

Disaster USA

A perspective on the aftermath of Hurricane Katrina

By Larry Stein

Disasters are terrible... The latest disaster striking the Gulf States where it's estimated that some 90,000 square miles of area has been impacted by Hurricane Katrina. The only difference in disasters is their size. For assessors and other local county government officials around our country, this type of devastation should send shivers up their spines. This type of devastation may show how vulnerable your important government records would be in case a similar disaster hit your part of America.

The initial problems from the disaster are enormous. But those of us in local government know that the media and public interest in this tragedy will wane as time passes. But the issues that will trickle into focus in a few weeks are going to be equally devastating. After the satellite trucks and national media leave, we'll still be here responding to the needs and demands of our customers, the taxpayers.

For the hardest hit areas, the economy is destroyed. With this devastation, no one works, no one produces income, no one gets paid, pays their mortgages, pays their property taxes, buys things and pay sales taxes, so the whole economy crumbles and the shudders are felt around the nation. What will happen in six months or a year? Will the city or federal government allow any homes to be rebuilt in an area that is 10 feet below sea level? Will any mortgage company loan money to someone who wants to rebuild 10 feet below sea level?

For assessors who are required to keep the records of where property is and measure its value to figure property taxes, some could be

in the position of being required by law to send property tax assessments to property owners who no longer have a home. Can you imagine the double whammy? Not only are you homeless, but you are expected to pay property taxes on a home that is destroyed.

In the Gulf States devastated by Katrina, how will you evaluate the damage? When folks get back to where their home is, or where it was, how do they determine who owns what? If your local county assessor has Geographic Information Systems (GIS), where data is stored on computers backed up at remote locations, it will be easier to determine the damage and streamline the FEMA and insurance claim process.

If your assessor hasn't started the GIS process, maybe it's time to begin to computerize property records to help eliminate ownership confusion after devastating storms. Having these secure records on a computer makes much more sense than trying to find paper documents that may be floating with tons of raw sewage in what used to be your backyard.

County Clerks or Recorders may look at the devastation and be more interested in computerization of ownership and mortgage records. Without these records, damage and insurance claims may be further delayed.

Court Clerks may also be more interested in computer scanning of documents and storage in response to the storm damage to make the information more secure.

The biggest problem government officials will have in determining the damage is where to start. In Oklahoma, we have had our share of natural

disasters, from the terrorist bombing of the Alfred P. Murrah Building to natural disasters like storms and tornadoes that wreak havoc.

When the tornadoes hit Oklahoma back in May of 1999, there were approximately 2,539 homes and businesses that were partially damaged or totally destroyed. How do you determine the damage to a home when you don't know where the home is or where it should be? Plat maps and aerial photos are essential, and with the advances of technology, you could even map addresses on a commonly used program to get a good estimate on where the property "should be" after the storm damage from Katrina.

Many state laws set certain deadlines for assessors to provide property tax relief. Unless there are provisions for an extension, county assessors can only provide property tax relief if the storms happen before a date certain. It's May 31 of each year in Oklahoma.

Similar laws in other states set certain deadlines for making adjustments in property tax assessments. The timing for funding of government services and establishing budgets for schools and county operations has to have a starting point and the estimate of revenue is set in stone. With advances in technology, perhaps those times could be adjusted in states where dates were set based on outdated times or based on the statement that, "We've always done it that way."

Maybe assessors should look at the deadline for when the "bell rings" and the assessment period for the Board of Adjustment to make any changes in assessments and taxes. What would

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have happened to the residents of your community if a hurricane or tornado would have hit your community and destroyed 10,000 homes and businesses? Would you be allowed to provide property tax relief, or would you be able to explain to the taxpayer why they are paying taxes on a home that no longer exists.

In many states, the property tax is one of the most reliable sources of funds to pay the bills for local public schools, law enforcement, local libraries and colleges. When the property tax vanishes in the wake of a hurricane or other natural disaster, how do you operate government? Certainly there are some who may contend that government is too big and needs to go on a diet. But 'going on a diet' doesn't mean cutting your arm off. In many growing counties, the demand for services is going up. Those of us who live in cities and towns have agreed that we are willing to pay a fraction of the value of our property to fund the services we need, like police, fire, libraries and other essential local services.

Local government works. While the focus of the media will change as time passes, local government at the county level should remain focused on implementing technology to provide a backup in the case of a disaster and evaluate and update the current laws to ensure that our customers get the services they expect and tax relief when they deserve it. ■

Larry Stein is the Chief Deputy in the Oklahoma County Assessor's Office. A former reporter and radio talk show host, he has been nationally recognized as a communications expert. Oklahoma County earned the 2005 Special Achievement Award for GIS from the Environmental Services Research Institute (ESRI), one of the most prestigious awards in the world for implementing technology.