

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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2010



2018



2018





2018







2018 Repeating 2004

Decatur 2019



What are the Burdens and who Bears them?

Expected Burdens

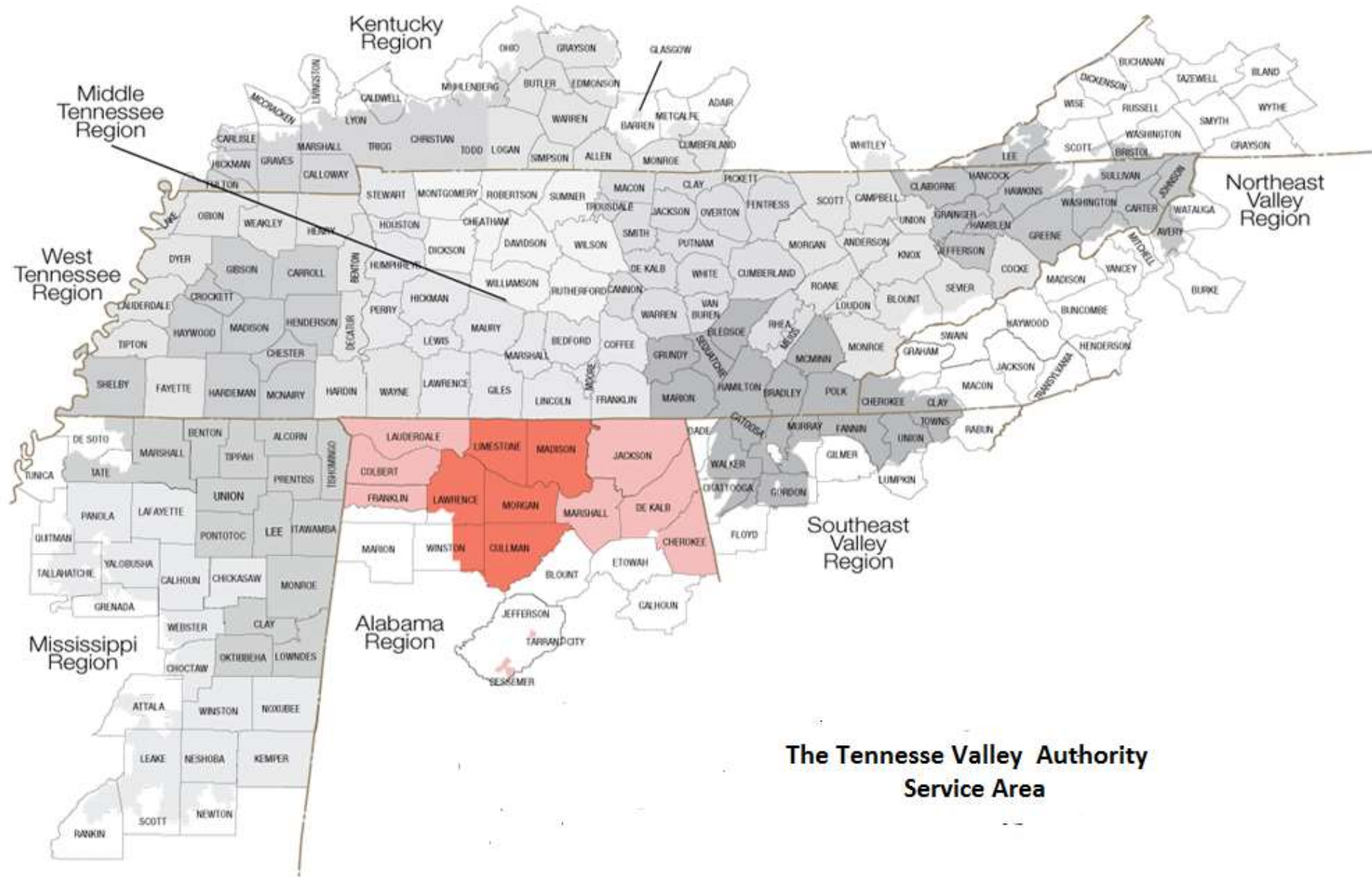
Expected

- 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

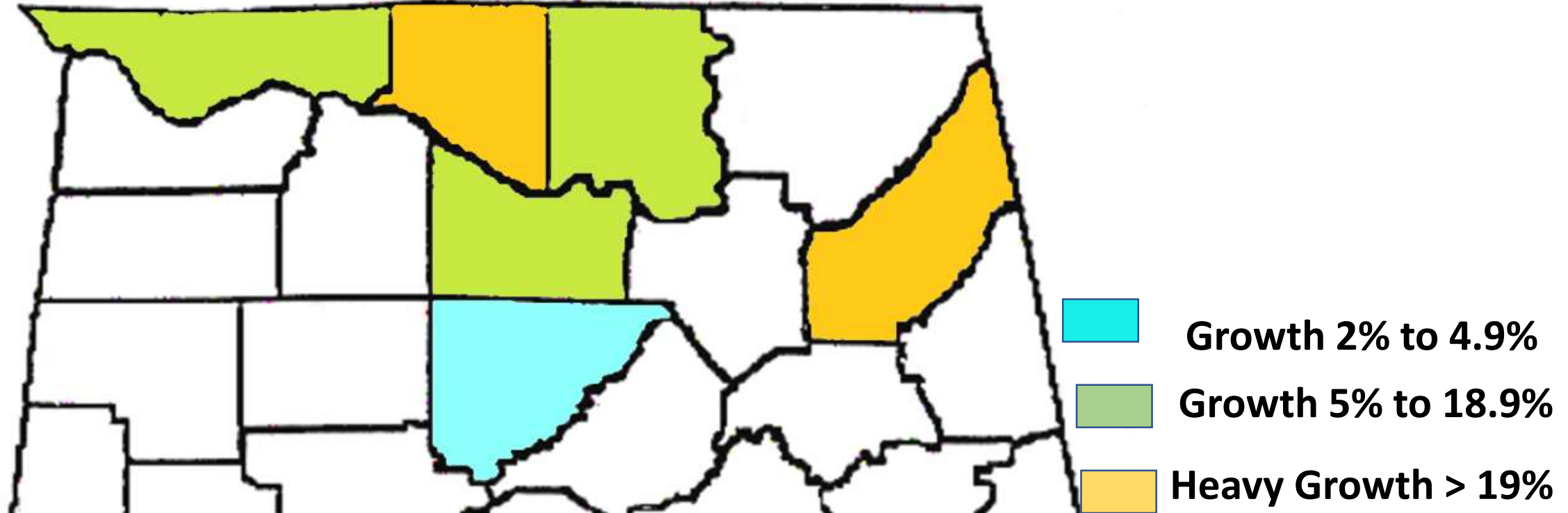
Why Engineered-Solutions may not continue to hold



**The Tennessee Valley Authority
Service Area**



Population Growth Northern Alabama



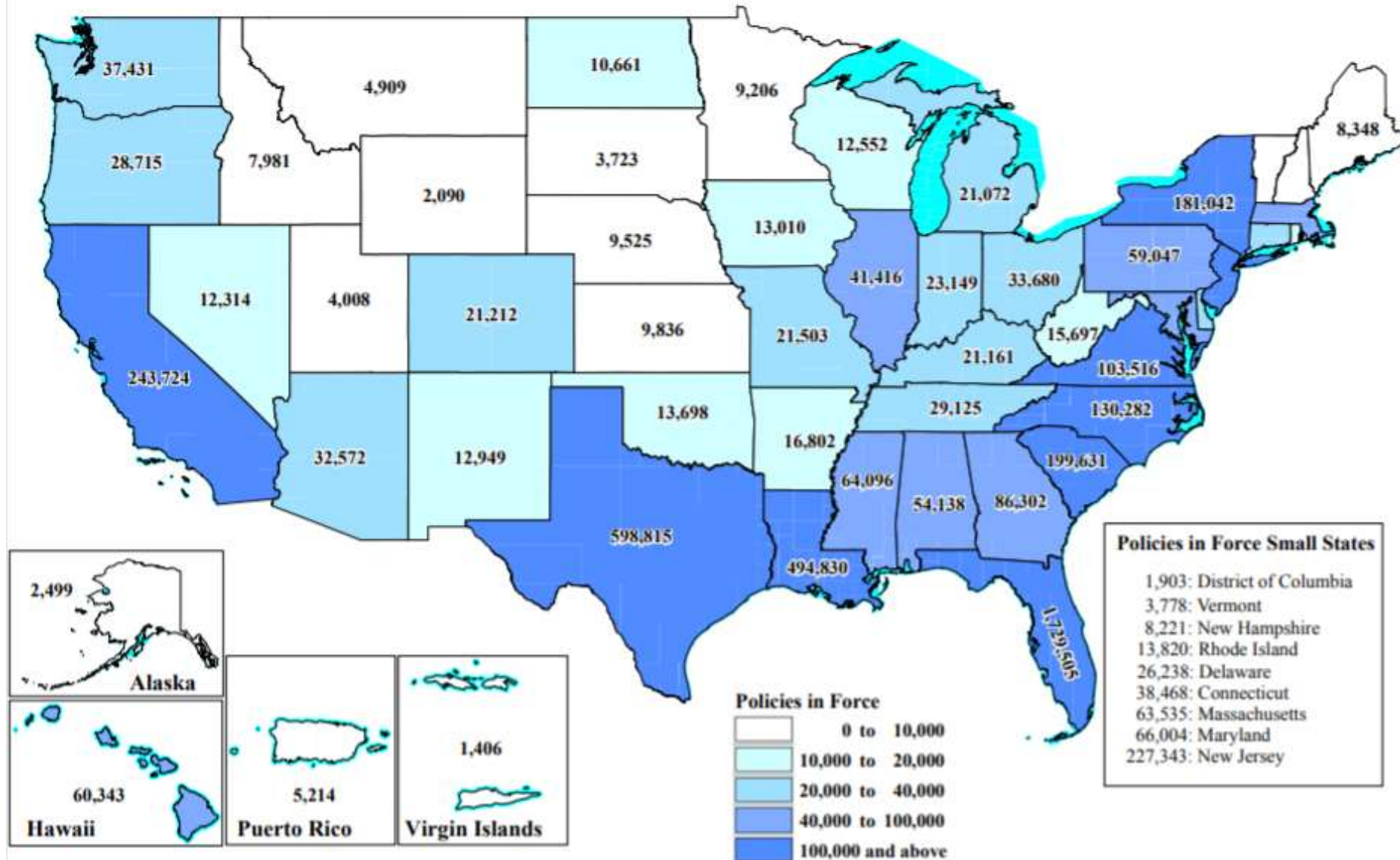
Heavy Population Growth



National Flood Insurance Program

Total Number of Policies in Force

AS OF SEPTEMBER 30, 2017



4,942,256 Policies
in 2017

Total Number of NFIP in force, 2018

5,057,090 Policies in 2018
\$ 1,331,139,912
Coverage

Total Number of NFIP in force, 2018