

The National Academies of Sciences, Engineering, and Medicine Resilient America Roundtable Meeting (Virtual)

Agenda

October 3 & 5, 2023

All sessions are closed unless otherwise noted

Meeting Objectives:

- Gather as a Roundtable to get program updates, provide member updates and discuss topical and important issues of resilience such as disaster spending and climate risk and insurance.
 - Identify and discuss tangible ways and program opportunities that the Roundtable and Science and Technology for Resilience program can continue to provide value in the field of resilience by leveraging the convening and consensus strengths of the National Academies
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Tuesday, October 3, 2023

[Zoom Link](#)

11:00 AM – 5:00 PM ET

11:00 – 11:10am	Welcome <ul style="list-style-type: none">– <i>Negin Sobhani, Director, Science and Technology for Resilience Program</i>– <i>Sarah Slaughter, Co-chair, Resilient America Roundtable & President, Built Environment Coalition</i>– <i>Jessica Dandridge, Co-chair, Resilient America Roundtable & Executive Director, The Water Collaborative of Greater New Orleans</i>
11:10 – 11:40am	Science and Technology for Resilience Program Update and Discussion <ul style="list-style-type: none">– <i>Negin Sobhani</i>
11:40am – 1:10pm	Roundtable Member Updates – Round Robin <i>Members' brief update on recent resilience work</i>
1:10 – 1:40pm	Break
1:40 – 1:50pm	Disaster Spending & Budgeting <ul style="list-style-type: none">– <i>Sarah Slaughter</i> Introduction and Framing <ul style="list-style-type: none">○ Given the increasing number of disaster events and rapidly rising impact costs over the last 40 years, what are the most effective ways to mitigate risks and reduce potential damage before a disaster happens? After an event and/or during a recovery?○ What resources are currently available for investments in disaster mitigation?○ How do FEMA and other federal, state, and local government agencies work with a community to identify previous mitigation investments in or near that community? How do local, state, and federal agencies work with communities to prioritize potential mitigation investments, and fund those projections to completion?○ How effective are these pre-disaster investments immediately and over time? Who tracks the performance of those investments over time?

1:50 – 2:50pm	OPEN SESSION: Disaster Spending & Budgeting – <i>Colin Foard, Manager, Fiscal Federalism, The Pew Charitable Trusts</i>
2:50 – 3:15pm	Break
3:15 – 3:45pm	Resume Internal Discussion and Summary of Opportunities – <i>Sarah Slaughter</i>
3:45 – 4:30pm	Program Development Updates and Discussion on Opportunities – <i>Berna Öztekin-Günaydın, Program Officer, Science and Technology for Resilience Program</i>
4:30 – 5:00pm	Wrap-up Comments and Adjourn – <i>Sarah Slaughter</i> – <i>Jessica Dandridge</i>

Thursday, October 5, 2023

[Zoom Link](#)

1:00 PM – 4:00 PM ET

1:00 – 1:10pm	Opening Remarks and Recap <ul style="list-style-type: none"> – Jessica Dandridge, Co-chair, Resilient America Roundtable & Executive Director, The Water Collaborative of Greater New Orleans – Sarah Slaughter, Co-chair, Resilient America Roundtable & President, Built Environment Coalition – Berna Öztekin-Günaydin, Program Officer, Science and Technology for Resilience Program
1:10 – 1:30pm	Climate Risk & Insurance <ul style="list-style-type: none"> – Jessica Dandridge Introduction and Framing <ul style="list-style-type: none"> • In 2023, natural disasters topped 23 billion dollars, record high. How can we better address disaster recovery, while also doing so with equity and justice in mind? Can insurance operate with affordability and lead with equity? • The Homeowner's insurance market is unstable, and its stability doesn't seem like it'll be coming in the near future. States such as Florida, California, and Louisiana are currently experiencing a mass exodus of insurance companies, leaving state run insurance providers carrying the greatest risk, and least amount of capital to support their policyholders. What are the causes of the collapse of the insurance markets in these states, and how do other states learn from this? Are there innovations we can learn from in other states and countries that can be examples of building a better disaster recovery model? • Some of the biggest themes in solving instability in the insurance market include risk mitigation, updates to building codes, data collection, and modeling; all can be tools to reduce cost and protect communities. What are the biggest gaps, and what agencies or other entities could fill these gaps? Does or can the federal government play a stronger role in helping to regulate the market? What roles can cities and states play? • Fema Flood Risk Rating 2.0 has recently been sued by 10 states. Unprecedented rate hikes have led many to drop their coverage or sell their homes. Those left without it are often low-income and vulnerable residents who lack the capital to keep their insurance or move. What, if any, role can Nature Based Solutions and scale resilience play into the cost? What kind of reforms can FEMA take on to improve their program? Is there a place for buy-outs and relocation in the NFIP?
1:30 – 2:30pm	OPEN SESSION: Climate Risk & Insurance <ul style="list-style-type: none"> – Francis Bouchard, Managing Director, Climate, Marsh McLennan – Jackie Higgins, Head Public Sector Solutions NA & Senior Vice President for Public Sector Solutions, Swiss Re
2:30 – 2:50pm	Break
2:50 – 3:40pm	Resume Discussion and Key Takeaways <ul style="list-style-type: none"> – Carolyn Kousky, Resilient America Roundtable Member & Associate Vice President for Economics and Policy, Environmental Defense Fund

	<ul style="list-style-type: none"> – Carlos Martín, <i>Resilient America Roundtable Member & Rubenstein Fellow, Brookings Institution & Director, Remodeling Futures Program, Center for Housing Studies, Harvard University</i> – Open floor discussion with all RT members
3:40 – 3:50pm	Roundtable Member Updates – Round Robin <i>Roundtable Members only attending today introduce themselves with brief update on recent work</i>
3:50 – 4:00pm	Closing Remarks and Adjourn <ul style="list-style-type: none"> – Sarah Slaughter – Jessica Dandridge – Berna Öztekin-Günaydın

Background Materials:

Disaster Spending & Budgeting:

- Pew Trusts:
 - (2018). *Natural Disaster Mitigation Spending Not Comprehensively Tracked*. Pew Charitable Trusts, Washington, DC. (<https://www.pewtrusts.org/en/research-and-analysis/issue-briefs/2018/09/natural-disaster-mitigation-spending--not-comprehensively-tracked>)
 - (2020). *How States Can Manage the Challenges of Paying for Natural Disasters*. <https://www.pewtrusts.org/en/research-and-analysis/issue-briefs/2020/09/how-states-can-manage-the-challenges-of-paying-for-natural-disasters>
 - (2022). *Disaster Assistance: An in-depth look at government spending on natural disasters*. <https://www.pewtrusts.org/en/research-and-analysis/articles/2018/08/02/disaster-assistance>
- Kousky, C. et al. (2023). *The US needs a new system for declaring natural disasters and distributing federal aid*. The Brookings Institute. <https://www.brookings.edu/articles/the-us-needs-a-new-system-for-declaring-natural-disasters-and-distributing-federal-aid/>
- Multi-Hazard Mitigation Council (2019). *Natural Hazard Mitigation Saves: 2019 Report*. National Institute of Building Sciences, Washington, DC. (https://www.nibs.org/files/pdfs/NIBS_MMC_MitigationSaves_2019.pdf)
- Smith, A. (2023). *U.S. Billion-Dollar Weather and Climate Disasters in Historical Context*. <https://www.climate.gov/news-features/blogs/beyond-data/2022-us-billion-dollar-weather-and-climate-disasters-historical#:~:text=Tropical%20cyclones%20have%20caused%20the,list%20of%20billion%2Ddollar%20events>
- Federal Emergency Management Administration, Hazard Mitigation Plan Status (<https://www.fema.gov/emergency-managers/risk-management/hazard-mitigation-planning/status>):
 "As of June 30, 2023, all 50 states, the District of Columbia, and five territories including American Samoa, Guam, Northern Mariana Islands*, Puerto Rico, and U.S. Virgin Islands have approved mitigation plans. A total of over 25,500 local governments and 241 tribal governments have approved or approvable-pending-adoption mitigation plans."

Climate Risk & Insurance:

- National Academies of Sciences, Engineering and Medicine:
 - Frueh, S. (2022). *Insurance for a Changing Climate*.
<https://www.nationalacademies.org/news/12/2022/insurance-for-a-changing-climate>
 - (2022). *Climate Conversations Webinar: Insurance*.
<https://www.nationalacademies.org/event/12-07-2022/climate-conversations-insurance>
 - (2015). *Tying Flood Insurance to Flood Risk for Low-Lying Structures in the Floodplain*. Washington, DC: The National Academies Press. <https://doi.org/10.17226/21720>.
<https://nap.nationalacademies.org/read/21720>
- UN Climate Change High-Level, Champions, the UN Race to Resilience, the Adrienne Arsht-Rockefeller Foundation Resilience Center and Marsh McLennan. (2022). *Fulfilling A Legacy Of Societal Risk Management*.
<https://www.marshmclennan.com/insights/publications/2022/november/fulfilling-a-legacy-of-societal-risk-management.html>
- Kousky, C. & French, K. (2022). *Inclusive Insurance for Climate-Related Disasters: A Roadmap for the United States*. Boston: Ceres. <https://blogs.edf.org/markets/wp-content/blogs.dir/32/files/2023/01/Inclusive-Insurance-Report.pdf>