



**FEMA National Advisory Council Meeting Agenda  
Public Session**

**Wednesday, March 19, 2014**

FEMA Region III | 615 Chestnut Street | Philadelphia, PA  
Washington Square Conference Room, 7th Floor

**WRITTEN COMMENTS**

- 1) IT IS FOOLHARDY TO LET PEOPLE LIVE NEAR THE OCEAN ANYMORE. THEIR INSURANCE RATES SHOULD BE RAISED TO THE HIGHEST LEVEL POSSIBLE SO THAT THEY LEAVE THE OCEAN FRONT. IT IS CLEAR THAT THE SEA IS RISING AND THAT STORMS WILL COME IN AGAIN SOON. PUTTING UP SOME SAND DUNES WILL NOT PREVENT THIS DAMAGE FROM HAPPENING AGAIN. THE TAXPAEYRS DO NOT SUPPORT CONTINUING TO LET PEOPLE RIDE OUT DAMAGE BY TAXING OTHERS WHO DO NOT CHOOSE TO LIVE IN SUCH DANGEROUS CONDITIONS. THE INSURANCE SHOUDL BE PRIVATE INSURANCE TO LIVE BY THE SEA AND BY RIVERS, NOT BY GOVT AGENCY THAT IS BILLIONG/TRILLIONS OF DOLLARS IN DEBT ALREADY. THE SHORE AREAS ARE JUST WAITING FOR THE NEXT MAJOR STORM, WHICH WITH GLOBAL CLIMATE CHANGE WILL BE COMING SOON. THE SITUATION IS FAR MOARE ADVANCED THAN THE GOVT IS ADMITTING. IN ADDITION ALL FLOOD MAPS SHOULD BE BROUGHT UP TO CURRENT STATISTICS INSTEAD OF STATISTICS FROM 1910, WHICH IS WHERE ALOLT OF THEM STAND RIGHT NOW.

WE NEED TO GET PEOPLE TO MOVE AWAY FROM THE BEACH. SUBSIDIZING THEM TO LIVE THERE WILL BANKRUPT EVERY BODY ELSE IN THIS COUNTRY. THIS COMMENT IS FOR THE PUBLIC RECORD. JEAN PBULIC

- 2) The areas of my concern are Federal Insurance and Mitigation and Climate Change Adaptation and Resilience Initiative. I would like to speak on issues faced by Sandy survivors in coastal NYC and other high-density, pre-FIRM communities that are no longer physically and financially sustainable. In the expanded SFHAs of New York City, 40% of our housing stock cannot be elevated. Low and Moderate Income families comprise 30% of the homes affected. My testimony is attached for posting if the public comment time is filled and I have attached my bio for your review. Elizabeth Malone, Neighborhood Housing Services of NYC, Program Director, Resiliency & Insurance Services
- 3) “As a former volunteer at a Disaster Recovery Center through the partnership between Crisis Corps and FEMA during Hurricane Katrina, I noted with concern the lack of appropriate sheltering services for people with varied gender identities. With a lens of upholding civil and human rights, appropriate shelter services for all is a critical component to equitable, rights-centered emergency management.”