

The San Francisco Chronicle

# Out of scale - we need a disaster policy sized to our catastrophes

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Wednesday, December 26, 2007

The California wildfires have reinforced the need to recognize that manmade and natural catastrophes of unimaginable scale are now normal parts of everyday life. Sound public policies to cope with disasters require skilled leadership and a system designed for 21st century threats. While the Federal Emergency Management Agency has been strengthened since Hurricane Katrina when it failed to meet the needs of the Gulf Coast, and FEMA's improvements were evident in the response to the California wildfires, the underlying federal disaster response system is still in need of reform. Its mission is seriously hampered during large-scale events by regulations designed to respond to smaller scale disasters.

The Stafford Act - the law at the heart of the federal government's disaster response and recovery activities - is simply is not designed to cope with catastrophic disasters. Passed in 1988, the Robert T. Stafford Disaster Relief and Emergency Assistance Act authorizes federal disaster assistance to residents, businesses and local governments. However, the Stafford Act was written to deal with the smaller scale disasters that are most common within the United States such as tornadoes, blizzards and floods. No distinction is made within the act between an October 2006 blizzard that hit Buffalo, N.Y., the devastation wrought by Hurricane Katrina or the recent California wildfires. Under the act, all were declared "Major Disasters." The act should be updated to recognize a new level of response beyond "Major Disasters," one designed specifically for large-scale and devastating "Catastrophes."

Regulations designed to address small-scale disasters have become bureaucratic roadblocks following a catastrophe. After Hurricane Katrina, the city of New Orleans was forced to lay off nearly half its workforce because there was not enough cash on hand to meet payroll obligations. The act authorizes federal disaster assistance to cover the overtime of local government workers for work related to responding to the disaster, but not regular salaries. The Stafford Act should be amended to ensure that communities suffering from a catastrophe do not face the dual challenge of overwhelming devastation and a bankrupt local government.

Federal disaster policy assumes that financial assistance to business and individuals should come from private insurance before government steps in. Unfortunately, the devastation that follows a catastrophe can overwhelm insurance companies and result in extensive delays for insurance payments. Government policy must continue to encourage insurance coverage so that insurance companies, not taxpayers, absorb the bulk of the costs following a catastrophe. However, the Stafford Act and its regulations should be modified to allow cash assistance - which is capped at \$28,800 per household, and further subdivided with caps on repairs, temporary housing

assistance and other items -to flow to qualified homeowners and renters following a catastrophe without having to provide proof of insurance coverage. This will provide households with immediate assistance to start the rebuilding and recovery process. This assistance could later be reimbursed to the government when insurance coverage is received.

Following a catastrophe, the resumption electric, water, sewer and telecommunications services is critical. Lives can be saved and suffering minimized with functioning utilities. However, utility workers are not treated as emergency responders under the Stafford Act. While utility crews in Southern California were able to quickly restore power to San Diego after fire damaged the Southwest Power Link, in New Orleans, BellSouth had to shut down telephone lines that were still working after Hurricane Katrina because the BellSouth workers were not recognized as "emergency responders" and therefore were not eligible to receive security escorts and "priority" access to food, fuel, water and shelter from the federal government. The Stafford Act should be amended so that utility workers are recognized as "emergency responders" after a catastrophe.

In 2006, Congress passed a law mandating that the head of FEMA demonstrate emergency management ability and would have at least five years of executive leadership experience. This was an important first step that has already yielded improvements -competent management enabled FEMA to respond to California's wildfires far more effectively than it did to Hurricane Katrina. But more change is needed. Comprehensive Stafford Act Reform must be passed to ensure that the federal government has the capacity to respond to modern threats and the catastrophes that we have become accustomed to in the 21st century.

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