Understanding the Burdens of Severe Weather Events and Building Resilience to Them: An Expanded Role for Local and Regional Planners Facing the Impacts of Climate Change.

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2018 Repeating 2004
What are the Burdens and who Bears them?
Expected Burdens

**Expected**
- Property loss
- Temporary Dislocation

**Unexpected**
- Costs of Delay and Process
- Health and mental health
- Insufficiency of public assistance
- The cost of borrowing
- Long term dislocation
Why Engineered-Solutions may not continue to hold
The Tennessee Valley Authority Service Area
Population Growth, TVA Tennessee Portion

- Growth 2% to 4.9%
- Growth 5% to 18.9%
- Heavy Growth > 19%
Population Growth Northern Alaba,a

- Growth 2% to 4.9%
- Growth 5% to 18.9%
- Heavy Growth > 19%
Heavy Population Growth
4,942,256 Policies in 2017
5,057,090 Policies in 2018
$1,331,139,912 Coverage

Total Number of NFIP in force, 2018