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.

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.

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; critical infrastructure buildings must withstand winds of 161 mph (511 kts) and up.

The National Flood Insurance Program is in debt $23 billion dollars 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 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 for $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.

Sources: NOAA, Miami-Dade County, Miami Herald, U.S. Census, FEMA

Photo Sources: AbcNews, Miami.com