

# Hurricanes, Sustainability & Restoration...it's not just FEMA anymore! with Dr. Claudette Hanks Reichel

Dr. Claudette Hanks Reichel serves as director of the LaHouse Resource Center, a public exhibit of multiple high [performance housing solutions. She has developed numerous educational outreach programs and resources relating to housing, energy efficiency, healthy homes. Hurricane and flood resilience, etc.

Southwest Louisiana to the middle of the state was hammered by Hurricane Laura a CAT 4 hurricane (the strongest in 150 years) followed six weeks later by Delta an extremely wet storm. Some parishes were devastated. Many residents suffered a double whammy, first Laura caused tremendous levels of wind damage and then Delta's storm surge caused heavy flooding.

Hurricanes and big storm occurring during the Covid scare add complications to disaster recovery. Now the disaster victims in SW Louisiana are the forgotten victims as Covid and wildfires have more prominence in the news cycle. Donations have been slim. Everything seems to be in short supply including: damage assessors, claims personnel, PPE, cleaning supplies, building materials, tools/equipment, contractors, etc. Covid adds additional complications, evacuation centers aren't being used due to fear of Covid spread, so the state is putting up the displaced in hotels. Many people remain displaced and disaster assistance is slowed by bureaucracy and red tape.

Insurance claims are complicated, homeowners covers wind damage but flood insurance covers flooding. Proceeds from flood insurance are inadequate, paying only to build back to pre-loss conditions, no money leftover for improvements.

Fortunately, the weather is warm, so people can reduce Covid spread by spending time outdoors.

Tourism has dried up. New Orleans (NOLA) an early Covid hotspot has been slow to reopen, NOLA is in Phase 3, reopening with 50% capacity, social distance and mask mandates.

St. Bernard Project- IA non-profit building high quality more resilient homes is a good example of what can be done to reduce future disaster damages.

LSU is open using a hybrid educational model. Teachers have added burden of learning to work within the framework of a new educational model. Face to face classes are limited to 50% occupancy. Large classes are done online. Labs are especially challenged.

Interest in resilience is piquing. It's not just FEMA anymore, the Dept. of Energy is interested in resilience and is financially supporting research. It's about more than damage resistance; it's about the ability to quickly bounce back, resume normal life, quickly, efficiently, at minimal cost and with opportunities for do-it-yourself. Currently in SW Louisiana there isn't enough of anything to go around. Scammers are swooping in and taking advantage of desperate people. First suffer hurricane and storm damage and then victimized by unscrupulous contractors.

Covid amplifies the challenges: some people stuck at home want to be productive so they are doing needed work themselves. They need to know about dangers of lead paint and silica. They should consider tactics for maximizing immunity within their home.

Flood Hardy Restoration is Claudette's term for what FEMA calls Wetflood Proofing. The phrase "wet floodproofing" may sound like a contradiction, but it is the label used to refer to a collection of methods intended to reduce damage to a building when flooding occurs.

The difference between wet floodproofing and dry floodproofing is that dry floodproofing keeps the building interior dry by holding water outside the structure, while wet floodproofing lets water into the building but protects the structure, contents and building systems independently.

- https://www.lsuagcenter.com/topics/family home/hazards and threats/publications/wet-floodproofing
- https://www.lsuagcenter.com/profiles/sfiser/articles/page1474660090140

International Wind Codes really work! Homes built to the Intl. Wind Cde survived Hurricane Laura unscathed, with only minimal effects. International Wind Code is 7X more effective than Flood Insurance Base Flood Elevations. Base Flood Elevation is the elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year.

#### Recommendations:

People with resources invest in flood hardening, while those with limited resources cannot afford to do it. When a home floods its highly probable it will flood again. 100 year flood is really a 1% chance of a flood every year. Over the term of a 20 or 30 year mortgage there really is a 20%-30% chance of a flood. Flood Insurance needs to change, some properties get flooded over and over. There is movement to reform and change flood insurance for the better, providing coverage for needed flood-damage resistant improvements.

Roof damage is the #1 loss in hurricanes. Fortified roof provides guidance and a 3<sup>rd</sup> party certification which can reduce insurance premiums.

- https://ibhs.org/
- https://fortifiedhome.org/

## Roundup

#### Claudette Hanks Reichel, EdD

Tips for restoration contractors

- Louisiana (LA) does not require written contracts. She advocates use of written contracts to protect both parties.
- LA requires certification for biocide applicators.
- LA has a mold remedication contractor licensing law.
- Encourages out of state contractors to obtain local licenses.
- Recommends out of state contractors learn the idiosyncrasies of local building stock.
- Restore properties to a standard of- "more than before!". Make restored properties more resilient.

## Pete Consigli, Global Restoration Watchdog

- Misinformation is abundant in the damage repair marketplace.
- National restoration firms and consultants need to understand the lay of the land, local customs and norms when they work in unfamiliar territory.
- Claudette's university based outreach on housing related issues is unique.
- After the current disaster settles down, school districts, institutions and other self-insureds need
  to learn methods to cost effectively manage their large hurricane and storm losses. Restoration
  industry outreach. Claims handling, decision making, how to vet and select a contractor, best
  practices for emergency response, structural drying, etc. Vulnerable groups need to learn to trust
  ethical people who operate within a code of conduct.
- Regional and national contractors hold licenses in states where disasters are likely to happen (FL, TX, LA, etc.). Smaller contractors can partner with licensed local firms.

- Startled that contracts aren't mandatory in LA. In a growing number of states laws say contractors without a properly executed written contract won't be paid.
- 2021 is the 25<sup>th</sup> anniversary of Summer Camp.

# Claudette's Final Comments:

- She encourages the concept of resilience.
- She recommends purchasing Flood Insurance and providing a cushion of safety above the Base Flood Elevation.
- Healthy Home and Indoor Air Quality is an idea that is mushrooming, providing many new business opportunities.
- Design of new homes is changing due to the "new normal".
- https://www.lsuagcenter.com/topics/family\_home/home/lahouse\_LaHouse website

# Z-Man signing off

Trivia-

How long ago was the noun resilience meaning the act of "rebounding" first used?

Answer:

1620 Doug Kohnen