

NAR Sustainability Policy Resources (Feb. 14, 2020)

As requested, below is a compilation of NAR public policy positions, PAG reports, economic research and member resources related to extreme weather events, disaster resiliency/recovery, and sustainability.

Current NAR Policy:

- Pre-disaster preparedness, prevention and proactive risk reduction should be emphasized but post-disaster emergency assistance included
- Private insurance market should be promoted to assume more risk
- Premiums should align with property specific risk and avoid major surcharges or cross subsidies
- Higher building codes and ordinances should be encouraged to avoid costly property damage or retrofits
- Pre-disaster mitigation assistance should be provided to current homeowners
- Full transparency, disclosure and mapping is required for better informed risk decisions

Other Policy Statements (grouped by committee)

Link Label	Link
Insurance Committee - National Disaster Policy; National Flood Insurance Reform; Private Flood Insurance; Seller Disclosures of Property Conditions	https://narfocus.com/billdatabase/clientfiles/172/21/3501.pdf
Land Use, Property Rights & Environment Committee - Global Climate Change; Energy; Land Use; Property Rights; and Water Resources	https://narfocus.com/billdatabase/clientfiles/172/21/3502.pdf
State and Local Issues Committee - Land Use & Growth Management; Eminent Domain; Transportation; and Community Outreach, Development & Revitalization	https://narfocus.com/billdatabase/clientfiles/172/21/3503.pdf

PAG/Work Group Reports

Link Label	Link
2019 – NAR National Disaster Policy	https://narfocus.com/billdatabase/clientfiles/172/21/3504.pdf
2017 – Flood Insurance Legislative Reforms	https://narfocus.com/billdatabase/clientfiles/172/21/3505.pdf
2017 – All Disaster Insurance Research Proposal	https://narfocus.com/billdatabase/clientfiles/172/21/3507.pdf
2016 – All Disaster Insurance Initial Considerations	https://narfocus.com/billdatabase/clientfiles/172/21/3509.pdf
2016 – Flood Insurance Reg. Reforms (final report)	https://narfocus.com/billdatabase/clientfiles/172/21/3510.pdf
2016 – Flood Insurance Reg. Reforms (interim)	https://narfocus.com/billdatabase/clientfiles/172/21/3511.pdf
2015 – Natural Disaster Policy Review	https://narfocus.com/billdatabase/clientfiles/172/21/3512.pdf
2014 – Biggert-Waters Flood Reforms (final report)	https://narfocus.com/billdatabase/clientfiles/172/21/3513.pdf
2013 – Biggert-Waters Flood Reforms (interim)	https://narfocus.com/billdatabase/clientfiles/172/21/3514.pdf

2008 – Global Climate Change	https://narfocus.com/billdatabase/clientfiles/172/21/3547.pdf
2007 – Natural Disaster Legislation	https://narfocus.com/billdatabase/clientfiles/172/35/3515.pdf
2006 - Disaster Planning & Mitigation	https://narfocus.com/billdatabase/clientfiles/172/21/3516.pdf
2003 – State Disaster Insurance Regulations	https://narfocus.com/billdatabase/clientfiles/172/21/3517.pdf
1990 - Disaster Relief & Preparation	https://narfocus.com/billdatabase/clientfiles/172/21/3518.pdf

Economic Research Papers

Link Label	Link
2019 – Compilation of Flood-related Litigation	https://narfocus.com/billdatabase/clientfiles/172/21/3500.pdf
2019 - Private Flood Research for NCOIL & NAIC	https://narfocus.com/billdatabase/clientfiles/172/21/3519.pdf
2019 – State Flood Disclosure Laws Table	https://narfocus.com/billdatabase/clientfiles/172/21/3546.pdf
2018 – Bibliography of Climate Change Impacts	https://narfocus.com/billdatabase/clientfiles/172/26/3498.pdf
2018 – NAR Natural Disaster Whitepaper	https://narfocus.com/billdatabase/clientfiles/172/21/3520.pdf
2018 – All Disaster Insurance Actuarial Study	https://narfocus.com/billdatabase/clientfiles/172/21/3521.pdf
2016 – Biggert-Waters Flood Study	https://narfocus.com/billdatabase/clientfiles/172/21/3522.pdf
2015 – NFIP Actuarial Rate Study	2015.08.12 - NFIP Actuarial Study
2009 – Natural Disasters Whitepaper	https://narfocus.com/billdatabase/clientfiles/172/21/3535.pdf
2008 – Home Insurance Affordability Brief	https://narfocus.com/billdatabase/clientfiles/172/21/3538.pdf
2007 - REALTOR Survey on Natural Disasters	https://narfocus.com/billdatabase/clientfiles/172/21/3539.pdf
2007 – Nat'l Opinion Polling on Natural Disasters	2007 - Nat'l Opinion Polling on Disaster Ins.
2006 – Florida Case Study re: Hurricane Impacts	2006.03.00 - NAR Research on the Impact of Hurricanes on Florida
2002 – Economic Analysis of Impact of Natural Disasters on Supply of Home Insurance	https://narfocus.com/billdatabase/clientfiles/172/21/3542.pdf
1998 - NAR Research on Natural Disaster Impacts on Home Prices	1998.02.02 - NAR Research on Impact of Natural Disasters on Home Prices
1995 - Natural Disaster Legislative Analysis	1995.Jan. - Natural Disaster Legislative Analysis

NAR Resource Pages

Link Label	Link
NAR Flood Insurance Landing Page	https://www.nar.realtor/national-flood-insurance-program
NAR Natural Disaster Landing Page	https://www.nar.realtor/natural-disaster-insurance
NAR Legal Guidance	https://www.nar.realtor/window-to-the-law/flood-insurance-and-disclosures
NAR Disaster Resource Page	https://www.nar.realtor/disaster-preparation-resources
NFIP/NAR Resources for Real Estate Professionals	https://narfocus.com/billdatabase/clientfiles/172/26/3499.pdf