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The Nutria that Roared: How Building Coalitions Can Empower the Small to Drive Great Change

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Hurricane Katrina saved the New Orleans economy. To be clear, Hurricane Katrina was not "good"—it was a devastating event, the most destructive storm in American history, costing thousands of lives and billions of dollars in damage. But when the books are written, and the story is told, the conclusion will be inescapable: Hurricane Katrina marked a profoundly positive inflection point in the New Orleans economy.

How Can This Paradox Be? How Can a Catastrophe Become Redemption?

It is first important to understand that Hurricane Katrina could not really have killed the New Orleans economy, because forty years of benign neglect and active malfeasance had taken care of that. While the "Big Easy" reveled in its history, ascendant cities like Houston, Atlanta, and Miami worked on their future: taking from New Orleans not just people and companies but entire generations and industries with impunity. New Orleans, once the Queen City of the South, grew jobs only 43 percent from 1969 to 2004, while places like Tampa and Raleigh grew by more than 250 percent (Figure 1); and, the population of New Orleans actually declined from more than 600,000 to 440,000 during those four decades. By the time Katrina hit on August 29, 2005, New Orleans was a place of the past.

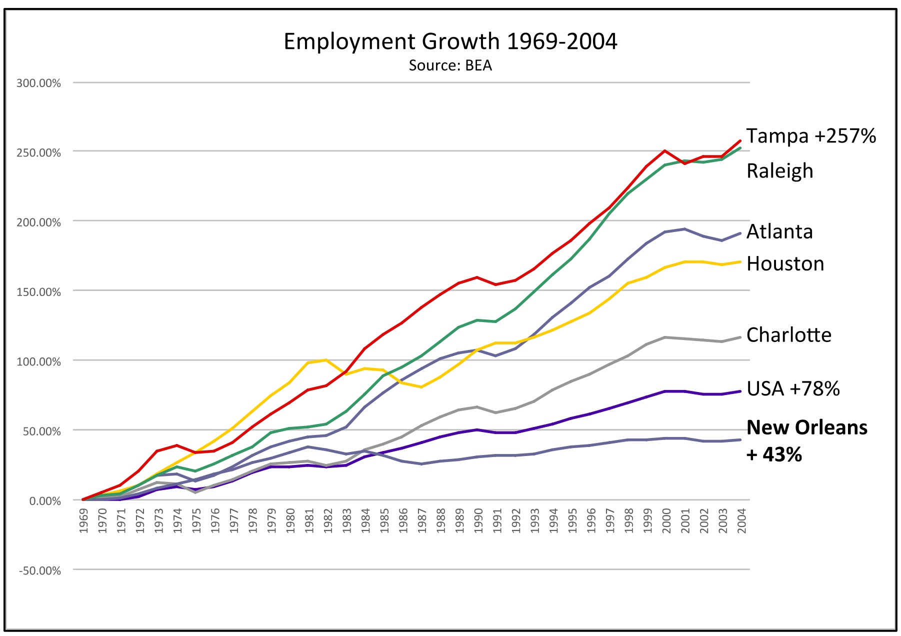

Figure 1. Employment growth in New Orleans and select cities between 1960 and 2004 (US Department of Commerce, Bureau of Economic Analysis)

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No, it didn't kill the Crescent City, the opposite happened—Hurricane Katrina actually revived the New Orleans economy from its decades-long slumber. Like a heart attack to a morbidly unhealthy person—that deeply scares but doesn't actually kill—the storm has seemingly shocked New Orleans into a profoundly better way of life. And now, a decade past Katrina, New Orleans is becoming one of the best places to live and work in the United States—called by the publisher of *Forbes*, Richard Karlgaard, "the comeback story of our lifetime."

Consider these recent top rankings for New Orleans:

- #1 for economic development wins in the South (*Southern Business and Development*)
- #1 brainpower city in the United States (*Forbes*)
- #1 fastest growing tech sector in the United States *(Bureau of Labor Statistics)*
- #1 for foreign direct investment per capita (*State of Louisiana*)
- #1 place to visit in the world (*New York Times*)

The preponderance of evidence makes it clear: New Orleans is a region on the rise, and Katrina was the inflection point. From an economic development perspective, this point may be illustrated best by the fact that Greater New Orleans ranks a remarkable #2 in the South for major economic development wins over the past twenty years—but barely any economic development occurred before Katrina (Figure 2).

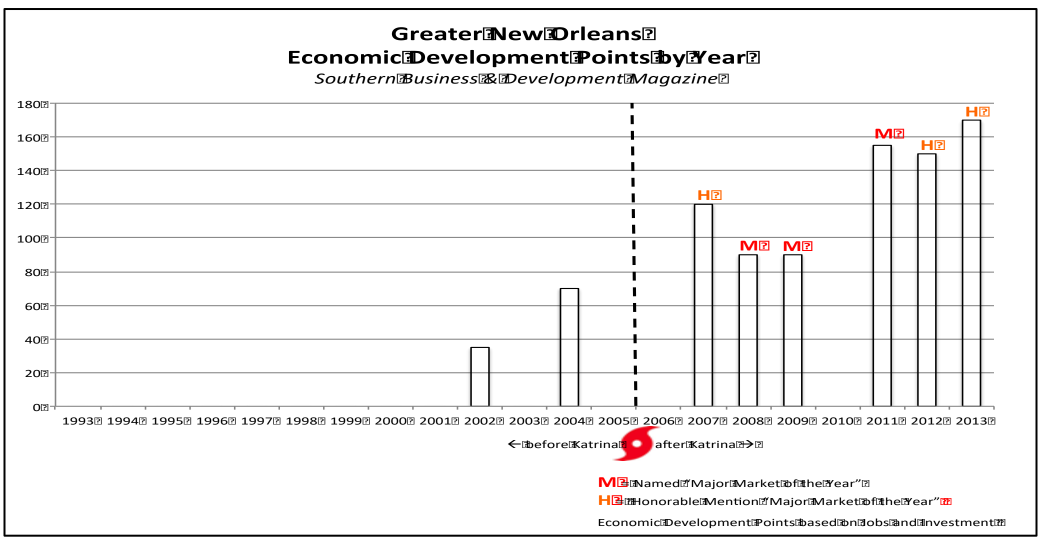

Figure 2. Greater New Orleans economic development points by year (*Southern Business and Development*, July 3, 2019)

So, how did this happen? How did the unprecedented destruction of Hurricane Katrina, followed by the added blows of the Great Recession and the BP oil spill, become not the deathblows to a long-declining New Orleans but the opportunity for economic redemption?

What we will see is that there is a range of different tactics for turning crisis into opportunity, and this diversity of options makes up a "crisis tool-kit" that has served New Orleans very well—and can be well employed by others. The conclusion is that "radical resilience"—the ability to not only survive but transcend—is generalizable: The crisis tool-kit employed in post-Katrina New Orleans can be exported to other cities, states, and nations in turmoil and under duress—and provide them with proven strategies for economically thriving after the disaster. The result can be transcendent performance that does not eliminate the facts of a tragedy but rather honors those who suffered by creating something better than was there before.

A number of tactics were successfully employed in New Orleans to revitalize the post-Katrina economy. These include:

- *The State of Louisiana Becoming the "Master of Disaster"—Solving Your Own Crisis Makes You Really Valuable to Everyone Else*
  New Orleans is not only saving itself by stabilizing its coast and fixing its levees, it is also creating economic opportunity. Greater New Orleans has now established an "environmental management" industry that is helping others around the country and world address their own environmental challenges. The progenitor for this new industry is the Dutch, who drive about 4 percent of their GDP by selling their water management expertise.
- *Making Lemonade from Oily Water—Finding Counterintuitive Opportunity in Disaster*
  The State of Louisiana was able to use the billions in damages from the 2010 BP oil spill to secure seed funding for the $50 million Coastal Master Plan. So, in the end, far from destroying the coast, the BP spill may catalyze its rescue with over $10 billion of funding, which is a fundamental imperative to the economy of Greater New Orleans.
- *United We Stand—The Triumph of Regionalism*
  Hurricane Katrina taught New Orleans that neither water nor people seeking jobs respect political boundaries. Thus, we had to work together if we were going to solve for both flood management and economic growth. This sense of the rationality of regionalism now extends to Baton Rouge, with whom New Orleans has created the unprecedented SoLA Super Region partnership—an active committee made up of business and civic leaders from both cities.
- *Focus, Fix, Repeat—Using a Pedantic Approach to Fixing Problems in Order to Drive Transformational Change*
  Local leadership has done an excellent job identifying problems and then doggedly pursuing the path to fixing them. For example, the murder rate in New Orleans is now at a fifty-year low, and at the same time that incarceration is falling. This success has been achieved through the cumulative impact of years of refining police techniques, including introducing a "public health" approach to violence.
- *Breaking Bad—Out-of-the-Box Thinking, Combined with Opportunistic Action, Can Impact the Impossible*
  Before Katrina, New Orleans suffered with some of the worst public schools in the United States. An innovative local leader, Leslie Jacobs, thought to apply a bankruptcy model to public education. This move lead to the formation of the Recovery School District, which took over the failing schools, as a conservator would a bankrupt company. As a result of this innovative model, New Orleans schools have gone from over 65 percent failing to under 5 percent.
- *The Mother of Invention—Spurring Innovation through Policy and Parties*
  New Orleans is now one of the most diverse and fast-growing tech communities in the nation. This success was driven as much by policy (e.g., tax incentives) as by branding and celebration, such as New Orleans Entrepreneur Week—the "Mardi Gras of Ideas."
- *If Not / But For—How the Business Community Provides the Essential, and Often Missing, Element of Success*
  Despite being the United States' "most European" city, New Orleans had not benefited from a direct flight to Europe since 1982. A group of business leaders, including Gregory Rusovich and Stephen Perry, came together to pitch New Orleans to British Airways. As a result of this

business leadership, New Orleans airport is international again, with near-daily service to Europe.

- *Relationships / Relevance / Results—How Finding Your Core Value Proposition is Essential to Success*
  Following Katrina, Greater New Orleans, Inc. (GNO, Inc.) was broken and bankrupt, along with the regional economy it was meant to support. In adopting the mantra Relationships / Relevance / Results, GNO, Inc. established its value proposition and set out to prove it every day. Now, GNO, Inc. is regularly rated as one of the top economic development organizations in the United States. But, the Relationships / Relevance / Results mantra remains the same.

All of these tactics have been critical to the economic revitalization of Greater New Orleans. And all of them are fungible and can be applied in other locations and contexts. Yet, perhaps the most important change, learning, and impact in the post-Katrina economy of New Orleans has been around coalition building. Greater New Orleans now considers its ability to build powerful, nimble, and effective coalitions to be one of its most important competitive advantages.

The power and importance of coalitions is perhaps best illustrated by the story of how Greater New Orleans fixed National Flood Insurance, thereby saving not only New Orleans but much of the nation.

National Flood Insurance

It started innocently enough; it always does. One of my former board chairs, Dale Benoit, sent me a text—"Check out this NFIP issue."

Now, I didn't know what "NFIP" stood for, but I knew that when Dale sent me a message, particularly a cryptic one, I should pay attention. Dale, the first chairman in GNO, Inc.'s history from Plaquemines Parish (the strip of land that funnels the last sixty miles of the Mississippi River), wasn't a big talker, but he was a savvy operator, and there was usually something important when he chose to speak. Like, if your hair were on fire, he might tap you on the shoulder and ask if your head was warm.

So, I pulled over, googled "NFIP" on my phone, and learned it stands for the "National Flood Insurance Program." NFIP was started in 1967 by Louisiana's own representative Hale Boggs to help insure homes and businesses in flood-prone areas. The program was conceived following Hurricane Betsy, when uninsured—but economically important—areas such as Galveston, Texas, where unable to afford to rebuild. Over the years, NFIP had actually done fairly well for a government program, taking in more than it paid out and quietly making living and working near water in the United States possible. This fact is important, because water is where commerce happens, and 55 percent of Americans live within fifty miles of it.

Hurricane Katrina changed all this, ripping a hole in NFIP as big as the one it tore in the roof of the Superdome. The largest storm in modern US history caused unprecedented human and material losses and ended up costing NFIP more than $24 billion. Coming out of Katrina, NFIP was deeply in debt; moreover, policymakers were suddenly concerned that NFIP might be creating perverse incentives for people to rebuild in flood-prone areas by not pricing "true risk" into policies.

To address the financial and policy concerns surrounding NFIP, Congress wrote the "Biggert Waters Flood Insurance Reform Act of 2012." With unusually strong bi-partisan, bi-cameral support, Biggert-Waters was meant to help stabilize the program, reduce moral hazard, and address suspected abuses.

Clearly, Biggert-Waters was authored with good intentions. But when it was implemented, a raft of unintended consequences began to flow from the legislation. These consequences first manifested in southeast Louisiana, where new Federal Emergency Management Agency (FEMA) flood maps, which triggered the legislation, were first to be rolled out. The fundamental problem was that Biggert-Waters relied on these maps—and the maps were wrong. For example, large levees, if they were not federally certified, were deemed nonexistent (even if they were paid for with federal funds). In one remarkable instance, NFIP director David Miller stood on top of a levee in Lafourche Parish that had successfully protected the capital city of Thibodaux during Hurricane Isaac—and was told that, according to his maps, it didn't exist.

The other major issue was that Biggert-Waters removed "grandfathering." This meant that even if you had built your house exactly where FEMA told you to, at the right height, had always maintained insurance, had paid your taxes, and *had never flooded*, you could still see your insurance rates skyrocket if new maps said you were situated too low. That is, you could have done everything right—and suddenly be told you were badly out of compliance.

The result of bad maps and loss of grandfathering is that homeowners and business owners in the New Orleans region—even ones that didn't take a drop of water during Katrina—were getting notices that their insurance was going up as much as 5,000 percent or more. A typical example was a local insurance broker (who we can assume was a smart consumer of insurance), with a house that never flooded, was going to see his annual premium skyrocket from $630 to over $17,000.

It is not hard to image what the impact would be on homeowners of flood insurance going from a few hundred to many thousands of dollars. It would be unaffordable—homeowners would lose their insurance. As a result, their mortgage (federally required to have flood insurance) would go into default. Owners would lose their homes, banks would lose their portfolios, business would lose their workers, cities would lose their tax base. It was possible to foresee Biggert-Waters taking out entire communities as the dominos of unaffordable insurance fell. The great irony was that, in the end, these losses would destroy the NFIP itself, because it would go into a "death spiral" from loss of policyholders.

So, in a nutshell, the new law designed to protect property owners and ensure the sustainability of flood insurance . . . would destroy both.

To add insult to injury, we then made a startling discovery. A 2006 report from the National Academy of Science revealed that up to 40 percent of the homeowners in the United States who should be paying for flood insurance, were not. In other words, NFIP was claiming insolvency, while failing to collect nearly half of its revenue. When we presented this fact to FEMA, their response was that they were "indifferent" to collecting this money and replied that if the 40 percent participated in the program as required, there would simply be 40 percent more claims, and thus no financial benefit to NFIP. (This thinking goes against both insurance practice of spreading risk—and common sense.)

Back in Greater New Orleans, the first place in the country to get the new, incomplete maps, a policy disaster was unfolding. What Dale's text should have said is: "Legislative bomb dropped on Greater New Orleans—please defuse before economy destroyed."

At GNO, Inc. we began to go through the typical stages of grieving:

- *Denial*—This can't possibly be true. Who would create a law that would destroy the very people it was meant to protect? We looked at a few insurance statements from local homeowners and business owners: apparently the federal government, that's who.

- *Anger*—Why is this happening to us? Wasn't Katrina enough? Why do we now have to face a man-made storm of bad policy?
- *Rationalization*—If we just talk to the nice people in Washington, DC, they will have sympathy and change the law. But we had a problem: Washington was tired of us; everyone outside of our delegation was suffering from "Katrina Fatigue." Frankly, they were exhausted with Louisiana and the Gulf Coast, and felt they had helped enough. (To be fair, we had sometimes acted in ways that contributed to this exhaustion.) To compound this problem, Washington was profoundly gridlocked. The government couldn't pass a law saying the sky is blue. How were they going to reform major national legislation, and particularly a law that had just passed with rare bi-partisan support and fanfare?
- *Depression*—We are sunk. After seven years of intense—and largely successful—effort, Biggert-Waters was going to pull the rug from under the recovery, rendering large parts of Greater New Orleans uninhabitable. The bureaucrats were going to do what Mother Nature could not—destroy southern Louisiana.

But then something began to happen. Thankfully, we never made it to the final, "Acceptance" stage of grieving. A conference call with our regional parish presidents made it clear that people wanted to fight. The resilient spirit of the "new" New Orleans came through.

So, we planned a trip with fourteen of our parish chief executives to Washington, DC, to go meet with the staffers who had written Biggert-Waters. Surely, they would be aware of the unintended consequences of their own legislation and would be interested in finding a fix? We retained legal counsel with two locally based firms, Adams & Reese and Jones Walker, and went to Washington.

The first meeting didn't go very well. Sitting across from the legislative aide who had personally written Biggert-Waters, we explained the problems with the legislation. "Oh, I understand," he said, looking serious, if not slightly annoyed. "For some homeowners, their rates may go up 200 or 300 percent. That will be hard."

"No," I responded. "For some homeowners, who have never flooded, their rates will go up 5,000 or 6,000 percent." Then I showed him the insurance statement as proof.

His look said it all: deer in the headlights. This was news to him. And, therefore, probably to everyone else in Washington. At that moment, we realized that before we could even begin to lobby for a solution, we would have to convince Washington there was a problem.

And, in retrospect, this is where we began to pivot. The moment that we—a motley group from southeastern Louisiana—realized that we were probably the most knowledgeable in the nation on flood insurance (more knowledgeable, in fact, than the bill's authors), we realized we were going to have to lead. Tiny and not really wanted though we were, our knowledge and personal stake with flood insurance compelled us to get in front.

As a former management consultant, I tend to think in PowerPoint and express myself in bullet points, so my first impulse was to create a presentation. We read the byzantine legislation. We talked with experts, like Dwayne Bourgeois from Lafourche; Dwayne was fascinated with Biggert-Waters the way normal boys are with baseball cards. We collected evidence in the form of actual insurance statements from local residents and businesses. Working with Caitlin Berni from our staff, who unknowingly would soon become the daily point-person for a national effort, we boiled down this Kafka-esque morass into a short, twelve-page deck that summed up the problem and offered basic solutions (Figure 3).

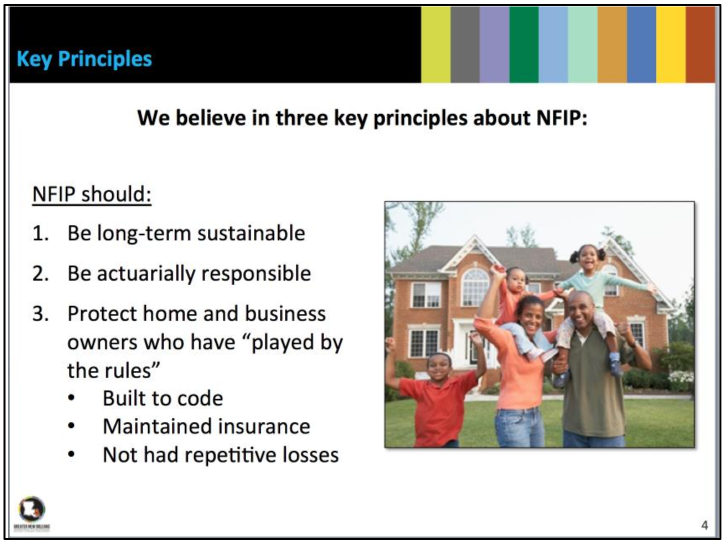

Figure 3. "Key Principles" slide from GNO, Inc. PowerPoint

Then, we started educating elected officials, the public, and the media. The reaction was immediate. People were shocked at the fact that hard-working Americans, through no fault of their own, were going to lose their homes. They were angry that up to 40 percent of properties that were supposed to carry flood insurance were simply ignoring the law (Maybe this is why NFIP was broke?). And they were incredulous that FEMA was "indifferent."

We started holding periodic conference calls to update our local constituents. As our presentation circulated, the media picked up the story, and the call grew. Then, on August 12, 2013, the *Wall Street Journal* picked up our story, with the headline "Flood Insurance Prices Surge," and suddenly, our conference call was a national affair.

Jim Cantwell, a state representative from Massachusetts, became a regular; he was concerned about Cape Cod. Nancy Willis, from the North Dakota Realtor's Association, joined up; Nancy was worried about the way Biggert-Waters treated tornado shelters. Pat O'Neil, a councilman from lovely Sullivan's Island, South Carolina, came on the call, led by concerned homeowners on the barrier island. The country was beginning to see that Biggert-Waters was not the light at the end of the tunnel, but rather an out-of-control policy train coming right at them.

Caitlin and I realized we were on to something: GNO, Inc. was becoming the pied piper of flood insurance. We decided on a name for our growing group: the Coalition for Sustainable Flood Insurance (CSFI) and designed a simple logo (Figure 4). Next, of course, was a website, csfi.info—and suddenly, in today's world of electronic virtual reality, CSFI was legitimate.

Figure 4. The Coalition for Sustainable Flood Insurance logo

Key take-away: Although it may seem peripheral, it is actually very important to choose a good name and logo for an initiative. And, if possible, make sure the name shortens into a decent acronym. The right look and feel helps establish the brand of an effort and at the same time consigns legitimacy. Our staff makes fun of my obsession with logos, but I am convinced that in today's "blink" world of instant impressions, the right name and logo can be a competitive advantage.

In the beginning, CSFI mostly included organizations from New Orleans and the Gulf South, where the new FEMA maps had been introduced and were triggering Biggert-Waters. Our numbers were growing, but despite the occasional success in New England or the Dakotas, we were still having trouble getting our message across to a national audience.

Many in Washington were still skeptical. They thought the wild Cajuns of Louisiana needed tough love so they wouldn't go and rebuild in harm's way ("Who would build down by a river?"). Truth be told, even some in the South were against us—Senator Richard Shelby from Alabama railed against "beach home bailouts" (a real, but small minority of the cases), though many of his own constituents in Mobile where threatened.

Washington leaders were against us. Most critically, Representative Jeb Hensarling from Texas, chairman of the powerful House Financial Services Committee, was a longtime opponent of public flood insurance, calling it "ineffective, inefficient and indisputably costly." This was a major problem, since any reform to Biggert-Waters would have to be approved by his financial services committee. Representative Randy Neugebauer, chair of the insurance subcommittee, was also against us. And in New York, though I had worked in the Bloomberg administration and our COO, Robin Barnes, had deep philanthropic and foundation connections in New York City, we were getting very little support. Simply put, most people didn't see flood insurance as their issue.

Hurricane Sandy changed all of this. Sandy's storm surge hit New York City on October 29, 2012, flooding streets, tunnels, and subway lines and cutting power in and around the city. Damage in the New York and New Jersey area amounted to $65 billion. As New Yorkers began to assess a flooded Wall Street, attitudes toward the plight of Louisiana softened considerably.

Suddenly, former colleagues in New York City wanted to talk to us. How do you support flooded businesses? How do you access and spend federal dollars? What is Davis-Bacon (long story)? Robin's knowledge was suddenly in such demand that she was asked to join the White House's Hurricane Sandy Rebuilding Taskforce. And for some reason, people stopped asking why New Orleanians had been so foolish as to build near the water . . .

Politically, Sandy was a watershed moment for our effort. Leaders from the Northeast now joined our federal delegation, which thus far had been led by the Louisiana team of Senators Mary Landrieu and David Vitter and Representatives Steve Scalise, Cedric Richmond, and Bill Cassidy. Senator Charles Schumer, from New York, and Senator Robert Menendez, from New Jersey, became new friends of New Orleans. Others, like feisty Representative Michael Grimm, whose Staten Island district was devastated by Sandy, came on board. Sandy instantly changed the scope of our constituency and broadened our power base. Our New Orleans island was suddenly the experienced end of a NY-NOLA axis.

Now that we had a small but powerful group of federal legislators in our camp, the coalition began to grow organically. Using our PowerPoints and talking points, they began to recruit other colleagues from across the country. Senator Johnny Isakson, a Republican from Georgia and former real estate broker, brought us additional bi-partisan heft from outside of Louisiana. Representative Maxine Waters, the Democrat from Los Angeles, went on record to say that

Biggert-Waters "was a big mistake" and that she "never imagined" the types of increases we were seeing.

Key take-away: Find connections to build coalitions. Sandy was obviously our connection to New York City. Real estate was our connection to Isakson from Georgia—as a former real estate broker, he understood how Biggert-Waters would devastate the property-selling industry, and so he wanted to stop it. We brought on large national groups, such as the American Banking Association, because we connected with them on an issue important to their members—protecting their mortgage portfolios.

To maintain momentum—as well as our leadership—we began to hold our update conference call weekly and to give it the rather aspirational name of "CSFI National Update." Managed by Caitlin, every Friday we would spend an hour reviewing progress and challenges from the past week and plans for the coming week and hearing from members of the coalition from around the country. It was a remarkable and sometimes surreal thing to behold: Caitlin and I, often sitting in a car or a coffee shop, running a conference call with up to two hundred attendees—ranging from senators to homeowners—from around the country. Since we didn't possess the technology or funding for sophisticated call monitoring, we never truly knew who was on the call and always had to begin with a "off-the-record" warning to the media who had undoubtedly dialed in.

It was an awkward, highly imperfect mode of communication—we had regular interruptions of honking horns, blowing noses, and occasional urinals flushing—but it worked: the calls established GNO, Inc., our small organization, with no previous subject matter expertise—as the national leader. We were perceived as knowledgeable, proactive, and honest. We provided information and leadership, and the country followed.

We doubled-down with the press. Caitlin worked the national media and got us articles and editorials in major journals such as the *Wall Street Journal*, the *New York Times* and *USA Today*. Seeing CSFI in print further legitimated the coalition and helped accelerate our numbers and influence.

Soon, CSFI had grown to nearly 250 organizations, across thirty-five states. More important, some large national organizations joined our effort (Figure 5). The National Association of Homebuilders, the National Association of Realtors, and the American Banking Association all joined CSFI. All of these organizations were clearly aligned with our interests, but without GNO, Inc., they would have been acting separately. Our coalition brought all of these powerful national organizations together, ensured they had the same talking points, and effectively made the whole greater than the sum of the parts.

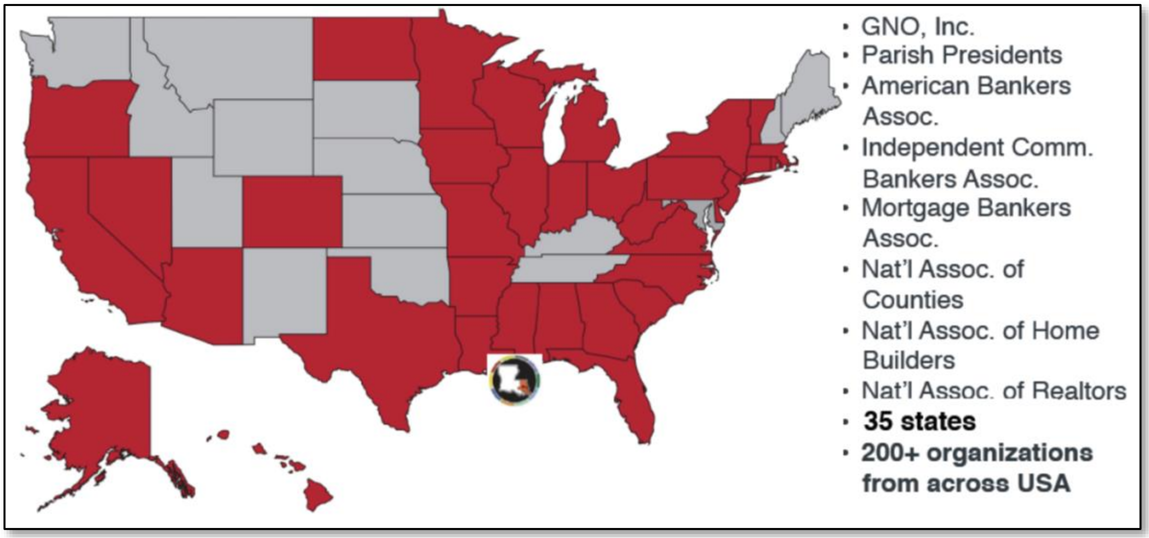

Figure 5. States that belong to the Coalition for Sustainable Flood Insurance

In hindsight, it was probably not only our proactiveness but, ironically, our powerlessness that allowed us to lead. That is, we posed no threat to large groups like the American Banking Association, so they were happy to let us set direction.

Key take-away: Powerlessness can be a strength in coalition building. Being a threat to no one allowed us to lead everybody. The key is to establish relevance, or usefulness. Then, like a tiny pilot fish that cleans the scales of a shark, a symbiotic relationship can be established that allows the little guy to not only survive but thrive. In national flood insurance, our powerlessness made us acceptable, while our knowledge made us useful.

Back in Washington DC, people were beginning to take notice. The media was writing stories. Constituents were beginning to call their representatives. And complementary advocacy groups were cropping up around the country. In New Jersey, a real estate agent named George Cosimos started "Stop FEMA Now," a grassroots effort that put unrelenting pressure on elected officials.

The political stakes were swiftly rising. Back in May, no one in Washington even understood there was a problem. For a while, we were met with indifference. Now, Representative Jeb Hensarling, chairman of the crucial House Finance Committee, told us that this had become a "top" issue for him to address. This statement from Representative Hensarling was all the more noteworthy because he was publicly and stridently against changing Biggert-Waters—and was clearing engaging only because he clearly felt he had no choice.

While the coalition continued to grow nationally, we were careful not to neglect the original core group from southeast Louisiana. In addition to our national call, we also held a weekly "core group" call with the fourteen parish presidents who had made the original trip to DC with us. These weekly calls kept us grounded and continually reminded us that our first job was to protect the communities of Louisiana. The local presidents also reinforced the urgency to act, since they were the ones hearing from scared constituents every day. For example, St. Charles Parish president V. J. St. Pierre was moved to tears when his constituents came to a press conference with their house keys and proceeded to turn them in, since they would never be able to go home if we didn't stop Biggert-Waters.

With CSFI now the accepted lead for flood insurance reform, we were asked to testify in front of the House and then lead a press conference for the Senate. Interestingly, perhaps the greatest benefit of these events, besides the press, was the opportunity to spend time with the other side. Waiting to speak in front of the House Finance Committee, I spent about forty-five minutes chatting with David Miller, the director of NFIP. This conversation allowed us to establish a basic level of communication that would prove extremely valuable.

By this point, NFIP had become a hot issue on the Hill. House Speaker John Boehner included flood insurance reform along with immigration reform, Obamacare, and transportation funding as the key issues to be addressed by the end of the session. The major political journals, such as *Politico*, were giving our issue regular coverage. But perhaps the moment when we truly knew that from our little office on Canal Street, we had made the big time was when we learned that the billionaire political activists the Koch brothers were formally coming out against us. While the financial might of the Kochs was worrisome, it validated our coalition.

What followed was a bi-partisan, bi-cameral effort, led by the Louisiana delegation, to rally the country to stop Biggert-Waters. In particular, Senators Landrieu and Vitter, and Representatives Scalise, Richmond, and Cassidy, using CSFI as a platform, rallied their friends and members to our side.

In January, led by Landrieu and Vitter, the Senate passed a bill by a 67-to-32 supermajority to delay Biggert-Waters by one year. While this bill did not completely solve the problem, it was a milestone—the tide of bad flood insurance legislation was turning.

On the House side, prospects were more complicated. A major problem was Representative Hensarling. Despite our entreaties, and even the efforts of his fellow Texans (Houston stood to be devastated by Biggert-Waters; Hensarling was from Dallas), Hensarling was unmoved: For whatever philosophical or political reasons, he hated flood insurance and wanted it attenuated by any means necessary. Any legislation to fix flood insurance would have to go through Hensarling's committee; he was a choke point on the solution.

And then something remarkable happened, which told us that our coalition had grown stronger than even we knew. House majority leader Eric Cantor, the second most powerful official in Congress, took leadership of the issue in the House, effectively superseding Representative Hensarling. Apparently, Cantor had counted the votes and realized that enough bi-partisan support for reform existed in the House that if leadership opposed it, they risked getting rolled over. And so Cantor got out in front and started engineering a solution on the House side.

In March, the House did something in a bi-partisan fashion similar to that in the Senate but even more far-reaching: By a 306-to-91 vote, they essentially rolled back Biggert-Waters. The flood insurance reform effort, still sustained by GNO, Inc.'s weekly "National Update" conference calls, had sparked a legislative war in DC: Which house could go further in fixing flood insurance?

From that point, resolution came quickly. With a few important modifications, the Senate accepted the House's further reaching bill, and the National Flood Insurance Homeowners Affordability Act was sent to the president. Obama, though his own Office of Management and Budget had previously come out against the reform, signed the bill on March 14, 2014.

Southeast Louisiana, and All of Coastal America, Were Saved

At an appreciation dinner to celebrate our unlikely victory, our group of parish presidents, lawyers, and friends reflected on the past year, during which we managed to pivot from insignificance, helpless against our fate, to national prominence, rewriting federal law. "The signing of this bill marks the end of a long journey," Terrebonne Parish president Michel Claudet said. "Had this bill not been passed and signed into law it would have been the end of our way of life in south Louisiana as we know it."

We built a large collation not from strength but from organizational and subject-matter leadership. As a result, our power was multiplied by magnitudes, and we were able to pivot from the impending disaster of Bigger-Waters to the opportunity to reform flood insurance for not just New Orleans but the nation.

As of this writing, CSFI has been formalized into a national 501C3 and is playing a leading role in the newest effort to reauthorize and reform National Flood insurance in 2020.

Coalition-building is a powerful public policy and economic tool; it can confer great soft-power and allow small economies—from New Orleans to Singapore to Switzerland—to prosper.