Summer/Fall Issue 2018 Newsletter

A Few Words From Our President

September 2, 2018
By Edward A. Thomas Esq., LLC &
President, Natural Hazard Mitigation Association (NHMA)

Working Together to Reduce Disaster Losses

There was an exceptionally powerful article in the September 2, 2018 edition of the Sunday New York Times Magazine: *Lost in the Storm: Houston thought it was prepared for a major hurricane like Harvey. But as the flooding overwhelmed the city’s emergency systems, families like the Daileys found out too late that they were on their own.* That article did a brilliant job of explaining the very real human impact of disasters like Harvey on our fellow humans who experience the result of failure to safely and properly develop in the face of foreseeable natural events such as floods. That article is well worth reading, and is available at:


We simply must do an enormously better job, as a society, in recognizing that:

a) the single best form of disaster response and relief is no disaster response and relief because we have developed and redeveloped safely and properly;

b) we are failing to recognize that every day somewhere in the nation, a family, a developer, an agency of government and/or a business is making decisions which will make future natural events even worse disasters than they would otherwise become;

c) developing a safer, more resilient family, community, state or nation need not require expenditure of billions of taxpayer dollars. Rather, requiring that development and redevelopment be done to significantly higher standards can result in a lessening, rather than an increase in future disaster losses.

The controversy swirling around the eulogies for Senator John McCain remind us how far apart we have become in civic discourse. We simply must come together as humans and recognize the enormous commonality we have, rather than emphasizing differences in thought, ethnicity, religion, gender or race.

I believe that the biggest challenge we face as a society in dealing with the mounting toll of disaster losses is figuring out how to work with both the development community and environmentalists on the enormous changes in our national approach to community development required so that we achieve disaster risk reduction, rather than continuing to develop and redevelop in a manner guaranteeing worse future disasters.

For full remarks, visit: NHMA.info-Working Together To Reduce Disaster Losses
Twelve modules of NHMA’s Disaster Risk Reduction (DRR) Curriculum were presented at a workshop in Columbia, SC, on July 24-25. Hosted by the SC Silver Jackets and the SC Emergency Management Division as an initiative of the Laurens County Practical Community Resilience Project. NHMA members Tom Hughes, Donna Boyce, J.D., John Marshall, J.D. and Michele Adams, P.E., presented modules, with Tom Hughes acting as the lead instructor. Gina Wightman backed up Tom in that role, and NHMA, through its contractor, Wightman & Associates, provided the electronic course materials, pre-tests, agenda, and evaluations, as well as instructor coordination. Other instructors included: host Allen Fountain, SCEMD; David Vaughn, Clemson University; Caroline Cunningham, Stantec; Leonard Vaughan, National Weather Service; and Melissa Griffin, SC Climatology Office. The audience consisted primarily of local government staff and a few representatives of State government and local universities. Participant evaluations of Days 1 and 2 indicated the training was well-received, averaging 4.4 and 4.5 out of 5.

Natural Hazard Mitigation Association offers Workshops on request and typically tailors its educational material for the audience it delivers to. More information about NHMA Workshops can be found at: http://nhma.info/about/about-workshops/

If you or your organization are interested in scheduling an NHMA Workshop, please contact us at: http://nhma.info/contact-us/
FEMA's Recovery Directorate conducted a Recovery Curriculum Development Workshop on August 24, 2018. The participant list is promised but has not yet been provided. In the meantime, I would estimate around 50 participants, including numerous federal staff (majority FEMA but also USDA, EPA, and HUD), a few state and local governments, and a significant number of non-governmental organizations. All of the following organizations were invited, and most were represented: ASFPM, ICMA, NACo, GFOA, APA, NGA, COSCDA, NADO, NCSA, CSG, COF, ASMI, Pennington Family Foundation, and Purdue University.

During introductions we were able to briefly describe our organization's existing training that can be useful for local officials and stakeholders during recovery. I provided an overview of the DRR Ambassador Curriculum, emphasizing its focus on the same audience, and on the expertise of the NHMA volunteers involved in its development. (Prior to the workshop I had already sent the curriculum overview to Michael Gumpert, the lead for the project.) After the introductions we received a briefing from the City Manager of Lyons, CO, about their horrific flood disaster and subsequent recovery needs, and a national perspective on local recovery from Beth Kellar of ICMA. The briefings provided context for the focus group activities that consumed the remainder of the Workshop. The activities collected participants' thoughts on recovery milestones and key recovery decision points; and the critical knowledge, information, and education needed to make key recovery decisions. The direction for the recovery curriculum appears to be to develop (or revise existing) FEMA foundational training for each phase of recovery, and then to create a compendium of existing training that may or may not need to be modified to provide knowledge and/or skills in specialized recovery topics. Many of NHMA's modules are relevant for this purpose. I had a conversation with Matt Campbell at the conclusion about resources, if needed, for modifying existing DRR modules into recovery-specific versions, and he said that perhaps we can get the assistance of FEMA Mitigation in providing case studies for that purpose.

The next phase of the recovery curriculum development effort will involve workshop(s) to create a syllabus and timeline. This work is expected to occur in December 2018.

View Status of NHMA DRR Curriculum as a PDF.
Earthquake Insurance and Resilience by Ed Thomas

There is an excellent Article in the August 31, 2018 New York Times on Earthquake Insurance and how the lack of such insurance seriously will impact the resilience of California and the nation, when inevitably the next big earthquake hits California. The article quotes NHMA friend Glenn Pomeroy, the CEO of the California Earthquake Authority, and is well worth reading: https://www.nytimes.com/2018/08/31/us/california-earthquake-insurance.html?action=click&module=In%20Other%20News&pgtype=Homepage

One of the major impediments to the purchase of Earthquake Insurance is its extremely high price, coupled with the human bias that "it cannot happen to me". There are solutions to this serious situation:

a) as the article points out, the multi-billion dollar effect of a major California earthquake will cause enormous impact on the nation's economy, since fully one fifth of the nation's mortgage indebtedness is held in California. Earthquake insurance should be required as a condition of a mortgage in high risk areas of the nation. State Insurance Commissioners have the authority and responsibility to implement such a requirement. Such a requirement would reduce the cost of insurance and build resilience too.

b) In past years, the California Congressional delegation introduced legislation designed to reduce Earthquake Insurance premiums by elimination of the need for California to spend the billions of dollars it now must to purchase Earthquake Reinsurance, through a no-cost to the federal taxpayer system of federal guarantees that would be repaid by California. Sadly, that legislation went nowhere. The Natural Hazard Mitigation Association adopted a formal policy statement on this:


As RNN Community Member Joe Rossi, the Executive Director of the Massachusetts Coastal Coalition, pointed out in an extraordinary presentation during this Summer’s Montana Floodplain Workshops, our communities need reinsurance as part of the resource "bank account" available for rebuilding following a disaster. Communities cannot be resilient without insurance resources available for families, businesses, and individuals, so that the community can quickly move to bounce forward to an even better state of existence than it was in pre-disaster. Insurance must be considered an integral part of a resilient community, state, and nation.

Retrofitting and higher standards for new and improved buildings will bring down insurance costs and build resilience too.

In Quake-Prone California, Alarm at Scant Insurance Coverage
The New York Times, By Thomas Fuller Aug. 31, 2018

SAN FRANCISCO — The ravages of wildfires in California have kept Dave Jones, the state's insurance commissioner, very busy over the past year. But that's not what keeps him up at night.

"I go to sleep praying that there’s not going to be an earthquake the next day in California," said Mr. Jones, who has been commissioner for the past eight years. "From an insurance perspective, Californians are simply not prepared."

For full article, go here.
UPCOMING EVENTS

The Public is Invited to Contribute to the next TMAC Meeting on September 25-26, 2018

The Technical Mapping Advisory Council (TMAC) for the Federal Emergency Management Agency (FEMA) will meet at the U.S. Geological Survey (USGS) auditorium in Reston, Virginia, on Tuesday and Wednesday, September 25 and 26, 2018. This meeting is open to the public.

The TMAC is a federal advisory committee established to review and make recommendations to FEMA on matters related to the National Flood Insurance Program’s national flood mapping program. The TMAC is authorized under the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) and the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). Each year, the council produces and submits an annual report to the FEMA Administrator with its insights or recommendations on topics defined by legislation or included in FEMA’s tasking memo for the year. To view past TMAC reports or read the summaries and agendas of previous TMAC meetings, visit the TMAC’s website, www.fema.gov/tmac.

In 2018, FEMA tasked the TMAC to address three topics of key importance as FEMA considers ways to improve the way flood data is generated and delivered, redesigns flood risk rating for insurance coverage, and evolves its products and services to best meet customer needs. FEMA asked the TMAC to explore and provide insight on the following topics:

- Examine how FEMA’s national flood mapping program may take steps to increase flood insurance coverage nationally.
- Explore ways to communicate the areas of uncertainty and precision associated with the data models used for FEMA studies and the resulting Special Flood Hazard Areas, without underemphasizing the communication of flood risk and the perceived credibility of FEMA’s information.
- Explore the criteria FEMA should consider in prioritizing unmapped areas, considering the need to create and maintain credible data for more populous areas while inspiring good mitigation practices nationally.

During the September meeting, the TMAC is expected to vote on the recommendations to be included in the TMAC 2018 Annual Report and to adopt the first draft of the 2018 report. To facilitate participation in this meeting, the council invites the public to provide written comments on the issues listed above, which are being considered. A summary of the TMAC’s 2018 report will be posted at www.fema.gov/tmac by September 15, 2018. Interested individuals may review the concepts and submit comments to the public docket, FEMA-2014-0022 by September 21, or register to attend and deliver comments in person by emailing FEMA-TMAC@fema.dhs.gov by September 19, 2018, no later than 11:00 p.m. EDT. Comments made by members of the public during the meeting must be limited to 3 minutes or less.

Continued on next page.

RESILIENT NEIGHBORS NETWORK (RNN)

SHOUT OUT!

In this issue we feature one of our RNN Charter Communities, State of Vermont

Vermont Protects River Corridors to Mitigate Flood Damage

After Tropical Storm Irene in 2011 several state agencies, non-governmental organizations, as well as regional and municipal leaders worked together to strengthen flood resilience across Vermont. The Flood Ready Vermont website (www.floodready.vermont.gov) is dedicated to municipal officials - helping build citizen and community support for hazard reduction that can save lives and reduce damage to property and public infrastructure. Their efforts are excellent examples of best practices in communicating hazard mitigation challenges and solutions.

The Central Message of Vermont Flood Ready:

Flood damage has become more common and more costly – but it doesn’t have to be that way. We can become flood ready together – developing in safer places, protecting the functions of the watersheds that protect us, adapting our critical infrastructure and preparing for emergencies. All over the state, select board members, planning commission members, town officials, planners, and citizens are working to make our communities flood resilient.
The public meeting will be held on September 25 and 26 in the auditorium at the USGS facility at 12201 Sunrise Valley Drive, Reston, VA 20192. To register to attend or for more information, email FEMA-TMAC@fema.dhs.gov.

As mandated in BW-12 and governed by the requirements in the Federal Advisory Committee Act, the TMAC is composed of representatives from federal, state, local and private sector organizations. The 20 council members are appointed based on their demonstrated knowledge and competence in surveying, cartography, remote sensing, geographic information systems, or the technical aspects of preparing and using Flood Insurance Rate Maps. For additional information on upcoming TMAC meetings, visit the Federal Register at https://www.federalregister.gov/ and search for TMAC.

To see the pdf version of this article, visit http://nhma.info/wp-content/uploads/2018/08/The_Public_is_Invited_to_Contribute_to_the_next_TMAC_Meeting_on_9-25_26.2018.pdf

UPCOMING EVENTS

HAZARD MITIGATION ASSISTANCE Webinar Schedule September 2018

FY2018 Notice of Funding Opportunity and eGrants

FEMA will post the Fiscal Year 2018 (FY18) Notice of Funding Opportunity (NOFO) announcements for the (FMA) and Pre-Disaster Mitigation (PDM) grant programs on www.grants.gov. FEMA will offer webinars on the FY18 NOFOs for prospective applicants. The webinars will be offered multiple times, and applicants may attend any session.

NHMA has also posted these dates to the Calendar on its website.

Build Back Better: State and Local Lessons on Long-Term Disaster Recovery Webcast

Thursday, September 13, 2:00 - 3:00 p.m. EST

You are invited to a special Route Fifty digital webcast exploring how states can successfully approach disaster recovery. Simply ensuring that the community’s economy, housing market, health and social services, infrastructure, and natural and cultural resources return to previous conditions is difficult enough. However, this digital event will explain how to also strengthen each of these institutions and guarantee they are more resilient to future disasters.

RESILIENT NEIGHBORS NETWORK (RNN)

About the RNN

Resilient Neighbors Network

NHMA is working with communities around the USA to create a peer-to-peer sharing network, so grassroots communities can work together directly to strengthen and expand local hazardmitigation programs.

If you, or someone you know, would like to participate in the RNN, please visit: http://resilientneighbors.com/about/membership/ or contact us at: nathazma@gmail.com

RNN Mission:

To increase resilience in existing and developing communities at the grass roots level by documenting and actively sharing best practices, through education, peer to peer collaboration and mentoring.

RNN Vision:

RNN will be a source for a compilation of community-driven hazard resilience best practices that can serve as a resource to people and communities before, during and after a disaster. RNN will also actively bring ground-truth and grassroots enlightenment to policy makers, researchers, regulators, and journalists.
Coordinate, Integrate and Respond: A NIMS Discussion

STAY UP-TO-DATE WITH THE LATEST INCIDENT MANAGEMENT UPDATES

Thursday, September 20, 2018 | 2:00 PM ET | 11:00 AM PST

The field of Incident Management is constantly evolving. New threats emerge. Technology changes. New strategies develop. The National Incident Management System (NIMS), being the national framework, evolves to reflect these new realities so that all incident personnel -- from those on the front line to those in the front office -- have the guidance, tools, and experience they need to successfully perform their incident responsibilities.

#NIMSChat during the webinar!

Our Speakers:

Dan Alexander, NIC Director
Lucia Schmit, NIMS Implementation Project Lead
Richard Serino, former Deputy Administrator of FEMA

Register for the Webinar
As Natural Disasters Worsen, States Depend on Volunteer Responders

Stateline
By Scott Rodd

Wearing goggles and a bright green vest, Brenda Burke approached the 3-foot-tall flame in a crouched position, holding a fire extinguisher at the ready.

The flame radiated heat in the cool morning air, its reflection dancing across Burke's goggles. She got within a few feet of the flame and pressed the lever on the extinguisher, sweeping the hose back and forth until the retardant snuffed out the fire.

“Clear — coming out!” Burke yelled, and began inching away from the pluming smoke.

The fire wasn’t real — at least, it wasn’t a true emergency.

It was started in the parking lot of Napa Valley College as part of a final test for the county’s most recent class of volunteer emergency responders, who are themselves part of a growing movement across the United States. As climate change brings ever more costly and deadly natural disasters, emergency response experts say deploying thousands of trained civilians will ease the pressure on the professionals during the chaos of an earthquake, a wildfire, a flood or a blizzard.

Later in the training day's final assessment, the Napa volunteers would practice first aid and medical triage, as well as conduct a mock search and rescue effort in a darkened, cluttered storage facility.

Napa County is part of the federal CERT program, begun 25 years ago by the U.S. Federal Emergency Management Agency and administered in 2,800 localities across the country. CERT, which stands for Community Emergency Response Teams, has trained some 600,000 volunteers nationwide. It launched in response to the threat of earthquakes in cities like Los Angeles, but it soon found wider application. And in California, the teams continue to play a prominent role in responding to the wildfires that have swept through the state in recent years.

CERT volunteers are expected to supplement, not supplant, professional emergency responders. That said, a number of CERT programs around the country have specialized civilian response teams — such as animal rescuers and snowmobile drivers — who provide services typically not offered by local, state or federal responders.

Kenneth Arnold, the lead instructor with the Napa Valley CERT program and the police chief for Napa Valley College, said the program is the first opportunity many volunteers have to practice basic emergency response skills, such as using a fire extinguisher or assessing basic injuries.

That was the case for Burke, who took two turns during the fire extinguisher exercise — during her first attempt, feeling a bit apprehensive, she didn’t step close enough to extinguish the flame.

The exercise carried a reminder of why Burke was taking the class. Last year, her home stood in the path of the raging Atlas Fire. Weeks after the fire burned out, she returned to her neighborhood, hoping to find her home intact.

"I only found some coins from one of my father’s collections,” Burke said. “That was it — everything else was ashes.”

Grassroots Response

On Sept. 19, 1985, an 8.0 magnitude earthquake rocked Mexico City, collapsing more than 400 buildings and killing thousands of people.

Immediately following the quake, people poured into the streets, trying to extricate trapped civilians and attend to wounded victims.

For full article, go here.
Natural disasters widen racial wealth gap

Study also finds FEMA aid increased inequality

Rice University, August 20, 2018

**Summary:**
Damage caused by natural disasters and recovery efforts launched in their aftermats have increased wealth inequality between races in the United States, according to new research.

"Damages Done: The Longitudinal Impacts of Natural Hazards on Wealth Inequality in the United States" will appear in an upcoming edition of Social Problems. A supplement to the paper highlights the wealth gap between whites and blacks attributable to natural disaster damage from 1999 through 2013 in 20 U.S. counties.

Researchers Junia Howell, a scholar at Rice's Kinder Institute for Urban Research and an assistant professor of sociology at the University of Pittsburgh and Jim Elliott, a professor of sociology at Rice and fellow at Rice's Kinder Institute combined longitudinal data from nearly 3,500 families across the U.S. with governmental data on local natural disaster damages, FEMA aid and demographics. They followed these people from 1999 through 2013 as disaster damage of varying scale struck counties where they lived, and examined how their personal wealth was impacted.

"Last year the United States suffered more than $260 billion in direct damages from natural disasters -- mainly from hurricanes Harvey, Irma and Maria," said Howell, who was the study's lead author. "And there were also numerous wildfires, floods and tornadoes. Data show that since 2000, approximately 99 percent of counties in the U.S. have experienced significant damage from some type of natural disaster, with costs expected to increase significantly over coming years. We wanted to investigate how these damages impact wealth inequality and accumulation."

Whites who lived in counties with only $100,000 in damage from 1999 to 2013 gained an average of approximately $26,000 in wealth. However, those who lived in counties with at least $10 billion in damage during the same time period gained nearly $126,000, the paper said.

"In other words, whites living in counties with considerable damage from natural disasters accumulate more wealth than their white counterparts living in counties without major natural disaster damage," Howell said.

However, among blacks, Latinos and Asians, the results went the other direction. Blacks who lived in counties with just $100,000 in damage gained an estimated $19,000 in wealth on average, while those living in counties with at least $10 billion in damage lost an estimated $27,000. Latinos in counties with $100,000 in damage gained $72,000 on average, . . .

For full article, go [here](#).