

NRDC and AA Flood Episode

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SPEAKERS

Gloria Horning, Doug Parsons, Jackie Jones, Terry Straka, Harriest Festing, Amber Bismack, Rob Moore

D Doug Parsons 00:00

Hi everyone this is America adapts the climate change podcast. Hey adapters welcome back to a very special episode. Today we're highlighting how people respond to flooding. In this episode we'll hear from citizens directly impacted by frequent flooding and what they did in response. They had some amazing stories on what it was like to have their homes flooded in some cases over and over and how they worked with the Anthropocene alliance to find their voices and seek expert help to address these flooding issues. You'll feel their frustrations but you'll also be inspired by the actions they take in response to these floods. It wasn't what they were expecting to happen, but they had become flood response activists that we can all learn from we cover a lot of ground visiting these activists from across the country. Also joining me is Harriet festing, the executive director of the Anthropocene Alliance. The Alliance is a nation's largest coalition of frontline communities fighting for climate and environmental justice. In addition, Rob Moore joins us to wrap up the episode Rob is the director of the water and climate team at the Natural Resources Defense Council. Rob will talk about what's happening at FEMA, the Federal Emergency Management Agency and some potential reforms to the National Flood Insurance Program. The guests in this episode will demonstrate why these federal reforms are so critical. This episode is generously sponsored by the Natural Resources Defense Council. Okay, let's join Harry festing of the Anthropocene alliance to kick off these conversations. Hey, adapters, I'm talking with Harriet festing. Harriet is the executive director of the Anthropocene Alliance. Hi, Harriet, welcome to the podcast.

H Harriest Festing 01:39

Hello. It's lovely to meet you and speak to you. Thank you.

D Doug Parsons 01:43

All right. Well, it's pleasure to have you on I'm looking forward to sharing this episode with my listeners. But let's just get started. What is the Anthropocene Alliance?

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Harriest Festing 01:51

Yes, so we are a nonprofit. We are the nation's largest coalition of frontline communities fighting for climate and environmental justice. So we represent 115 members in 35 US states and territories. We were founded in 2017. And we were really set up on the notion that if you want to address something as urgent and as complex as climate change, you need to engage those directly impacted, not just because they have this intimate knowledge and critical understanding of the situation they're in that is needed in order to address it, but also because they have the most powerful and compelling voices to push for action on climate change.

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Doug Parsons 02:39

So let's drill down a little bit about some of the major issues that you're dealing with. So we think about flooding, but what are what are some of the issues associated around that?

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Harriest Festing 02:46

Okay, so when we were founded, I had previously been working on flooding with flood impacted communities. So that was kind of my area of strength. And up until maybe about a year ago, all our members were flood impacted communities. And then about a year ago, we then started working with communities impacted by Wildfire by heat, by drought, and then by wider environmental contamination, the petrochemical industry, logging, mining. And then what we found interesting, there's a big overlap between communities impacted by climate change and those impacted by toxic contamination.

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Doug Parsons 03:24

Can you tell us a bit because we're partnering with the NRDC on this? What is your partnership with them?

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Harriest Festing 03:29

What we have is this sort of extraordinary network of organizations that people we represent those on the receiving end of federal, state and local policy that directly impacts them. So federal policy shapes the rules and regulations around flooding, and depending on how those rules and regulations are written, for example, a resident in their home and they see across the road from them, wetlands being drained for development, that development is allowed or not allowed in relation to federal policies, federal policy can dictate whether or not that is or isn't allowed. And if that happens that wetland previously took floodwaters now enters or has a high risk of entering the residents homes, and once floodwaters enter someone's homes, their whole life changed. It is the most horrific situation. It's something your home goes from something a place that used to be a place of safety, to something that now feels unsafe. And worst of all, it's something that you can't control. It's not easy to control floodwaters. So we really are a network of people who have been temporarily permanently displaced from their home, or live in really terrible fear of that happening again. And so we have very, very, very important and

powerful voices. What we have lacked is the mechanism of getting those voices to the people who are actually shaping policies. And that's why our relationship and our partnership with NRDC has been so powerful. You know, we've started many partnerships with many organizations. And now Disney has been just particularly good at recognizing not that they're helping us. But actually, this really is about a collaboration that they actually need our residents to help them understand the policies that need to be in place. So I

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Doug Parsons 05:28

interviewed four of your members, can you give us a preview of some of their issues,

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Harriest Festing 05:33

so far of the people that you have been interviewed, in a way just a perfect examples of the situation that our members are in three of them have been displaced from their homes, two of them are in such a serious situation, they need to get out, and they can't afford to get out. And it's policies that have put them in this situation now and so on, not only living in precarious situation, and the fourth is kind of waiting anxiously in the hope that the floodwaters will never enter her home. And so not only are they dealing with this situation, that their lives and no longer feel safe, that they know that they might have to evacuate their home, yet again, permanently, or temporarily. But they know that there are policies in place that are making their lives precarious. And they have tried to fight them while also dealing with the anxiety of the stress of knowing that they might again have to leave their homes. And so that's why it's so important that policymakers hear from them directly here both what it feels like to be on the receiving end of a disaster, but to understand that there are policies that are helped making their lives more precarious.

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Doug Parsons 06:50

And so who are these four members that are going to join me?

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Harriest Festing 06:53

So the four members who you've been speaking to our own leaders, community leaders, within a members of Anthropocene Alliance, Jackie Jones, as she's in Reidsville, GA, Amber, Bismarck, she's in Michigan, Terry Straka in South Carolina and Gloria horning in Florida. And what's so interesting, so you have spoken to people, as I have just listed from across the nation, you know, very, very different parts of the country. Interestingly, very different demographics, very different circumstances. Our members come from large cities from small rural areas. And yet they all face these very similar threats, and live both with the same stresses that come with those threats. And then knowledge that there were federal policies that are making their situations more vulnerable.

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Doug Parsons 07:46

So you talked a little bit about this, but what are the resources that the Alliance provides to

so you talked a little bit about this, but what are the resources that the Alliance provides to these people. So we really

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Harriest Festing 07:53

work on three levels. The first is to get services to our members. So when we first started, we thought, let's bring together this coalition. And we could start to do some advocacy to federal policy. And then we realized we were working with people who've been displaced from their home, you know, so our first obviously, our first immediate focus needed to be on our members, helping them get safe, and then helping them figure out how they could remain safe. We have what we call us as frontline 360. It's a service that helps get technical, scientific, and legal and policy expertise and support to our members. And then on top of that, we do fundraising. So we both apply for funding on behalf of our members and distribute the grants. And then we also help our members write grants. And so a little bit more about the kind of grant writing that we do. You know, there is the infrastructure bill, millions of dollars that have come down and federal government is really keen to get back into the kinds of communities we represent. 80% of our members represent historically marginalized black Latinx indigenous communities. And so we're helping our members access those resources. Just last month, we helped 19 of our members put in proposals to the National Fish and Wildlife Foundation to \$8.5 million worth of those funds.

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Doug Parsons 09:20

Okay, so part of what you also do is connect these folks to the media, why is that so important?

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Harriest Festing 09:25

So I guess it's important on two levels, a lot of what we're doing so in many cases, our members work in communities where government has been lacks on their regulations. And so it's important for our community leaders to build influence, and being on the media is a way of building that influence locally, but it's also very important. Our members have messages also relevant to state and federal government. So it's also important that we make sure that their voices are heard in the media, which is then heard by government and both by the public. So the public often will you know, when we put posts on Facebook of people like Terry Straka and Gloria Horning who've been displaced from their homes, often the response you get is, well, why did they move to the coast? Well, in their situations, they didn't move to homes that flooded. They weren't in Terry was not in the floodplain, you know, her home was not deemed to be at risk. But a set of policies happened that enabled development in flood prone areas that then put her home at risk. So it's important from the perspective of educating everyone that there were regulations that actually are increasing everybody's vulnerability.

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Doug Parsons 10:45

Okay, so a lot of these people are dealing with issues of flooded home, and they have these immediate concerns associated with that. And you're, they're providing that resource. But what about the broader issue of climate change? Is it something that you're able to bring up with

these individual homeowners? Or is that more of a higher level policy discussion that you have? How does that come up?

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Harriest Festing 11:04

So I had mentioned, you know, the three things we do the first is to get technical and financial support to our members. And then I neglected to mention the other two. So the second thing we do is peer to peer learning and support. So we bring our members together. And it's really interesting to see we so we never speak to them, or no, we don't tend to speak to them sort of directly climate change, climate change, we speak to them on the issues that they're facing. But as they start to speak to each other, they often then put it within the context of climate change. So someone who might not previously and in fact, we've had members who are actually deniers in terms of climate change, but then they just without us having really do anything or say anything, they then start to get self educated and realize that this actually is happening within the context of global warming. And then the third thing we do is campaign, so really mobilizing their voices to push for action.

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Doug Parsons 12:01

So I have a lot of policymakers who listen to this podcast, What messages do you want to get to these type of listeners, but with the work that you're doing here,

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Harriest Festing 12:11

that most federal programs are not designed to get the money, or the services, or the support to those who need it most. And that is, I'm sure not intentional, if there might be cases where it is sometimes, but it's actually just due to a lack of understanding about how to get the kinds of support that communities need, and how best to get it to them. And so we would love to work with policymakers that help them design their policies in a way that actually reflect those that support those who are most vulnerable, that there are rules and regulations and the National Flood Insurance Program. floodplain management standards are a particularly strong example, that is so weak that they actually do the opposite of their intention, they actually make people more vulnerable instead of making them less. And those regulations have not been updated for 30 years, they need to be updated. We need action, people are living in terrible situations because of that inaction.

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Doug Parsons 13:25

Let's say there's a homeowner listening to this, and they're dealing with potential flooding issues, or if their community leader or local government official that now you know, wasn't aware that you guys out there, but they felt like that you could be there as a resource to their local citizens. What would you recommend for them to learn more? What steps could they take to engage with you?

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Harriest Festing 13:43

Harriest Festing 15:13

So the wonderful thing about our organization is that you could just be a single resident who just goes, I had enough, I need some action in my community, and we will work with you to help make that happen. The only thing we won't do is just literally work with a single owner on their own property. We always work at the community level. But if they're willing to get bring some of their neighbors together, we will then work with them to help channel resources. So we'll allow federal resources state resources are poorly designed to serve people, we do at least understand many of those services and we can help bring them together to get support to them. So for residents, send us an email for anyone who has a skill to offer. Send us an email, so a lot of what we're doing, you know, so someone emailed me just two weeks ago and said she wanted to volunteer two hours a week. And so immediately I had her reviewing grant writing, you know, proposals for grants. We welcome people reaching out to us and we have very good ways of connecting them. And then for policymakers, I would love to speak to them about it. understanding of their policies and how they could be better designed to help the communities we work with

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Doug Parsons 15:06

what gives you hope about hearing these stories from the Anthropocene Alliance about these stories that we are about to hear

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Harriest Festing 15:13

what's so kind of funny about Anthropocene Alliance and kind of amazing is that we serve, you know, there's a lot of talk in the nonprofit world about working with best practice communities, a lot of the focus is working with the communities who do things really well, what I guess, with the kind of idea that, you know, others would then follow, and I think probably there's no evidence that that actually happens. And we are actually almost like a network of bad practice communities that, you know, they're the ones who are doing things really badly. And that's 90% of communities are doing or 99% of communities are doing a really bad job of addressing this, but for various reasons, and our community leaders are just mentioned, are often in incredibly difficult situations that do incredibly stressful on them. And they are often from the poorest of circumstances. So they're not, you know, in the position to address the challenges that they face. And yet we are a network of hope, of kindness and support. People always feel that they feel better having joined us, I think there's, you know, a collective sort of sense of spirit of coming together. And I tell you what it is as well, I think, when you have floodwaters entering your home, and in particular where you can see an action being made by a neighbor by a government that has made your situation worse, you feel kind of crazy, you feel as though can't any money see that this situation, you should not have to be put in this position. And when they then get connected to similar people who are also in the same situation as them, they go, Wow, it's not just me. There are others in the same situation. I am not crazy. And we need to argue together. Well, Harriet,

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Doug Parsons 16:57

that was fantastic. Thank you for coming on, for kicking off this episode. And give me some context of what we're going to talk about here. I'm really looking forward to sharing the stories of these members that your organization works with and then Rob, more of NRDC is going to be

coming on to Wrap it Up at the end. Thanks again for coming on.

H Harriest Festing 17:12

Thank you so much. I truly appreciate it. And look forward to working with your many listeners.

D Doug Parsons 17:21

Hey, adapters Joining me is Dr. Amber Bismack. Hey, Amber, welcome to the podcast.

A Amber Bismack 17:26

Thank you. It's nice to be here.

D Doug Parsons 17:28

All right, Amber. First off, for my listeners, tell us where you're located.

A Amber Bismack 17:31

So I'm located in Michigan, north of Ann Arbor, kind of like metro Detroit area. It's Hamburg Township, right in Michigan.

D Doug Parsons 17:39

So how long have you lived there?

A Amber Bismack 17:41

Oh, goodness, we've been there for going on seven years now.

D Doug Parsons 17:45

Okay, so your local gives my listeners a sense of the environment there? I mean, I guess it's the kind of it's more rural, it's more urban. Just if someone's there, what would they be seeing?

A Amber Bismack 17:55

I would say it's a rural urban environment. So we are sitting at the outskirts of Metro Detroit. So we are very much close to the kind of more like rural suburban, I guess, is a better way. So we're closer to the suburban space. But we are also very rural. There's a lot of farms in the area.

we're closer to the suburban space. But we are also very rural. There's a lot of farms in the area and a lot of nature based regions as well with like parks and river and things like that. So we have kind of a mix of those. But because we're at the edge of Metro Detroit, we're seeing a little bit of the suburban with also the rural side. Okay, let's

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Doug Parsons 18:26

talk a bit about flooding here. Describe some of the history of flooding in your area, the things that you've been experiencing, if you could just go back, I guess since you've lived there. And you obviously know that space really well just give us a sense of how flooding has been an issue not only just in the community in the region, but your own personal experience.

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Amber Bismack 18:43

Yeah, so we've been there for almost seven years now. And on average, this is of course, an average, but we tend to flood anywhere from two or three up to five or more times a year. So because of that frequency, it's been a challenge. And I would say also the frequency is increasing. So when we first moved here, we flooded maybe once or twice. Now it's much more along the four to five plus times a year. And so the increasing flooding and the increasing frequency of the flooding is quite a challenge because it's at a point now where anytime it rains, people are asking, are we going to flood? What does that look like? And for me, or for our family in particular, we have two young children. And so it actually very much directly affects us because we're trying to manage our kids in the midst of the flooding. So anytime it rains, I have a four year old asking me if we're going to be able to stay at home mommy or we have to move somewhere else because of flooding. I've had to argue with a bus driver to come down our road who was worried about the water starting to encroach on the road and whether or not she would be able to come and pick up my five year old daughter for school. I've regularly had to carry our kids across floodwater just to get them to school or to go the grocery store and back home again. So it very much impacts our life. We've been displaced out of our house twice during this time, which involves trying to find other places to live with two small children. So trying to find family and relatives and friends to be able to stay elsewhere while also checking on our house and all these other pieces. So it very much affects us personally, but also affects many of the other people in the community who are also struggling with it, even if they don't have young kids.

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Doug Parsons 20:13

So did you win that battle with a bus driver?

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Amber Bismack 20:17

Good question. I did. But I convinced her the water hadn't fully gone over the road yet. So she told me once it was fully over the road, she wasn't coming down. But it luckily didn't quite make it all the way over the road. So I got her to still come down and pick up my daughter.

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Doug Parsons 20:20

D Doug Parsons 20:30
Oh, that's interesting. A flooding compromise. I like it these negotiations

A Amber Bismack 20:33
happen. Well, then compromise. That's good. Yeah.

D Doug Parsons 20:36
So with the flooding itself, it sounds very frequent. Is it seasonal? Is it something that happens in winter? Or is it just more of a summer spring kind of thing,

A Amber Bismack 20:44
it's more of a summer spring fall kind of thing, spring and fall are the most likely times we're going to flood because of increased rainfall in the whole region. But every so often, we do get flooding in the summer, too, depending again, on the amount of rain and intensity, the rain that tends to come through, though it kind of depends, but we've flooded twice in the winter. In particular, that was when it rained, and the ground was frozen. And so the water couldn't sleep in. And so we had water around our house. And in fact, when I first got involved in a lot of the community flood work that we're doing, it was after a winter flood. I'm excited up on the news from the flooding around our house and our road and such, but it is typically more likely in the spring, summer and fall.

D Doug Parsons 21:22
Okay, so you've been in that house for seven years when you purchase the house. And it sounds like that's the frequencies just even since you've been there. Was there any information shared with you about the frequency of flooding that occurred on your property? No,

A Amber Bismack 21:36
there wasn't. And that creates a lot of issues for us, but also other homeowners, because I don't necessarily know, I guess you can say what you're getting into. And what that looks like we knew it was a lower area. But we did not realize to the extent of the flooding. I mean, anytime you're on water, because we live on a lake, anytime you're on water, you're gonna have water around at some point. But this extent, we were never told. And that has created a lot of issues for other homeowners as well, both around being able to live at home, but also in relation to flood insurance, which has been a challenge for folks as well.

D Doug Parsons 22:09
Okay, let's talk a bit about you getting active around this issue. Can you tell us about your role with residents working against her on river flooding?

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Amber Bismack 22:17

Yes. So our community is, like I said, we live on a lake that flows into the Huron River. And so after that winter flood that I had mentioned, I ended up getting involved with our township, and some neighbors trying to figure out what's going on. So where we are water, we're on a lake that flows into the Huron River. But we have two streams upstream. And so we're basically on tributaries flowing into the river. And that whole work, kind of that whole flooding. And that situation sparked by involvement with the township and our community and trying to figure out what is going on? Why are we getting increased flooding? Where's this water coming from? How much water is coming in? And what can we do about that. And so back in spring of 2020, we started the residents working here on river flooding, it was myself and a neighbor of ours. So she and I serve as director and Associate Director for the organization. And we've brought in a lot of other community members, we work closely with our local Township, as well as the county and we also work with we are part of the thriving Earth exchange as well, which has partnered us with local hydrologist, we have three hydrologists that we work with, they have been wonderful and supporting us to actually collect data on the water coming in upstream on these tributaries creeks, to kind of figure out where it's coming in to see if depending on how much water there is what it looks like, would we be able to actually look into potential green infrastructure through wetland development or restoration or something like that upstream to try and start holding some of this water back so they don't keep getting inundated with the water because it comes in and it'll start to flood us flow into the lake, and then flow into the Huron River? Well, the here on river is high. And we have all this water coming in, it basically kind of fills up like a bowl because it can't flow out. And it's still coming in. So we just fill up like a bowl. So we're trying to figure out what we can do upstream to try and hold back some of that water. Our township has been wonderful looking at downstream flow, but they haven't been able to look at the upstream side of it. So that's a lot of what we're doing both as residents but also with other local organizations as well.

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Doug Parsons 24:12

What is a goal in this? You're you're doing that data collection? It's telling that story? And if there's that green infrastructure, like in an ideal scenario, is it finding funding to do that? Are you still just determining that green infrastructure might be the solution where you're in that stage? And what sort of like in an ideal situation for you down the line?

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Amber Bismack 24:31

Yeah, that's a good question. So as of right now, we're in the data collection stage. COVID, like everything else has slowed us down to kind of build up that data collection. But but we are still in that process. We're hoping maybe at the end of this next flood season, potentially, one more, we'll have enough data to figure out more what to do, which really would help us what I mean by that is getting a sense of using modeling and the data that we have to figure out okay, where could we look into green infrastructure, what extent would that look like and once we have a better sense of that under Standing, then we'll be looking into funding resources to actually pursue a project like that. So for example, we have on one of the creeks, we have a state park on that creek. And then on the other Creek, we have a metro Park. And so both

being either county or state owned land, they provide really nice opportunities potentially help support the environment, but also serve as water retention potentially, in those places. So that's kind of what we're hoping for with the data collection. So we've also partnered with a local high school and one of the high schoolers has been doing land use study for us. And so that might also help give us some insights as to how the land has changed when it comes to development upstream of us, because we have the city of Brighton there in the city of Howell. And so there's been a lot of increased development over the past 10 plus years. Part of this also might be in involve looking at, are there policy issues that we can push and work with, with the city of right in the city of how will to try and minimize development in wetland areas and in areas that really shouldn't be serving as water retention and not an impermeable surface, like a parking lot, or a shopping mall or something like that.

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Doug Parsons 26:04

When I talk to people about flooding, a lot of the discussion is like maybe we'll build a seawall or will elevate our home, like the different solutions. And occasionally there's relocation Are any of those options? Something that you see? Are you really looking at? Okay, once we figure this out? Green Infrastructure really is sort of our best avenue if that's what you want to do, because obviously, there's the natural resource benefit of it. Are there other options that you're pursuing?

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Amber Bismack 26:28

Yeah. So we are pursuing a lot of different options are issue with the flooding isn't one cause, which also means that there's no one solution for it either. So yes, we're doing all the data collection piece of it. But we are also supporting the township and trying to get funding to help community members elevate their homes. We help the township submit to FEMA grants this past January, actually, just a couple of months ago, to try and get money to help folks elevate their homes out of the floodway. We're actually right now supporting the township and submitting another grant to try and get buyouts for homes or some individuals who might want to get bought out so that we can have more green spaces, and a chance for people to kind of leave the struggle that they're in with a flooding. So we have pursued a few other options as well. It just kind of depends on what avenue but we're trying to look at it from multiple perspectives, to see what are the best solutions and potentially multiple solutions to try and address this larger flooding issue.

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Doug Parsons 27:21

Can you tell me how the Anthropocene alliance has been a resource to all this work that you're doing?

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Amber Bismack 27:26

Yes, we joined Anthropocene Alliance back in 2020. And they have been absolutely wonderful in helping us connect with other communities to learn from other people. Certainly, we're not the first community to address flooding or have issues of flooding. So being able to help us

connect to other communities has been a wonderful resource continually reaching out to us to check in and see what other support they can provide. They've given us some guidance on some of the grants and FEMA grants that we're working on. And in particular, one of the things that they've really done, which has been helpful as they actually put us in touch with our US legislators to try and address issues not just locally with flooding, but more pointedly with issues related to the National Flood Insurance Program. So everyone in our area has to have flood insurance, either private flood insurance or through the National Flood Insurance Program NFIP through FEMA, and that, though helpful when getting claims for dealing with flooding damage, it's actually a real challenge to figure out what that flood insurance might look like, and in particular, on your premiums. And so to give you an example of that a neighbor of ours in our community went to go purchase a home and in our community or in the state of Michigan and multiple other states around the country, individuals are not required to disclose flood claims on homes when you go to purchase a home, FEMA only allows disclosure of the flood claims to the actual homeowner. So before you purchase it, you can't find out what prior claims were made on the home. The problem with that is that your flood insurance premium is based on a number of claims and the amount of claims in a 10 year time span. So if you have a certain amount, a certain number in a 10 year time span, the property can be designated as either repetitive loss or severe repetitive loss. And if a property is designated as one of those two categories, your flood insurance premium is going to go way up. So with our neighbor, for example, went to purchase a home knew they needed flood insurance anticipated it would be around the typical \$1,000 A year premium. They got into the home and after getting into the home they and owning it, they found out that that property is designated as severe repetitive loss and now they pay over \$13,000 a year in flood insurance premiums. And so you can see they're stuck. And the only way to get out of that is to elevate their home which would cost anywhere from 300 to 400 plus \$1,000 to elevate a home. I mean, you're just stuck. You can't really do a whole lot with that. And so I'm saying all this to say Anthropocene Alliance has allowed has put us in touch with our US legislators to actually try and address this broader Flood Insurance Program issue. And in particular, for example, we're actually now working with a US Representative Elissa Slotkin 's office who is our US House representative. She actually came out to our community in September to look at the flooding. We talked a lot about this issue. And so she's actually working on a bill. We're kind of referring to it as like Carfax for homes in a sense that she's working with some other representatives as well. They're putting it through as a bipartisan effort to try and get some changes made to the National Flood Insurance Program to require these types of disclosures. So community members and individuals aren't stuck in a home like this. So Anthropocene Alliance has allowed this whole progress to happen. And we're excited to see that potential down the road.

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Doug Parsons 30:28

What advice would you give someone going through a similar experience with you that maybe in another part of the country, they're dealing with sort of starting from scratch when dealing with a flooding issue?

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Amber Bismack 30:37

That's a great question. I think from our experience, I would say, talking with community members, so having a space where people can come together and share their stories is really important. We did that after a major flood, we had an August that displaced a number of people

and caused a lot of damage, having that space for people to share their stories to ask questions to be concerned. But then also having a lot of conversations and frank conversations with your local government. For us. It's our township and county, other places might be a different municipality. But the local government, for us anyway has provided a lot of support and connections to say, Oh, well, what you're trying to figure out with this aspect of the flooding actually relates to these other people, let's put you in touch there. And so it allows us to make more connections and for us as a community, because we're community members versus local government, we can actually cross local governments. So for example, we're in Hamburg Township. We have close relationships with Hamburg Township, which is wonderful, but Hamburg Township is limited to things going on in Hamburg Township. Well, the flooding issues we have are broader than just hammered Township. So we have been able to as a community, look across and actually look at neighboring townships like Greenock Township, or our county level Livingston County. And so having those connections, both with community members, but also with the local government has been really important to help us kind of figure out more specifically what's going on and what we can do about it. And then the final step with that is then having connections and making connections to national organizations like Anthropocene alliance that can provide a lot of resources and support and have a lot of understanding beyond what you know, from your own individual community and make more connections that way.

D Doug Parsons 32:17

Fantastic. All right. Last question, what is the best thing that you'd like about where you live?

A Amber Bismack 32:22

Best thing I like about where we live? Honestly, the people I love the people are wonderful to be around. They are incredibly supportive and want to get involved. They want to figure out what's going on. And that has been a real joy in this struggling effort of flooding, is to meet so many people and hear so many stories and kind of work together as a team versus trying to do this individually. And also I would just say, I love living in this in Michigan in general. But in this area, we have a lot of water for good and bad but it creates nice peaceful opportunities and places to be connected to nature. Those are probably the main pieces, the people and the nature.

D Doug Parsons 33:00

Amber is a treat chatting with you and good luck with what you're doing. And it sounds like you've got a lot of efforts underway to hopefully address some of these problems. But thanks for coming on the podcast.

A Amber Bismack 33:10

Thank you. It's nice to be here.

D Doug Parsons 33:16

Doug Parsons 33:10

Hey, adapters joining me is Terry Straka. Hey, Terry, welcome to the podcast. Hi, Doug. Thank you. Tell me a bit about where you're at. First of all, tell us where you're at and maybe describe it a little bit to people.

Terry Straka 33:27

Well, I'm in the rosewood community, which is in the unincorporated area of Orange County, which is near Myrtle Beach, South Carolina.

Doug Parsons 33:36

So are you just inland a bit from I know Myrtle Beach quite well. I used to go to Litchfield beach all the time. And are you just right there on the coast or kind of inland from that?

Terry Straka 33:45

Actually, I'm along the intercostal waterway, which is about five miles in.

Doug Parsons 33:50

Okay. All right. Know that area? Well, let's just jump in. You've had some really, because frustrating experiences, but I wanted you to share your experiences with my listeners. But let's just start off with Hurricane Matthew, and what did that mean for you and where you're living and in the impacts of the flooding of that event?

Terry Straka 34:07

Well, Hurricane Matthew was actually the first time that my home flooded, the area actually flooded in 2015 on a minor scale, but in after Hurricane Matthew, we woke up and had water in our homes, about 60 homes in my little development.

Doug Parsons 34:24

Now, do you have sleep? I think I've mentioned read a quote for me that even if you get even a rain storm, you get kind of nervous because you've had this history of flooding, is that right?

Terry Straka 34:33

It's actually very traumatic. The stress PTSD is really bad. And it's chronic. It's every time it rains, it's when you hear if you can get triggered by the shower, if you hear the shower going off in your walls, the washing machine, just certain daily activities can trigger it.

D Doug Parsons 34:56

Sometimes it's individuals that are being impacted by flooding events, but this is a community wide issue for you? Right?

T Terry Straka 35:02

Yes, like, like I said, it's at least 60 homes. It's since Hurricane Matthew, and our initial impact of the flooding. We flooded in 2018 during Florence, and then we flooded in 2020. And we flooded twice in 2021.

D Doug Parsons 35:21

So you're having these flooding issues and you're trying to address them. We're going to talk about the role that the alliance has played in a little bit. But what is the local government response been or even the state government and I think you're dealing with FEMA, too. How has that been for you as you're trying to address some of these issues?

T Terry Straka 35:36

The state's response has actually been great. As much as they could do. They immediately adopted and adapted their program, South Carolina office of resilience through Governor McMaster's office, and they expanded the South Carolina disaster recovery, which was the only programs that were helping the flooded victims throughout the whole state. So they've had to grow and develop these programs. The county was a little hesitant, and they didn't start developing programs through the HUD, the HUD programs until they started looking into it in 2018 2019. But there, and that's what we're waiting on now. And that's just buyouts. That's the MIT program. So the county is only looking into doing actual relocations, the state is now working on doing the elevations and retrofitting.

D Doug Parsons 36:40

So you were involved with organizing some people in 2020, to stand out, I think the offices of the local government, right, can you describe what that was all about?

T Terry Straka 36:50

Well, yes, and that was done through Anthropocene Alliance and higher ground, we decided that we weren't getting enough answers and things weren't being addressed quickly enough. So we got together a few of us victims, primarily in the rosewood community. And we stood outside and we did a day long protest. And I really believe that that got the attention of them. And to let them know that we weren't going to go away, we essentially couldn't go away, we had nowhere to go.

D

Doug Parsons 37:22

So now you'd mentioned 60 homes as part of this, this community here. And there's various options that are people are looking at, and you mentioned relocation, but then there's potentially just retrofitting and maybe elevating your home, what what's your situation, what are you looking for?

T

Terry Straka 37:37

Well, that that buyout is not going to work for me individually, it's not going to work for a lot of people, because of the housing market. There's no affordable housing, and there's really they have nowhere for us to go. The problem is is Myrtle Beach and the Orange County area is one of the fastest growing cities. And it's expected to to keep going I think, you know, their projections have been to 2025. It's just going to be explosive here. And so we have nowhere to go. And I've been stressing this, and I'm glad that the South Carolina office of resilience is exploring, you know, the retrofitting options, because there's like three different programs through FEMA that you can do.

D

Doug Parsons 38:20

Yeah. Could you elaborate on that? I think you've said before that you've had some success with some of the funding that's coming for FEMA, what would that do? How would that help you

T

Terry Straka 38:27

that would actually, I would be able to elevate my home, finish rebuilding it, and then you know, elevate my home. And then I would be at the correct level, because we also had the county adopted the FEMA maps. Finally, they were in litigation for many years with FEMA over these maps. So our area got moved into an actual flood zone we up until last year, we technically were not in a flood zone, even though we flooded but that in itself has is causing some problems also, because now people that didn't have flood insurance, or if we did flood again, you know, you can only I think it's two claims that you could flood claims that you can have and then essentially you have to go you're substantially damaged. And then you have to elevate your home. So that could be at the expense of the homeowners, the individuals would have to pay that. So these programs are FEMA, there's several others that they give you credits, which is I think when I looked into it for me individually, I have a \$30,000 increased cost of compliance that I can use to elevate my home and then the programs through the state they can match them. So you would actually have \$60,000 to elevate.

D

Doug Parsons 39:45

Has anyone done the buyout in around the neighborhood you're in? In my

T

Terry Straka 39:49

particular neighborhood? There has not been and I heard last week that there were two people that were accepting it and that's because of a need base. They weren't even back into their home. There's many people that haven't even settled with the insurance companies and their homes have not been rebuilt. Now, Conway's had success with the HUD program in the buyouts, they have a little more success. But us in Sox D, it's not been very successful.

D Doug Parsons 40:18

Now, if someone doesn't do the buyout, they can actually just sell their home it just in the basic market there and they don't necessarily have to reveal the previous flooding issues and flooding risk. Is that right?

T Terry Straka 40:30

Well, that's true. There is some question of how they get around, not just those disclosures. I think they were trying to tighten that up through the real estate commission. So I think that's gotten under control. But the issue that we have really is there are people because of the lack of affordable housing and the market boom, there's people that don't even care, they either have never been through a flood before. So they do not, or they don't anticipate it to flood again. And some just think that they can do it. They're resilient already.

D Doug Parsons 41:07

Tell me a bit about how the Anthropocene alliance has been a resource to you.

T Terry Straka 41:10

It's incredible that that was hooking up with them when it was in its inception. And as it's grown, just the amount of support that you have in within the network. There's is so many collaborations that can take place and that have taken place. That's how a lot of our science projects and legalities and things like that get answered is through the projects that are produced from Anthropocene Alliance.

D Doug Parsons 41:40

Is that an ongoing support? I mean, you've been doing this for a while is it's an age group that you're engaging with regularly?

T Terry Straka 41:45

Yes, if not weekly, monthly, if not daily, anytime I have issues or problems and there's always someone to forward you to if Harriet, the founder doesn't have the answer, she definitely been able to find them for you. Like, for example, my my area, we don't have flood gauging. So we

generally rely upon the Waccamaw River and the gauges off the Waccamaw. River, the intercostal waterway doesn't have gauges on it, that are predictive. It's only historical measure gauges that they have. So right now I'm working with a group of scientists and we're trying to develop a program that could give warnings, a warning system for the intercostal. waterway.

D Doug Parsons 42:34

There are people all over the United States who are dealing with flood issues for the first time, what sort of words of support or wisdom would you give them as they're trying to respond to it and you've had to go through your own struggles.

T Terry Straka 42:46

It's crucial that you're involved in the government, that's coding zonings, things of that nature, the planning departments, storm waters, you have to be involved in that you have to know what's going on. And just be supportive of other areas. There's a lot of areas out there that aren't being recognized that have these issues going on. And that's really what it's been for me, and don't give up. And don't take no for an answer.

D Doug Parsons 43:17

Great message. Last question is an easy question. What's the best thing you'd like about Horry County.

T Terry Straka 43:23

I love the people. It's a great, great area. They're working hard working people friendly, down to earth. That's the other thing too is this is my heritage. This is home, my blood, sweat and tears went into everything here and even just growing. You know Myrtle Beach as a whole. I love how people come and visit and, and appreciate the area.

D Doug Parsons 43:48

All right, Terry, this has been fantastic. Thanks for sharing your story. Thanks for coming on the podcast.

T Terry Straka 43:53

Thank you so much. I appreciate everything.

D Doug Parsons 44:00

Hey, adapters. Joining me is Jacqueline Jackie Jones. Hey, Jackie, welcome to the podcast.

J Jackie Jones 44:06
Thank you for having me.

D Doug Parsons 44:07
All right, Jackie, we want to learn a little bit about you before we dig into your own flooding experiences. So where are you located?

J Jackie Jones 44:13
I am in a small rural community called Reedsville. Georgia.

D Doug Parsons 44:18
And how long have you lived there

J Jackie Jones 44:19
since March of 2018.

D Doug Parsons 44:22
So where were you living before that?

J Jackie Jones 44:24
I was living in Loganville Georgia.

D Doug Parsons 44:27
Okay, so are you a native Georgian?

J Jackie Jones 44:29
No, I'm actually from Nashville, Tennessee.

D Doua Parsons 44:32

All right, that you from the south. So we're gonna jump in and talk about some of your flooding experiences. So let's just really just can you broadly tell us how have you been impacted by flooding

J Jackie Jones 44:42

is not just a flooding my water, they won't do anything about it kind of thing. It's more it's psychological. Because I suffer from anxiety in every March. I'm already nervous as it is but every March I start literally tingling all over. Because I'm dreading the water, the expectation of the water getting back up to my window seals once again. So it's bad because the city just will not do anything about it. Well, maybe

D Doug Parsons 45:13

you could tell us because you're relatively new there in Reedsville. Can you tell us about your first flooding experience, they're at your house. It was a rain event and there's a local creek or river what happened for you?

J Jackie Jones 45:24

There's a drain, maybe half a block. Let's see south of me. But there's for the majority of this city, including on my street, there are literally no drains. The first episode I moved in March 2018. By December 2018. December 6, I believe, is when I got the first notification that there was a problem, the back yard began to fill up, it didn't come all the way up to the house down at the back fence is lower than here at the house, the gentleman who had this house built, he had enough foresight to have it the house taller than the rest of the property. That was the first experience. And often on up until 2020, it would rain and it would flood but and the water would sit there for three to six months throughout the year. But it never got up to the house. So it was March of two of 2020 20. When he got up right up to the one two seals. Yeah. And it was due to the rain coming downhill from the creek that's uphill from me. And the creek is so small and the drain is over 50 years old. It's a two year drain in the engineering report that the city or the Board of Education had done, because if the creek is on board of education, which is county property, the engineering report said the drain needs to be 100 year drain. So the water has nowhere to go. But down here.

D Doug Parsons 47:00

Okay, so you bought this home? And then you start to experience these flooding situations. What was your sort of first reaction to this? Did you immediately go to the local government? How did you try to get the ball rolling and trying to solve this problem?

J Jackie Jones 47:12

As soon as I saw the water, I started emailing the mayor who lives up the street. He of course, he didn't reply. So I waited until the next business day and called to set up a meeting with him.

But we did have a meeting me and Mr. Johnson, whose property is uphill for me and his property sits right next to the creek. We had a meeting with the mayor. And he lied and said he was going to do this that another and didn't do any of it. Why do

D Doug Parsons 47:41

you think that the local government just isn't as independent of the I guess their issues? I think there was you didn't know that your home even flooded when you purchased it, right?

J Jackie Jones 47:50

No, according to FEMA and the National Flood Insurance Program, no flooding occurs in this area. In fact, no flooding occurs in Reedsville whatsoever. But that's not true.

D Doug Parsons 48:01

You're looking to FEMA as a resource. The mayor wasn't responsive to what you were trying to say in regards to the flooding on your property, then what did you do?

J Jackie Jones 48:10

I contacted FEMA, they did not listen to me because I'm just one individual. I contacted the Georgia emergency management agency saying response. Mostly I just cried and prayed. I didn't know what to do. I still really don't know what to do. But now, you know, with working with Anthropocene Alliance, I feel like I have support but I'm still frustrated.

D Doug Parsons 48:35

Let's talk a bit about so you're dealing with these issues. You're talking to the mayor not getting very far but you encounter the Anthropocene Alliance. Can you tell us specifically about some of the things that they did that was helpful to you?

J Jackie Jones 48:46

Well, because Anthropocene alliance is such a large organization with over 100 groups, you know, under its umbrella, apparently they have a lot of contacts and resources and impact and where you can make a difference and make people listen to you. They've invited me and I've testified with different at FEMA, different FEMA hearings, in different podcasts and so forth. They have lots of resources, not just monetary, but as far as context and Miss Harriet festing, when she calls or emails a person, they quickly respond and they set up meetings and they listen and they provide information and context of their own. In addition to what she provides, at least people are aware of what's going on here. Nothing's being done yet as far as through the state, federal or you know, agencies, but at least they know but it would be nice if they did something

D Doug Parsons 49:47

will tell us about that. In an ideal situation. If the local government of FEMA were being responsive to your needs. What do you want to see happen in your situation?

J Jackie Jones 49:56

Well, first off, I would like there to be some transparency in the city government, because as it stands right now, they get millions of dollars of grant money, but they, they will not tell you how they spend it. And you cannot see how they spend it. Because like I said that I've been here for years, they have not even cleaned out the drain once the closest drain, that's the first thing. Secondly, I'd like to see, you know, the money being spent on something in this town, even if it's not the drain, you know, the sidewalks are buckling, you know, buildings are falling apart that have been abandoned. It's like, nobody cares. Nobody says anything. And where is the money going? If it's not being spent on infrastructure, so that's the first thing. And then with the county, I'd like to see them work with the city to improve the city. The morale in the city is non-existent, because everything is falling apart, nobody cares. The state needs to step in and make sure that the county does what it's supposed to do. They need to have mandatory requirements, you know, reporting requirements, FEMA needs to step in and say, Okay, we're going to give you X amount of dollars, but you need to spend it on specific things, you know, to address flooding, not just on and you know, city property, but individual property.

D Doug Parsons 51:26

And in your situation. If the funding was there, just even something as direct as building a bigger drainage system around your home and neighborhood. That's what you're looking for.

J Jackie Jones 51:35

Yes, yes, yes.

D Doug Parsons 51:38

Okay. All right. So that that would be a victory in doing all this work. So you've mentioned that you just did it. It's hard. You're not quite there yet. But that would be a very tangible thing for you to get out of all this.

J Jackie Jones 51:49

Yes, they have the money to the drain is 50 years old, sir. That's, that's ridiculous. And they know that the city clerk was in October or November, well, she was on a zoom call with us. And she admitted that the drain was on and she admitted that the drain needed to be replaced. But it's never done. Why?

D Doug Parsons 52:11

You're obviously in the middle of this, you still have it sounds like a ways to go to get to where you need to be. And I want to talk about your just experiences being an activist in this area of flooding. What advice would you give someone who's just starting out, they could be in a different state, different community, but what advice with your own experiences? Clients,

J Jackie Jones 52:31

the squeaky wheel gets grease sooner or later. That's my hope is that with all the meetings that I attend three to four meetings a week talking with different agencies and different people, I'm hoping that somebody somewhere will stand up and go, Hey, this needs to be closely looked at, you know, come down to Reidsville and investigate the records and make them show how they're spending the money.

D Doug Parsons 52:55

So what's next for you? What do you see over the next three, six year of what you're gonna be doing?

J Jackie Jones 53:01

Well, with the way that my health is, it's literally draining psychologically and emotionally draining to deal with all these people and to be gaslighted and, you know, dismissed and all this kind of stuff. It takes a physical toll on me. I don't know if I'll be able to do this for years and years. But I do know that in the next month or so due to Anthropocene Alliance, and the Center for Environmental CAE is able, Russ, April, Ross has donated money to hire an engineer to come down from Atlanta to do assessments in engineering assessments of my property and five other different people's properties. And after that gets done, a University of Georgia is going to come down and do blueprints on landscaping for green infrastructure. So we're hoping that then we're going to hire a landscaper to implement it and maintain it for years. That's what's on the table. So we're hoping that that will stop the flooding in this area. I'm hoping in the coming years whether or not I'm still capable, physically capable to keep, you know, moving forward with this, that the city will the old strategies that are sitting sitting out there in our office collecting a paycheck and not doing anything for the city will step aside and let new blood come in, who are more open minded to improving the city and those people will improve things around here?

D Doug Parsons 54:31

What do you like best about Reidsville

J Jackie Jones 54:33

J Jackie Jones 54:35
it's quiet here. The street that I live on only has three houses and it's cemetery quiet and that's what I need is peaceful. So that that's what I like about being here. It's very peaceful.

D Doug Parsons 54:45
Well, I do hope you get your peace with some of this work that you're doing in the flooding. I know that can be so frustrating, but thank you, Jackie, so much for taking the time to come on the podcast.

J Jackie Jones 54:53
No problem. Thank you.

D Doug Parsons 54:58
Hey, adapters. Joining me is Dr. [Gloria Horning](#). Hey Gloria, welcome to the podcast.

G Gloria Horning 55:02
Thank you, Doug. It's a pleasure to be here. And thank you for all you do of getting information out on our climate and issues with the climate, on populations, on animals, on mammals on sea life. It all is one big world.

D Doug Parsons 55:17
Well, thank you. This is supposed to be an introduction for you, but I appreciate that. Let's just start off where are you located?

G Gloria Horning 55:23
I'm in Pensacola, Florida, which is in a Scandia County which is the first county you hit in Florida if you're coming from the west.

D Doug Parsons 55:34
I actually grew up in Florida but I haven't spent a lot of time in Pensacola and Tallahassee, but the Panhandle is quite large. So I just never made it over to Pensacola much. But you guys do have some nice beaches?

G Gloria Horning 55:43
.....

Well, we do. We've got some water issues, but they don't let that out. Because you know, we're tourism state and our water in our environment is our big cell. And sadly, it's gone by the wayside from all the polluters in Escambia County and throughout the state, including in the Everglades, if what they're doing just to absolutely ruinous what brought

D

Doug Parsons 56:07

you to Pensacola. Ironically,

G

Gloria Horning 56:10

the BP disaster. My PhD is in environmental social science. And I just finished caregiving sadly for my father, and the BP disaster hit and I was in North Louisiana caregiving for him and I came down south and ended up in Pensacola with AmeriCorps, you know, their domestic Peace Corps, if you will. And I was serving with an organization called brace be ready Alliance coordinating for emergencies and helping disenfranchised communities to wage through the disaster of the BP spill and then also how they can prepare themselves not only for spills like this, but you know, we're pretty well known for hurricanes, but peronists is everything. And I eventually I'm still here, that was in 2010, done various consulting positions, including doing a visiting professorship at the University of West Florida teaching environmental and social justice issues.

D

Doug Parsons 57:12

I actually was working for the Florida Fish and Wildlife Commission when the the oil spill hit and the BP and it just, you know, the whole state, all the state agencies had to galvanize. And so yeah, it was it was a huge deal there in Florida, I do remember that. I want to get your experiences. So you're there helping people and this is still part of what you're doing. But you have your own experiences with flooding in your own home. Can you tell us a little bit about that?

G

Gloria Horning 57:34

Yeah, like many communities, especially on coastal towns, so many are only have one, I barely open to the impact of sea level rise, and especially along our coast, I don't know I'm several 100 yards away from the bay, I get high tide flooding on our streets, one or two inches of rain will flood our streets. And it doesn't necessarily flood my home. But I can't get out of my home unless I have my good white rubber boots on. But along with that come sewage, the infrastructure down here is crumbling. And on top of that they continue to build and fill or fill and build. But what happened most recently to me was Sally in 2020, I had about four feet of water, not just water, saltwater, freshwater, and sewage in my house. And I wasn't the only one all my neighbors had it as well. It was literally a contamination site. And our utility company and our Department of Environmental Protection did nothing to come out to clean up the area. We literally it was literally left up to us. And if you can picture and I know this sounds, you know, gross, but it was but there was 1000s upon 1000s of condoms, women's products, toilet paper, you know, everything you can imagine. And I mean, just, you know almost looked like

snow. Wow. Especially with the condoms, how many there were and the people were left to clean all that up. And our properties were never sprayed with anything to kill any germs that come along with human waste.

D

Doug Parsons 59:27

And I just want to clarify because you'd mentioned Sally, this is Hurricane Sally just for folks that aren't as familiar with a lot of hurricanes coming through Florida. So obviously had a big impact there. And so I want to get a little bit to about your home in the history you buy your home, but you didn't necessarily know that it had flooded before. And that's become a problem for a lot of people dealing with flood exposure when they move into a new home. Is that the case with your home?

G

Gloria Horning 59:49

Yes. And that's something you know, I'm a part of this wonderful organization called anthropods. The Alliance higher ground under the incredible direction of Harriet festing. And one of the things that we're trying to change is that acknowledgement that it flooded, they don't have to acknowledge that. And you don't find out until after you sign the paper. And my house, this house had been flooded three times. And one time was in 2014, which was just a rain event, it was pretty much an incredible rain event of having 23 to 25 inches of rain in 24 hours. And so you look at our infrastructure that I just mentioned, it can't handle it. So again, this home was contaminated with not just the water and the saltwater coming in from the bay, up from sewage. And I didn't know that until about three months after I'd signed on the dotted line.

D

Doug Parsons 1:00:55

Well, I want to get into the Anthropocene alliance in the higher ground just a little bit first, but let's talk about you had mentioned that the the local government, but was there a state government response or even a federal government? How are you maneuvering through all that to try to address these ongoing flooding problems,

G

Gloria Horning 1:01:12

we got to start local and I started at City Hall, which ironically, is one block from my house. And it's a little block, I can see the building. Just looking at one of my windows, you got to start at City Hall. And that's what I have been focusing on, because there's this huge building going on in my community. And we can't handle what is happening now with the infrastructure we have. And the city who is in charge of stormwater. But another utility company is responsible for sewage. So and that's the Emerald Coast utility authority, ECU A, and the city blames it on them. ACU a blames that on the city. But nothing's getting done in the meanwhile. And meanwhile, clay is coming in to build up these grounds higher, but no new infrastructure. And all those places are going to have toilets, you know. And then you take 19 acres of green space, and you put concrete on it, one square foot of concrete, with one inch of rain is 2500 gallons of water. So you add all of that to the infrastructure that the city is hell bent on building

down here, it makes no sense. And now there really it's Willie putting me and several of my neighbors in harm's way. And it's scary. It's frightening, what's going to happen, because not likely I'm going to be able to do much with my house. Now I do have an application with FEMA to have my house raised, which is Grant. However, that doesn't solve the infrastructure issue of sewage and high tide flooding. And I'm not the only one. I've just got the bigger mouth. And I've got some great support online and in the community. We got to stop this craziness.

D

Doug Parsons 1:03:23

You'd mentioned that so okay, you could get a grant you potentially raise your home, but that's not really addressing the infrastructure. What's the conversation going on with your neighbors in regards, is retreating from these homes relocating? Is that an option that FEMA gives you? Or do people just want to retrofit their homes? What's sort of the conversation that people are having there? Do they want to stay there? Or if given the chance to get bought out? Is that an a viable option?

G

Gloria Horning 1:03:49

And well, it's a mixture of all three because we're also we have businesses down here. Next door is a business to me, and they're not happy you can imagine. And there's no way they can raise that building because it's built out of cinderblock but it to have three four feet of sewage and water in it and the rest of the homes. I live in a community called the tan yard. And it's a historically diversified community that ultimately became more African American than mix culture. And the reason it was called the tan yard is where in the 1700s and 1800s the poor was just down the street from me they brought hides into the tan, and that's where they would do it is down here in the tan yard because if we had access to spring water, which is still the spring is there, but they covered it up, which is another problem with flooding. If you can imagine when it rains, the water goes into the storm drain that the spring is coming up and it's the infrastructure so bad it's getting into the storm water pipe And then that causes pressure on the sewage lines. And then that makes them blow. What do we do about that some people would absolutely move. But you have to understand these are generational homes. And the ones that have lived down here for, you know, 50 60 70 years or longer, my house was built in 1918 is the original heart pine on the outside and the original slip slab. If I said that right on the walls and the ceiling, the people are coming down here and buying these little shotgun houses, and they're turning them into air b&b. So they don't care. You know, they're not really living down here. But that impact is having an impact on our taxes. And these are, you know, many elderly homeowners around me that hadn't been had to pay taxes on their houses for years. And now, the taxes are going up the original group that was here, they're slowly leaving, they just can't take it anymore, and more Airbnb rentals are coming in. And so those folks don't care. Can you tell

D

Doug Parsons 1:06:11

me a bit more about how the alliance has helped you do what you're doing there?

G

Gloria Horning 1:06:15

Oh, their support is tremendous. I tell you what, when Sally hit if it hadn't been for higher ground, and the members doing a GoFundMe page, I would have wouldn't have got back into my house so quickly. Because my insurance company, my flood insurance was only covering so much. Because here's another catch to flood insurance, the flood insurance goes with the house, it doesn't go with the new owner, you don't start at zero. So the last time this house flooded in 2014, the person who owned it was allotted around \$38,000 to redo the floors and redo the walls like I've had to do. Well, the guy didn't do what the flood insurance people paid him to do. And he was paid to put back in real wood on the walls, he was paid to put down a real wood floor. So the money I got was that 38,000 was deducted from my overall claim. So I had to pay for his mistake. You know, without paying for it, I ended up only getting \$15,000 to redo my house, higher ground got a 6000. So I could at least get in some sub floors and move back into my house because FEMA also would not give me any rent money. So I was really stuck between a rock and a hard place. And it was through their generosity that helped me get back into my house a lot quicker. My home insurance didn't pay for anything. And I lost everything I owned. Well, I'll say 80% of what I owned, especially all my electronics, because they said hurricane Sally wasn't a wind event. You know, and then our governor says, you know, people are gouging the insurance companies, we're gonna raise them. We're gonna allow them to raise their rates by 15%. Because too many lawyers are getting involved. Well, the reason lawyers are getting involved is because they're not paying out the policy. And we have to get help. And that's where I'm going next with the home insurance is getting a lawyer, the flood insurance is done. I've done what I can with my house, and it's livable, and I'm a lot, you know, better often so many. And it's one reason is because of higher ground. And then coming to my rescue.

D

Doug Parsons 1:08:59

What's the best thing you like about Pensacola?

G

Gloria Horning 1:09:05

The Welcome to Louisiana sign. It's actually Alabama. Law, Alabama is not going to read my son. Hey, but I want before I leave Doug real quickly. Those folks who helped me we've now established a mutual aid disaster group. And we've already got \$15,000 in our purse. And we've made a plan on how we're going to distribute money and disasters and how we're going to distribute it. So we're going to be able to help a lot more people.

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Doug Parsons 1:09:40

Gloria, thank you so much. It sounds like you've been dealing with a lot of trials there. But I appreciate what you're doing and that you came on the podcast to share your story. Thanks again.

G

Gloria Horning 1:09:50

Thank you. I always want to get the story out and every fashion I can. So thank you so much for reaching out to us.

D Doug Parsons 1:10:03

Hey, adapters, I'm talking with Rob Moore. Rob is the director of the water and climate team at NRDC, the Natural Resources Defense Council. Hi, Rob. Welcome to the podcast.

 1:10:13

Hey, Doug, always a pleasure to speak with you.

D Doug Parsons 1:10:16

You know, you've been a regular on the podcast over the years. But for those who are listening for the first time, what do you do there at NRDC?

R Rob Moore 1:10:23

So the team I work with is focused on how do we help communities and really the nation at large prepare for and adapt to the consequences of climate change, particularly those related to flooding and sea level rise?

D Doug Parsons 1:10:37

So you're coming on, we've had these great conversations with people on the ground dealing with flooding. We've talked to Harriet there at the Anthropocene Alliance and you're wrapping things up. And so that's this conversation that we're having here. But let's get a little bit more background. We heard from Harriet, but what is your relationship with the Anthropocene Alliance?

R Rob Moore 1:10:55

We work really closely with that organization and its members in a variety of ways. The the work we've been doing most recently is about how do we help people whose whose own lives have been disrupted by flooding, in many cases repeatedly disrupted by flooding? How do we help them get their voices heard in these public policy debates, when we are making decisions that influence where communities are developing, how they're developing, what the rules are, that FEMA establishes 100 of the National Flood Insurance Program to guide these processes, a whole slew of things. And it's just been wonderful to be able to work with them and see their stories make it into the public record. I think a lot of times when these policies are debated, and regulations and rules are discussed, FEMA hears a lot from developers from Realtors from state and local governments that are maybe perhaps more concerned about, well, if you map these people into the floodplain, less people are going to be likely to want to live there, or we're going to have more trouble issuing building permits there. And that's going to impact property tax revenues. And I think those concerns have have often taken precedence, for lack of a better

word in the decisions we end up making in this nation. And I think when you talk to people whose lives have been so heavily impacted, like the people you talk to on the show, that leaves a much different impression about what the right decision is.

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Doug Parsons 1:12:27

So Rob, ground is a bit on some of the big picture implications of flooding of sea level rise, and also talk a little bit about how climate change is factoring into that. And then we're going to talk a bit about some of the policy reforms that you just mentioned,

R

Rob Moore 1:12:40

when you look at decisions made by government, whether you're talking about your own local city council, or your state officials, or even federal agencies, one thing is becoming abundantly clear. And that is we fail to account for future climate impacts in the decisions we're making. We're not using what we know about the future to inform decisions that we're making about what we build, where we build and how we build. And what that means is we're putting houses in places that are already at risk today, and are going to be even more vulnerable tomorrow, if not completely uninhabitable. We're putting billions of dollars of infrastructure in places where those assets may never even make it to the end of their design life. Because we're failing to think about, hey, this area is going to be completely inundated by sea level rise in 50 years, is this really where we should build a \$500 million state of the art sewage treatment plant, maybe we should build it a mile inland? These problems are of our own making, we're actually making a conscious choice at every level of government to not use this information. And our rules and regulations reflect that it's really important that we start incorporating future climate impacts into our decision making. Because otherwise, we're just creating more problems that we're going to have to solve later. For every house that we allow it to be built in a low lying coastal area. That's a family that we're eventually going to have to help get out of that low lying coastal area. We need better rules. We need better regulations, we need better decision making at every level of government that fully contemplates what our climate future looks like.

D

Doug Parsons 1:14:26

So Rob, recently, the IPCC released their big report, they focused a lot on adaptation. And I think about these people that I interviewed these homeowners that are interviewed, and you can't necessarily expect them to go read a report like the IPCC report, it's what you do, how does something like that? How is that relevant? How do you absorb that and how do you use it in what you're doing here?

R

Rob Moore 1:14:47

Yeah, the IPCC sees adaptation report. It's one of the first reports that is really brought home the magnitude of the challenges we have adapting to the climate change. If that's already locked in, and how much bigger the problem is getting with each passing day, the longer we take to bring emissions down the adaptation challenges that are now facing the US and nations

across the globe are somewhat staggering when you think about them. And the longer we fail to address those, the higher the cost is going to be both in terms of monetary costs, and in terms of the very real consequences that people are going to suffer. Alright, Rob.

D

Doug Parsons 1:15:33

So we've heard from homeowners in very different parts of the country with very different experiences. And you and I both have conversations, and we deal with policy at a very high level. What really stands out for you, when you hear from these people that are really on the ground dealing with these issues,

R

Rob Moore 1:15:50

all of them are dealing with the consequences of bad decision making, that didn't really think through how people were going to be affected by these things. When you look at Jackie Jones and her situation, she bought a home in Reedsville, Georgia. And according to famous flood maps, it should have been a safe place to live. But it turns out it was anything but she's seen floodwaters on her property and in her home far more often than anybody could the most people can even tolerate, frankly. Why are those maps so wrong? Why don't those maps say something about what the future has in store? Because FEMA flood maps don't take into account you know how flooding is going to change in response to climate change? How is extreme rainfall going to change flood patterns, how a sea level rise is going to change flood patterns. So Jackie's one of millions of people who are affected that exact way, but we'll get Gloria Horning in Pensacola, Florida, you know, very similar story, she bought a home and because the state of Florida does not require a home seller to reveal past flood damages. She bought a home that floods all the time, you know that that was a completely correctable problem. But state of Florida has decided that hey, homebuyers who come to Florida, they don't deserve to know that information about the home, they're going to purchase, let them find out after the fact that they bought a flood prone home. And that's that's unconscionable. And it's something that FEMA has within its power to correct. And it's something that states could correct on their own as well. Each one of these stories reflect a failure of our public policies, and what the consequences of those failures are to individuals. And there are millions of people who are living in similar situations around the United States today, and millions more are going to be added to that list as flooding becomes more pervasive and sea levels rise.

D

Doug Parsons 1:17:50

So let's pivot to the policy reform. But let's ground folks just a little bit if they're not familiar with the National Flood Insurance Program, because that's a driver a lot of what's happening out there. But could you quickly, what is it and what are some of the problems there? I mean, you've alluded to some here, but could you just give us a little primer there.

R

Rob Moore 1:18:08

So the National Flood Insurance Program is much more than an insurance program. It actually in addition to providing relatively low cost insurance to more than 5 million Americans. It also has a lot of responsibilities. It is responsible for managing flood risk around the country, so that

has a lot of responsibilities. It is responsible for mapping flood risk around the country, so that communities have knowledge about where the highest risk areas are to build in for flooding, and areas that should be avoided entirely and areas that are according to FEMA a little safer to build in. So that's a really important function because those maps are used by every architect, engineer, urban planner. Anytime something's been built in the United States, those maps are one of the first things that are referenced in citing and designing something. The second thing the Flood Insurance Program does is it establishes minimum land use criteria for development in the floodplain. And those land use criteria serve as the floor for all local building codes and zoning ordinances across the country. Every local government, whether it's a city or a county, if they want their residents to be able to buy flood insurance, have to adopt local ordinances that at least meet FEMA's minimum land use criteria. So those the flood maps the minimum land use criteria are essential elements of the Flood Insurance Program in addition to to what to the insurance product that it sells in no aspect of the Flood Insurance Program is climate change factored in and how climate change is leading to more frequent and more severe flood events and tropical storms and hurricanes etc. So those are major shortfalls that we need to correct and the Flood Insurance Program. It should really be a linchpin in the nation's strategy for adapting to climate change. But unfortunately in its current form, it's really a liability because it's failed to anticipate and incorporate what we know about the future into the decisions it makes in the decisions that local governments make. In accordance with the with the flood insurance requirements.

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Doug Parsons 1:20:21

NRDC is working on this this takes up a lot of your time, what kind of reforms are you advocating for and what can we hope to actually see, it sounds like we might actually make some progress in some of these issues.

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Rob Moore 1:20:34

Yeah, NRDC works with the Anthropocene Alliance and a whole bunch of organizations all over the country to try and improve various requirements of the National Flood Insurance Program. Some of that work takes place in Congress where we're seeking actual changes to the statutory authority that FEMA has given for administering that. But more recently, we worked with the Association of State floodplain managers to file a legal petition with FEMA in early 2021. That basically laid out the factual and legal arguments for why FEMA had a responsibility and indeed, a legal obligation to update many aspects of the program that it had failed to do so that it had failed update many aspects of the program that FEMA has failed to update in some cases for for four or five decades. For example, the minimum land use criteria I mentioned earlier, you know, FEMA has documented over and over and over the benefits of local communities and states, adopting stronger building codes for avoiding future flood losses. It has participated in Proceedings of the International Code Council have individual states of local governments in trying to update building codes in various formats. But the one thing FEMA has never done and has not done since the 1970s is change its own minimum land use criteria, which is the one thing it has entirely within its own control. So that's one of the things our legal petition laid out, our knowledge of flood risk has changed dramatically since the 1970s. Yet FEMA is still requiring standards that are quite outdated, and in desperate need of being updated the same as can be said of a famous flood maps since 2012. They've had a legal responsibility to include future conditions on those flood maps and incorporate those. They've also convened what's called a technical mapping advisory council to advise them on

how best to achieve that. But since Congress directed them to include future conditions in flood maps in 2012, FEMA has adopted a little over 8000 flood maps that fail to include future conditions. So these are just some of the shortfalls that we need to correct and in filing that legal petition with the Association of State floodplain managers, we were we were very pleased that FEMA actually responded to that petition and kind of affirmed the arguments that we brought forward and committed to a process for updating many of its regulations, and even set in motion a process that goes beyond the issues that NRDC and the Association of State floodplain managers raised in our original petition. So it's a very promising opportunity. It's great to see FEMA taking this action, and we hope they move swiftly and start to correct some of the many shortcomings that we know need to be addressed if we're going to help guide the nation on a more sustainable path for adapting to sea level rise and flooding.

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Doug Parsons 1:23:52

So we've heard from these four people on the ground, these homeowners, there's other people out there who are going through these same experiences and they just don't know where to start. That was a common theme with these folks in the Anthropocene Alliance was there to provide some guidance. But what advice would you give to someone listening to this that how did they get started? How could they, you know, interact with NRDC, the alliance would go ahead and give them some advice.

R

Rob Moore 1:24:15

Well, I think a fantastic first move would be to get in touch with the Anthropocene Alliance. I think, like you said, just now and one of the common elements of of all the interviews you did was was what you just said, which is that people kind of felt like they were alone, that they were dealing with this situation on their own, and with maybe some of their neighbors and other community members, but they didn't know where to turn. They didn't know what questions they should be asking and they didn't know what they could do to change their situation. I think a lot of people, when they become members of the Anthropocene Alliance realize that they're not alone. And there are a lot of people around the country who are dealing with some of the exact same issues. You know, what's happening in in South Carolina. Anna, maybe a very similar to what's happening to people like Amber Bismarck in Brighton, Michigan, just having that emotional support and being able to talk to somebody who's who's gone down this road before and learn kind of how things work and and what they can do to change their situation for the better is really, really important. I think the other thing is that some of the things that NRDC has done with members of the Anthropocene Alliance, you know, we've we've helped them understand like, here's how you do a lobby, visit with a member, your member of Congress, here's how you can talk to them. And here's the things that you can tell them that they need to help change in the nation's laws. And then we did a huge, really great credit to Harriet and all of her members around this process that FEMA is set in motion for amending its regulations. And in October of last year, FEMA took the first step towards amending its policies by issuing what's called a request for information, where they put forward a wide array of questions and basically said, tell us what you think. Tell us what changes you think we need to make, and why we need to make and hundreds of members of the Anthropocene Alliance made their voices heard in that process. There were three public meetings that were frankly dominated by the members of the Anthropocene Alliance. They submitted their own written comments and testimony to FEMA directly telling their story about how their lives have been

deeply impacted by repeated flooding. What were some of the things that have led to that situation in their in their lives, and some of the changes that they think them needs to make, so that millions more people don't find themselves in identical situation, has been great to see them discover the power that they have. And the power that their stories have is really humbling for somebody like myself, to hear those and have the opportunity to work with them.

D

Doug Parsons 1:27:10

Elizabeth rush she's been on this podcast and has written the book rising, recently wrote a column for The New York time that got a lot of attention. Could you reflect a little bit on what you thought about that? And how it relates to what we're talking about here? And even how it might kind of gives you hope and what we're doing?

R

Rob Moore 1:27:26

Yeah, well, I'm so great. You brought that up? Yeah, Elizabeth rush, a big fan of hers, she wrote, I think one of the best books about sea level rise, who's called Rising dispatches from the new American shore, but her book rising, really focused on giving voice to the people who are already been impacted by climate change and sea level rise around the country. And she really told these very personal stories that homeowners, scientists, engineers, and other types of people who are either working on these problems, or, unfortunately, living with these problems, and how they're coping with it, and she was a finalist for the Pulitzer Prize for that book. So she wrote an op ed in the New York Times this month, it just distilled the problems that we were dealing with and what the solutions needed to be. She talked a lot about actually the Anthropocene Alliance and some of its members, and how FEMA started this process, probably with the expectation that they would hear from a lot of the groups that they normally hear from developers and people who make their money building homes who put these things up and then make their money and walk away and the owners suffer the consequences if it's in a bad location, municipal officials who maybe place a higher value on property tax revenue than the long term safety of their community. Instead, what happened was, you know, hundreds of people who do their lives impacted by flooding on an all too frequent basis made their voices heard and said, Hey, FEMA, we need you on our side. We need you to come and change these rules. So more people aren't put in harm's way and more people are able to access assistance so they can move to higher ground Herat. That was really it was great to see and I hope I hope folks at FEMA, read it.

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Doug Parsons 1:29:20

Rob, thank you so much for what you're doing that NRDC and it's really exciting to share the stories from the lions and the homeowners and what they're doing, they're on the ground and always a pleasure to talk to you.

R

Rob Moore 1:29:29

Thanks a lot for having me on, Doug. And thanks so much for bringing these people's stories to light and sharing them with your listeners. They're really moving and I hope that they're gonna make a difference when FEMA hears them too

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Doug Parsons 1:29:43

Okay, adapters that is a wrap. Thanks to Amber Terry, Jackie and Gloria for joining the podcast and sharing their inspirational stories. As you heard, it's obviously very dramatic to have your home flooded sometimes repeatedly. But as they shared their things you can do in response. These four have become leaders in flow Lead reform that many of us can learn from. I wish them luck as they continue to drive local changes in how communities respond to flood events. And they all also demonstrated how important partnerships and resources are to address these issues. The common thread for all of them is how much the Anthropocene Alliance helped them organize gave them access to experts when they needed that to communicate with local officials and also critical training and how to engage the media to tell their stories. They were all pretty clear how important the alliance has been in what they do. And thanks to Harriet and Rob for coming on and providing some national context of how communities respond to floods. the Anthropocene Alliance and NRDC have been pushing FEMA to make climate smart changes to the Flood Insurance Program to better prepare the nation for future flooding and sea level rise. After years of delay FEMA is moving to update its minimum land use criteria flood maps requirements to disclose pass flood damages to homebuyers and renters. As these stories demonstrate these changes are long overdue, and FEMA should move quickly to put these changes into effect. Reach out to Harriet and Rob, if you have more questions. If you're dealing with flooding issues in your community, they can help check out the show notes for more contact information. And again, I'd like to take this opportunity to thank the Natural Resources Defense Council for their generous sponsorship of this episode. Thanks to sponsors like NRDC, I can continue to tell these stories of inspirational adaptation on that note, what's your adaptation story to people that you engage with understand what is climate adaptation? Are you finding that webinars and white papers aren't really resonating ways that promote your work will consider telling your story in a podcast if you're interested in highlighting your adaptation work, consider sponsoring a whole episode of America adapts sponsoring a podcast allows you to focus on the work you're doing and sharing with climate professionals from around the world. I go on location record some of these sponsored podcasts which allows you a wider diversity of guests to participate, you will work with me and identify experts that represent the amazing work that you're doing. Some of my partners in this process have been like the NRDC University of Pennsylvania, Wharton, World Wildlife Fund, UCLA, Harvard, and various corporate clients, it's a chance to share your story with my listeners who represent some of the most influential people in the adaptation sector. Most projects have communications written into them. So consider budgeting in a podcast, podcasts have a long shelf life much more so than a white paper or conference presentation. Many groups work into the communication strategies. Previous sponsors have used the podcast to communicate with their own members, board members and even funders, my previous sponsors have found the process actually really fun. Since there's a lot of creativity involved. Putting a podcast together is a lot more exciting and satisfying than putting a paper together, in my humble opinion. So please reach out and let's have a conversation around this and you can learn more. Before we wrap this up. I always like to say in every episode, I like hearing from you. It's very important to me to know who my listeners are. And that all depends if you reach out letting me know the work that you're doing or maybe you just like listening about the subject. It's a new emerging areas. So definitely reach out, let me know who you are. And maybe you have some ideas for episodes. I'm in America daps@gmail.com Okay, adapters Keep up the great work. I'll see you next time.

