

# Will Florence rewrite record books?

How long can U.S. insurance program continue to bail out flood-prone areas?



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The typical journalism cycle for hurricanes goes like this:

1) Spread fear ahead of wind, rain, storm surges, and shortages of bread, milk, gas and strawberry-frosted Pop Tarts.

2) Report that while the hurricane is devastating the community, neighbors are pulling together and one heartwarming family is sharing their stock of 3,500 Jell-O chocolate pudding cups with pudding-less pals.

3) Report that in the aftermath of the storm, damages are expected to cost \$2 gazillion, the National Flood Insurance Program is in debt up to its gullets, and the Federal Emergency Management Agency director is under an I-95 overpass with a sign that says "Need to feed and shelter 3 million people please help God Bless!"

Tuesday, Hurricane Florence bore down on the coasts of

South Carolina, North Carolina and Georgia, and forecasters said it could be the most powerful hurricane ever to hit that region. They also said it could stall once it hits, as Hurricane Harvey did in Houston last year, dumping unprecedented rain.

There's no way to tell how many people Florence will displace, injure, or kill. But we can tell that the damage will be painfully expensive, the nation cannot afford to pay, and the nation simply must pay.

According to the National Hurricane Center, three of the five most expensive hurricanes in U.S. history occurred . . . wait . . . do you think I'm going to say "in the past 20 years?" Hah!

Nope. In the past year, Harvey (\$125 billion), Maria (\$90 billion) and Irma (\$50 billion) all came in 2017.

Natural disasters cost the United States \$310 billion last year, besting the previous record from 2005 by almost 50 percent. The total interest paid on the national debt in 2017 was only \$276 billion.



AP/MIC SMITH

Walker Townsend of the Isle of Palms, S.C., fills up sandbags on Monday to prepare for Hurricane Florence.

It looks like this is going to get worse. It looks like climate change/global warming will raise sea levels and increase the frequency of extreme disasters. But the National Oceanic and Atmospheric Administration says it's not clear that much of the 60 inches of rain Harvey dropped on Houston, for instance, and the buckets Florence could drop on the Carolinas are related to warming.

What is clear is that our nation near the coasts is increas-

ingly paved and populated. Excessive rains cannot soak in and water-adjacent communities are full of expensive but not terribly impregnable buildings. That means hurricanes bring maximum destruction.

And our politicians, particularly in places like Long Island, do everything in their power to maintain and exacerbate the conditions that make such storms so expensive.

The National Flood Insurance Program, by law self-sup-

porting, is \$25 billion in debt, after Congress forgave \$16 billion of its debt last year. It charges far too little in premiums to many policy holders. And when it's proposed that premiums be increased enough to cover the risk of living near water, the real estate industry, shoreline residents and politicians who represent them vow to keep premiums very low.

That encourages more building, and rebuilding, in flood-prone areas, often by owners who've had total-loss flood claims paid on the same properties five times or more. And most of the taxpayer cost of these storms comes not from bailing out the National Flood Insurance Program's 5 million policy holders but from federal appropriations used to rebuild the properties of the vast majority of Americans who have no flood insurance at all.

Three hurricanes last year cost this country more than the interest on its national debt. If you want to understand how badly Washington is broken, just watch how Myrtle Beach and Wilmington are rebuilt.

Lane Filler is a member of Newsday's editorial board.



Naomi Osaka and Serena Williams after Osaka's win Saturday.

AP/JULIO CORTIZ

a lot of catching up to do.

Brad Morris, Astoria

Naomi Osaka won the U.S. Open Championship. However, in your Sunday paper, your back page highlighted Serena Williams.

Inside the sports section,

there was an article about the code violations during the tournament and a column about the U.S. Open deserving better. Both were mostly about Serena Williams and the code violations. Where is the stand-alone article of the champion and a showcase picture of her holding the trophy?

I am very disappointed there

was not a stand-alone article about the champion. The controversy will go on and we will hear a lot about it. Naomi Osaka deserved her day and the respect that goes with the great tournament she had.

Michael Feldman, Plainview

## One way to learn to deal with anxiety

In "Hello from the trunk of my car" [Expressway, Sept. 2], Daniela Rothman writes about feeling anxious on an airplane when the passengers were delayed after landing.

Is her experience with cognitive behavior therapy that successful and fast-working? To combat her claustrophobia, she did some exercises in class and at home. Being locked in a container with chains on the lid by her teacher? Being locked in the trunk of a car? Just the thought of those things puts me

in such a panic that I can't imagine anyone with claustrophobia able to go to those extremes.

But, as they say, don't knock it 'til you try it.

Linda McCready, Wantagh

## Political activism is academia's challenge

Hofstra University President Stuart Rabinowitz is deluding himself if he thinks today's institutions of higher learning are the bastions of open and balanced discourse that he says they are ["Students can reinforce democracy," Opinion, Sept. 5].

From the disinvasion of Christine Lagarde, the first woman to lead the International Monetary Fund, to speak at Smith College in Massachusetts after a student protest of her support of "global patriarchy" to student intimidation by tenured professors utilizing the power of the

grade to ensure ideological compliance, only the naive would say there is not a serious problem in America's colleges and universities.

There have been several non-partisan studies of the corrupting effect of political activism on academia, including one specifically for the University of California entitled "A Crisis of Competence," which was prepared by the National Association of Scholars in 2012. Until there is exposure of the problem and credible proposals to address it, intellectually and ideologically malleable, social-media-addicted students will continue to be fodder for those willing to utilize them to achieve and maintain power, whatever the cost.

Marc Schenck, Albertson

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