

“How Condo Associations Can Mitigate Damages from Sea-Level Rise,” Sun-Sentinel

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By: Rosa M. de la Camara



Daunting statistics indicate that sea level will continue to rise for centuries, even if greenhouse gas emissions and global warming are sharply reduced. By 2100, sea levels are expected to rise by at least 24 inches.

In Florida, the statistics are not encouraging. Miami has the most to lose in terms of financial assets of any coastal city globally. The Miami-Dade region has the fourth-largest population susceptible to sea-level rise in the world. An estimated \$69 billion worth of property is at risk of flooding in less than 15 years in Florida in large part because much of the state is at or near sea level.

Putting pressure on local governments to step up resiliency efforts is key. Some municipalities are combatting sea level rise by raising their roads, building stormwater pumps, building higher seawalls, upgrading sewage systems and using beaches and dunes as barriers.

For future construction, state and local municipalities must change building and zoning codes and provide tax incentives for developers to create sustainable communities.

The federal government must also help communities pay for protection against flooding and FEMA flood maps should be updated to show sea level rise and to help local municipalities understand their flooding risk.

Condominium associations are quasi-governmental bodies. Directors must adopt proactive steps to protect their residents' property values and may face liability for failing to begin taking preventive measures to avoid the effects of sea-level rise.

Associations must work closely with local and state governments to understand and address risks. Every association should determine whether they are within FEMA's designated flood zones.

Associations may buy flood insurance to ameliorate their exposure to damages due to rising waters. Associations can also find their community's risk for flooding by using a helpful online tool — [FloodiQ.com](https://www.floodiq.com).

The association should adequately insure the association structure and property and take steps to increase flood preparedness.

Associations, especially those in coastal communities, should start preparing for the financial impact of mitigation efforts. The cost is not cheap and should be spread out over years. Funding should be included in the association's budget and more specifically, in the reserve accounts. These reserve accounts will generally build up over the years so that the monies are available once the capital expenditure is needed.

Other more immediate steps can be taken. If the community is undergoing a 40- or 50- year recertification or major construction project, ask the association's electrical contractor if adjustments can be made to low-lying electrical wiring and outlets to raise them. This may include addressing underground facilities or raising the seawall.

Associations should consult with their property managers, engineers and attorneys to formulate a plan that is feasible and works for them. Whatever the proposed action recommended, boards throughout Florida and in coastal communities should take proactive steps now to address future sea-level rise.

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