

After Katrina: Stronger or Still Exposed?

By Jeff Thomas

Hurricane Katrina struck New Orleans in 2005. The storm itself did not destroy the city. The levees failed. That failure drowned entire neighborhoods, wiped out homes, and scattered people. Katrina's shadow still haunts New Orleans.

Twenty years later, billions have been spent to rebuild and protect. Lives resumed, communities reshaped, and new defenses rose. But the central question remains: are we truly safer?

Levees, Flooding, and the Old Housing Stock
Katrina was an epic failure of the levee system. Water poured into New Orleans because man-made protections collapsed. Poorly built homes were not the problem. Entire neighborhoods washed away because the levees broke.

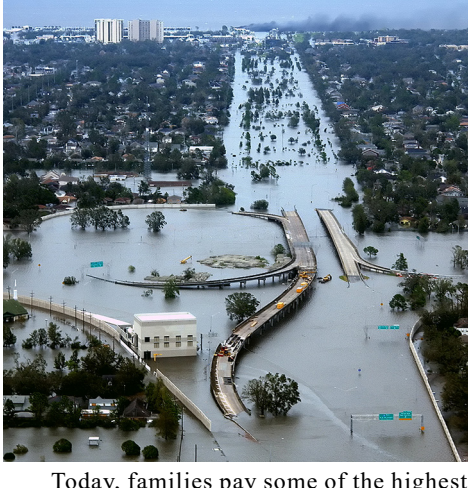
Still, the damage revealed something else: New Orleans had an extremely old housing stock. Shotgun doubles, creole cottages, and century-old homes filled the city. Once the waters receded, tens of thousands were left damaged beyond repair.

This destruction forced a reckoning. Building codes were antiquated. With storms forming faster, hitting harder, and carrying more water, Louisiana needed higher standards. The federal and state response was to rebuild stronger. That was one of government's better responses to Katrina's lessons.

Building Codes and Roofing Rules
Since Katrina, New Orleans has updated codes. The city now requires inspections on all new roof projects. Contractors must show the work meets minimum standards. Statewide, Louisiana promotes fortified roofs. Homeowners can choose them and sometimes earn insurance discounts. But New Orleans has not made them mandatory. For many, cost is the barrier.

The reality is mixed. Codes are stronger, but enforcement is uneven. Much of the city's old housing stock still stands vulnerable.

Insurance in Crisis
Insurance remains Katrina's cruellest legacy. Companies collapsed under the flood of claims. Many left Louisiana altogether.



Today, families pay some of the highest premiums in the nation. Flood and wind coverage are mandatory for most homeowners. Renters feel the squeeze as landlords raise rents to cover higher costs. The market is fragile. Another Katrina

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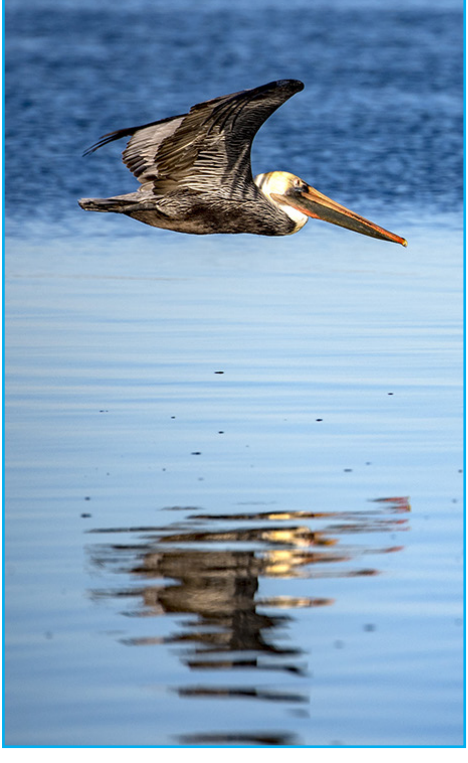
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Fee: Free; registration required
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Tuesday, September 16, 2025, 1:00 pm–3:00 pm CDT Online
Main Sponsor(s): US Small Business Administration
Contact: Patrice Dozier, patrice.dozier@sba.gov
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SBA is creating a space for Woman-Owned Small Businesses, via WOSB certification!

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Wednesday, September 17, 2025, 9:30–11:00 am CDT Online
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Contact: SBA Illinois District Office, 312-353-4528, illinois.do@sba.gov
Fee: Free; registration required
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