Thursday, March 21, 2013

Workshop Session 1

Time of Session: 9:45-10:30AM

Session Title: Linking Mitigation and Resilience

Speaker: **Frank Pagano**, DHS-FEMA

Room: 236

Head Count: 60

Note Taker: Tara Lambeth
- Region 6 covers a 5 state area, a unique coastal inland operation
- The biggest problems are hurricanes and flooding
- Before Hurricane Andrew, there wasn’t a mitigation section in FEMA, after Andrew, a mitigation section was created
- FEMA has partnerships with the military
- DHS and FEMA are working together on mitigation
- The Disaster Mitigation Act of 2000 required localities to have mitigation plans in place
- There is a lot of activity in Region 6 – 13 open federal disasters – working on long term recovery and post disaster
- Challenges in mitigation – be better prepared to respond, FEMA has a very large organization that all they do is respond
- Risk MAP – NFIP was recreated in 1968 after a flood in Jonestown, PA
- But, they didn’t collect enough premiums to map the US, so they received money from Congress to map the US using GIS
- Disasters provide funding for mitigation
- The Hazard mitigation Assistance Program has pre and post disaster grants
- Region 6 has 1.2 million NFIP holders, Texas and Louisiana lead the nation in NFIPs
- NFIP was developed to allow communities to participate, and they have to adopt an ordinance to meet the minimum requirements
- Over 22,000 communities in the nation and 2,600 in Region 6 participate in NFIP
- The state level has an NFIP coordinating agency
- Everyone in FEMA is an Emergency Manager
- Fort Chaffee had the largest evacuation center after Katrina
- About $2.5 billion of hazard mitigation grant funding became available in the disaster relief fund after Katrina
- Everyone in FEMA drops everything to work on a catastrophic disaster
- FEMA learned lessons from Katrina that were applied to Sandy
- FIRMs are going to be required as a base model for permitting
- Reforming NFIP – now have 1.2 million policies - $400,000 in NFIPs paid to 13,500 property owners after Isaac
- Sandy – 148 million claims, $7 billion
- Asked themselves – are they encouraging development in hazardous areas?
- There are 486,000 NFIPs in Louisiana, the largest amount of repetitive loss properties are in Texas and Louisiana, severe repetitive loss properties too (severe repetitive loss properties are those that more insurance has been paid out than the property is worth)
- Many mortgages require flood insurance
- Many people deemed ineligible for funds for not having flood insurance – they can’t afford it or don’t know how to get it – FEMA is not breaking the cycle – low income don’t get help, higher income continue to get help
- Increases of 25% were made to every policy holder in the US this year
- In Louisiana, this will have a major impact
- FEMA is rolling out revised DFIRMs in Louisiana so citizens understand the risk
- Forces people to mitigate or think about mitigating
- Community Rating System (CRS) – can remove the overall policy cost by showing they are reducing risk in the community
- Comment: Jefferson Parish is saving 20%
- Relocation and buyout isn’t as popular in Louisiana as in other places
- In Bolivar Peninsula, Galveston, FEMA bought out 600 properties and are providing dune restoration and open space
- After the storm, the real estate market plunged, so it gave them the opportunity to get out without a big loss
- FEMA also relocated critical infrastructure
- When thousands of property owners receive a 25% increase in their policies every year, people are going to start thinking they can’t afford insurance or will lower their insurance
- With the federal disaster assistance program, if you aren’t lowest on the totem pole, you will have to borrow more
- So, this will raise the coast of disaster recovery
- FEMA is evaluating the cost of elevating houses vs. demolishing and rebuilding, but the grants people say you can’t do the latter
- Question: Does being within the levee system reduce the elevation requirement?
- Answer: Yes, but there is still inland flooding in those areas so the policy could still go up
- Even those that meet the requirements now could see increases in the future
- Best Practices
  - UNO – repetitive loss properties evaluation – found some simple solutions
  - Texas Tech – wind retrofit, safe rooms
  - Universities are playing a strong part in mitigation
  - LSU – La House – Ag Center – a house was built, an actual model of a mitigated home
  - University of California – seismic retrofits
- Goal
  - Work to reduce future hazards
  - Be prepared for future disasters
- Question: Does FEMA consider advanced mitigation vs. damage mitigation?
- Answer: We do both. Example: retrofitting, every state sets goals and priorities, and every region has its own niche. We refer to it as pre and post disaster. What is the prescribed formula? Example: Landslides after a fire or rainfall – how do you save homes on a hillside and what is the economic factor? It is handled differently in different areas. In New Jersey, repetitive loss properties were added onto, people became complacent,
now FEMA is being truthful with state and local governments and saying enough is enough. The flood maps are old, so we are finally making new FIRM maps to show the current risks, but people have built back already.

- Question: There are recovery plans, resilience plans, and hazard mitigation plans – what is the difference?
  - Answer: In Louisiana, every parish has a current hazard mitigation plan, but don’t relate it to other plans in the community, and no one does anything. Hazard mitigation plans are growing hair. Communities are required to make plans to reduce risks, but a lot of them couldn’t implement them pre disaster. Some of the planning effort was worthless, and doesn’t reflect the needs of the community. I don’t see that changing any time soon.

- Question: What about revising the state plan?
- Answer: The state is working on it, it is due in 2014. But how do we encourage marrying that plan with what is actually happening in communities?

- Question: Are you reviewing the plans using a crosswalk?
- Yes, we review and approve them using the current crosswalk, I call it the checkbox. There are no plans to update the checkbox now. There is a proposed idea to increase the frequency of state planning, but how effective are plans?