Survey Findings

Respondents were initially presented with four measures related to land use policy and building code standards, and asked to rate their support on a scale of 1 (highly opposed) to 7 (highly supported). These measures included:

1. Requiring all new buildings to be earthquake resistant.
2. Extending high hazard zone building code requirements.
3. Providing matching grants to over 33,000 households to retrofit opening protection alone.
4. Offering long-term incentives for coastal homeowners in 12 coastal counties.

As the 2004 and 2005 hurricane seasons devastated communities, major hurricanes can strike anywhere in Florida, with devastating consequences to people and property. Although Florida has a uniform building code, stringent high velocity hurricane zone (HVHZ) building code requirements are only required in Miami-Dade and Broward Counties. Until the end of 2006, counties along the Panhandle in Northwest Florida, by far in 2004 and Dennis in 2005, were exempt from complying with the minimum statewide building codes for hurricane protection (U.S. GSA 2007a). A large majority of respondents (89%) supported extending HVHZ building code requirements to all coastal counties in the State of Florida (52%) were against.

Climate Change Adaptation

A large majority (81%) regarded projections of more frequent Category 4 and 5 hurricanes by Knutson et al. 2010 and Bender et al. 2010 a highly credible economic threat to Florida (21% moderate credibility, 18% minimal credibility). This peer-reviewed study calculates double the number of annual Category 4 and 5 hurricanes by the year 2100, leading to an increase in annual damages in the U.S. of roughly 30%. A large majority of respondents (78%) were highly supportive of establishing new decision-making criteria and standards for all coastal U.S. states. The U.S. National Climate Assessment published in 2014 and the Energy Policy Act of 2005 require states to integrate climate change impacts into long-term capital planning processes. A large majority of respondents (80%) supported creating a Florida Adaptation Fund to mobilize resources and support proactive measures focused on increasing coastal resilience and minimizing the adverse impacts of climate change.

MSFH Program and Insurance Reform

As the 2004 and 2005 hurricane seasons devastated communities, insurance and reinsurance markets became strained, with increased premiums and lower availability of coverage. In 2005, the Florida Hurricane Catastrophe Fund absorbed losses from Hurricanes Katrina and Wilma, where losses exceeded the $10 billion retention level of the program. The Florida insurance market showed signs of distress, with limited capacity for new business and higher premiums. In 2006, Florida created the Mitigation Sharing Program (MSPH), which provided matching grants to over 33,000 households to retrofit opening protection alone. A large majority of Florida experts and decision makers (69%) were highly supportive of establishing new decision-making criteria and standards for all coastal Florida communities.

Discussion and Conclusions

Between 1980 and 2005, roughly 57% of the U.S. population lived in a county that experienced hurricane and flood damage. In 2005, 53% of counties that suffered two or more flood disaster declarations; and 45% lived in counties that suffered six or more declared flood disasters (U.S. GAO 2007a). Coastal communities are exposed to multiple types of hazards, including hurricanes, storms, and sea-level rise. According to Ackerman and Stern (2008) it is not possible to adapt to climate change. Hurricane-related costs paid by insurance companies and the Federal Emergency Management Agency (FEMA) are expected to increase significantly over the coming decades. The Federal Emergency Management Agency (FEMA) has implemented a number of initiatives to reduce the impact of hurricanes and improve resilience, including the National Flood Insurance Program (NFIP) and the Community Rating System (CRS). The NFIP provides flood insurance to homeowners and businesses in flood-prone areas, while the CRS offers discounts to communities that adopt floodplain management practices. However, the NFIP has been criticized for its inability to adequately cover the costs of disaster response and recovery.