

## Things are changing fast in the home insurance market

### Marketplace

In the weeks after Hurricanes Helene and Milton hit the Southeast, the price to rebuild has become a contentious topic in the home insurance market. For years, home insurers have identified climate change as a threat, cut coverage and increased premiums for properties in disaster-prone areas.

But now, home insurers are also using new technologies such as drone footage and artificial intelligence to identify other high-risk areas in urban and suburban neighborhoods.

Amy Bach, executive director of United Policyholders, said that's exacerbated the affordable housing crisis.

"We are definitely hearing a lot of alarm bells ringing in the real estate sector about how the sharply increasing cost of home insurance is affecting sales," Bach said.

On the show today, Bach discusses potential reforms, including government-backed insurance programs. Plus, she offers advice for homeowners if they get dropped by an insurer.

Then, we'll get into what headline inflation measures leave out of the cost of housing. And, how do we prepare for the upcoming Election Day in the shadow of the Jan. 6, 2021, attack on the U.S. Capitol? Plus, we hear from listeners about voting from overseas and the origins of trick-or-treating.