

# Insights and Reflections: A Seismic Shift in Perception

You can't stop an earthquake, but the whole community has a role to help reduce earthquake-related losses. On May 19, 2021, the [Resilient Nation Partnership Network](#) convened an expert panel for an event titled, *A Seismic Shift in Perception: Taking Bold Steps to Mitigate Earthquake Risk*, to identify key priorities for mitigating seismic risk.

## Key themes the panel identified for advancing earthquake mitigation include:

- Link seismic risk to everyday concerns and communicate to the whole community– local business, infrastructure, property values, economic development, public safety and more – that seismic risk is real. Motivation to adopt risk-reducing mitigation actions increases when individuals care about seismic risk and it connects to their personal values.
- Use the flexibility of existing financing programs, including those that may not be specifically designed to address seismic risk, such as the Commercial Property Assessed Clean Energy program. This can also increase cost efficiencies and accessibility to diverse funding streams.
- Develop multi-faceted incentive programs with a triple bottom line so that mortgage lenders, residents and insurers are motivated and able to act on mitigation strategies. For example, insurers could potentially reduce premiums for retrofitted buildings. This could incentivize retrofits that will protect people and property while also reducing an insurer's exposure to losses. Increasingly, investors are looking for assets that have positive social and/or environmental impacts, so it is important to understand the metrics and documentation required to attract capital.
- Design programs equitably so that all members of a community can mitigate and insure against earthquake risks. Natural disasters disproportionately affect underserved and historically marginalized populations at much higher rates.
- Address the compounding impacts of seismic risk. Instead of limiting commentary to deaths and injuries, incorporate information on economic impacts, such as worker/customer displacement, supply chain disruption, uninsured building and product losses, spoilage, the potential to exacerbate housing crises in urban populations, and more.

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