Science, data and assessment	Stakeholders & Institutional Incentives	Risk communication/ public understanding	Policy choices (short/long)
Consider the long term vulnerabilities created by short term mitigation decisions (in conducting cost/benefit analysis)	Public/private partnership to incentivize risk reduction Incentivize individual mitigation efforts at the local level Incentivize data sharing between private and public partners	Communicate the severity of the event in addition to the likelihood Interface with real estate community to deal with flood risk Help residents to understand their responsibility/requirements after experience damage	Implement independent bldg. code inspection & govt. projects Green infrastructure projects for flooding mitigation to produce revenue Local govt. develop diversified risk finance portfolio Incentivize insuring against disasters with tax

Science, data and assessment	Stakeholders & Institutional Incentives	Risk communication/ public understanding	Policy choices (short/long)
Promote the North Carolina GIS model aggressively and widely (publicly accessible) Modernize the NFIP risk assessment Reduce the gap between loss modeling and policy/private sector decision making – need system level analysis	x	Communicate the uncertainty over time associated with standards and risk measures Visuals - Google street view of what a 100 year flood looks like for their property	Long term loans and grants to incentivize action Govt. as a reinsurer of last resort Find ways to link insurance and retrofits for managing risks of existing buildings

Science, data and assessment	Stakeholders & Institutional Incentives	Risk communication/ public understanding	Policy choices (short/long)
Build behavior of property owners into cat modeling (including agent based models) True quantification of the loss with the uncertainties Find strategies to quantify indirect and direct losses Industry needs NFIP loss data that they don't have	Broader and more active participation of communities in CRS	Information from large firms to small businesses Understanding of Congress of the NFIP and risk – role of public/private partnerships Risk education part of the national curriculum	Congress think beyond the next re-election (Nimtof) Leverage assessment of NFIP cat modeling to help Congress understand the value of modeling tools Policies that promote long term societal benefit of true cost of risk

Science, data and assessment	Stakeholders & Institutional Incentives	Risk communication/ public understanding	Policy choices (short/long)
Provide location of insured properties Collect and organize data relevant to community infrastructure exposure to promote resiliency Double blind experiments – who pays for flood risk and loss (remove the politics from the discussion, just facts)	x	Educate about flood preparation for disasters	Over time, place more financial responsibility at the state level for properties with repetitive losses – more skin in the game Expand mandatory purchase tied to the property

Science, data and assessment	Stakeholders & Institutional Incentives	Risk communication/ public understanding	Policy choices (short/long)
Continued development of cat models and standard measure for flood risk Publicize and provide info to public – estimates of the impacts (e.g. evaluations and cat models, include PML's) Make inputs into the risk evaluation models more transparent	x	Standardize reports of risk to develop mitigation measures and costs – actions that can be taken General education and/or PSA's–raise public awareness (Have available America's Prepareathon and ready.gov) Better transparency of subsidies and processes in the NFIP	What has worked, what hasn't in communities' (e.g. state tax incentives, grant programs, savings - incentives to mitigate) Climate change mitigation – price on carbon Assure that accounting credit be given for natural capital (ecosystem services)

Science, data and assessment	Stakeholders & Institutional Incentives	Risk communication/ public understanding	Policy choices (short/long)
Comprehensive evaluation of costs associated with flooding Piloting community based insurance efforts Experiment with new (alternative) structures for insurance at a single place over time Learn from other countries Lessons from other states e.g. with hurricane measures – Florida, South Carolina, and Texas	Connecting recovery supplemental funding to mitigation/pre-disaster efforts		