

FTITN: US development in hazardous areas



Theme and Specification link

This edition of *Financial Times in the News* explores the costs and benefits of the increasing demand for building in hazardous zones in the US.

The link to the article can be found here: <https://bit.ly/41lefzC> or use the QR code in the top right corner of this page.

This article underpins many aspects of coasts and hazards within the A Level Specifications specifically:

AQA

- 3.1.3.4 Coastal management
- 3.1.5.1 The concept of hazard in a geographical context
- 3.1.5.5 Storm hazards
- 3.1.5.6 Fires in nature
- 3.1.5.7 Case studies (beyond the UK)

Edexcel

Enquiry question 3: How do coastal erosion and sea level change alter the physical characteristics of coastlines and increase risks?

Enquiry question 4: How can coastlines be managed to meet the needs of all players?

(Eduqas) and WJEC

- 1.1.9 Coastal processes are a vital context for human activity
- 1.1.10 The impact of human activity on coastal landscape systems
- (3)4.5.5 Impacts and management of climatic hazards
- (3)4.5.7 People, climate and the future

OCR

- 4.b. Economic development unintentionally causes change within coastal landscape systems.
- 4.c. Mitigation and adaptation are complementary strategies for reducing and managing the risks of climate change.

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Key terms 

Use the article and your own knowledge to define the key terms below:

Climate change

Climate informed zones

Climate resilience

Climate related damage

Housing shortage

Mitigation

Property tax



Summary in numbers 

Find the related statistic in the article and develop it to add context and summarise the report.

12,000

2016

2,000

\$100bn

2014

39%

60,000

19,500

\$57bn

30ft

3.7m

57%

2055

16,000

\$7.6bn

Wider issues

Write a question here to help think about other issues which might influence the points in the article.



Cost benefit analysis 

Using the article, complete the cost benefit analysis of building in hazardous zones in the US. Classify your findings into socioeconomic, environmental and political.

| Costs | Benefits |
|-------|----------|
| | |
| | |
| | |
| | |
| | |

In your opinion, does one outweigh the other? Justify your point of view.

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Synoptic links



Note down any synoptic links using your specification to help you. A Mind map might be helpful here.

Wildfires in the Amazon

5 examination style questions



Assess the reasons why people continue to migrate to high-risk climate areas.

Discuss the role of government policies in shaping urban development in climate-vulnerable areas.

'The benefits of developing in a climate-vulnerable area outweigh the costs' to what extent to you agree with this statement.

Explain how mitigation measures can help ensure housing development in more hazard prone areas.

Analyse the graph 'US zip codes with the greatest disaster risk have the highest and fastest-growing insurance premiums' from the article.