

# Years After Floods, Homeowners Await FEMA Buyouts

**BY KEN KUSMER**  
Associated Press Writer

SEELYVILLE, Ind. — Karen Niece loves her idyllic bungalow in the Indiana countryside, but when storms dumped nearly a foot of rain on her 19-acre property in 2008, flash floods left mold in the foundation — and gave Niece a lung infection she will have the rest of her life.

After the water receded, Niece and thousands of other flood victims around the Midwest stayed in their damaged homes, despite health risks, because they had pinned their hopes on a federal program that helps buy flood-damaged properties. Two and even three years later, many are still waiting for relief.

"I really don't want to leave, but I don't want to get sicker," the 66-year-old homemaker said, sitting at her kitchen counter about 60 miles southwest of Indianapolis. "But I haven't heard anything. I don't know what they'll do or if they'll do anything."

The Federal Emergency Management Agency helps local governments purchase flood-prone properties to save on future cleanup costs. But the buyouts are not automatic, nor are they quick, which is raising questions about whether the program is worth the limbo it creates for homeowners.

"The last thing you need when recovering from a disaster is wondering whether FEMA is going to have the money to pay what they owe," said Rep. Earl Pomeroy, a Democrat from North Dakota, another state where the buyout process bogged down after FEMA's disaster aid ran dry.

More than \$13 billion was on hold in North Dakota alone,

delaying the buyouts of more than 100 homes affected by floods last year.

Communities that participate in the program must agree to take the properties off the tax rolls and maintain them as green space. Homeowners must decide whether to accept the government's offer. The process can take months in the best cases.

In western Indiana's Vigo County, time has virtually stood still since June 2008, when storms dumped up to 10 inches of rain on parts of the state. The floodwaters killed three people and caused hundreds of millions of dollars in damage. President Bush declared 39 Indiana counties disaster areas.

FEMA still has not approved any of Vigo County's seven buyout plans.

"There are days when it's just really hard to think about," said Homalora Hubbard, Niece's former neighbor. "Two years later, you're still not able to put a traumatic experience behind you."

The delays in Indiana have created "a big, long line of black holes of people waiting," said Dean Bruce, a member of the town board in the southern Indiana community of Spencer, where 23 flooded properties still

don't have FEMA approval.

Congress passed a war funding bill July 27 that included \$5.1 billion to replenish FEMA's disaster-relief fund, but there's been little improvement. Spokeswoman Rachel Racusen said the agency has a backlog of "thousands of projects" from floods and other disasters.

"Though FEMA provides funding for this program, the decision to participate in the program and a large part of the application process takes place at the state and local level," Racusen said Tuesday.

Homeowners in Wisconsin, where floods in 2007 and 2008 caused extensive damage, are experiencing similar delays.

In Gays Mills, a village about 80 miles northwest of Madison, FEMA purchased 25 homes after the floods.

But Michelle Engh, a housing specialist with a Wisconsin non-profit group called CouleeCap, said none of her clients are in new homes yet. And many homeowners who did receive buyouts did not get paid enough to buy new homes, with lots of their properties appraised for around \$40,000.

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violations at his farms.

The specific cause of the outbreak is still unknown. Reports released last month by the FDA show many different possible sources of contamination at both farms, including rodent, bug and wild bird infestation, uncontained manure, holes in walls and other problems that could have led to

the outbreak. The FDA also found positive samples of Salmonella Enteritidis.

No deaths have been reported due to the outbreak, but the number of illnesses — which can be life-threatening, especially to those with weakened immune systems — could still increase.

The federal Centers for Disease Control and Prevention has said this is the largest outbreak of this strain of salmonella since the start of the agency's surveillance of outbreaks in the late 1970s. For every case report-

ed, there may be 30 that are unreported, the CDC said.

Thoroughly cooking eggs can kill the bacteria, but health officials recommended that people throw away or return the recalled eggs.

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# WRITER

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knowledge accrued from in-class instruction.

"With online classes, students are essentially self-taught," Kamenetz said.

However, degrees may not be the end-all of employment in the next few years. As an example, she used the Behance Network, which lets graphic designers — regardless of degree — post their work online to prospective users, the result of which is they're judged on their work rather than their degree.

"Once you get a few years out of school, that's kind of how it works anyway," she said.

Another factor in the push toward online education is that tuition costs are rising.

"It's a very serious issue," Kamenetz said, pointing to a study that showed from 1978-2008, tuition fees rose higher in price than any other major household expenditures, including gas, food, medical and housing.

"As university costs have gone up, state funding has gone down, and universities have made the decision rather than cut services, rather than ... be more efficient, they're going to raise tuition," she said. "It's only going to get worse, because the stimulus money from the Obama administration that has kept public institutions (afloat) for the last two years is scheduled to run out."

Added to this is the higher rate of enrollment.

"Global enrollment is expected to more than double in the next decade or so, and so you have a massive press of people at the gate of higher education," Kamenetz said.

To cope with the expenses, many of these students will take out loans with interest rates they will be unable to pay with ease. Kamenetz said the average student loan debt burden is currently \$23,000.

Statistics like these are convincing people that higher education is no longer an option for them, she said.

"That makes them less motivated to try harder," she said. "Research shows that students as young as eighth grade already get the message that, 'College is too expensive. College is out of reach. I don't need to try hard ... because I'm not going to be able to go to college.'"

People used to see getting a higher education as a human right, Kamenetz said.

"It's just not working that way for most people in our society today, and less so as each generation goes," she said.

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