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A Bay Area City Pioneers Urban-Scale Insurance for Climate Disasters.

Fremont, California, has purchased citywide flood coverage, a novel step that could become more common as the Trump administration looks to shrink FEMA's role.

"Fire took everything, please help."

The headline was one of hundreds like it on GoFundMe campaigns that launched even as the embers of the fires in the Pacific Palisades and Altadena were still smoldering. They were a grim reminder that even in more affluent areas of the US, there are always people who are uninsured or, despite having insurance, still need help with immediate needs like clothing and shelter after a disaster.

Three-hundred and fifty miles to the north of Los Angeles, another California city is pioneering a form of disaster insurance that could provide more reliable relief than the kindness of strangers.

Continue reading.

Bloomberg Green + Citylab

By Leslie Kaufman

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