

I originally refused to come to this conference, unwilling to relive the nightmare of 2008. Keep in mind that the nightmare was not the Hurricane—it was dealing with government at all levels after the storm that left my entire family stressed to the limit. I didn't want to publicly disagree with some of the SPEED findings, since Jim Blackburn is a good friend with the best of intentions for our communities. But Jim convinced me that agreement was not necessary—just speaking the truth. So I will.

First, some pre-2008 background. I was born and raised in Galveston and Seabrook and have lived either directly on the Bay or Gulf or within a quarter mile of it for almost my entire life. My grandfather lived through the 1900 Storm in Galveston, and for that matter every storm in the next 80 years. I was a small child living in Galveston when Hurricane Carla came. My parents had three small children at the time and CHOSE to evacuate. Somehow, they were smart enough to be able to make the trade-offs on their own between the risks of staying with a young family or leaving. Other friends and family members made the same decisions for themselves; some left and some stayed. By the time Hurricane Alicia came, my parents were living in Seabrook in the same house I now live in. They evacuated to the other side of Seabrook (west of SH 146). They returned the next morning to little damage, but my father stayed at the house to protect from looters and gawkers in the area.

I was the Mayor in the City of Shoreacres when the legislature passed the mandatory evacuation law right before Rita threatened. I think we all know how well that worked—clearly, the solution was worse than the problem. I didn't believe in mandatory evacuation laws then and I don't now.

Now let's move forward to 2008. I now live in Seabrook—in a home built in 1916-- and Hurricane Ike is coming. My extended family owns two homes on the Bay, one about a mile from the Bay, two in Galveston behind the Seawall, and two office buildings in the same general area. Clearly, we had significant assets at risk.

They told me when to leave. They told me when I could come home—and kept me out with assault weapons. They broke into my home and left it unlocked after we had already returned

and secured it—leaving my home open to thieves and the elements after tracking muddy boots through the undamaged second floor of the house. They told me how I could repair my house and when I could repair my home. They told me to have insurance, which we did, but then said that makes you ineligible for assistance. They told me I could raise my house 9 feet with the government picking up a portion of the tab but I could not raise it 3 feet on my own tab. It was a nightmare of a nanny state run wild, with me, my family, and my neighbors treated as either helpless or naughty 3 year olds. The stories I could tell you from that first 6 months or so after the storm would curl your hair. We were out of our house a full year, at least half of which was caused by bureaucratic delays and excess regulation. For those with insurance hassles (which we mercifully did not have), the delays were even longer.

I am not asking you—meaning SPEED, the government, or the general public—to build any levees to protect me. I am not asking for you to rescue me. I am not asking for anything other than for everyone to go away and leave us alone. Actions such as levees will simply perpetuate and exacerbate the problem, as was well demonstrated in New Orleans. If the government spends public funds to solve what it perceives to be a problem, strings will be attached. More regulations, more paternalistic policies, more damage in the future.

The current situation wherein millions of people and millions of dollars of construction live in hurricane-risk areas is a direct result of the policies that have been followed in the past 40 years or so. Current and proposed policies will exacerbate the situation, not resolve it.

Case in point—the Federal Flood Insurance Program. Prior to the initiation of the program—generally around 1972 or 1973 but it varies by city—property owners built either what they could afford to lose or what the private insurance market felt it was prudent to cover. West Galveston Island and the lower parts of Seabrook were dotted with what we called camps—stilt houses with cedar siding and minimal amenities. My dad recalls a camp that his parents owned on Offat's Bayou that was destroyed by the Hurricane of 1943 (I think). No one subsidized insurance for it. No one told my grandfather if he could or couldn't replace it or how. Big waterfront homes were still built in the coastal area, but they were built in places like Morgan's

Point and Bacliff with comparatively high elevations or on Galveston Island behind the seawall. And even homes in those areas were built 3 to 5 feet off the ground to further protect them. And even despite significant ground level subsidence in the 1960s and 1970s, most of these houses were not damaged in Ike.

Now, high risk areas are chocked full of ½ million and million dollar homes. More modest camps wiped out by Ike are being replaced with mansions that soar upward to three and four stories. So the values of the insured risks are greater since the storm rather than less. Strict building codes that come with the flood insurance program attempt to minimize damage, but have the same counter result as the insurance. Building to meet the new codes is very costly, meaning that homes are larger and more expensive to spread the cost of super foundations and other requirements. But at least the property owners are bearing that cost, not taxpayers. And keep in mind that the new building codes were pretty effective in Ike. Little damage to houses built to new requirements on elevation and wind resistance occurred.

Let's look at other ways that current policies create contrary results. Restrictions on re-entry discourage residents from leaving. A number of my own family members have said they won't leave again, myself included. Government bail outs of the uninsured discourage people from carrying needed insurance and provide incentive to rebuild where they should not. Local communities have banned mobile homes as dangerous on the coast for many years but then begged FEMA for trailers for residents to live in. Many of these trailers still litter the landscape, just waiting for the next hurricane or spring storm to rip them apart. I don't consider three years as temporary.

Switching gears a bit from damage to private structures to damage to public structures, let's talk about the waste after Ike in the public sector. Case in point – Meador Library in Seabrook. The library was a concrete block building, about 20 years old, that took on about 3 inches of water. The water did not even reach the first shelf of books. The County considered the building a total loss and applied for federal grant money to build a new library. The old library was never reopened. It sat for over a year with the a/c units operating, until it was demolished. Even the

parking lot was torn out and mature oak trees removed. I personally considered the waste of public funds here almost criminal. But when someone totals up damages to public infrastructure from the storm, we will have the total value of that library included. The new library is nice, but it should have never been built with federal money. Another case – a street in Seabrook is currently being replaced with federal hurricane recovery money. This street is not on the Bay, it was not eroded by storm surge. It was a concrete curb and gutter street being rebuilt with a concrete curb and gutter street. If the City of Seabrook considered the street past its useful life and wanted to spend local funds replacing it, then good. But to add the value of that project into the damage totals for public infrastructure from the storm is misleading. I am not trying to pick on Seabrook—examples of this mentality—let’s get “free” federal assistance while the getting is good—is pervasive along the entire coast.

There was certainly damage to public infrastructure from the storm. We should be focused on rebuilding those structures in a way to minimize future damage—not using the storm as an opportunity to get someone else to pay for local projects.

Let’s get back to a time when people and even public agencies made their own financial decisions and lived with the repercussions. We have created a dual mentality of helplessness and entitlement that just has to stop. Eliminate the Federal Flood Insurance Program and eliminate government bail outs of the uninsured. I know these actions would not be easy and they would not be immediate. But removing policies that create incentives for poor decisions will be far more effective than trying to either build or legislate ourselves out of this issue.

I am not a naïve fool. I know that I face significant risk each year from hurricanes. It is a risk I choose to take, because I love the Bay and want to live next to it. I am a big girl. I can make decisions on my own that relate to my own safety and my own financial risk. I am not asking you to subsidize that risk. I am not asking you to save me from myself. I am just asking you to get off my back.