a flood: Two or more adjacent properties covered by water.

- > 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

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- > 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.
- > --
- > 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>

• **Follow-Ups:**

- ◆ **Re: OT: followup on New Orleans – disgraceful**
◇ From: John Woodgate

• **References:**

- ◆ **OT: followup on New Orleans – disgraceful**
◇ From: Pooh Bear
- ◆ **Re: OT: followup on New Orleans – disgraceful**
◇ From: jmeyer
- ◆ **Re: OT: followup on New Orleans – disgraceful**
◇ From: Winfield Hill
- ◆ **Re: OT: followup on New Orleans – disgraceful**
◇ From: Joerg
- ◆ **Re: OT: followup on New Orleans – disgraceful**
◇ From: Anthony Fremont
- ◆ **Re: OT: followup on New Orleans – disgraceful**
◇ From: John Woodgate

- Prev by Date: **Re: Any DIY balun info for S-video to Cat5 conversion?**
- Next by Date: **Re: Luxeon V Blue LED LXHL-LB5C "Looks White"**
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