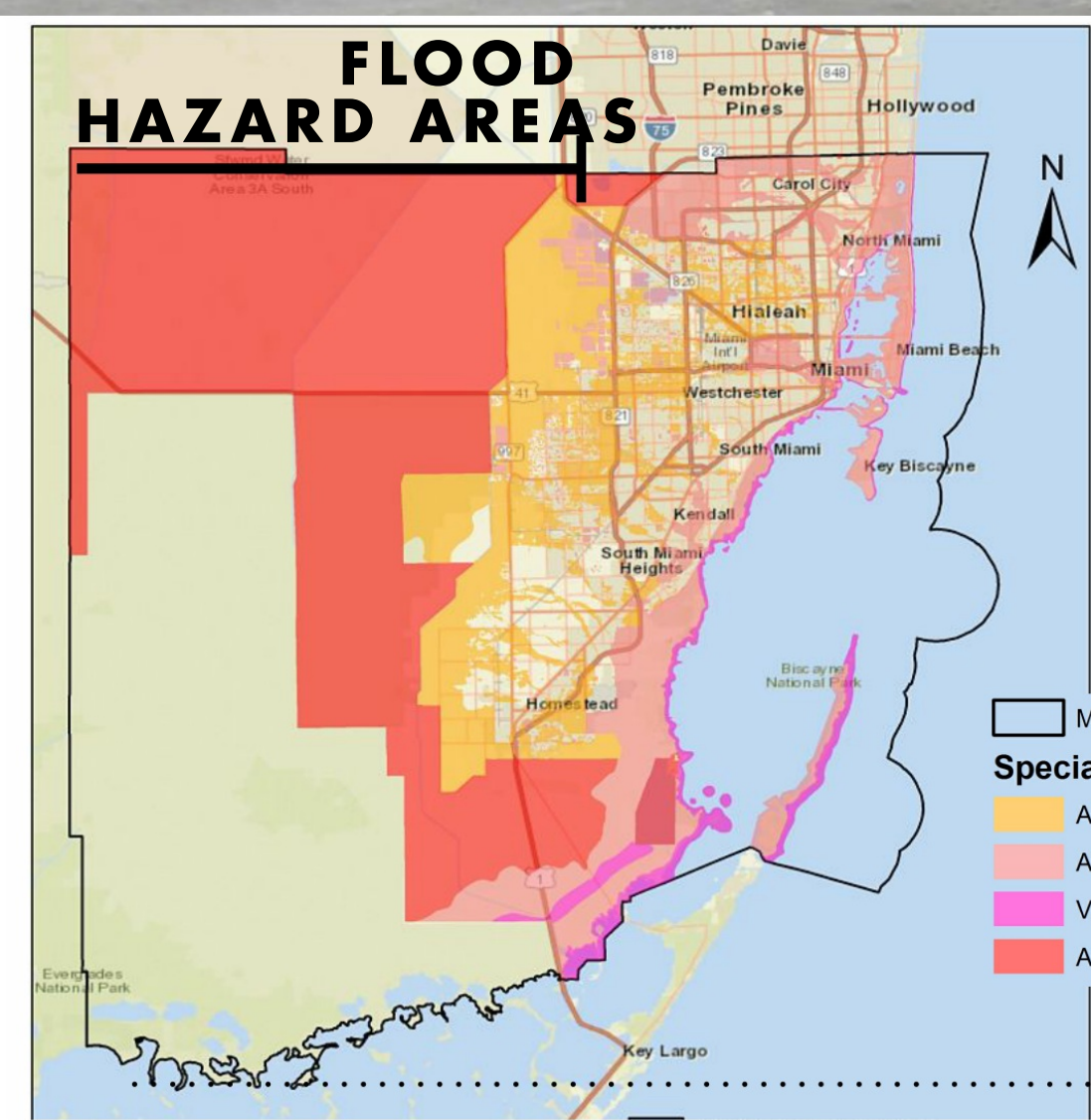


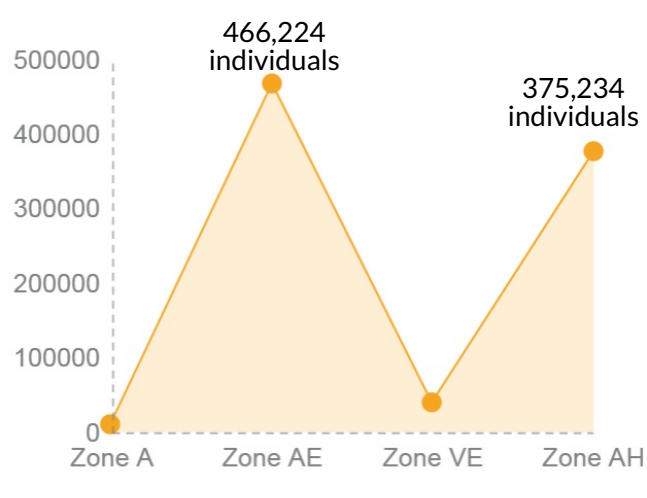
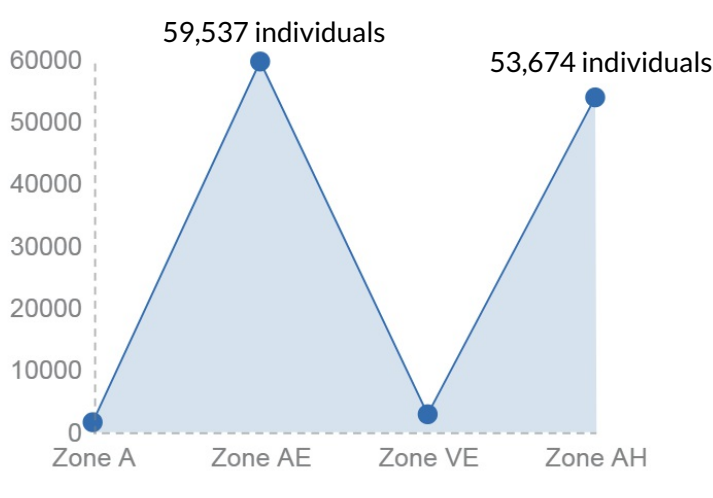
MIAMI-DADE'S

NATIONAL FLOOD INSURANCE PROGRAM



The main goal of the National Flood Insurance Program (NFIP) is to provide subsidized federal insurance to individuals residing in moderate to high flood zones.

MOST VULNERABLE POPULATIONS BY ZONE



Vulnerable Populations are most at risk because they may face challenges when evacuating or preparing for a hurricane.



Community Rating System

Unincorporated Miami-Dade County participates in the CRS Program and has achieved a Class 5 Community rating, which guarantees a 25% discount on all flood insurance premiums in flood zones and 10% discount on policies outside flood zones, for residents in this area.



The Community Rating System is a program designed to incentivize communities to exceed the minimum mitigation standards of the National Flood Insurance Program.

A community is awarded a class ranking for extra flood mitigation efforts taken to reduce the risk of flooding. These rankings provide an extra premium discount on federal flood insurance for homeowners who reside in a special flood hazard area.

WHY IT MATTERS

BUILDING CODES

Since Hurricane Andrew, building codes in Florida are updated every three years to maintain the most resilient mitigation efforts. In Miami-Dade County structures must withstand hurricane winds of at least 130 mph (209 kph); critical infrastructure of 156 mph (251 kph) and up.

FLOOD INSURANCE

The National Flood Insurance Program is in debt \$23 billion to the Federal Government. This figure does not include the claims made by hurricanes Harvey and Irma. The reason for this excessive debt is due to flood insurance rates not reflecting the true risk of flooding.

HURRICANE ANDREW IMPACT

Hurricane Andrew made landfall on August, 24 off the east coast of Florida in Miami-Dade County, near Biscayne National Park (Elliot Key & Sands Key) as a category 5 hurricane with winds at 167 mph (145 kts).

Andrew destroyed 25,524 homes and damaged another 101,241. Andrew caused a total of \$25 billion dollars in damage, and is considered one of the most expensive natural disasters in US history.

For more information check out our recent Hurricane Risk and Sea Level Rise PowerPoint presentation here.