

Tying Flood Insurance to Flood Risk for Low-Lying Structures in the Floodplain



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**United States Government
Accountability Office**



Tying Flood Insurance To Flood Risk For Low Lying Structures In The Floodplain:

Tying Flood Insurance to Flood Risk for Low-Lying Structures in the Floodplain National Research Council, Division on Engineering and Physical Sciences, Board on Mathematical Sciences and Their Applications, Division on Earth and Life Studies, Water Science and Technology Board, Committee on Risk-Based Methods for Insurance Premiums of Negatively Elevated Structures in the National Flood Insurance Program, 2015-08-03 Floods take a heavy toll on society costing lives damaging buildings and property disrupting livelihoods and sometimes necessitating federal disaster relief which has risen to record levels in recent years The National Flood Insurance Program NFIP was created in 1968 to reduce the flood risk to individuals and their reliance on federal disaster relief by making federal flood insurance available to residents and businesses if their community adopted floodplain management ordinances and minimum standards for new construction in flood prone areas Insurance rates for structures built after a flood plain map was adopted by the community were intended to reflect the actual risk of flooding taking into account the likelihood of inundation the elevation of the structure and the relationship of inundation to damage to the structure Today rates are subsidized for one fifth of the NFIP's \$5.5 million policies Most of these structures are negatively elevated that is the elevation of the lowest floor is lower than the NFIP construction standard Compared to structures built above the base flood elevation negatively elevated structures are more likely to incur a loss because they are inundated more frequently and the depths and durations of inundation are greater Tying Flood Insurance to Flood Risk for Low Lying Structures in the Floodplain studies the pricing of negatively elevated structures in the NFIP This report reviews current NFIP methods for calculating risk based premiums for these structures including risk analysis flood maps and engineering data The report then evaluates alternative approaches for calculating risk based premiums and discusses engineering hydrologic and property assessment data needs to implement full risk based premiums The findings and conclusions of this report will help to improve the accuracy and precision of loss estimates for negatively elevated structures which in turn will increase the credibility fairness and transparency of premiums for policyholders

Tying Flood Insurance to Flood Risk for Low-Lying Structures in the Floodplains National Research Council, 2015

Affordability of National Flood Insurance Program Premiums National Academies of Sciences, Engineering, and Medicine, Division of Behavioral and Social Sciences and Education, Committee on National Statistics, Division on Engineering and Physical Sciences, Board on Mathematical Sciences and Their Applications, Division on Earth and Life Studies, Water Science and Technology Board, Committee on Affordability of National Flood Insurance Program Premiums, 2016-01-21 When Congress authorized the National Flood Insurance Program NFIP in 1968 it intended for the program to encourage community initiatives in flood risk management charge insurance premiums consistent with actuarial pricing principles and encourage the purchase of flood insurance by owners of flood prone properties in part by offering affordable premiums The NFIP has been reauthorized many times since 1968 most recently with the Biggert Waters

Flood Insurance Reform Act of 2012 BW 2012 In this most recent reauthorization Congress placed a particular emphasis on setting flood insurance premiums following actuarial pricing principles which was motivated by a desire to ensure future revenues were adequate to pay claims and administrative expenses BW 2012 was designed to move the NFIP towards risk based premiums for all flood insurance policies The result was to be increased premiums for some policyholders that had been paying less than NFIP risk based premiums and to possibly increase premiums for all policyholders Recognition of this possibility and concern for the affordability of flood insurance is reflected in sections of the Homeowner Flood Insurance Affordability Act of 2014 HFIAA 2014 These sections called on FEMA to propose a draft affordability framework for the NFIP after completing an analysis of the efforts of possible programs for offering means tested assistance to policyholders for whom higher rates may not be affordable BW 2012 and HFIAA 2014 mandated that FEMA conduct a study in cooperation with the National Academies of Sciences Engineering and Medicine which would compare the costs of a program of risk based rates and means tested assistance to the current system of subsidized flood insurance rates and federally funded disaster relief for people without coverage Production of two reports was agreed upon to fulfill this mandate This second report proposes alternative approaches for a national evaluation of affordability program policy options and includes lessons for the design of a national study from a proof of concept pilot study

Framing the Challenge of Urban Flooding in the United States National Academies of Sciences, Engineering, and Medicine, Division on Earth and Life Studies, Water Science and Technology Board, Policy and Global Affairs, Program on Risk, Resilience, and Extreme Events, Committee on Urban Flooding in the United States, 2019-04-29 Flooding is the natural hazard with the greatest economic and social impact in the United States and these impacts are becoming more severe over time Catastrophic flooding from recent hurricanes including Superstorm Sandy in New York 2012 and Hurricane Harvey in Houston 2017 caused billions of dollars in property damage adversely affected millions of people and damaged the economic well being of major metropolitan areas Flooding takes a heavy toll even in years without a named storm or event Major freshwater flood events from 2004 to 2014 cost an average of 9 billion in direct damage and 71 lives annually These figures do not include the cumulative costs of frequent small floods which can be similar to those of infrequent extreme floods Framing the Challenge of Urban Flooding in the United States contributes to existing knowledge by examining real world examples in specific metropolitan areas This report identifies commonalities and variances among the case study metropolitan areas in terms of causes adverse impacts unexpected problems in recovery or effective mitigation strategies as well as key themes of urban flooding It also relates as appropriate causes and actions of urban flooding to existing federal resources or policies

Life-Cycle of Structures and Infrastructure Systems Fabio Biondini, Dan M. Frangopol, 2023-06-28 Life Cycle of Structures and Infrastructure Systems collects the lectures and papers presented at IALCCE 2023 The Eighth International Symposium on Life Cycle Civil Engineering held at Politecnico di Milano Milan Italy 2 6 July 2023 This Open Access Book contains the full papers of 514 contributions including

the Fazlur R Khan Plenary Lecture nine Keynote Lectures and 504 technical papers from 45 countries The papers cover recent advances and cutting edge research in the field of life cycle civil engineering including emerging concepts and innovative applications related to life cycle design assessment inspection monitoring repair maintenance rehabilitation and management of structures and infrastructure systems under uncertainty Major topics covered include life cycle safety reliability risk resilience and sustainability life cycle damaging processes life cycle design and assessment life cycle inspection and monitoring life cycle maintenance and management life cycle performance of special structures life cycle cost of structures and infrastructure systems and life cycle oriented computational tools among others This Open Access Book provides an up to date overview of the field of life cycle civil engineering and significant contributions to the process of making more rational decisions to mitigate the life cycle risk and improve the life cycle reliability resilience and sustainability of structures and infrastructure systems exposed to multiple natural and human made hazards in a changing climate It will serve as a valuable reference to all concerned with life cycle of civil engineering systems including students researchers practitioners consultants contractors decision makers and representatives of managing bodies and public authorities from all branches of civil engineering

Housing Recovery after Disasters Frances L. Edwards, 2019-08-15 Recent disasters have demonstrated the critical role that re housing victims play in communities long term disaster recovery This book examines the history and theories of rehousing the role of bonding social capital applies systems theory to understanding the stages of recovery then presents case studies of long term housing recovery following Hurricane Katrina and Hurricane Sandy in the United States Hurricane Maria in Dominica the 2010 earthquake in Haiti and a variety of disasters in Turkey Nepal Japan and India Together these chapters address what Dr Louise Comfort has called one of the most persistent and difficult policy problems in the field long term recovery of communities following disaster

Floodplain Management Bob Freitag, Susan Bolton, Frank Westerlund, Julie Clark, 2012-06-22 A flooding river is very hard to stop Many residents of the United States have discovered this the hard way Right now over five million Americans hold flood insurance policies from the National Flood Insurance Program which estimates that flooding causes at least six billion dollars in damages every year Like rivers after a rainstorm the financial costs are rising along with the toll on residents And the worst is probably yet to come Most scientists believe that global climate change will result in increases in flooding The authors of this book present a straightforward argument the time to stop a flooding rivers is before is before it floods Floodplain Management outlines a new paradigm for flood management one that emphasizes cost effective long term success by integrating physical chemical and biological systems with our societal capabilities It describes our present flood management practices which are often based on dam or levee projects that do not incorporate the latest understandings about river processes And it suggests that a better solution is to work with the natural tendencies of the river retreat from the floodplain by preventing future development and sometimes even removing existing structures accommodate the effects of floodwaters with building

practices and protect assets with nonstructural measures if possible and with large structural projects only if absolutely necessary

A Community-Based Flood Insurance Option National Academies of Sciences, Engineering, and Medicine, Division on Engineering and Physical Sciences, Board on Mathematical Sciences and Their Applications, Division on Earth and Life Studies, Water Science and Technology Board, Committee on Community-Based Flood Insurance Options, 2015-10-08 River and coastal floods are among the nation's most costly natural disasters. One component in the nation's approach to managing flood risk is availability of flood insurance policies which are offered on an individual basis primarily through the National Flood Insurance Program (NFIP). Established in 1968, the NFIP is overseen by the Federal Emergency Management Agency (FEMA) and there are about 5.4 million individual policies in the NFIP. The program has experienced a mixture of successes and persistent challenges. Successes include a large number of policy holders, the insurance of approximately 1.3 trillion of property and the fact that the large majority of policy holders (80%) pay rates that are risk based. NFIP challenges include large program debt, relatively low rates of purchase in many flood-prone areas, a host of issues regarding affordability of premiums, ensuring that premiums collected cover payouts and administrative fees, and a large number of properties that experience severe repetitive flood losses. At the request of FEMA, *A Community-Based Flood Insurance Option* identifies a range of key issues and questions that would merit consideration and further analysis as part of a community-based flood insurance program. As the report describes, the community-based option certainly offers potential benefits such as the prospect of providing coverage for all or nearly all at-risk residents and properties in flood-prone communities. At the same time, many current challenges facing the NFIP may not necessarily be resolved by a community-based approach. This report discusses these and other prominent issues to be considered and further assessed.

Managing Flood Risk Anna Serra-Llobet, G. Mathias Kondolf, Kathleen Schaefer, Scott Nicholson, 2018-03-31 The past half century has seen an evolution in thinking from flood control to flood risk management, recognizing that risk results from both hazard and vulnerability. Rather than rely only on engineering structures to reduce flood magnitude or extent, recent policies emphasize avoiding construction in flood-prone areas or moving people from floodplains, reducing impacts on exposed populations through early warning systems, and insurance to aid in recovery. Implementing this new approach faces many challenges but also offers opportunities for synergies as described in this book for a range of large floodplain rivers and smaller urban streams across North America and Europe. This book is unique in presenting the voices of those on the front lines of implementing a new paradigm in flood risk management, each river with a unique set of challenges and opportunities derived from its specific geography as well as differences in governance between the American and European contexts.

Costs of Errors in Defining a Community's Flood Plain Donnie L. Daniel, D. C. Williams (Jr.), 1977

Ensuring that Structures Built on Fill in or Near Special Flood Hazard Areas are Reasonably Safe from Flooding, **Plan of Instruction for Managing Floodplain Development Through the National Flood Insurance Program**, 1993

National Flood

Insurance Program United States Government Accountability Office, 2017-10-04 NFIP helps protect property in high risk floodplains by among other things requiring communities that participate in the program to adopt floodplain management regulations including building requirements for new or substantially improved structures such as elevating dry flood proofing or wet flood proofing structures GAO was asked to evaluate the possible effects of NFIP including its building requirements on farmers in riverine areas that have a high risk of flooding This report examines among other things the effects of building requirements on farmers in high risk areas and options that could help address any challenges farmers face To do this work GAO analyzed laws regulations and FEMA policy and claims data interviewed 12 state and local floodplain managers 24 farmers and 6 lenders in 8 selected communities in California Louisiana North Carolina and North Dakota selection based on geographic diversity presence of high risk flood areas and type of farming that required on site structures and interviewed flood management and planning experts and FEMA officials *Floodplain Management Handbook* H. James Owen, 1981

Guidelines for Flood Damage Reduction United States. Army. Corps of Engineers. Sacramento District, 1976 *Risk Analysis and Uncertainty in Flood Damage Reduction Studies* National Research Council, Commission on Geosciences, Environment, and Resources, Water Science and Technology Board, Committee on Risk-Based Analysis for Flood Damage Reduction, 2000-10-20 Reducing flood damage is a complex task that requires multidisciplinary understanding of the earth sciences and civil engineering In addressing this task the U S Army Corps of Engineers employs its expertise in hydrology hydraulics and geotechnical and structural engineering Dams levees and other river training works must be sized to local conditions geotechnical theories and applications help ensure that structures will safely withstand potential hydraulic and seismic forces and economic considerations must be balanced to ensure that reductions in flood damages are proportionate with project costs and associated impacts on social economic and environmental values A new National Research Council report *Risk Analysis and Uncertainty in Flood Damage Reduction Studies* reviews the Corps of Engineers risk based techniques in its flood damage reduction studies and makes recommendations for improving these techniques Areas in which the Corps has made good progress are noted and several steps that could improve the Corps risk based techniques in engineering and economics applications for flood damage reduction are identified The report also includes recommendations for improving the federal levee certification program for broadening the scope of flood damage reduction planning and for improving communication of risk based concepts **National Flood Insurance Program - Increased Cost of Compliance Coverage Guidance for State and Local Officials**, *National Flood Insurance Program*, 1990

National Flood Insurance Program: Factors Affecting Actuarial Soundness Perry Beider, 2010-11 The vast majority of homes and small commercial buildings that are insured against flood damage in the U S are covered by the Nat Flood Insur Program NFIP Although the flood insurance FI program had been largely self sustaining in the past it had to borrow 17 billion from the federal Treasury to pay claims after the catastrophic hurricanes of 2005 That borrowing has highlighted

questions about the program's financial health including the actuarial soundness of the premium rates charged on policies that are not explicitly subsidized and the cost of paying claims for properties that have suffered multiple flood losses. This report explains how NFIP sets full risk premium rates for the FI program. Charts and tables

Managing Floodplain Development Through the National Flood Insurance Program, 1998

The purpose of this home study course is to enhance the knowledge and skills of local officials responsible for administering and enforcing local floodplain management regulations. It is also intended to broaden their understanding of floodplain management strategies that can be applied at the local level.

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