



SUSTAIN SOUTHERN MAINE

Partnering to strengthen our economy, environment and community

Policy Innovations: Effective Strategies for Adoption and Implementation



Climate Change: An Alternative View of Risk Assessment

Problem Statement: The risk of Climate Change upon your community will be calculated by someone, if not by the community, region or state; it will be assessed by property insurance companies.

Policy Innovation: A Regional Climate Change Compact inspired by large losses including the loss of insurance options.

If local communities have any hesitation of whether Climate Change is likely to have an impact on their region, they may want to follow the lead of the businesses that insure their local properties. In Florida, dramatic increases in the population density and the value of property constructed along its coastline, combined with more dramatic storm events from warmer waters have created astronomical insurance losses since the early 1990's. Whether or not Maine communities are assessing the risks of Climate Change upon their region; property insurance companies certainly are. While Maine does not generally have the size and number of dramatic storm events that Florida sees, it is still vulnerable to such events particularly along its extensive coastline. In working to mitigate the impact of dramatic storms, South East Florida has emerged as a national leader in addressing Climate Change as a region; by collectively creating baseline Sea Level Rise (SLR) projections and Climate Change action plans to be implemented locally, but developed through the SE Florida Regional Climate Change Compact.

Effective framing strategy(s) utilized:

- The Compact is a new form of regional climate governance
- Designed to allow local governments to set the agenda for adaptation
- Provides an efficient means for state and federal agencies to engage with technical assistance and support

Transferability:

- Regional greenhouse gas emissions inventory
- A preliminary assessment of areas at risk to increased flooding due to storm surge and SLR
- Working to achieve regionally consistent SLR projections and adaptation policies; demonstrating a coordinated local effort to higher political levels

Resources:

[www.ces.fau.edu/.../SE Florida RegionalCompact SeaLevelRise April 2011.pdf](http://www.ces.fau.edu/.../SE_Florida_RegionalCompact_SeaLevelRise_April_2011.pdf)

[www.miamidade.gov/oos/library/2011 climate action draft.pdf](http://www.miamidade.gov/oos/library/2011_climate_action_draft.pdf)

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