



MY TURN

Other Views from Those in the Know

Stop Subsidizing Construction on Flood-Prone Coasts

As Florida's elected officials gear up for the start of the 2012 state legislative session, one issue we hope they will tackle deals with Florida's increasing vulnerability to storms, flooding and sea level rise. It is critical that our elected and appointed officials recognize the vital role our natural habitats -- including reefs, sea grasses, barrier islands, wetlands and conservation lands -- play in providing benefits to the Sunshine State.

While we firmly believe smarter land-use and traditional environmental policies need to play their part, we also think Florida needs to make fiscally sensible reforms to Citizens Property Insurance Corp. and the Florida Hurricane Catastrophe Fund.

As a low-lying landscape, Florida is particularly vulnerable to coastal erosion, sea level rise and storm damage. Our natural habitats are critical to providing vital habitat for fish and wildlife, and to fostering our essential tourist sector. In addition, our natural coastal features are critical to public safety, as they help buffer us from inevitable storms. The undeveloped Everglades serve as a prime example of a natural landscape that provides a buffer to the built environments of South Florida.

Where and how we build is a critical component to protecting Florida's natural environment.

We support laws and policies that remove public subsidies for development of our most flood-prone coastal properties, namely by removing Citizens Insurance coverage eligibility for new construction in these areas.

Furthermore, the state should not allow insurance subsidies that encourage new development seaward of the Coastal Construction Control Line or within the Coastal Barrier Resources System.

Established in 1982, with overwhelming bipartisan Congressional support, the CBRS identified coastal areas of high risk for flooding and of exceptional ecological value. As an excellent example of common sense conservation and fiscal prudence, the federal government prohibits subsidies in undeveloped barrier and coastal islands. President Ronald Reagan and Congressional leaders such as Thomas B. Evans, Jr. and the late John Chafee

realized the importance of removing public incentives to build in high-risk locations along the Atlantic and Gulf Coasts – an example our state’s elected leaders should follow this year.

The proposals we stand behind would not prohibit development, but would instead require private citizens to assume the financial cost of the risks they engender, rather than shifting this burden to consumers and businesses statewide. These reforms would also encourage the development of risk-based price signals, creating better alignment of public and valid private interests.

By returning Citizens to the insurer of last resort and scaling back the size of the state-run Florida Hurricane Catastrophe Fund, we can better protect our state’s natural environment, reduce the public’s exposure to massive "hurricane tax" assessments and put Florida back on a glide path to stability.

This piece was co-authored by Manley Fuller, president of the Florida Wildlife Federation, and Gary Appelson, policy coordinator of the Sea Turtle Conservancy in Gainesville.