Natural Disasters: Planning, Preparing and Paying for Them

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Public Assistance obligations have historically varied significantly by disaster type.

Hurricanes dominate PA obligations for DRs declared between 1999 and 2015.

Hurricane and severe storm DRs frequently include damages due to flooding – so these disaster types are not mutually exclusive.
Public Assistance obligations have historically varied widely across states

Six states received 75% of the total
(NY, LA, FL, TX, MS, NJ)
A Disaster Deductible could incentivize mitigation strategies and promote risk-informed decision-making that will build resilience – including to catastrophic events.
Examples of activities some states are currently doing that could be recognized with credit in a Disaster Deductible model

**Colorado:**
Tax Deduction for wildfire mitigation expenses

**Louisiana:**
Tax deductions for retrofitting existing residential structures
Florida: Hardening homes to certain defined windstorm standards, utilizing a variety of improvement techniques. Uses HMGP funding and state funding to supplement HMGP and homeowner funding.
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