

Platt (Introduction: Disaster Before 1950): The United States had no national disaster mitigation, preparedness or response programs until 1950. Until then, it was assumed that communities, local institutions like churches and organizations like the Red Cross would provide for those in need, and that local or state governments could assist with reconstruction. In the early part of the 20th century U.S. policy was influenced by the “laissez-faire” philosophy, where deference in decision-making was given to corporations and those with money, meaning that plans to prevent natural disasters were not adopted due to their higher up-front cost, and human life took a back seat to money. Several tragedies, including the sinking of the Titanic, led to increased outcry that the government must take measures to protect human lives. Although some measures were instituted, progress was slow. Congress still refused to enact zoning laws that would restrict people from living on the land most prone to flooding and other natural disasters.

Platt (Shouldering the Burden): This part of the book explores the federal funding of disaster relief since 1950, beginning with the first permanent disaster law passed in the U.S., the Federal Disaster Relief Act of 1950. It explores the laws, eligibility, funding, types of assistance and eventually the “moral hazard” associated with federal disaster funding.

There is a delicate balance that needs to be found between providing aid for citizens who have lost everything due to a disaster and discouraging settlement in disaster-prone areas. However, I think that public money should be available—governments should take care of citizens in times of widespread disaster. I see Platt’s point that reform is necessary (who decides what a disaster is; the discrepancy in different types of benefits). Much discussion is given to the fact that there is no income requirement for who receives disaster assistance. While this does increase costs, where would we draw the line between who receives money and who does not? Most affected people will have lost their house and all of their possessions, although those who are less wealthy will certainly be affected more. This would mean middle class communities where some would receive federal money to rebuild, while their neighbors would not. It would also mean a longer, more difficult process in getting money for those who need it the most. It is also difficult to say that we should restrict people from living in the most disaster-prone areas. Disasters can happen in places not labeled “disaster-prone.” Earthquakes can occur in Boston. Disasters like hurricanes and floods occur across much of the south, particularly Florida—does that mean that no one should live in those states? The Midwest is known for tornadoes—should we make it illegal to live in the Midwest? And California has earthquakes, wildfires and more. Should we withhold disaster monies to anyone who lives in California? I do not think this is what the author is implying, but rather is focusing on the issue of settling on floodplains. However, this distinction is not made. He does point out that 90% of natural disasters in the U.S. are flood related. It is also shown that repetitive losses are huge. At the same time, we have to protect fragile lands. How is it possible to do both? Support the ability of people to have options—give monetary support to help people move to another area pre- or post-disaster. Heavily tax development on obviously marginal lands like oceanfronts. Give more money to state and local governments for disaster mitigation and preparedness.