



# FEMA

## Helping the Gulf Coast Rebuild Stronger and Smarter

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# In the Wake of Katrina

**Hurricanes have caused more loss of life and a greater amount of property damage than all other natural hazard events**

- Katrina alone damaged \$38 billion worth of property
- \$53 billion of Gulf Coast property was damaged by the end of the 2005 Hurricane Season.

# Impact on the NFIP

## A few NFIP facts help convey the magnitude of the 2005 Hurricane Season:

- Total NFIP payout for the 2005 hurricanes is expected to exceed \$23 billion – \$8 billion more than all claims paid in the Program's entire history.
- For Hurricane Katrina alone, claims payments will exceed \$22 billion.
- Gulf Coast policyholders have filed over 240,000 claims to date.

# Challenges and Opportunities

## Along with challenges comes opportunity:

- The opportunity to see our mitigation, flood insurance, and technical assistance programs effectively operate in conditions the Nation has never seen;
- The opportunity to quickly adjust our programs and operations under difficult circumstances, and to see these adjustments make a difference to our policyholders and communities;
- The opportunity to implement new policies and initiatives that will help devastated areas rebuild smarter and stronger.

# The National Hurricane Program

**The National Hurricane Program works with 22 states and US Territories to reduce risk to lives and property, and serves as a clearinghouse of critical technical resources:**

- Comprehensive Hurricane Evacuation Studies
- Hurricane Evacuation Decision Assistance Tool
- Digital Storm Surge Maps
- Technical Data Reports
- Post Storm Assessments

# Perishable Data

§ **Perishable data collected after Hurricanes Katrina and Rita includes:**

- High water-mark data
- Wind-water line information
- Aerial imaging

§ **Nearly 20,000 Gulf Coast flood insurance claims have been resolved through expedited processes that relied on aerial “pictometry” and other perishable data.**

§ **Basis of our Gulf Coast Flood Recovery Guidance and Advisory Base Flood Elevations (ABFEs).**

## **In the wake of hurricanes Katrina and Rita, FEMA determined that the BFEs for many impacted communities are too low.**

- A base flood elevation is one of the key building standards required for communities participating in the National Flood Insurance Program.
- FEMA's flood frequency analysis used Hurricane Katrina data, as well as tide and storm data from events that occurred over the past 25 years.
- In response to Gulf Coast requests for expedited rebuilding assistance, FEMA used this data to develop Advisory Base Flood Elevations (ABFEs).

# ABFEs (cont.)

## § More on ABFEs:

- Incorporate Katrina's affect on the landscape
- Provide rebuilding communities with the best available data until new flood maps are developed and released.
- Significantly higher than the BFEs shown on pre-Katrina flood maps, and
- Extend farther inland than the Special Flood Hazard Areas on the existing maps

§ **FEMA now requires communities to use ABFE rebuilding guidance for all reconstruction activities that involve FEMA grant programs.**

# Coordination and Cooperation

**FEMA is working closely with State and local officials, and the US Army Corps of Engineers to provide advisory data that will offer an acceptable level of protection without compromising rebuilding efforts.**

- ABFEs have been provided to all the affected areas in Mississippi, and to several Louisiana Parishes.
- ABFEs for the four New Orleans area Parishes are in development and this guidance should be available soon.
- A majority of MS and LA communities have either adopted or are using these advisory elevations in their rebuilding efforts.

# Conclusion

- Sound mitigation planning, floodplain management, and hurricane preparedness save this country an estimated \$1.1 billion a year in prevented flood damages.
- Structures built to NFIP criteria experience 80% less damage than structures not built to such standards.
- We have a tremendous responsibility and an historic opportunity to measurably strengthen the Mississippi coast, Louisiana, and the Nation as a whole.
- FEMA and the National Hurricane Program – along with our Federal, State, community, and private sector partners – must make sure that Gulf Coast States and Communities get the technical resources and assistance they need to start rebuilding wisely.
- Public safety and reduced long-term vulnerability must remain in the forefront of our decision-making
- Technical information we develop, share, and use, will continue play a critical role in Gulf Coast rebuilding efforts for years to come.