The New Normal: Adapting Laws and Policies to Changing Environments

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POLICIES CONTRIBUTE TO RISK

• Federal Policies
  • NFIP & the 100-Year Standard
  • Emphasis on structural approaches
  • Disaster relief environment

• State & Communities
  • Emphasis on managing land use for short-term benefits
  • Flooding often seen as a federal problem

• Public Perceptions
  • Unaware of – or unwilling to accept – residual risk
  • Misplaced concerns about having to obtain flood insurance
Number of National Flood Insurance Program Policies in Force at Year-End, 1980-2015*

The number of NFIP policies in force has plunged by 549,000 or 9.6% since 2009, even as coastal development surges and sea levels rise.

Source: National Flood Insurance Program.
* As of July, 2015
CURRENT POLICIES INCREASE RISK:

- Promote intensification in risk areas
  - Ex: development in floodplain
- Do not take into consideration changing conditions
- Ignores adverse impacts to existing properties
- Undervalues natural floodplain functions

If we continue to encourage at-risk development and ignore the impact to others, can we accept the consequences...

... and, are you willing to pay for it?
Because at the end of day, no one wants to be in this situation.
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