

“In the Eye of the Storm: Oversight of FEMA’s Disaster Readiness and Response”

**Prepared Testimony to the House Transportation and Infrastructure Committee
Economic Development, Public Buildings and Emergency Management Subcommittee**

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Honorable Kathy Castor

United States Representative

14th District of Florida

Chair Perry, Ranking Member Titus and Members of the Subcommittee:

Thank you for the opportunity to testify before the Committee about the devastating, back-to-back hurricanes, the coordinated response so far, and next steps for FEMA and the Congress.

This was the most destructive hurricane season ever for the Tampa Bay area on the west coast of Florida. On August 5th, Hurricane Debby unleashed torrential rainfall across the state, where many of my neighbor experienced 10-14 inches of rain.

The real damage came on September 26th, Hurricane Helene roared up the Gulf, bringing with it a record of 7’8” of storm surge in Tampa Bay, unlike anything we have seen in our lifetimes. Whole neighborhoods were flooded out and thousands of homes and businesses were ruined.

And two weeks after that on October 9th, with some neighbors still in shelters, Hurricane Milton slammed into the state with wind speeds of up to 105 mph and a new record rainfall total of 12-18 inches - a 1-in-1,000-year extreme rain event.

This year (2024) is by far the wettest year on record in the Tampa Bay area - 77.11” of rain which is 33” over the average yearly amount, and we still have over a month to go!

My Tampa Bay area community was not the only community impacted by these extreme storms, but our experience grappling with the aftermath is instructive for how to better prepare and respond.

First, I have spent the last seven weeks assessing the damage and speaking with my neighbors directly about the tragic losses of homes, livelihoods and property. Most people are of the view, and I agree, that the local, state and federal coordination in the immediate aftermath of the disasters was very good. FEMA personnel was embedded in county emergency operations centers and the State EOC. Emergency shelter, food, and water were distributed across the damaged areas right away. I also was pleased to see FEMA inspectors immediately out in the field assessing the damage, talking with homeowners and disbursing needed emergency funds.

I am so grateful for the federal resources and personnel that were surged into our region, including a visit from Administrator Criswell. FEMA's repositioning of strike force teams on the ground helped relieve pressure on state and local authorities and saved lives.

Yet, I can tell you that the mis- and dis-information regarding FEMA was pervasive and harmful. We were constantly trying to beat back rumors that FEMA was out of money. If someone is discouraged from signing up for disaster assistance it risks a delay in resources or worse, endangers lives and property.

FEMA has approved more than \$2.1 billion in disaster assistance in Florida so far after the 3 hurricanes. This includes \$975.5 million in awards directly to survivors, and over \$1.18 billion in grants to state and local governments.

Second, the massive damage will require extensive rebuilding of homes and infrastructure across the area.

Floridians are resilient, but the impact of these back-to-back monster storms is straining local resources, as well as the bank accounts of my neighbors who are already paying more for property insurance and electric bills than just about anywhere else.

It will require Congress to fund a comprehensive, forward-looking disaster supplemental package that allows us to rebuild in the smartest and most cost-effective way.

Nearly everyone I have spoken to – from families to business owners to local officials - has said they need to use disaster assistance to rebuild with mitigation measures that will protect property from future damage. This is imperative in low-lying coastal areas like Tampa Bay, where natural disasters are becoming more costly, frequent and severe. If Congress wants to avoid costs in the future, we need to make smart investments now.

Third, and more specifically, rebuilding homes and bringing them up to code is cost-prohibitive for many people. So while my neighbors appreciate the ability to secure a low-interest SBA loan for home repairs, they are disappointed to learn that they can only use up to 20% of their loan to make upgrades.

And while FEMA's Hazard Mitigation Grant Program and Flood Mitigation Assistance can be used to help homeowners rebuild in a safer and stronger manner, these initiatives take *years* to arrive and are very competitive.

We need to address this now to allow for flexible and larger loans to homeowners and small businesses to encourage more cost-saving mitigation and upgrades. This would go a long way towards keeping our communities whole and resilient.

Fourth, instead of simply rebuilding water and wastewater infrastructure as they were before, communities need to be able to modernize now to avoid future costly disasters, such as installing upgraded pump stations and elevated lift stations and connecting the infrastructure to solar and resilient backup power sources. This could help municipalities avoid the spillage of tens of millions of gallons of sewage or communities being left without potable water for days.

Fifth, during widespread power outages when the traditional grid is destroyed, hospitals, emergency shelters and food banks must be able to operate autonomously. Microgrids and solar/battery systems could play a lifesaving role by allowing critical infrastructure to continue functioning without waiting days for gas- and diesel-powered fuel distribution lines to restart after the next natural disaster.

The losses from the triple-whammy of Hurricanes Debby, Helene and Milton exposed our outdated infrastructure. We can avoid future devastating hits to our economy, environment, public health and safety, and national security *if* Congress leads the way in mitigating future flood and disaster risks.

Thank you for inviting me to this important hearing today as Congress begins to craft a disaster supplemental package with the goal of strengthening our communities and avoiding costs and loss in the future. Our planet, our pocketbooks, and our people depend on it.