**Program Design**

The proposed program aims to relocate citizens of Storslysia from regions of high risk to areas with a lower probability of natural disasters. To identify the regions, the program will assign each region a score based on the overall severity and frequency of natural disasters in that area. The program will prioritise the relocation of people from the highest-risk regions, followed by those from the second-highest risk regions until no more relocation is necessary. We believe that the program will generally relocate population from the three bottom ranked regions to the three top ranked regions. The program will also provide financial and psychological assistance to those who file a claim due to natural disasters. The program has been split into two parts, namely voluntary and proactive, and involuntary relocation, each with specific requirements that must be met.

Voluntary/proactive relocation aims to encourage people to move to safer areas before a climate event happens. A citizen that has voluntarily or proactively relocated would have moved from an area identified as high risk to an area with lower risk based on our analysis.

The requirements for an individual to file a claim under our program is:

* Voluntary relocation: The individual can show proof that they permanently moved from a region of high risk to a region with lower risk in the last 5 years
* Involuntary relocation: Evidence of damage due to the natural disaster. Can include but not limited to photos, videos.
* Involuntary relocation: Estimated repair costs of the damages incurred / Cost to build a new home in that region

The program will provide coverage on the following items:

* Coverage to rebuild a standard home or purchase an existing non-owner-occupied home. All members who need to be relocated completely will have a subsidy equals to 80% of the owner occupied home
* Coverage to replace household goods, equal to 40% of the cost of the owner-occupied home. The cost of replacing household goods typically ranges from 40% to 75% of housing costs. The coverage is towards the lower end as we believe households have the ability to bring a proportion of households with them when relocating.
* General lump sum equals to three months of average household income, which is around 17k, to provide assistance.
* For involuntary relocation or household impacted by hazard events, temporary housing while the house is being rebuilt/repaired
* Lump sum of a specified amount if there is a death that occurs
* Coverage of hospital bills of a specified amount if there are injuries that occur due to the natural disaster
* Complementary therapy or psychology sessions to assist with the mental trauma with subsidized continued visits. The continued visits must have proof from the professional that they are due to the impact of the natural disaster or the relocation scheme.

A number of incentives are provided to promote proactive relocation. They include:

* No land tax on the house in the new region for 5 years after relocating
* Job training and employment opportunities to help individuals find a stable job

Quantitative Justification

* Frequency of Natural Disasters: Due to the high probability of natural disasters in various regions which may cause property damage, injury and death, relocating citizens from high to low risk areas reduces the likelihood of those three factors.
* Severity of Natural Disasters: Proactive relocation is cheaper than involuntary relocation, though coverage is provided for both. Due to the severity of the natural disasters, incentives to proactively can reduce the severity of the natural disaster.
* Individuals with lower socio-economic status are often the most vulnerable after severe natural disasters. The program’s prioritisation of these individuals ensures that those at most risk receive the necessary help first.
* From the most current data, these are some statistics about Storslysia. Image1

Qualitative Justification

* Economic Impact: Due to the funds restriction, coverage has been tiered to ensure that those in high risk areas can be treated. Although individuals in high risk areas may see a higher coverage which may reduce incentive to move, we believe that people place a higher emphasis on their life and individual property rather than willingly wait for the natural disaster. The coverage for high risk areas is mainly for those who are unwilling or unable to relocate.
* Societal Impact: Reduction of property damage, injury and loss of life is at the forefront of the program. Human life is extremely important, so prioritising human life and injuries are of the upmost importance.
* Limitations: Limitations are placed on the program so that it provides realistic expectations on those who may be affected by the natural disaster. It also aims to provide effective coverage if a natural disaster happens. Due to these factors, the limitations ensure that the program can operate with effectiveness and efficiency.

Short Term:  
The short-term time frame in which the program will be monitored will be over a 5 year period. During this time, continued monitoring of natural disasters will occur and continued relocation and coverage will be provided and monitored. The reason a 5 year timeframe will be considered a short term frame is because the program needs to be monitored over all regions and all types of natural disasters. For example, here is the difference of a 5 year timeframe for the country of Storslysia. We can see that there are a few differences between natural disasters over the years, ensuring Imagetrends are adapted to will greatly improve the quality of the programImage

Long Term:

The long-term time frame will be over a 130-year period. This is so continued observations of the natural disasters over that period can be monitored, and any changes in trends to the natural disasters can be adapted to. Additionally, due to natural population increases, the relocation program will need to ensure that it has enough capacity to continually relocate people whilst having enough citizens in each region to ensure the economy continues to improve. For example, a high-risk region may turn into a low risk region, thus individuals who may have relocated from that region may want to relocate back to that region. Hence, the program can be continually updated to consider this. Over the given period, there was an average of 55 natural disasters per year, with an estimated 325m property damage per year. Continued monitoring of these statistics will allow the program to be adjusted accordingly.