

The Washington Times

February 12, 2010

WITT&LOY: Heartland Haiti

Prepare for earthquakes before they strike

By James Lee Witt and Adm. James M. Loy

Take a good look at the landscape in Haiti: Crumbled buildings, a destroyed infrastructure, tent cities and a decade-long recovery process. That could be the fate of a wide swath of America's heartland.

An area from Arkansas to Illinois and Kentucky is vulnerable to a quake similar in severity to the one that struck Haiti and the disasters that savaged California's two largest metro areas in the last century. There's a reason February is Earthquake Awareness Month in Missouri.

California's famous earthquakes - the San Francisco earthquake in 1906 that destroyed one of America's greatest cities, and the 1994 Northridge earthquake and the 1989 Loma Prieta earthquake - are well-known reminders of our vulnerability. As a result, California has instituted a host of measures to prepare for inevitable repeat performances.

But the California incidents that spring to mind when any American thinks of earthquakes are not our nation's most severe disasters. Even larger earthquakes have happened in the geographic center of our nation. Seismologists are united in the belief that one will strike again; some believe it will come in the next 50 years.

Nearly 200 years ago, in 1811 and 1812, a series of earthquakes struck in New Madrid, Mo., midway between St. Louis and Memphis. The earthquakes were equal in force to the San Francisco earthquake but affected an area 10 times larger. Those earthquakes changed the course of the Mississippi River and damaged structures hundreds of miles away. Their shock waves covered more than a million square miles - 30 times the area of Haiti. Landslides and extensive subsidence occurred in an area that today would stretch all the way from Cairo, Ill., to Memphis, Tenn.

Damage was limited because at the time, the region was a vast wilderness. Today, millions of American families make their homes right on top of the fault. Cities like St. Louis; Memphis and Nashville, Tenn.; and Little Rock, Ark., all would suffer were we to experience a replay of the New Madrid earthquakes. Because the area is host to countless natural gas lines and other national infrastructure, the entire country would suffer from the collateral damage.

Given the regional and national consequences, America needs to be better prepared and protected.

While recent building codes require new buildings to be better able to withstand earthquakes, the vast majority of homes, schools and commercial buildings in America's earthquake-prone area predate those codes. Retrofitting should be a top priority.

Our public infrastructure is every bit as vulnerable. In fact, 221 bridges cross the Mississippi River, and few, if any, of them are built to seismic standards. Energy pipelines, water supply systems, railways and highways are all vulnerable to destruction when the next major earthquake strikes. The potential disruption to our national transportation and distribution networks, and the economic consequences, would be astounding.

Our first responders are the finest in the world, but, as the response to Hurricane Katrina proved, enhanced coordination and better tools and training are essential for them to meet the tasks natural catastrophes demand.

As challenging as the prevention and response phases of catastrophe are, the recovery phase is equally daunting. Recovery from a truly massive earthquake in the United States would take years, if not decades. It would require enormous amounts of money, probably more than the capacity of the current system of private insurance and reinsurance can accommodate.

A 2009 report by Jonathan Orszag, an economist who formerly served on President Clinton's National Economic Council, found that the current system for post-catastrophe financial preparedness is riddled with inefficiencies and that there is a significant gap between the ability of the private insurance and reinsurance sectors to provide the protection that is required.

Mr. Orszag found that the current system is an ad hoc, backward-looking program that makes the government and the taxpayers essentially the insurers of last resort.

The report suggests that a better approach, one that would help not only in assuring that the resources are available to fund recovery and help fund prevention, mitigation and preparation, would be for Congress to enact the Homeowners Defense Act (H.R. 2555), a bill that passed the House of Representatives in the last session of Congress, was supported by President Obama when he served in the Senate and may soon be considered again.

That legislation would begin a process of pre-funding today for the disasters we know will come in the future. It would leverage public and private resources and mandate more comprehensive prevention and mitigation.

Awareness is a good first step, but America, led by Congress and the president, needs to enact this legislative solution and pivot from a state of heightened awareness to one of action, enhanced preparation and better protection.

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