

# The New York Times

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SATURDAY, APRIL 1, 2006

## Preparing for Nature's Attack

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**E**L CERRITO, Calif. ENVIRONMENTALISTS and their opponents have spent far too much time debating whether global warming is caused by humans, and whether the transition to cleaner energy sources will be good or bad for the economy. Whatever the causes, warming is a genuine risk.

If the earth's temperatures continue to rise, we can expect to face melting glaciers and rising sea levels, warmer ocean temperatures and more intense hurricanes, more frequent droughts and other extreme

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weather. Is the government ready?

No. Which is why we need a Global Warming Preparedness Act.

Those of us who live in California have long prepared ourselves for "the big one." Many of us buy earthquake insurance, bolt our houses to their foundations and set aside emergency food and water. Local governments create evacuation plans with first responders and make sure emergency generators are in place. Schools have created plans to house families whose homes are damaged.

But nothing like this exists nationally. Under a preparedness act, it would. The law would give the Federal Emergency Management Agency the task of coordinating a national global warming preparedness plan with other government agencies. For instance, coastal and Gulf states would be required to demonstrate effective evacuation procedures to deal with rising sea levels and more severe hurricanes, as well as to assess the risks of new construction in low-lying areas. And Southwestern and

agricultural states would be required to determine their capacity to cope with future droughts.

After its Hurricane Katrina failures, this would be a great opportunity for the management agency to re-

### Is government ready to deal with climate change's effects?

habilitate itself. And to make sure that the agency does the job right, Congress should see to it that all of the agency's plans are made open to public debate and scrutiny. In addition to a preparedness law, we also need a Global Warming Disclosure Act. Here again, California is a good role model.

In 1992, the legislature ordered Cal-

ifornia's Department of Conservation to map earthquake hazards and gave cities and counties the power to regulate development within high-risk areas. In 1998, Gov. Pete Wilson signed the Natural Hazard Disclosure Law, which requires property sellers to disclose any details that could affect the safety, development potential or value of the property. These details include potential exposure to earthquakes, floods and wildfires.

A federal disclosure act would build on this model, requiring property owners and businesses to assess and disclose the potential effect of global warming to buyers and investors. To some extent, investors are already considering global warming risks when making investment decisions, especially when it comes to the insurance premiums they can expect to pay. But shareholders and property buyers need national standards so that risks are disclosed uniformly.

Insurance companies should be the first to advocate for greater clarity and transparency. As Hurricane

Katrina showed, insurers (and the federal government) are going to increasingly be in the position of paying for global warming disasters.

But the law should find other supporters, too. Federal and state legislation on global warming preparedness and disclosure will help firefighters, paramedics and police officers get the information they need to prepare for natural disasters.

We can agree to disagree on the causes of climate change. What we all must agree on, though, is that it poses a risk — one for which we are woefully unprepared. □

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