

# We keep putting things where they don't belong

Hardly a week goes by in which there is not another example (large or small) of putting something - houses, businesses, repaired seawalls, public improvements, levees, whole towns or cities - where they don't belong. The cost in dollars, and in human life, is staggering.

Nineteen western fire-fighters recently died trying to put out a fire that eventually destroyed more than 100 homes built in the remote, drought-prone, forested, high mountain community of Yarnell, Ariz., a dangerous setting in which permanent housing ought to have been prohibited. In the last five years firefighting costs in similar settings in the western states have approximated \$2 billion annually, and are projected to rise as more housing in these states is built in dangerous locations.

In 2005, Hurricane Katrina wrought havoc in five states; it cost \$80 billion, and claimed more than 1,800 lives. Much of the damage and the heaviest loss of life was in coastal storm-surge areas and in New Orleans, large portions of which lie 5-10 feet below sea level. What did we think would happen if these areas were stuck by a major storm?

More recently, Hurricane Sandy claimed 125 lives (mostly in storm-surge areas); damage estimates are \$62 billion. In 2011 alone, flooding along major river systems in the U.S. cost more than \$8 billion and took more than 100 lives. In all of these cases, the rush to rebuild in dangerous hurricane-prone, or one-, three-, five-, or 10-year flood

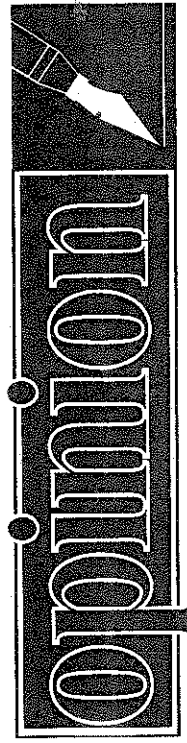
plains seems overpowering. It makes no sense. Maine and New England are little different. Within the last few year hundreds (if not thousands) of houses, businesses, sea walls, jetties, along the New England coast have been flooded, badly damaged or swept away altogether. These structures are often built and rebuilt in storm-surge areas, where the question is not if they will be damaged, but when, how often and at what cost?

Sea wall and jetty structures are often built and rebuilt even though we know that they are counter-productive, because they exacerbate the scouring effects of wind and waves.

Ineffective, costly, and ill-considered jetty construction around Camp Ellis in Saco goes back more than 150 years. A new \$20 million jetty extension project is now under active discussion. Throughout, we've refused to recognize that the marsh/dune/beach area at the mouth of the Saco River is unpredictable, subject to varying stream flows, the in and out movement of ocean currents, and storms of varying magnitude. We continue to think we can out-build nature, the forces of accretion and reliction. We can't. We've allowed houses and streets to be built, damaged or destroyed, and rebuilt, over and over again. It makes no sense. The common thread is some inexplicable government behavior that we must face up to, and alter.

First, though we use the power of government to regulate in any number of settings to prevent harm and injury to individuals and the public - i.e. fire codes, building codes, plumbing codes, air and highway safety regulations, pollution control laws, etc. - we seem unwilling to use existing land use control laws (zoning and subdivision control measures) to prevent people from building or rebuilding in unsafe, remote high-mountain areas, dangerous flood plains, or storm-surge areas.

We need to get over this reluctance to regulate. Second, we exacerbate the problems caused by our toler-



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ance of people building in harm's way by repeatedly bailing them out when the very harm anticipated actually occurs. We often require insurers to provide reasonably priced flood insurance, and everyone's insurance costs must then be raised to cover losses. Alternatively, reasonably priced federal flood insurance is often made available, so taxes must rise to cover these losses. Mortgagees continue to lend to those who build and rebuild in dangerous areas, so overall mortgage costs are raised to cover losses.

Moved by scenes of destruction, we provide disaster relief to those who lose their homes in wild fires or whose flood- or storm-damaged properties are painfully depicted on the evening news; again, taxes must rise to provide this relief. And finally, we almost always rush to repair the infrastructure needed to rebuild homes and businesses in the same dangerous locations where disaster has just struck, locations that ought never to have been built on in the first place. This, too, is paid for by all of us with tax- or rate-increase dollars.

We need to stop bailing out people who choose to locate in harm's way. It makes no sense, and is grossly unfair to the rest of us.

Zoning should be used to steer people out of dangerous locations, to limit rebuilding in these areas. Mortgage and insurance costs should reflect the actual risk of building in dangerous locations. Disaster relief should be conditioned on relocating out of dangerous areas. And post-disaster infrastructure repairs should facilitate relocation by shifting this infrastructure to nearby safer locations.

We can do this. Common sense suggests we should.

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