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On February 12, the Senate Committee on Homeland Security and Governmental Affairs held a hearing on “Extreme Weather Events: The Costs of Not Being Prepared.” Discussion included dissemination of scientific information for disaster preparedness via the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12).

Two panels of witnesses agreed that disasters are occurring more frequently, and that the federal government, and therefore taxpayers, currently bears the brunt of costs for property and crop damage. According to risk management group Munich Re, U.S. total economic losses from weather catastrophes totaled over \$1 trillion in last 30 years.

Witnesses focused on resilience strategies to mitigate natural disaster damages, including providing state and local governments access to the best available synthesized scientific data on potential hazards in their jurisdictions, educating the public on the science of the events and how the insurance industry works, investing in stronger infrastructure, and incentivizing states and individuals to invest in such long term benefit strategies.

BW-12 became law as part of the infrastructural overhaul MAP-21 signed by the President in 2012. BW-12 aims to better apply data on coastal erosion levels and changes in sea level to update regional flood maps. According to Federal Emergency Management Agency (FEMA), 20 percent of National Flood Insurance Program policies currently pay subsidized rates. The new law increases premiums for a portion of these policies. Premium increases are currently a subject of congressional debate.

Sources: E&E Daily; Senate Committee on Homeland Security and Governmental Affairs; FEMA; Government Printing Office
