As Hurricane Katrina approached the Gulf Coast in late August 2005, homeland security officials were preoccupied with preventing another terrorist attack. They had lost sight of the fact that the vast majority of Americans live in the crosshairs not of terrorists but of earthquakes, tornadoes, wildfires, hurricanes, severe winds and flooding. New Orleans nearly drowned not because al-Qaeda was poised to attack its flood-control system but because the levees, floodwalls and pumps that keep the city dry had long been neglected. Put to the test by a major storm, they failed.

Five years later, one might think that Washington has realized the importance of preparing adequately for the next major hurricane on the Gulf Coast. Not so. Yes, the levees have been strengthened, the evacuation plans have been improved, and many of the logistical kinks surrounding emergency food, water and shelter have been worked out. But this isn't enough. Much of the heaviest lifting ultimately involves helping people go home again and pick up the pieces; to be effective, planning for reentry and recovery must begin before a storm ever strikes. Barring urgent action, if the gulf region is hit by another big hurricane this fall, its communities will be knocked down -- and this time, many will not be able to get back up.

This is not a theoretical concern. The National Oceanic and Atmospheric Administration is predicting a hurricane season that is "perhaps one of the more active on record," with four to six major storms, as opposed to the average of two. Worried that the federal government might again be caught off guard, I recently traveled to the Gulf Coast with a group of distinguished leaders, including a former governor, a retired Coast Guard admiral, a university president and the chief executive of a major relief organization. Our aim was to assess how people there might fare if another big storm hit.

As we met with local elected officials, emergency planners, and nonprofit and business leaders, we found that the BP oil spill has drained communities of the resources they would normally draw on in a disaster. So while many local and state officials said their plans depend heavily on emergency relief from the nonprofit sector after a hurricane, leaders of nonprofit and faith-based agencies in New Orleans and Gulfport, Miss., told us that the crushing demands of the oil spill have left them with little capacity to play a post-storm role. Unable to navigate the flawed BP claims process, desperate Mississipians and Louisianans have been turning to these agencies as their last resort.

With local communities having exhausted their ability to bounce back, the problems with our country's approach to managing disasters loom especially large. Three are most serious: continued uncertainty in the gulf region about how the federal government would organize to support it after a storm; confusion about how or whether insurance companies would pay claims; and signs that stepped-up evacuation preparedness has not been matched with planning to quickly return people to their communities.

On the first point, the responsibility for helping communities recover from major disasters remains sprawled across the federal bureaucracy, where cleanup efforts, relief services and financial assistance form a Gordian knot of overlapping and often conflicting authorities. During the oil spill, local residents
say, they had to deal with a dizzying array of federal officials who often seemed to lack the authority to make decisions. They described having flashbacks to their experiences after Hurricane Katrina, when, to take one example, damaged but uninsured vessels needed to be cleared from inland waterways. Much to locals’ frustration, the Army Corps of Engineers, the Coast Guard, the Federal Emergency Management Agency and the Environmental Protection Agency fought over who would pick up the tab before proceeding.

Locals reported a related problem with federal disaster management, one that may be a result of the political price the Bush administration paid for its botched response to Katrina. Under the withering lights of 24-hour news coverage, federal leaders now find themselves under enormous pressure to be seen as on top of any disaster. Local officials complained to us that, during the oil spill, they had to expend much time and energy dealing with endless visits by outside officials and responding to constant demands for data to feed Washington briefing books. They came to realize that this increasingly assertive federal presence contributes nothing to the overall effort. In fact, it detracts from their ability to pursue the local workarounds and initiatives that are crucial to managing any disaster's aftermath.

The second major concern involves gaps in insurance, which are likely to again hinder rebuilding. After Katrina, private insurance carriers bickered over whether coastal homes had been destroyed by wind (covered by homeowners' policies) or water (covered by federal flood insurance). Today, many along the Gulf Coast are still battling their insurance providers and federal agencies over losses they suffered five years ago. Coastal residents commonly complain that they need a lawyer to decipher what their policies cover.

Complicating this matter further is the worry that oil from the BP spill may be carried ashore by a storm surge. Couple this with the possibility of more oil leaks if near-shore and onshore facilities are damaged by a storm, as happened with Katrina, and you have the potential for a liability free-for-all. The president and state insurance commissioners should direct insurance carriers to conduct aggressive outreach right now to homeowners and small businesses in the gulf states, clarifying the claims process and explaining what coverage policyholders should expect if floodwaters carry oil ashore.

Finally, too little of the post-Katrina disaster planning along the Gulf Coast has focused on getting communities back on their feet after a major storm. Instead, the emphasis has been almost entirely on evacuation. Getting residents out is certainly important; doing it right will save lives and simplify efforts to restore critical services. But if there are no plans for what comes next, many people may not return.

Shortly after the BP well was capped last month, Columbia University's Mailman School of Public Health surveyed Mississippi and Louisiana residents who live within 10 miles of the coast. Nearly a quarter of them said the spill had convinced them that it might be time to leave the area. A mandatory storm evacuation, absent the means for a speedy return and rebuilding, would almost certainly lead many to act on that feeling. As one Katrina survivor who lost his home and everything in it said, "I won't do one more run."

The irony in all this is that most disasters are far more routine than we often realize. We tell ourselves that lightning won't strike twice, but it does. If, five years later, another Katrina hits, the tragedy that follows will largely be due to our failure to properly prepare. A national commitment to investing our time, energy and resources in making ourselves more resilient would not only be a matter of prudence, but of common sense.

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