



# MIAMI BEACH & THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

## HOW VULNERABLE IS MIAMI BEACH TO FLOODING AND HOW DOES THIS IMPACT INSURANCE COVERAGE?

- The City of Miami Beach participates in the National Flood Insurance Program (NFIP). Due to this, flood insurance is available to building owners and renters.
- Nearly all of Miami Beach is located in or near a Special Flood Hazard Area detailed in Flood Insurance Rate Maps (FIRM).
- **93%** of the buildings are located in the Special Flood Hazard Area, which means insurance is required for buildings with federally backed mortgages. The remaining **7%** are encouraged to carry insurance, being so close to the hazard.
- **84%** of buildings on Miami Beach carry flood insurance policies under the National Flood Insurance Program. It's likely that some buildings do carry additional private insurance – since the coverage limits are quite low in comparison to the high values of many Miami Beach homes (coverage is **\$250,000** for a single family home).
- **64%** of NFIP policies are held by buildings that are Pre-FIRM, meaning they were constructed before the first FEMA Flood Insurance Rate Maps in 1972.
  - Pre-FIRM buildings pay less than the true cost of risk because they are subsidized.
  - Most Pre-FIRM buildings on Miami Beach are lower than Base Flood Elevation (BFE).
    - For a single family home, if the building's lowest livable floor elevation is higher than BFE+2 ft, then the premiums could be cheaper than the subsidized rate.
- **36%** of NFIP policies are held by buildings that are Post-FIRM, meaning they were constructed after the first FEMA Flood Insurance Rate Maps in 1972.
  - In 1994, Miami Beach became an NFIP community. Most homes built after 1994 have elevation BFE+ (higher than FEMA Base Flood Elevation).
  - However, commercial buildings are less likely to be BFE+.

## FEMA MODELLING AND MAPS

- The **current FIRM** maps that are in effect for Miami Beach were adopted in **2009**.
- FIRMs only evaluate risk based on the modeling – **they do not use projections from sea level rise or proposed construction to reduce risk.**
- The city will make sure that FEMA has the best and latest available data on newly elevated roads before the maps are finalized.
- Current modeling is underway
  - In **2018**, FEMA will provide the draft work map to the city that will include what they think the FIRM will look like.
  - In **2019**, FEMA will provide preliminary maps, with an 18-month process for these to become effective. We do have the ability to provide new completed road elevations during the preliminary map phase in 2019.
  - In **2021**, FEMA estimates that final maps will be effective.
    - Appeals process - we will be engaged, for a 90-day period where FEMA will accept appeals and comments. At the end, FEMA will evaluate and incorporate or advise. Appeals can come from property owner, local jurisdiction, or neighborhood.

## WILL ELEVATING ROADS IMPACT FLOOD INSURANCE?

- According to FEMA and the city's Floodplain Manager, elevating roadways and improving storm water drainage in Miami Beach **will not negatively impact private property flood insurance**. Road elevation is not part of the flood insurance criteria. This question can best be answered in two-parts.

### 1. Elevating roadways is one of many positive steps a community can take to mitigate risks and increase their resilience to natural hazards.

There are conditions that can make a building uninsurable by the National Flood Insurance Program. **Elevating public roads and improving storm water drainage do not create these conditions.**

### 2. FEMA modeling and elevating the roads may impact the future FEMA Flood Zone Maps

Once completed, the **elevations associated with the roadways can be taken into account in modeling applied to FEMA's Flood Insurance Rate Maps (FIRM)**, potentially changing modeling results that support the hazards depicted on the maps.

Currently, FEMA is updating these maps in Miami-Dade County, including the City of Miami Beach. Completed work will be incorporated, as possible, into the ongoing modeling. Future changes, or changes unable to be incorporated due to timing issues, can be incorporated through the FEMA Letter of Map Change process. **Any change in Base Flood Elevation on personal property, regardless of its origin, will impact the flood insurance rating, which is done on an individual structure basis taking into consideration a number of flood risk factors.** We expect draft maps for comment by 2018 and final maps by 2021. The city will make sure that FEMA has the best and latest available data before the maps are finalized. Existing maps are located here: <https://gisweb.miamidade.gov/floodzone/>

## WHAT IS THE CITY DOING TO REDUCE YOUR PERSONAL FLOOD INSURANCE PREMIUMS?

The city participates in the National Flood Insurance Program Community Rating System. **Our score currently saves residents 20% on their flood insurance premiums – an estimated \$6 million annually.**

The National Flood Insurance Program rates are governed federal legislation. For the most recent information about your property and building type, speak to your flood insurance agent and visit [www.fema.gov/flood-insurance-reform](http://www.fema.gov/flood-insurance-reform). **The most effective way to reduce the cost of flood insurance in Miami Beach is for the lowest livable floor of a property to be above the FEMA Base Flood Elevation (BFE).**

## 10 STEPS TO FLOOD AWARENESS

- 1. Coastal cities face flood risk.** Miami Beach is planning and acting to reduce risk.
- 2. Protect your property with flood insurance.** Flood damage is not covered by standard homeowner, renter, or wind storm insurance.
- 3. Be smart if you see flood waters.** Avoid driving through or coming in contact with flood waters.
- 4. Keep your home and belongings dry.** Elevate important mechanical, electrical, and important items.
- 5. Build resiliently.** Follow the Florida Building Code and Miami Beach Codes. Understand your elevation by obtaining an Elevation Certificate.
- 6. Natural systems protect us from floods.** Beach dunes, the coral reef tract, and open green areas are natural flood barriers.
- 7. Have a plan.** We can experience flooding from storms, hurricanes and King Tides.
- 8. Keep it clean.** Storm drains lead to beautiful Biscayne Bay.
- 9. Financial assistance** can help address damage for repetitive loss areas.
- 10. Miami Beach is here to help.** The Building Department offers free technical assistance.



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