

The Great Footprint Debate, Updated

Guest Editorial by Richard Campanella, published in
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In the heady aftermath of the Katrina deluge, New Orleanians grappled with the possibility that certain neighborhoods would be expropriated for green space and their city's urban footprint "shrunk." As a participant-observer in that debate, I penned in April 2006 a guest editorial that aimed to capture the range of arguments.

At one end, I wrote, were the "abandonists," who contended greater New Orleans was geophysically unsustainable and, as one geologist put it, we best "cut our losses now and move ... to higher ground." This side usually argued from a purely scientific stance, and put little thought into the implications or alternatives to abandoning a city.



(Kenneth Harrison)

At the opposite end were those who advocated for maintaining the entire urban footprint at all costs. Seeing this debate as primarily a social question, "maintainers" argued that everyone had a right to return, and that adequate levees could and should be built around everyone.

In between fell the "concessionists," who tried to justify those social values against the troubling scientific data. Their answer: Concede certain low-lying, hard-hit areas to nature and shrink the urban footprint to its higher historic urban core.

By late 2006, it was clear that the "maintainers" had prevailed. No neighborhoods were closed, and people resettled in existing patterns. The 2011 completion of the Army Corps of Engineers' \$14.5 billion improved levee system seemed to validate their position that the whole footprint could come back — despite that coastal conditions have only deteriorated beyond levee walls.

What has emerged in the past decade is a fourth stance — that of the "mitigators."

Mitigators seek to reduce the costs of life, damage and disruption before disasters strike. In New Orleans, mitigation means building above the grade and raising existing homes. It involves strengthening building codes, installing shutters and getting key infrastructure out of the basement. It means improving local drainage, zoning new development out of flood zones and rebuilding natural defenses. Mitigation also entails streamlining evacuation and training first-responders.

We may think of the mitigation argument as the logical outcome of the maintainers' victory to keep the full urban footprint in the midst of the coastal erosion and sea level rise pointed out (softly) by the concessionists, and (loudly) by the abandonists.

Probably the most effective way to understand what risk and mitigation mean to the average metro-area homeowner is to look at federal flood insurance.

Congress created the National Flood Insurance Program (NFIP) in 1968 largely because private companies had stopped writing flood policies. They were too risky to make a profit.

NFIP aimed to reduce the costs of disaster recovery by pooling and managing risk beforehand, and to protect federally backed mortgages in flood zones. But NFIP also lured development into flood-prone areas. When catastrophes struck — namely Katrina, Ike and Sandy — claims surged, and NFIP fell into debt, to the tune of more than \$20 billion.

The Biggert-Waters Flood Insurance Reform Act of 2012 sought to make NFIP solvent by realigning premiums with actual risk. But, incredibly, no one in Washington seemed to have calculated what impact this would have on affordability. Else they would have foreseen what many stunned homeowners learned in 2013: their flood insurance rates had skyrocketed by 1,000-3,000 percent.

Protests ensued, and Biggert-Waters was itself “reformed” with the Homeowner Flood Insurance Affordability Act of 2014, which essentially implemented gradual rate increases rather than sudden jumps.

But the writing is on the wall: Rates are going up because risk is going up. Since 1980, the nation has suffered more than \$260 billion in flood damages, and floods accounted for 85 percent of all declared disasters. Flood “costs borne by the Federal government are more than any other hazard,” states FEMA, and “with climate change, we anticipate that flooding risks will increase...”

The optimal response, wrote UNO professor emerita of sociology and disaster expert Dr. Shirley Laska in an email communication, is to mitigate. “Mitigation, primarily elevating houses, is the way to achieve the affordable flood insurance... It is possible to remain in moderately at-risk areas using engineered mitigation efforts, combined with land use planning that restricts development in high-risk areas.”

Without these interventions, folks outside of metro New Orleans' improved levee system will bear the brunt of mounting risk. Those inside will also see effects. Roughly half of metro-area residents live within lower-lying, higher-risk “A” flood zones, where houses must be certified to be raised above base flood elevation (BFE) before flood insurance may be acquired and a mortgage secured.

Houses in “B” zones, which have a lower 0.2 percent chance of flooding, do not need elevation certificates to qualify for flood insurance, which adds not only to their safety but their value. Thus the importance of natural topography — one of the premier “concessionist” arguments a decade ago.

Historians in the future will probably understand why we ended up reopening the full urban footprint after Katrina; it would have been legally complex, fiscally exorbitant, socially divisive and politically contentious to shrink it. And doing so probably would have increased housing costs, squeezed out the poor and exacerbated neighborhood gentrification.

But geographers may be less forgiving. As our land sinks further, as sea level rises, and as unknowns such as levee maintenance and certification will affect FEMA's flood zone and BFE calculations, risk reduction and mitigation will become more critical — and more costly.

The nation's willingness to pay for it, meanwhile, may grow tenuous. Indeed, it's not even a safe bet locally: witness how voters in St. Bernard, the single most thoroughly Katrina-damaged parish, defeated not once but twice a tax millage needed to pay for levee upkeep. That move may well increase their flood insurance.

If and when the next one hits, I hope we will revisit "the Great Footprint Debate" of a decade ago and realize that, while mitigation will improve our resilience now and in the near future, the "maintainer" argument itself cannot be maintained forever — at which point the "concessionist" argument may be the best hedge against the "abandonists."

At least one local leader, looking back to 2005, seemed to acknowledge this. Said St. Bernard Parish President David Peralta in a 2014 interview with *The Times-Picayune*, "we probably should have shrunk the footprint of the parish at the very beginning."

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