

**United States House of Representatives
Select Committee on the Climate Crisis**

**Hearing on November 20, 2019
“Creating a Climate Resilient America:
Reducing Risks and Costs”**

Questions for the Record

**The Hon. Alice C. Hill
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The Honorable Kathy Castor

- 1. You discussed in your testimony the role of building codes in community resilience. How well do the model codes address the impacts of climate change, including flood and wildfire risks?**

Model building codes in the United States do not yet address the impacts of climate change. The codes tend to rely on historical weather events to account for risk and focus on life/safety rather than building performance. Efforts are underway to create climate-resilient building codes, but it may be years before such model codes exist.

- 2. How should Congress define resilience and integrate resilience into the laws we are enacting? How can we better prioritize federal investments around measurable resilient outcomes?**

The federal government currently uses multiple definitions for the word “resilience.” The Disaster Recovery Reform Act of 2018 directed the Federal Emergency Management Administration to issue a rulemaking defining the term. This is a welcome development. Any definition of the term must, however, specifically account for future impacts of climate change. One definition that would accomplish this is: “the capacity to reduce, absorb, and recover from events, including the future impacts of climate change.” Without consideration of future risk, resilience efforts will prove futile in the face of worsening climate impacts.

Federal-wide adoption of a common scoring system to measure the resilience of particular investments would assist in the prioritization of those investments. Projects receiving the highest score could receive funding priority.

- 3. In your testimony, you discussed the role of communities in managing land use and the challenges that communities are facing when the available maps of flood and wildfire risk do not consider climate change and the conditions communities will face in the future. How important are maps that show climate risks into the future**

to community land use and zoning decisions? How can the Federal government help address these challenges?

Maps can assist in identifying areas at high risk from climate change impacts. Maps can also help state, local, and federal decision-makers, as well as ordinary citizens, better evaluate whether taxpayer dollars should support new or continuing investment in high-risk areas.

The federal government should undertake a nation-wide effort to develop maps that reflect future risk from climate change. A good place to start would be accurate mapping of future risk from flood and wildfire. The federal government should also commit to updating these maps on a routine basis such as every five years.

4. How can Congress increase community insurability and the use by communities of private insurance for assets that would be insured if they were privately owned, such as buildings?

Congress can increase community insurability by providing incentives to states to permit the use of models of future risk to determine insurance pricing. Incentives could take the form of making available additional levels of federal disaster aid, for example, if the state permitted the use of future modelling to help determine pricing. In the absence of insurance pricing that reflects future risk, current pricing practices could result in underpricing insurance and make it less attractive for insurance companies to offer insurance in certain areas. The ability to consider future risk in pricing could ultimately increase the likelihood of insurance companies continuing to offer insurance.