Reaction Paper Elisa Jaramillo

US Policies for Disaster Relief – 03.07.05

The chapters by Rutherford Platt describe the evolution of the federal disaster relief and mitigation programs in the USA. He also mentions limitations and ongoing concerns. Until 1950, reconstruction strategies depended on states, cities and different NGOs while actual reduction of vulnerability to disaster depended on the individual. During the years of the Great Depression and as part of the larger New Deal public works program, federal flood control projects were created but in no means directly assisted the victims of such disasters. Until this time the idea of laissez faire prevailed and the government did not interfere in private market economies even when clear acts of negligence were involved that had influence over the lives of citizens. An increasing concern about public health, safety and welfare developed that, coupled with the occurrence of alarming human tragedies such as the Triangle Shirt Waist Factory and that of the Titanic, generated support for public laws that regulated the actions of private corporations where human life was at stake. In 1950, the Federal Disaster Relief Act marked the beginning of federal laws, policies and programs which intended to relief the financial and social impacts that natural disasters imposed on communities.

This marked the beginning of a series of policies that committed the federal government to provide tens of billions of dollars in assistance to individuals and communities victims of disasters. Unfortunately, it became a replacing strategy rather than a supplemental one – by 1970, the federal government assured a permanent role and became the primary source of funding for reconstruction programs. Neither the scope nor the amount of funding (no systematic calculation of total federal costs for relief are available) have been appropriately defined and continue to be of debate. Furthermore, because relief is dependant on presidential declaration of disaster, the programs are highly politicized. Other criticism made to disaster relief policies is their promotion of moral hazard – the reassurance generated by generous federal assistance diminishes the natural caution individuals and communities would otherwise exercise at the moment of making decisions (location, type of investment) determining their vulnerability to disasters. The policies also foster forms of inequity: reimbursements are made regardless of the economic status of the individual or community so that many are given to undeserving cases while other situations where such help should be facilitated are denied access (e.g. The community is not included in the presidential disaster declaration). Also, the NFIP continues to insure structures despite repetitive claims with little increase in the premiums.