

# Hurricane Irene death toll at 42 as flooding continues

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The death toll from Hurricane Irene rose to 42 yesterday as inland areas of the Northeast US were still experiencing severe flooding. The storm hit North Carolina's Outer Banks on Saturday morning as a Category 1 Hurricane before weakening to a tropical storm as it made landfall in New York City and travelled up through New England and into Canada.

The storm has exposed the deplorable state of infrastructure in the US, particularly the electrical grid. The 14 states affected by the hurricane—home to some of the most densely populated metropolitan areas in the country—continue to experience widespread power outages. (See "Hurricane Irene and the decay of US infrastructure")

As of 10 a.m. Tuesday, about 3.3 million of the 5.5 million homes and businesses that lost electricity as a result of the storm were still without power. Utility companies across the area reported widespread damage to their infrastructure. One third of electric customers in Connecticut and Rhode Island were still blacked out, while Maryland, Massachusetts, New Jersey and Virginia all reported outages at double-digit rates.

As dangerous flooding continued in many areas in the wake of Irene, state and local authorities along with agents from the Federal Emergency Management Agency (FEMA) began to assess the damage to roads, bridges and other infrastructure.

FEMA spokeswoman Rachel Racusen announced Monday that the agency's relief fund had just under \$800 million left to deal with such disasters, down from more than \$2.4 billion in May, days after a tornado hit Joplin, Missouri. In the days leading up to the current disaster, Congressional Republicans indicated they would insist that any unfunded relief be offset by spending cuts elsewhere in the federal budget.

Some of the most serious damage is occurring several hundred miles inland, where flooding poses the greatest danger. In Vermont, about a dozen small towns remained cut off due to flooded roads and bridges. More than 250 roads and 30 bridges in the state were either fully or partially closed, and there are fears of renewed flooding if the Connecticut River or other large rivers continue to rise. So far, three people have been killed and another is feared dead. The deluge is reportedly the worst in the state since 1927.

Vermont Gov. Peter Shumlin described the damage to the media after a helicopter tour: "What you see is farms destroyed, crops destroyed, businesses underwater, houses eroded or swept away and widespread devastation." The local economy, which relies on autumn foliage tourism and winter sports, could be severely affected if roads are not repaired in time to facilitate travel.

In communities in the Catskill Mountains and other rural areas of upstate New York, electrical workers have been hampered by rising floodwaters. Downed power lines and other damaged infrastructure are also hindering the repair effort. A large portion of the New York State Thruway remained closed Tuesday.

There have been nine hurricane-related deaths reported so far in New York state, all flood and drowning related. About half a million New York state electric customers were still without power as of Tuesday.

In New Jersey, extensive flooding continued in northern and central areas of the state. Towns in Passaic County are particularly susceptible to flooding due to their proximity to four major rivers: the Passaic, the Pequannock, the Pompton and the Ramapo. Paterson, the third largest city in the state, was also seriously affected by flooding.

In the working class community of Wayne, N.J., resident

Marguerite Ball described the flooding as “heartbreaking.” She told Reuters, “I’ve never seen flooding like has taken place in the last few years. People just get cleaned out, cleaned up, rebuild, and it happens again and again.” The storm has claimed six lives in New Jersey.

In Connecticut, shoreline communities such as East Haven and Milford were hard hit by the storm surge on Long Island Sound. Inland, rivers and streams continued to rise. Here as in Vermont, the Connecticut River, which is not expected to crest until today, poses a threat of renewed flooding. The tropical storm has been blamed in the deaths of two people here.

In North Carolina, an estimated 2,500 residents of Hatteras Island on the Outer Banks remained cut off from the mainland due to damage to the main highway. Six people died in the state as a result of falling trees, flooding and storm-related traffic accidents.

Governors from the states affected by the storm have requested expedited federal aid to deal with the damages from the storm. FEMA Administrator Craig Fugate said Monday that the agency would put on hold aid for any new infrastructure repair and rebuilding to support the relief effort for Hurricane Irene. He said this meant that individual recipients, such as those from the Joplin tornado, would continue to receive assistance, but that any new projects to rebuild roads and other infrastructure would go unfunded.

Homeland Security Secretary Janet Napolitano, who is directing the hurricane relief effort, commented Tuesday, “We have had an extraordinarily busy run of naturally caused disasters, and they’ve covered a lot of states this year. We’re never done. There could be another one around the corner.”

Cash-starved states and disaster victims should not expect anything approaching adequate funding for repairs to vital infrastructure that in the majority of cases is already in a decrepit state before a hurricane, tornado or other disaster strikes.

Kinetic Analysis Corp., a firm that estimates the effects of disasters, is forecasting total US damages from the storm at \$5 billion to \$10 billion, down from initial estimates of \$20 billion or more. Of these damages, less than \$3 billion will be covered by insurance.

Private insurers responded positively to the news. “Irene’s impact on insurers will be minimal,” Loretta Worters,

spokeswoman for the industry trade group Insurance Information Institute, told the media. Property and casualty insurers’ stocks rose sharply on Monday: Allstate was up 8.5 percent, Hartford Financial Services Group rose by 13 percent, and Travelers gained 5.1 percent.

The picture will be far less rosy for the potentially millions of homeowners and small businesses affected by the storm. Many victims of Hurricane Irene will find that their insurance policies do not cover costs for many damages, and that federal relief will not cover the difference.

Much of the damage is flood-related, which is not covered by private homeowners insurance. While many homeowners in traditionally hurricane-prone areas such as the Gulf Coast have federal flood insurance, less than 20 percent of residents outside these areas carry it.

“There are going to be some very despondent people who rejected flood insurance coverage because they thought, ‘It couldn’t happen to me,’” Robert Rusbult of the Independent Insurance Agents & Brokers of America told *USA Today*.

Private insurers craft policies to limit their liability for damages likely in a hurricane or tornado. If a downed tree hits your house, insurance will cover the cost of removing the tree and repairing the damage. But if the tree misses your home, most insurers will not cover the cost of removing it.

While most policies cover the cost of food spoiled due to a power outage, coverage is generally limited to \$250 to \$500. Auto insurance will only cover damages to vehicles from fallen trees or flooding if the insured has comprehensive coverage.



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