

AFFORDABILITY OF NATIONAL FLOOD INSURANCE PROGRAM PREMIUMS



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Affordability Of National Flood Insurance Program Premiums Report 1

Kate Booth,Chloe Lucas,Shaun French

Affordability Of National Flood Insurance Program Premiums Report 1:

Affordability of National Flood Insurance Program Premiums National Research Council, 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 the Affordability of National Flood Insurance Program Premiums, 2015-08-06 The National Flood Insurance Program NFIP is housed within the Federal Emergency Management Agency FEMA and offers insurance policies that are marketed and sold through private insurers but with the risks borne by the U S federal government NFIP's primary goals are to ensure affordable insurance premiums secure widespread community participation in the program and earn premium and fee income that covers claims paid and program expenses over time In July 2012 the U S Congress passed the Biggert Waters Flood Insurance Reform and Modernization Act Biggert Waters 2012 designed to move toward an insurance program with NFIP risk based premiums that better reflected expected losses from floods at insured properties This eliminated policies priced at what the NFIP called pre FIRM subsidized and grandfathered As Biggert Waters 2012 went into effect constituents from multiple communities expressed concerns about the elimination of lower rate classes arguing that it created a financial burden on policy holders In response to these concerns Congress passed The Homeowner Flood Insurance Affordability Act of 2014 HFIAA 2014 The 2014 legislation changed the process by which pre FIRM subsidized premiums for primary residences would be removed and reinstated grandfathering As part of that legislation FEMA must report back to Congress with a draft affordability framework Affordability of National Flood Insurance Program Premiums Report 1 is the first part of a two part study to provide input as FEMA prepares their draft affordability framework This report discusses the underlying definitions and methods for an affordability framework and the affordability concept and applications Affordability of National Flood Insurance Program Premiums gives an overview of the demand for insurance and the history of the NFIP premium setting The report then describes alternatives for determining when the premium increases resulting from Biggert Waters 2012 would make flood insurance unaffordable

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 Underwater Rebecca Elliott,2021-01-05 Communities around the United States face the threat of being underwater This is not only a matter of rising waters reaching the doorstep It is also the threat of being financially underwater owning assets worth less than the money borrowed to obtain them Many areas around the country may become economically uninhabitable before they become physically unlivable In Underwater Rebecca Elliott explores how families communities and governments confront problems of loss as the climate changes She offers the first in depth account of the politics and social effects of the U S National Flood Insurance Program NFIP which provides flood insurance protection for virtually all homes and small businesses that require it In doing so the NFIP turns the risk of flooding into an immediate economic reality shaping who lives on the waterfront on what terms and at what cost Drawing on archival interview ethnographic and other documentary data Elliott follows controversies over the NFIP from its establishment in the 1960s to the present from local backlash over flood maps to Congressional debates over insurance reform Though flood insurance is often portrayed as a rational solution for managing risk it has ignited recurring fights over what is fair and valuable what needs protecting and what should be let go who deserves assistance and on what terms and whose expectations of future losses are used to govern the present An incisive and comprehensive consideration of the fundamental dilemmas of moral economy underlying insurance Underwater sheds new light on how Americans cope with loss as the water rises A Blueprint for Coastal Adaptation Carolyn Kousky,Billy Fleming,Alan M. Berger,2021-05-20 Tens of millions of Americans are at risk from sea level rise increased tidal flooding and intensifying storms A Blueprint for Coastal Adaptation identifies a bold new research and policy agenda and provides implementable options for coastal communities responding to these threats In this book coastal adaptation experts

present a range of climate adaptation policies that could protect coastal communities against increasing risk including concrete financing recommendations Coastal adaptation will not be easy but it is achievable using varied approaches A Blueprint for Coastal Adaptation will inspire innovative and cross disciplinary thinking about coastal policy at the state and local level while providing actionable realistic policy and planning options for adaptation professionals and policymakers

The Economics of Environmental Risk V. K. Smith, 2022-12-13 Featuring real world examples of how risk information affects public choices The Economics of Environmental Risk expertly demonstrates that policymakers need to consider how people learn about those risks Offering insights into examples such as hazardous waste radon smoking hurricanes and terrorist threats over the past four decades this intuitive book illustrates environmental risks and the choices made to mitigate the potential effects

U.S. Emergency Management in the 21st Century Claire B. Rubin, Susan L. Cutter, 2019-12-06 U S Emergency Management in the 21st Century From Disaster to Catastrophe explores a critical issue in American public policy Are the current public sector emergency management systems sufficient to handle future disasters given the environmental and social changes underway In this timely book Claire B Rubin and Susan L Cutter focus on disaster recovery efforts community resilience and public policy issues of related to recent disasters and what they portend for the future Beginning with the external societal forces influencing shifts in policy and practice the next six chapters provide in depth accounts of recent disasters the Joplin Tuscaloosa Birmingham and Moore tornadoes Hurricanes Sandy Harvey Irma Maria and the California wildfires The book concludes with a chapter on loss accounting and a summary chapter on what has gone right what has gone wrong and why the federal government may no longer be a reliable partner in emergency management Accessible and clearly written by authorities in a wide range of related fields with local experiences this book offers a rich array of case studies and describes their significance in shifting emergency management policy and practice in the United States during the past decade Through a careful blending of contextual analysis and practical information this book is essential reading for students an interested public and professionals alike

Living Well Now and in the Future Randall Curren, Ellen Metzger, 2017-03-24 A philosopher and a scientist propose that sustainability can be understood as living well together without diminishing opportunity to live well in the future Most people acknowledge the profound importance of sustainability but few can define it We are ethically bound to live sustainably for the sake of future generations but what does that mean In this book Randall Curren a philosopher and Ellen Metzger a scientist clarify normative aspects of sustainability Combining their perspectives they propose that sustainability can be understood as the art of living well together without diminishing opportunity to live well in the future Curren and Metzger lay out the nature and value of sustainability survey the problems catalog the obstacles and identify the kind of efforts needed to overcome them They formulate an ethic of sustainability with lessons for government organizations and individuals and illustrate key ideas with three case studies Curren and Metzger put intergenerational justice at the heart of sustainability discuss the need

for fair as opposed to coercive terms of cooperation to create norms institutions and practices conducive to sustainability formulate a framework for a fundamental ethic of sustainability derived from core components of common morality and emphasize the importance of sustainability education The three illustrative case studies focus on the management of energy water and food systems examining the 2010 Gulf of Mexico oil spill Australia s National Water Management System and patterns of food production in the Mekong region of Southeast Asia Financial Management of Flood Risk OECD,2016-07-29 Disasters present a broad range of human social financial economic and environmental impacts with potentially long lasting effects This report applies the lessons from the OECD s analysis of disaster risk financing practices and its risk guidance to the specific case of floods **Handbook on the Economics of Disasters** Skidmore, Mark,2022-10-13 Evaluating the myriad dimensions of how disasters can affect economic activity and decision making this cutting edge Handbook presents a timely analysis of the conditions that reduce or exacerbate disaster impacts Addressing developments in research on disaster economics internationally recognized scholars combine theoretical considerations with empirical methods to expand and improve the field of disaster mitigation **Climate, Society and Elemental Insurance** Kate Booth,Chloe Lucas,Shaun French,2022-06-24 In this book world leading social scientists come together to provide original insights on the capacities and limitations of insurance in a changing world Climate change is fundamentally changing the ways we insure and the ways we think about insurance This book moves beyond traditional economics and financial understandings of insurance to address the social and geopolitical dimensions of this powerful and pervasive part of contemporary life Insurance shapes material and social realities and is shaped by them in turn The contributing authors of this book show how insurance constitutes and is constituted through the traditional elements of earth water air fire and the novel element of big data The applied and theoretical insights presented through this novel elemental approach reveal that insurance is more dynamic multifaceted and spatially variegated than commonly imagined This book is an authoritative source on the capacities and limitations of insurance It is a go to reference for researchers and students in the social sciences particularly those with an interest in economics and finance and how these intersect with geography politics and society It is also relevant for those in the disaster environmental health natural and social sciences who are interested in the role of insurance in addressing risk resilience and adaptation The Open Access version of this book available at www.taylorfrancis.com has been made available under a Creative Commons Attribution Non Commercial No Derivatives 4.0 license

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