

## **TUWaterWays**

Water News and More from the Tulane Institute on Water Resources Law & Policy Authors: Christopher Dalbom, Mark Davis, Haley Gentry, Ximena De Obaldía, & Katie Moreland July 3, 2025

<u>Livability for Some, Miniature American Flags for Others, but Always Twirling, Twirling, Twirling</u>
Towards Freedom

Change is inevitable. Despite <u>inertia</u>, force, friction, gravitation, relativity, entropy, and so many other <u>basic laws of</u> the <u>universe</u> explain why <u>change is gonna come</u>. <u>Changes</u> came even to <u>the Roman Empire</u>. But we struggle with <u>changes</u> so often. It's <u>human nature</u>. Yet <u>time marches on</u>. This is not to say we can't or shouldn't do anything. While we might be passive, insignificant specks on a universal scale, on a global scale, we do have a lot of say over <u>changes</u>, whether we <u>embrace the dance of days</u> or keep <u>hangin' on</u> to the past. Either way, there are <u>consequences</u>.

Take, for example, New Orleans. A city that today still lives in the imagination of the world and remains capable of conjuring moments of artistic clarity and urban transcendence, serving daily reminders that there's nowhere we would rather be. And, for much of its history, it was also a global economic powerhouse, spending most of the 19th century as one of the nation's largest cities. But from 1960 to 2004, it lost nearly 30% of its population. Why? Changes. And struggles against those changes. Some were national, like prioritizing cars, highways, and suburbs. Some were local, or at least regional, like reactions to desegregation and the end of Jim Crow. Some of those changes reinforce each other. And they led to a decline in livability. In a scenario seen played out countless times, the city was left with infrastructure that its shrinking population base couldn't or wouldn't pay for. Millages were voted down. Livability declined. All of this was happening whether or not an infrastructure failure of historic proportions visited the city twenty years ago. For New Orleans, that struggle for livability has played out in the streets and the pipes. More recently, another challenge to livability has taken center stage in New Orleans: insurance. Homeowners are paying a ton of it, businesses probably need more of it, and it might be dragging the whole region down.

But, of course, insurance isn't just a challenge to livability in the Big Easy-But-Maybe-Not-As-Easy-As-Before. Across the state of Louisiana, people are feeling crushed by insurance. Our legislature this year concentrated on car insurance, rather than any other insurance, and followed Governor Landry's lead by giving more power to the state's insurance commissioner (a truly thankless job, but one politically separated from the governor, as it's an independently elected position, not appointed by the chief executive). It's not the kind of insurance people are begging for relief from, but the governor must feel strongly about it, since he seemingly punished members of his own party who voted against the bill. (By the way, we should have a summary of the water-related bills that made it through the legislature this year soon.)

None of this has yet provided good news to Louisianians, but insurance is a global industry, and a disaster necessitating billions of dollars in payouts reverberates across the world. Whether climate change is a hoax or not, there

are more and more disasters every year <u>putting strain on the insurance industry</u>. Maybe there's not all that much a few dozen legislators in Baton Rouge can do about it anyway? Nonsense. <u>Lots of really smart people have</u> lots of ideas about how to deal with insurance and make it more affordable for those who need it.

Why is this germane to a newsletter about water law & policy? Because these changes and their problems so often play out in water. On this planet, how could it not be? And the law and policy we're seeing just isn't <u>cutting the mustard</u>. Why? Because change is hard. Because so many of us are just worried about our day-to-day lives and the livability of our communities. And we can either try to go back to before, when livability was great, again. When we didn't know what we know now. To do so, we <u>can use the law</u> to <u>prop up old industries</u> that remind us of when things cost less. Or we can try to meet those changes head-on, minimize the things that are driving them, and find ways to deal with them in the meantime. It's scary either way, and it plays out in people's lives every day. And promising to make that day-to-day livability better can get someone elected <u>either way</u>.

Either way, the change is still happening. And though we may not be addressing the causes of the changes, we're still heaping more onto everyone struggling with livability. Such as rate payers struggling with the costs of <u>climate whiplash</u> <u>from droughts and floods</u>, footing the bill for water utilities in the US that are going to have to spend <u>billions of dollars</u> <u>to supply water to new industrial facilities</u>, whether they're receiving tax breaks or not.

Change isn't necessarily the problem, even when it's hard and scary. And it's often out of our control. It's the reaction that we can control, and whether we ignore, blame, or deal with it determines the impact of the change. It'll come, and not just for the Roman Empire.

## Coming Up:

New Orleans Hazard Mitigation Meeting; New Orleans, LA; July 23

CRCL Coastal Stewardship Awards; Baton Rouge, LA; November 13, 2025 (Nominations due by Aug. 3)

## Water jobs:

<u>Coastal Organizer – Southeast Texas</u>; Healthy Gulf; SE Texas (Golden Triangle)

<u>Communications Director</u>; Healthy Gulf; New Orleans or Remote in Gulf states

Assistant Manager - Water Regulation and Policy; KPMG; London, UK

Manager of Sustainability and Resilience Policy; Association of Metropolitan Water Agencies; Washington, DC

Senior Advocate, Adaptation; Natural Resource Defense Council; New York, NY or Washington, DC



The Tulane Institute on Water Resources Law and Policy is a program of the Tulane University Law School. The Institute is dedicated to fostering a greater appreciation and understanding of the vital role that water plays in our society and of the importance of the legal and policy framework that shapes the uses and legal stewardship of water.

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