

# The New Normal: Adapting Laws and Policies to Changing Environments

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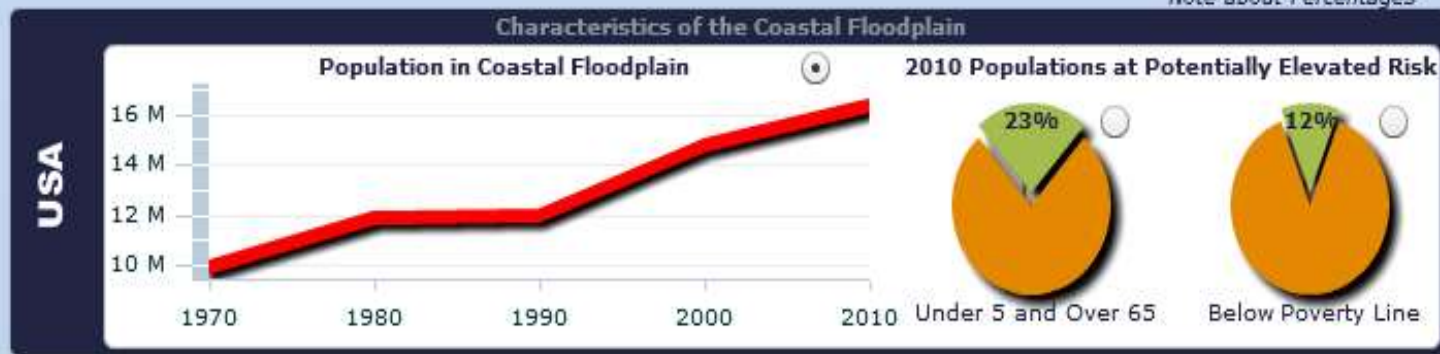
# POLICIES CONTRIBUTE TO RISK

- 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

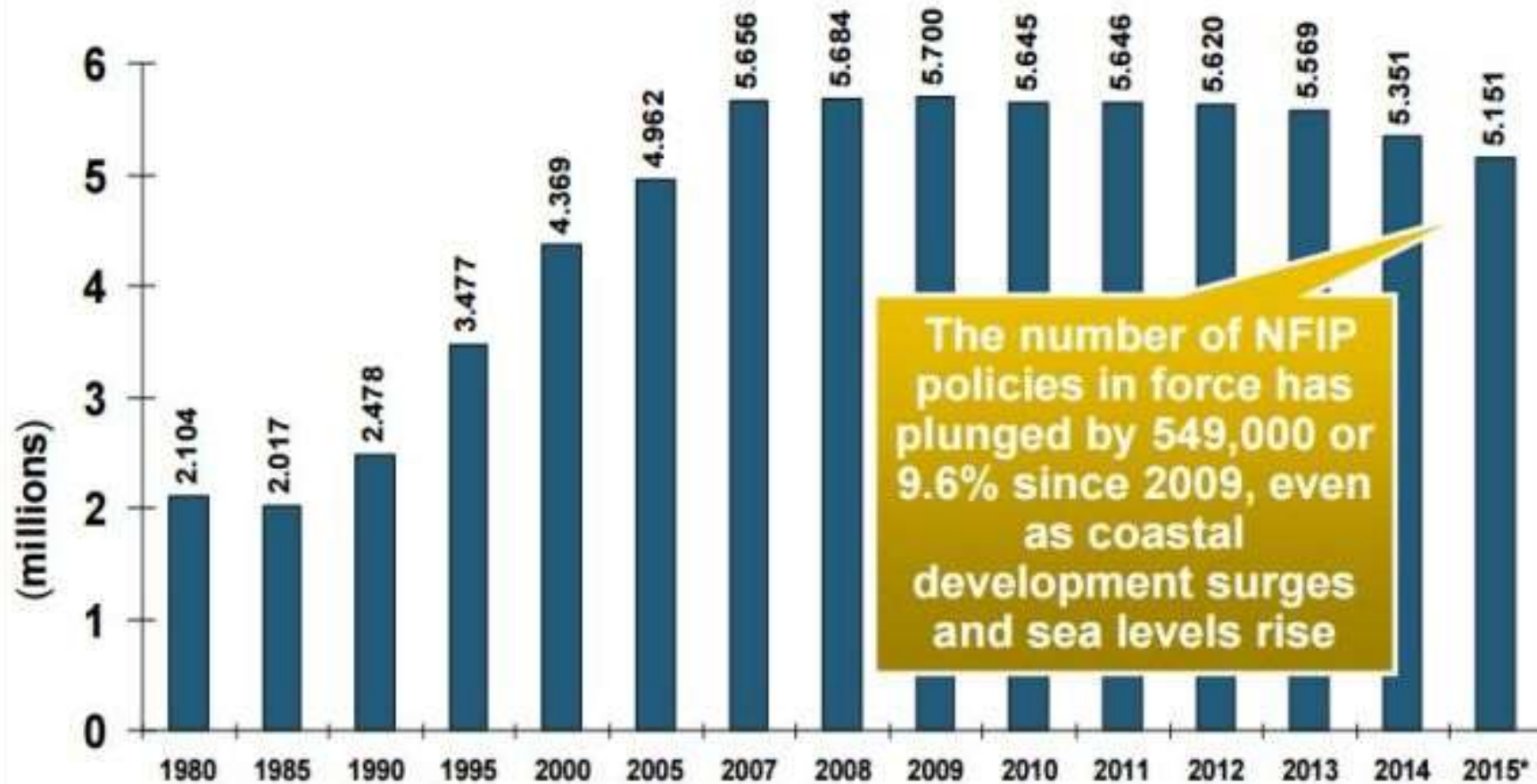
# Population in the Coastal Floodplain: 1970-2010



Note about Percentages



# Number of National Flood Insurance Program Policies in Force at Year-End, 1980-2015\*



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?*



Flooding, Baton Rouge Area, August 2016

Because at the end of day, no one wants to be in this situation.



Photo of August flooding in Baton Rouge, Louisiana

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