

Closing the Floodgates:  
A Review of the National Flood Insurance Program

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### ***Abstract***

*Since the creation of the National Flood Insurance Program (NFIP) nearly fifty years ago, cities have grown, weather patterns have changed, and areas that use not to be at high-risk have become high-risk flood zones. The NFIP was developed in an effort to convince people not to build in areas prone to flooding. If they do build in these areas, the NFIP encourages them to build smarter with better land-use management methods. Although the program was created with the most noble of intentions, many shortcomings have proved the NFIP to be a policy problem. The purpose of this paper is to analyze the NFIPs many issues according the values and beliefs of the people who the program is intended to benefit.*

*According to the Government Accountability Office, the NFIP has proven to be ineffective as the program is nearly \$25 billion in debt to the U.S. Treasury (GAO, 2011). There are many reasons that attribute to the failure of the NFIP. Over the years, the NFIP has not adequately discouraged development in the Gulf Coast and other coastal regions and floodplains. The premiums paid by beneficiaries are highly subsidized by the government. These subsidized premiums haven't added up to nearly enough money to cover all the damages caused by flooding. This is due, impart, to outdated and faulty maps produced and used by FEMA to determine program eligibility based on the degree of risk indicated by the maps. The government continues to protect homes that have the highest risks for flooding not once, but multiple times. The program provides incentives that keep homeowners in high-risk homes. In addition to these issues, the government pays the private insurance industry to administer these policies. Due to the insurance companies primary function as administrators, they bear no risk associated with paying claims. This revelation opens the door to a number of other issues including the opportunity for insurance companies to profit on the backs of the government and taxpayers.*

## **The National Flood Insurance Program: A Brief Introduction**

The National Flood Insurance Program (NFIP) was created by Congress following the passage of the National Flood Insurance Act of 1968. Administered by the Federal Emergency Management Agency (FEMA), the goals of NFIP were intended to substitute affordable disaster relief and encourage floodplain management (Hayes & Jacobson, 2001).

The NFIP was developed in response to Hurricane Betsy in 1965, America's first billion-dollar hurricane (Dacey & Kunreuther, 1969). The catastrophic destruction experienced by homeowners without flood insurance resulted in the demand for a federal program to ensure that local government planning and land-use management decisions gave adequate recognition to flood hazards and in order to meet consumer demand for affordable flood insurance coverage (Bubeck et al., 2015). At the time, the rapidly increasing costs of repairing flood damage made it difficult for insurance companies to provide affordable flood insurance. In other words, the government thought it necessary to intervene by developing the NFIP in order to fill a gap left by the private market. In an original NFIP statute included in the National Flood Insurance Act of 1968, Congress stipulated:

A program of flood insurance can promote the public interest by providing appropriate protection against the perils of flood losses and encouraging sound land use by minimizing exposure of property to flood losses.

For homeowners living in Special Flood Hazard Areas (SFHA)<sup>1</sup>, indicated by FEMA's Flood Insurance Rate Maps (FIRMs), the NFIP enables property owners in participating

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<sup>1</sup> SFHAs, delineated on FIRMs, are defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to as the base flood or 100-year flood (FEMA, 2017).

communities to purchase protection from the government against losses from flooding. Essentially, the federal government plays the role of an insurance company by collecting premiums from homeowners in SFHAs. The intention of the NFIP is to convince people not to build in SFHAs. However, soon after the program's creation, pursuit of development within SFHAs showed no signs of decline proving that deterrence doesn't always work. People in SFHAs and other vulnerable areas weren't, and still aren't, willing to move because they know the government has their back as long as they purchase insurance.

Furthermore, not enough homeowners living within SFHAs were buying flood insurance during the first few years of the program. In an effort to get more homeowners to sign up, the NFIP was amended by the Flood Disaster Protection Act of 1973 mandating that all homeowners with federally backed mortgages living in a SFHAs are required purchase flood insurance from a private insurance company or through the NFIP. Additionally, as a purchasing incentive for homeowners, the government provided flood insurance premiums at a subsidized price.

This is still the case today. The government is continuing to sell subsidized flood insurance premiums to homeowners. However, cheap premiums are becoming a reality of the past. According to the U.S. National Oceanic & Atmospheric Administration (NOAA) in 2013, the US has experienced one record breaking hurricane after another over the past decade. In 2005, Hurricane Katrina resulted in more than \$108 billion in damages and has proven to be the most costly hurricane in the U.S. (NOAA, 2013). Furthermore, the Insurance Information Institute (2017) valued flood insurance losses from Katrina paid by the NFIP at \$16.3 billion. In 2012, Hurricane Sandy proved to be the second most expensive hurricane in U.S. history, costing \$71.4 billion dollars in damages; \$7.8 billion of which was paid by the NFIP to cover damages (NOAA, 2013; Insurance Information Institute, 2017). Following Hurricane Sandy, there were

concerns regarding the possible systematic underpayment of claims for flood losses through the NFIP (U.S. Senate, 2015). Then, again in 2017, the Gulf Coast was hit hard by three hurricanes – Harvey, Irma, and Maria – all within a single month. Unfortunately, the NFIP ran out money long before this (Lee & Wessel, 2017).

Worse yet, prior to the 2017 hurricane season, the NFIP was \$24.6 billion in debt to the U.S. Treasury and following Harvey, the first of the three hurricanes, the NFIP had surpassed its \$30.425 billion borrowing limit from the Treasury (Lee & Wessel, 2017). In October 2017, by the merciful powers vested in Congress, \$16 billion worth of debt was relieved in order to make it possible for the NFIP to pay claims for Hurricanes Harvey, Irma, and Maria (Additional Supplemental Appropriations for Disaster Relief Requirements Act, 2017).

Clearly, there's an issue: cheap flood insurance premiums haven't added up to nearly enough money to cover all the damage. The problem lies in the fact that the NFIP, a federally run program, has been offering subsidized insurance premiums that fail to reflect the true value of flood risks. Brown (2016), reported that the NFIP had 4.94 million flood insurance policies that provided nearly \$1.24 trillion in coverage, but only collected about \$3.5 billion in annual premium revenue. By failing to reflect the proper value of risk of living in a floodplain, the government continues to bail out homeowners through tax dollars to return to their frequently flooded homes. For these reasons, the increasing occurrence of flood disasters has exerted a strong influence on the public's demand for a policy response (Bubeck et al., 2015).

The purpose of this paper is to address the policy problem: the unsuccessful implementation and deterioration of the NFIP. The first section will incorporate a literature review in an effort to understand expert opinions of the policy problem. The second section will

analyze the data from the literature to provide a rationale for the failure of the NFIP in terms of who participants, the incentives it creates, and how the money gets to beneficiaries. An additional discussion will consider a recent alternative approach for reforming the NFIP and the associated consequences. The third and final section will provide concluding thoughts regarding the future of the NFIP. Throughout the paper, the Advocacy Coalition Framework (ACF) will be utilized as a theoretical basis for describing political contexts (Sabatier & Weible, 2007) in an attempt to gain a deeper understanding of the policy problem through the policy subsystem and associated policy actors responsible for influencing flood policy in the United States.

### **Literature Review:**

In a report published by the World Bank, Jha et al. (2012) stated that despite considerable efforts to reduce the risk from natural disasters, floods remain the most devastating natural hazard in the world. According to the University Corporation for Atmospheric Research (UCAR), US flooding kills more than 100 people a year, more than any other single weather hazard. Since its inception in 1968, the NFIP has raised controversy concerning the extent to which the NFIP encourages or accelerates floodplain development and creates adverse environmental consequences inconsistent with the mandates of the National Environmental Policy Act (NEPA) and Executive Order 11988 (Rosenbaum & Boulware, 2006).<sup>2, 3</sup> Samuel Brody (2017), Professor of marine sciences and planning at Texas A&M University, has

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<sup>2</sup> NEPA: Requires federal agencies to assess the environmental effects of their proposed actions prior to making decisions.

<sup>3</sup> Executive order 11988: Floodplain Management: assist in reducing the risk and cost of future flood disasters by ensuring that federal investments in and affecting floodplains are constructed to better withstand the impacts of flooding.

indicated in his book that Houston is an example of the environmental consequences that are the result of contradiction among NEPA and the NFIP:

Houston's unique in that it's a low-lying area barely above sea level, it's originally made up of bayous and soils that don't drain too well, and it's a city that's affected by flooding from both the sea, saltwater flooding and rainfall-based flooding. The problem is not the environmental conditions, the problem is pavement. The city is growing at a tremendous rate over the last 15 years, we added over 25 percent more pavement in the area, and with pavement and people and structures in environmentally vulnerable places that equates to a lot of flood damage.

According to a Mary & William Law Review (2017), the NFIP has not accomplished the goal of discouraging development in the floodplain in order to limit private and public damages due to flooding. Instead, the NFIP has proven to encourage development in the floodplain and further increase losses among homeowners, business owners, the government, and the environment. This notion can be observed from statistics over the past decade indicating that populations have skyrocketed in hurricane-vulnerable states. For example:

- Since 1950, Florida has experienced a 579 percent growth rate and Texas grew at a rate of 226 percent (Hobbs & Stoops, 2002).
- As of 2010, 39 percent of Americans lived on coastal shoreline counties, a remarkable increase of almost 40 percent since 1970—with the population densities six times greater in shoreline counties than inland counties (Crossett et al., 2013).

- In 2013, a study predicted 80 percent growth in NFIP policies written by the year 2100: 30% of the estimated increase in policies is due to population growth and approximately 70% is due to climate change (Knowles & Kunreuther, 2014).

In addition to increases in coastal population densities the U.S., climate change considerations are not yet reflected in flood risk management policy at the federal level. But climate change is having an impact as more frequent and intense storms continue to force the NFIP further and further into debt (Kummer, 2017). An allegedly changing climate is experienced through rising sea levels, prompting the intensity of hurricanes and other naturally occurring weather events, which could be responsible for increased damages for more American cities over the next century (EPA, 2015; Aronoff, 2017). What will homeownership look like during an age of climate change? When is it OK to rebuild, and when is it time to retreat? In the future, flood risk is projected to further increase in many regions due to the effects of global

**Table 1**

**Chance of flooding increases over longer periods**

Calling a “high-hazard” area a “100-year” flood zone can give the impression flooding occurs once in a century. The actual risk is 1 percent every year.

Time period	10-year flood	25-year flood	50-year flood	100-year flood	500-year flood
1 year	10%	4%	2%	1%	0.2%
10 years	65%	34%	18%	10%	2%
20 years	88%	56%	33%	18%	4%
30 years	96%	71%	45%	26%	6%
50 years	99%	87%	64%	39%	10%

Sources: FEMA, USGS

warming and an increased concentration of people and economic assets in risk-prone areas (Bouwer et al., 2010).

FEMA is responsible for producing flood insurance rate maps that delineate floodplains in the U.S. These floodplain maps highlight areas that have moderate to high-risk of flooding, which is defined as having a 1% or greater risk of annual flooding (Brown, 2017). Table 1 illustrates how the phrase “100-year flood” can be easily misinterpreted. This doesn’t mean that the flood may occur once every 100 years, rather the actual risk of a 100 year flood is 1 percent every year. Similarly, the risk of a 100-year flood is 10 percent every 10 years and 18 percent every 20 years. Table 1 above clarifies this common misconception.

A recent report from the Department of Homeland Security Inspector General’s Office (2017) found that 58 percent of FEMA maps do not adequately identify the level of flood risk. FEMA’s insurance maps are based on past patterns of flooding, meaning that future sea level rise is not factored in (Joyce, 2017). In other words, these maps are outdated and unreliable for many locations. For example, many of the Houstonians who experienced the devastating impacts of Hurricane Harvey were not just victims of bad weather but also unreliable flood maps that have not been updated since 1983. It is worth noting that developing these maps is both time consuming and costly and it can be debated whether or not FEMA has the financial and human capacity to keep the maps up to date. In effect, this makes it harder for homeowners to know if their properties are at risk of flooding. To summarize an article published by *Bloomberg*, the authors claim that the NFIP relies on FIRMs to properly assess flood risk, set premiums, and determine who is required to purchase flood insurance. These flood maps help local governments determine where to allow development and under what conditions. Essentially, outdated FIRMs skew price signals – higher insurance premiums, lower home prices – that would otherwise communicate higher risks of flooding and for this reason, reinforce subsidized insurance premiums offered through the NFIP (Keller et al., 2017).

## Analysis

There are a number of reasons people enjoy living on the coasts. For some, these areas are where their families have lived for generations or it's a necessity for the work they do. For others, it's a luxury. For many of the people who value living by the water, the benefits of coastal living far outweigh the risks. And the risks are significant. In fact, ninety percent of natural disasters in the United States involve a flood (Flood Insurance Reform: FEMA's Perspective, 2017). It has been shown by the United States Geological Survey (2016) that aggressive development can exacerbate the risk of flooding, even inland.

The government has come to provide flood protection because insurance companies found flood protection too risky and costly to provide themselves (Walsh, 2017). Although the program was well intended, the NFIP has proven itself to be a policy problem: it is difficult for the government and tax payers to cover the cost of flood related destruction when the damages are more costly than the premiums being paid by participants. Although it might not appear to be a net loss situation on the surface, on one side the government and tax payers are losing money by continuing to pay for the reconstruction of homes that will continue to be destroyed by flood events. On the other side, homeowners who are forced to participate in the NFIP are continuing to invest in a home that cannot withstand the increasing intensity and frequency of destructive floods. By definition, a policy problem is an unrealized need, value, or opportunity for improvement attainable through public action (Dunn, 2016). In this light, the unrealized needs for improvement have demonstrated to be the many issues of the NFIP that will be discussed in this section. Everything about the NFIP needs to be fixed, from who participates, to the incentives it creates, to where the money goes.

## **Program Participants**

FEMA estimated that as few as half of the 1.5 million residential structures required to carry flood insurance actually do (Flavelle, 2017). This is due, in part, to the fact that only 42 percent of FEMA's maps "adequately identified the level of flood risk", which attributed to the mismanagement of FEMA's flood mapping program and poor mapping standards (USHS OIG, 2016). According to the Flood Disaster Protection Act of 1973, homeowners with federally backed mortgages living within a SFHA are required to obtain flood protection. Eligibility for the NFIP is determined by FIRMs developed through FEMA— the tool that U.S. officials use to determine both flood risk and insurance premiums. However, it has been reported that these maps are outdated and therefore inaccurately reflect the growing risks of coastal living. The results of one study at Rice University and Texas A&M: Galveston found that FIRMs missed about 75 percent of the damages caused by Hurricane Harvey in one section of Southeast Harris County (Blessing et al., 2017). FEMA has proven itself incapable of providing homeowners with reliable FIRMs that accurately reflect their flood vulnerability and, as a result, are under the impression that flood insurance is unnecessary.

Even worse, according to the Congressional Budget Office (2007) there is yet another issue: one in every five homes covered under the NFIP is a second home. Because the NFIP isn't means-tested, an official investigation into someone's financial circumstances to determine whether they are eligible for public fund, the benefits frequently go to some wealthy individuals' vacation home. And, yes, people should be allowed to build in flood-prone areas if they chose, but the government shouldn't be expected to repeatedly help rebuild those homes when the floods start to come, over and over again. The truth of the matter is that a majority of the NFIP beneficiaries are not wealth or second home owners (CBO, 2007). It is easy for anyone to claim

that these homeowners should just move, but that is far easier said than done when people have strong sentimental attachments to their homes. Additionally, selling repetitively flooded homes has proven to be near impossible. These people actually rely on this program and cannot afford for it to go under.

## **Incentives**

There is an argument that helping people stay in their homes after a disaster is what the government is for. It's not to say that the NFIP is responsible to some degree for keeping people bound to their properties. One reason that might explain why people continue to live in homes that have high-risks for flooding is due to the low cost of flood insurance. Flood insurance is so cheap because, unlike other forms of homeowners insurance, flood protection is highly subsidized by the government (Arends, 2017). Insufficient insurance coverage offered through government subsidized insurance premiums had incentivized development in areas that are exposed to high-risks of flooding.

Another incentive to keep people in high-risk homes is the concept of grandfathering, where some homeowners continue to pay the insurance premium of their property even after new flood maps render these properties to be at higher risks of flooding. Many of the properties that have been grandfathered into lower rate brackets are also properties have the tendency to flood over and over while continuing to receive payments every time. According to *The Center for Public Integrity*, the reason 25% of NFIP payouts are going to only 1% of the properties it covers is due to repetitive loss properties. A *New York Times* article stated that over the past two decades homeowners on Dauphin Island, located off the coast of Alabama, have received \$72.2 million dollars in premiums from the NFIP in addition to \$80 million in payments for the repair

of their damaged homes (Gillis, 2012). At the end of the day, the federally funded program that is supposed to help people in flooded homes is forcing them to remain there through the unreasonable incentives offered through the NFIP.

### **Following the Money**

One reason the NFIP is failing is a result of how the program is administered. Although the NFIP is a publically funded program, the government pays the private sector to sell insurance policies. Consequently, insurance companies bear no risk associated with paying claims because they only serve as an administrative function. According to National Research Council (2015), insurance companies are entitled to collect up to 29% of the annual premiums. The insurance industry makes its highest profits when storms cause widespread damage for many policyholders due to the large amount of subsequent claims that are filed. The insurance companies then send out experts to assess the damage. The trouble arises due to the fact that insurance companies don't need to get approval if experts are paid less than \$2,500. In a report prepared by the Office of Inspector General (2016) regarding FEMA's inadequate oversight of the NFIP stated, "Coincidentally, a vast majority of expert expenses fall slightly below that limit; therefore, those expert expenses are not reviewed". An example of how the NFIP poorly manages insurance companies is speculated in a frontline collaboration with *NPR*. Laura Sullivan, an investigative journalist for *NPR*, found that, with all the claims filed following Hurricane Sandy, the insurance companies were found to profit \$400 million off of Hurricane Sandy alone (Young, 2016). While the insurance industry may dispute exactly how much they profit, the fact remains that the government and the taxpayer remain on the hook.

## **Solutions: Where to Start?**

It is becoming increasingly clear that there are many reasons for the failure of the NFIP and it is hard to figure out how all these pieces fit together. At this point, it's not only believing the threats of climate change or considering unchecked population growth that have put and continue to keep people in risky flood-prone areas. Of course, these factors heavily influence the dangers, but it's also the fact that it's only possible for people to take that risk because that are backed by flood insurance.

Is it possible that the reform can be gradual? First and foremost, establishing a means-tested approach, eventually doing away with premium discounts for second homes, and reflecting the true degree of risk by gradually increasing insurance rates on the riskiest of properties seems like a good place to start. However, these improvements continue to neglect the ever impending truth: even expensive interventions are likely to buy communities a little more time because environmental conditions are worsening. Heavy downpours have increased over the last fifty years and sea levels are steadily rising (Kennedy, 2014; EPA, 2015). Without serious reform that takes the worsening impacts of a changing climate into account, the NFIP will remain an unsustainable program that is indirectly harming some of the people it was designed to help.

The harsh reality is that an NFIP reform will not be easy. Finding a single solution is an overbearing and seemingly impossible task. For example, the last time Congress tried a major reform of the NFIP, with the Biggert-Waters of 2012, opposition was raised among coastal Republicans and Democrats alike (Aronoff, 2017; Lee & Wessel, 2017). In summary,

The Biggert-Waters Flood Insurance Reform Act of 2012 authorized and funded the national mapping program and certain rate increases to ensure the fiscal soundness of the program by transitioning the program from subsidized rates, also known as artificially low rates, to offer full actuarial rates reflective of risk (FEMA, 2017).

In plain words, the law was intended to end subsidized flood insurance for second homes that had experienced repeated losses. There was concern that higher premiums would diminish housing values and business profitability, which would further discourage people from participating in NFIP. Following Hurricane Sandy, opposition was so profound that a few reform provisions were quickly rolled back (Aronoff, 2017).

### **Advocacy Coalitions: For & Against NFIP Reform**

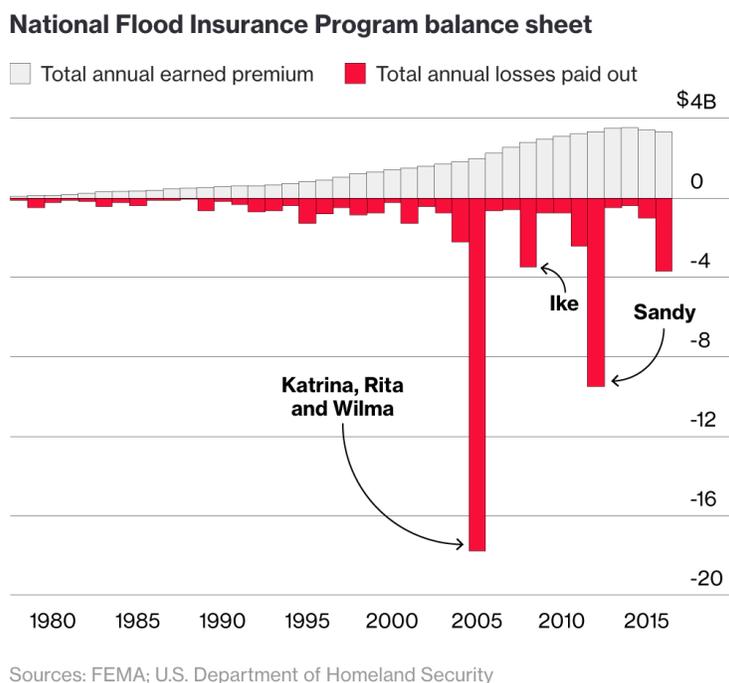
A number of coalitions have formed among House and Senate members in an effort to reform the NFIP. In an interview with *Politico* (2017), Senator John Kennedy (R-LA), “Coalitions that have formed to address flood insurance defy political parties”. Unlike partisan divisions surrounding health care and tax reform, coalitions are forming based on geographic boundaries, rather than party lines. Lawmakers from coastal and other NFIP-heavy areas often laser-focused on rate affordability above all.

In June 2017, Chairman Rep. Jen Hensarling (R-TX) pushed the House Financial Services Committee to pass a package of bills that would amend and strengthen the Homeowner Flood Insurance Affordability of 2013. The bills would reauthorize the program for five years, increase the cost of coverage for policyholders while also making it competitive for private companies to sell their own flood insurance policies. Although there is bipartisan support in

favor of these amendments, there is equal bipartisan opposition among committee members and industry groups.

This opposing coalition of coastal state Republicans, Democrats, and industry workers question how much coverage rates should be increased in order to financially stabilize the program as they believe the House bill would make flood insurance too unaffordable altogether. House Representative Steven Palazzo suggests that for the members who support the House bill, and therefore support raising premiums, are only concerned about the NFIPs ability to fund outlier events like Katrina.

**Figure 2**



*Figure 2: National Flood Insurance Program Balance Sheet*

Rep. Palazzo’s argument can be visualized in **Figure 2** above, showing a clear indication that record breaking storms are isolated events.

The coalition opposing the House bill, including coastal House and Senate Republicans, Democrats, and industry workers were able to defeat a number of the provisions included in the original House bill. The coalition specifically opposed the House provision that would restrict grandfathering. Typically, these grandfathered-in properties experience multiple flooding events. House Financial Services Committee Spokesman favors the House reform bill said, “The provision is intended to protect 9 out of 10 NFIP policyholders who have never flood by forcing FEMA to get serious about how it deals with multiple loss properties. It just doesn't make sense that all NFIP policyholders should continue to pay higher rates to subsidize a few properties that file repeated claims after repeated floods”. Eventually, the House committee in favor of the NFIP reform bills received enough pressure by the opposing coalition that the committee (under the leadership of Committee Chairman Rep. Hensarling) agreed to revoke the aforementioned provisions that would have done away with grandfathering and thereby phase out coverage for new construction in areas at high risk of flooding in addition to skyrocketing rates for some properties.

In response to the NFIP Reform bills enacted by the House, the coalition opposing the House’s NFIP Reform grew among other coastal states’ House and Senate members<sup>4</sup>. Junior Senator Kennedy (R-LA) together with Senator Robert Menendez (D-NJ) drafted their own reauthorization bill that has gained bipartisan support. The Senate bill, known as the Sustainable, Affordable, Fair and Efficient (SAFE) NFIP Reauthorization Act of 2017, largely focuses on keeping insurance premiums affordable, increasing investment to update flood maps, cap all premium hikes at 10 percent, freeze interest payments on NFIP debt, and reauthorizing the

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<sup>4</sup> House Representatives: Clay Higgins (R-LA), Mike Johnson (R-LA), Bonnie Watson Coleman (D-NJ), Gregg Harper (R-MS)

Senate: Bob Menendez (D-NJ), John Kennedy (R-LA), Thad Cochran (R-LA), Marco Rubio (R-FL), Bill Nelson (D-FL), Elizabeth Warren (D-MA), Cory Booker (D-NJ)

program for another 10 years (2017). According to an article in *Politico* (2017), Senator John Kennedy (R-LA) states, in response to Herlinger's support of the House bill for NFIP reform, "Our bill tries to strike a balance between stability in the program yet still making it actually available to the people who need it without undermining the purpose of the NFIP".

## **Conclusion**

The purpose of this paper was to provide an understanding for the reasons the NFIP has failed as a government program. The reasons for the failure of the NFIP were explored in terms of who participates in the program, what incentives does the NFIP offer participants, and where the money collected through premiums and taxes actually end up. There is not one single issue that is responsible for the failure. Rather, there is a web of issues that relate on multiple levels that further reinforce each other. The ACF was utilized to understand the beliefs of proponents for and against NFIP reform and how their values deepen their beliefs. Proponents of the reform value sustainable land use management and fiscal conservation. Opposition to reform is posed by those who already live in homes that would no longer withstand the impacts of flooding without help from the government. There is a heartfelt argument for both sides and, ultimately, who's to say one side is right and the other is wrong?

### **Personal Thoughts:**

In a simple statement, I conclude that the NFIP is a hindrance to the economy, the environment, and the people of the U.S. It doesn't make sense for a public program to bail out individuals at the expense of the government and taxpayers. It doesn't make sense to build on areas that are unable to withstand the impacts of a changing climate. However, I am not a qualified law or policy maker nor am I a victim of a flooded home. However, I am an

environmentalist and I acknowledge that we are in the midst of a changing climate. Through our own human behavior we will be forced to learn what measures will be necessary to in order to adapt to a changing environment.

That being said, I believe the tension between coalitions is justified on both sides. For many in favor of a complete overhaul of the NFIP, the issue is rooted in the fact that a federal program shouldn't keep paying to rebuild homes that will continue to flood. One of the biggest voices pushing for reform is a coalition called Smarter Safer. This coalition incorporates big environmental groups, insurance companies, and conservative free market think tanks who are active proponents for the Biggert-Waters. According to their webpage, Smarter Safer Coalition focuses on environmentally responsible, fiscally sound approaches to natural catastrophe policy that promotes public safety.

The other side of the tension is reflected by those who are actively affected by the damages caused by hurricanes. Many of the homeowners living in the Gulf Coast and other coastal areas are there for a reason. They value their homes and the communities they live in. It is not easy to pick up and move when their whole lives have been spent there. They are willing to fight tooth and nail to stay in their homes no matter how many times they have to rebuild. Others who live by oceans or in floodplains also have careers that are centered in these areas. For those who value their jobs and careers, asking them to move would threaten their livelihoods. And state representatives reflect the values of their constituents. An example of this is the SAFE NFIP Reauthorization Act of 2017 that call for keeping premiums low and protections in place, no matter how many times a home has flooded.

Alas, the unanswered question remains, when is enough, enough? When will people realize that the risks do outweigh the benefits? Maybe it will take another few decades, but eventually, the sea will rise and claim the land coastal residents call home. Honestly, I don't know what legislation is right. One side of the argument believes that public money is being wasted on homes that are built on floodplains and the other side of the argument are the individuals and their representatives that lives in these homes. Should the federal government buck up and prevent expensive development on coastal and floodplains? Are we going to leave the responsibility of planning for and adapting to climate change up to these individuals? Or is this a community effort? These are questions that we are eventually going to have to confront and finding those answers is going to be hard and it will likely upset a number of people.

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