

A Florida Town's Pioneering Plan to Fund Retreat From Sea Rise: Have New Development Pitch in

January 6, 2020

by [EfficientGov Staff](#)



Surfside is pioneering what appears to be a first of its kind solution for residents in the decades to come: a fund for potential buyouts. The new Resilience Fund houses money from developers with an equal match from the town.

Miami Herald

By Alex Harris

MIAMI — It's dark in Daryle Prager's living room. She shuts all the blinds, shrouding her home in late afternoon shadows.

I don't look out the windows anymore because I'm afraid I'll see flooding," said the 81-year-old travel agent.

In the last few years, the rising tides have sent saltwater over (and under) her degraded seawall and drawn new lines of dead grass in the backyard of her Surfside home. This year, the worst so far, the crispy brown grass is **only a handful of feet from her back porch.**

She doesn't have the cash to fix her sea wall or elevate her 80-year-old bungalow. Her only choice, she said, is to sell the home she's lived in for 53 years, the one she had planned to die in.

"I'm really being squeezed out of my little nest," she said. "I would give anything to stay."

For now, the private market is still hot enough that Prager expects to have no trouble finding a buyer willing to pay a good price. But her town, Surfside, is pioneering what appears to be a first of its kind solution for residents in the decades to come: a fund for potential buyouts.

It's part of the town's new comprehensive plan to address [all aspects of climate change](#), from emissions to building codes to infrastructure. And the key to pulling it all off is explaining to its residents what's happening, and how Surfside can — or can't — help them.

When Prager first started to panic about the rising tides breaching her sea wall, she asked the town for help. Her sea wall is connected to a public one next door. Unlike all the surrounding sea walls, it hasn't been elevated in decades.

She pushed the town to raise the public sea wall — and maybe hers too. They're evaluating raising the public wall, the last remaining city sea wall to be elevated. Then Prager asked for an honest answer to the question ruling her life lately: what do I do with my home?

This is my life I am planning. You have got to tell me the truth,” she insisted.

She said staff told her that even if she raised her sea wall two extra feet, **she would only buy herself around seven years** before the floodwaters started licking at her door. Elevating her home and building a new sea wall would cost money she doesn't have to spare. She's relying on her savings to fund her retirement and pay for her husband's care at a nearby nursing home.

She thought about gambling and staying the next seven years, but she worries about the other implications of climate change — falling property values, rising premiums for flood insurance and, scariest of all, the possibility that banks will stop writing mortgages for flood-prone properties.

The new reality is a hard one, both for Prager and the place she's called home for half a century. Surfside, just north of Miami Beach and south of Bal Harbour, is a half-square-mile of town of hard ground — a full square mile if you count the water rights. Fewer than 6,000 people live there, but most are wealthy.

The island town faces 2 feet of sea rise by 2060. With that much water, the town has **\$45 million of property value at risk**, according to Climate Central. By the end of the century, when the area could see 6 feet of sea rise, that number jumps to \$1.3 billion.

Despite its tiny footprint, the town has begun to address the looming impact of climate change by encouraging solar, requiring higher floor elevations in new buildings and committing to low emission buses.

Last month, Surfside's commission unanimously approved [a climate crisis action plan](#). It calls for a laundry list of climate measures, like taking an inventory of the city's emissions, updating a stormwater master plan and developing [a retreat strategy](#). Surfside is also working with the American Flood Coalition to develop a high-tech model of the city, where officials can test various stresses (like hurricanes and sea rise) against solutions (like mangroves, sea walls or higher buildings) to help decide the town's best options.

At the same meeting, the commission declared a climate emergency after lobbying from youth activists with Miami-based climate activism organization [CLEO](#). Mayor Daniel Dietch called the declaration “an exclamation point” on the action plan.

It’s irresponsible to adopt a cognitive dissonance to [what’s going on around us](#),” he said. “Our risk is undeniable. The modelers get it. The mortgage institutions get it. Insurance gets it.”

Now the city’s job is to communicate that risk to its residents. That job falls to its brand new Chief Resilience Officer Kate Stein. Stein formerly worked at local NPR-affiliate WLRN covering the environment. WLRN is a reporting partner for the Miami Herald.

Dietch cites Stein’s previous work in public radio, where she often covered [climate change’s impacts on residents](#), as one of the main reasons he hired her. He hopes that Stein can help the town explain the changes residents will experience and get them on board without scaring them.

“I want people to come to me with tough questions,” Stein said. She’ll tell them, “There’s an answer to that and the answer is a difficult reality we’re going to have to live with or learn to adapt to.”

One of those difficult realities could eventually be relocation, of people or buildings or both, in the face of the rising seas. But the city has taken the unusual step of addressing the problem ahead of time with a newly formed Resilience Fund.

Dietch said the town has a “comfortable nest egg” in the building fund, which allowed the freedom to think about creating a new fund altogether. He was inspired after sitting on the finance panel for the creation of the Resilient 305 plan, a climate adaptation project funded by [100 Resilient Cities](#).

Although it isn’t codified by the town, the new Resilience Fund houses money from developers with an equal match from the town. So far, two developers have contributed \$60,000 each, so with the town match, the fund sits at just under a quarter-million dollars.

So What’s That Money for?

“That’s the million-dollar question,” Dietch said. “It is for the future. We know there are challenges we are going to face.”

In the town's plan, the fund is specifically designated for "potential relocation due to sea level rise." But during an interview with the Herald, the mayor and the resilience officer pointedly avoided the word "retreat."

"This money is there to address the uncertainty," Stein said.

John Macomber, a professor at the Harvard Business School who specializes in resilience investment, said he hasn't heard of any other such fund in a U.S. city. He praised Surfside's forward-thinking in setting up a way to help future residents long before the money is actually needed, and for its bold measures to inform residents of their risk.

In the big picture, something is going to deliver this bad news to the city eventually," he said. "Probably it's thoughtful to say to someone you have value now and you should capture that value."

Prager is acting on that bad news, even if she doesn't want to.

Last month, a woman came by to help her pick through a lifetime's worth of belongings and downsize for her move.

There's a lot to look through in the four-bedroom home. Nearly every inch of wall space is dedicated to art, mostly her own paintings. There's the one of the windmills in Amsterdam, of a scenic mountainside lake in Oregon, a colorful stilt home in the Keys, her sons throughout their lives. Some have ribbons on them, awards from decades of art shows.

"This is the home I have to leave," she said. "But how can I?"

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