

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



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Fabio Biondini, Dan M. Frangopol



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, 2016-02-21 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.

The Future of Risk Management Howard Kunreuther, Robert J. Meyer, Erwann O. Michel-Kerjan, 2019-07-26. Whether man made or naturally occurring large scale disasters can cause fatalities and injuries devastate property and communities savage the environment impose significant financial burdens on individuals and firms and test political leadership. Moreover global challenges such as climate change and terrorism reveal the interdependent and interconnected nature of our current moment what occurs in one nation or geographical region is likely to have effects across the globe. Our information age creates new and more integrated forms of communication that incur risks that are difficult to evaluate let alone anticipate. All of this makes clear that innovative approaches to assessing and managing risk are urgently required. When catastrophic risk management was in its inception thirty years ago scientists and engineers would provide estimates of the probability of specific types of accidents and their potential consequences. Economists would then propose risk management policies based on those experts estimates with little thought as to how this data would be used by interested parties. Today however the disciplines of finance geography history insurance marketing political science sociology and the decision sciences combine scientific knowledge on risk assessment with a better appreciation for the importance of improving individual and collective decision making processes. The essays in this volume highlight past research recent discoveries and open questions written by leading thinkers in risk management and behavioral sciences. The Future of Risk Management provides scholars businesses civil servants and the concerned public tools for making more informed decisions and developing long term strategies for reducing future losses from potentially catastrophic events. Contributors: Mona Ahmadiani Joshua D Baker W J Wouter Botzen Cary Coglianese Gregory Colson Jeffrey Czajkowski Nate Dieckmann Robin Dillon Baruch Fischhoff Jeffrey A Friedman Robin Gregory Robert W Klein Carolyn Kousky Howard

Kunreuther Craig E Landry Barbara Mellers Robert J Meyer Erwann Michel Kerjan Robert Muir Wood Mark Pauly Lisa Robinson Adam Rose Paul J H Schoemaker Paul Slovic Phil Tetlock Daniel V stf ll W Kip Viscusi Elke U Weber Richard Zeckhauser

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

Adapt and Be Adept Terry L. Anderson, 2021-04-01 How can markets help us adapt to the challenges of climate change Editor Terry L Anderson brings together this collection of essays featuring the work of nine leading policy analysts who argue that market forces are just as important as government regulation in shaping climate policy and should be at the heart of our response to helping societies adapt to climate change Anderson notes in his introduction that most current climate policies such as the Paris Agreement require hard to enforce collective action and focus on reducing or mitigating greenhouse gases rather than adapting to their negative effects Adaptive actions can typically deliver much more faster and more cheaply than any realistic climate policy The authors tackle a range of issues the hidden costs of renewable energy sources the political obstacles surrounding climate change policy insurance and financial instruments for pricing risk of exposure to the effects of climate change and more Reliance on emerging renewable energies and a carbon tax are not enough to prevent the effects of global warming they argue We must encourage more private action and market incentives to adapt to a rapidly changing climate

Rethinking Community Resilience Min Hee Go, 2021-08-03 Explores the unintended consequences of civic activism in a disaster prone city After Hurricane Katrina thousands of people swiftly mobilized to rebuild their neighborhoods often assisted by government organizations nonprofits and other major institutions In Rethinking Community Resilience Min Hee Go shows that these recovery efforts are not always the panacea they seem to be and can actually escalate the city s susceptibility to future environmental hazards Drawing upon interviews public records and more Go explores the hidden costs of community resilience She shows that despite good intentions recovery efforts after Hurricane Katrina exacerbated existing race and class inequalities putting disadvantaged communities at risk Ultimately Go shows that when governments nonprofits and communities invest in rebuilding rather than relocating they inadvertently lay the groundwork for a cycle of vulnerabilities As cities come to terms with climate change adaptation rather than prevention Rethinking Community Resilience provides insight into the challenges communities increasingly face in the twenty first century

The Future of the National Flood Insurance Program United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2007

Natural

Hazard Mitigation Alessandra Jerolleman, John J. Kiefer, 2012-11-26 One of the four core phases of emergency management hazard mitigation is essential for reducing disaster effects on human populations and making communities more resilient to the impacts of hazards Presenting an up to date look at the changing nature of disasters Natural Hazard Mitigation offers practical guidance on the implementation and selection of hazard mitigation programs and projects Based on real world applications the book includes case studies that present a thorough explanation of the various issues involved The contributors describe the value and potential of mitigation efforts and explain how to convince public officials and communities of that value They also discuss how to better involve the community and uniquely tailor solutions to regional and local situations The book begins with an overview of the history of hazard mitigation with a focus on the Disaster Mitigation Act of 2000 It examines where hazard mitigation fits into emergency management and addresses some of the challenges that can arise in navigating the various intergovernmental relationships involved in hazard mitigation The remaining chapters explore Public private partnerships for hazard mitigation at the local level The role currently played by the private sector and how communities can best make use of contractors How to maximize the use of the National Flood Insurance Program and the Community Ratings System Risk communications as a key component of encouraging hazard mitigation Legal issues relevant to hazard mitigation Ways to actively engage the community and how to advocate for hazard mitigation policy How state and local governments can promote and fund mitigation without utilizing federal dollars The challenges associated with volunteers and how to best make use of this resource The area analysis as an innovative means of addressing flood risk at the block or neighborhood level The book includes learning objectives key terms and end of chapter questions to enhance comprehension It concludes with a discussion of tools that local practitioners can use and provides an appendix with additional links and resources This volume is an essential reference for both students and professionals in the ongoing effort to better prepare communities against the effects of natural hazards

Planning and Urban Design

Standards American Planning Association, Frederick R. Steiner, Kent Butler, 2012-09-17 The new student edition of the definitive reference on urban planning and design Planning and Urban Design Standards Student Edition is the authoritative and reliable volume designed to teach students best practices and guidelines for urban planning and design Edited from the main volume to meet the serious student s needs this Student Edition is packed with more than 1 400 informative illustrations and includes the latest rules of thumb for designing and evaluating any land use scheme from street plantings to new subdivisions Students find real help understanding all the practical information on the physical aspects of planning and urban design they are required to know including Plans and plan making Environmental planning and management Building types Transportation Utilities Parks and open space farming and forestry Places and districts Design considerations Projections and demand analysis Impact assessment Mapping Legal foundations Growth management preservation conservation and reuse Economic and real estate development Planning and Urban Design Standards Student Edition

provides essential specification and detailing information for various types of plans environmental factors and hazards building types transportation planning and mapping and GIS In addition expert advice guides readers on practical and graphical skills such as mapping plan types and transportation planning

Reauthorization of the National Flood Insurance Program United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2012 **Pearl Crossing LNG Project**, 2005 *Commerce Business Daily*, 2001-03 **Technology Review**, 1980 **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 Money Index, 1989 **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

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