The *Washington Post* reported yesterday that a special advisory council has recommended that FEMA be strengthened and taken out of DHS. Secretary Noem is unconvinced and seems to be trying to bury the recommendations. She's wrong. FEMA really is needed, and the reasons tell us a lot about what kinds of reforms make sense.

First responders are usually state and local – they're already nearby – and much of the work of reconstruction is also overseen locally. So why do we need FEMA? Let me count the ways.

First, major disasters not only cause local harm. They also have regional or national impacts. They can block interstate roads, destroy docks, knock out communications, and disrupt supply chains. Moreover, they can lead to mass migration, burdening other communities.

Second, disaster mitigation efforts may also require regional or national planning. River systems often do not respect state lines. Nor do major wildfires. If makes little sense to think of individual states deciding how to control floods throughout the giant Mississippi River basin. In general, states have an incentive to push flood waters downstream and let other states face heightened risks.

Third, states differ greatly in their capacities to mitigate risks and respond to disasters. California, Florida, and Texas have large populations and big economies. Alabama, Arkansas, and Louisiana are much poorer. Leaving disaster issues to them risks the spillover effects discussed above. There's also a less tangible reason summed up in the motto, *E Pluribus Unum*. We're supposed to be one country, and our duties to fellow citizens aren't solely governed by state lines.

Fourth, the federal government can provide surge capacity. It is more efficient to stockpile supplies centrally than have each state stockpile enough to cover the most severe disasters. The same is true with disaster response personnel. Rather than each state having enough responders to handle a worst case scenario, they can count on the Feds to pick up the slack. The federal government's resources also provide a sort of insurance fund to help the states that have bad luck in a given year, allowing the country to pool its resources.

The Project 2025 report argued that there are too many disaster declarations, spreading FEMA too thin. If true, that should be addressed. Devoting resources to minor disasters is inconsistent with the goals I've just discussed. In addition, disaster relief at any level has inevitable problems: It encourages people to move into high-risk areas and to take fewer precautions. The way to deal with that, in terms of flood insurance, is to have risk-based

premiums and explicit subsidies where we feel they're needed. Subsidies should be conditional on risk reduction measures. The flood insurance system aspires to this but has been constantly stymied by politics. For the reasons I've discussed, federal funding does make sense in many contexts, but we need to be careful it does not become an invitation to risk-taking.

It may be time to reform FEMA. It would be foolish to say we have a valid system – there's way too much red tape for people seeking government help, for example. But it's clearly not time to abolish FEMA. It exists for valid reasons.