

Interview with Randy Mundt, North Carolina State Hazard Mitigation Officer

Randy Mundt works for the State of North Carolina, mapping floodplains for the Division of Emergency Management (NCEM). He is well-versed in the world of hazard mitigation—stopping disasters before they start. Find out more about his office’s work online at www.ncem.org or www.ncfloodmaps.com. Carolina Planning (CP) conducted the phone interview transcribed below on September 30, 2005.

CP: Mr. Mundt, can you describe your job to us?

Mundt: I work at the Department of Crime Control and Public Safety, in the Division of Emergency Management for the State of North Carolina. I have been at the Section of Floodplain Mapping since July of 2005. Before that I worked at the Section of Hazard Mitigation. I was there for three and a half years.

CP: So, what is emergency management?

Mundt: Our mission statement as described on the NCEM web site is: “In cooperation with our partners, we are committed to enhancing the quality of life in North Carolina by assisting people to effectively prepare for, respond to, recover from, and mitigate against all hazards and disasters.” In other words, emergency management has four elements of a program aimed at dealing with all hazards and disasters that can impact the state: readiness, response, recovery, and mitigation. Obviously, my work has focused on mitigation.

CP: What is the role of the Federal Government in your work for the State?

Mundt: There is the Hazard Mitigation Grant Program, which was started in 1988. It is a post-disaster program that allows for states that have presidentially-

declared disasters to use some of their disaster relief funding for mitigation efforts. For North Carolina, the mitigation money has been funneled towards the acquisition of flood-prone properties as well as elevation of flood hazard-prone single-family structures. If we do not do those things, damage will continue to occur in those areas identified as flood- and hazard-prone. It is a voluntary program worth doing.

In 2003, Congress reduced the program’s funding level, at the administration’s recommendation, from 15 percent to 7.5 percent of all disaster relief funds.

Since Hurricane Fran in 1996, North Carolina has used this money to buy out at-risk properties. For instance, in this State there have been about 4,000 buyouts and 2,000 elevations since 1996. Then, in 1999, Hurricane Floyd was a Category Three storm and was responsible for flooding the pig farms’ waste lagoons, causing an environmental catastrophe.

There are also the pre-disaster mitigation (PDM) funds that can be applied to mitigation activities like buyouts, elevations, stormwater management, risk assessment mapping, etc., that will also help lessen the impact of natural disasters. These are competitively distributed nationwide and not allocated via states.

CP: And what are the roles of the State or local governments in hazard mitigation?

Mundt: “Mitigation” means to make less severe or burdensome. That means not just buying out flood-prone properties, but improving building codes for areas prone to hazards such as seismic activity, floods, erosion, or high winds. After Hurricane Floyd in 1999, North Carolina passed the Flood Protection Act of 2000. This required no more hazardous material or solid waste storage yards in flood-prone areas. And it is not just hurricanes; as I mentioned, mitigation is needed for seismic activity, winds, snow, and other events.

CP: Do the coastal areas require special mitigation?

Mundt: Well, yes. There is the Flood Mitigation Assistance (FMA) program under FEMA. On the coast they can get storm surges, which causes flooding. Building code amendments have been particularly important in helping protect coastal areas by ensuring appropriate standards are applied to new developments.

Unfortunately, the amount of money available has been reduced recently—the annual allocation to states from the Federal Government. The coastal plains are not the only part of the State with special mitigation concerns. For example, Hurricane Ivan in 2004 caused serious flooding in the mountains.

CP: Please talk about your work at your previous office, the Division for Hazard Mitigation.

Mundt: The U.S. Disaster Mitigation Act of 2000 said that if a government entity wants to get mitigation funds, it must develop a mitigation plan. So all local and state governments must identify risks, identify strategies and mitigation activities to reduce them, and adopt a plan to do it. Hazard mitigation recognizes that funding needs to come from the state and the federal government. It is about resource allocation and risk limitation. Houses

along a river—say, near Kinston—that repeatedly get flooded need to be provided with a pre-disaster opportunity to buy out these homeowners at a fair market rate. There are around 5,500 repetitive-loss properties in North Carolina, according to the National Flood Insurance Program (NFIP). When governmental mitigation funds are limited, we want to be certain to target those most vulnerable situations.

CP: How would you characterize the state of mitigation and floodplain management in the U.S.?

Mundt: I am concerned about the redirection of resources. After 9/11, FEMA was absorbed into the Department of Homeland Security, so FEMA’s old focus was in some ways subordinated. The most recent disasters—Katrina and Rita—make this seem like that is not a good idea. Funding has been diverted to non-natural disasters, through which emergency responders say that the response process is the same. In most of America, there is less of a risk of terrorist attacks than of natural disasters—particularly in small communities.

CP: What would you say are the lessons of Hurricane Katrina, from the perspective of hazard mitigation?

Mundt: The importance of wetlands, the need for better building codes and thorough response action-plans for an urban area are all more clear. A future push for levee construction needs to have a safety program similar to dam safety, but levees should be a last resort, not the first line of defense.

Mitigation is a program and an opportunity that is best applied and most effective shortly after a disaster—when the images of people wading in the water are still fresh in people’s minds. After that short window, people get back to their lives, and the chance for meaningful change to the “hows” and “wheres” of development is lost.

CP: So what should we be doing?

Mundt: In the National Flood Insurance Program there are three fundamentals that help you protect life and property: flood maps, flood insurance, and floodplain management (i.e., sound development practices). In a world without NFIP, only people who could afford to rebuild regularly would live out there in flood-prone areas, but people do live out there with governmental support of their location decisions. Barrier islands and wetlands—those systems serve a purpose, and when we build on or drain them, they stop serving that purpose, and risk increases. They should be considered hazard-prone areas where appropriate development siting and construction standards need to be applied.

FEMA's NFIP guidelines and standards are applied to the whole U.S. So the benefit of these general standards would be best if each state could amend them and have the final say on what satisfies those standards. For instance, FEMA has ten regions for the U.S., and there are often wide differences in jurisdictions' resources and risks.

The state serves as a sort of middle-man in supporting the development and subsequent review of each local government's hazard mitigation plan. That plan's development takes a lot of time, there are a lot of players, and sometimes, although the plan receives the "all clear" from the state, FEMA may say that it is not good enough. But, it seems to me and most other state hazard mitigation planners that the state would be the better entity to determine what is good enough. Running through FEMA creates inefficiency and consternation among the different levels of government. The Federal government establishes criteria and educates the state about the proper interpretation of terms and acceptability thresholds; then the state works with the Feds to modify the guidelines. Then you continue to modify and improve it over time.

CP: What might be the effect of Katrina on North Carolina hazard mitigation?

Mundt: It will hopefully have the similar effect to what happened after Fran and Floyd. Do you rebuild or relocate? People rebuild. But the economic aspects of New Orleans are risky to the nth degree, so maybe many will choose to relocate. And how will they rebuild...to a higher standard? Then there are the political pressures of displaced people. At the state level, states won't take hazard mitigation seriously if the Feds give them too little money or too few incentives to make proper changes—they look to the Feds on this. If NFIP allows development to occur fairly similarly as before—not addressing flood-prone aspects, building design, and code aspects—then we will see more hazard-prone development in North Carolina.

CP: What is the role of insurance companies in all of this?

Mundt: They have investments that they are trying to protect. If the Feds come in and bail everybody out, regardless of risk, they do not have to do business any differently; but that is a very broad statement. The insurance industry recognizes that things must be done differently in terms of assessing risk and determining how that risk is distributed among all the people that have varying levels of risk.

Hazard mitigation emphasizes risk identification as fundamental to the process. Insurance companies want that assessment as accurate as possible, so their rate schedule is accurate and fair. In addition to flood hazard, storm surge and wind are of a similar nature. Your risk area does not have to be flood-prone to be at risk. The insurance industry is very aware of their financial vulnerability.

Here are some statistics: NFIP updates one county's flood maps per state per year. Eighty percent of Floyd-

damaged structures were outside the flood maps' flood-prone designation, so the maps were either wrong or out of date. Since 1989 there have been twenty presidentially-declared disasters in North Carolina, in which 55 percent of flood insurance rate-maps were wrong. FEMA uses those maps to determine what the premium on flood insurance should be. After Hurricane Floyd in 1999, North Carolina officials said that we need to update these maps. So, the State got out in front and said that they were going to do this for FEMA, and they have been updating flood maps at a vigorous pace.

CP: Thanks. Anything more to add?

Mundt: One of the best ways to keep disasters from happening is to find out where disasters might happen, steer clear of property if it is identified in a flood hazard area, and try to keep investments out of those areas.

FEMA is researching the cost-benefit of mitigation at the request of Congress. FEMA and state flood damage prevention ordinances are just minimum standards. Agencies are always encouraged to do more than what is the minimum.

Resources

North Carolina Emergency Management
www.ncem.org

North Carolina Floodplain Maps
www.ncfloodmaps.com