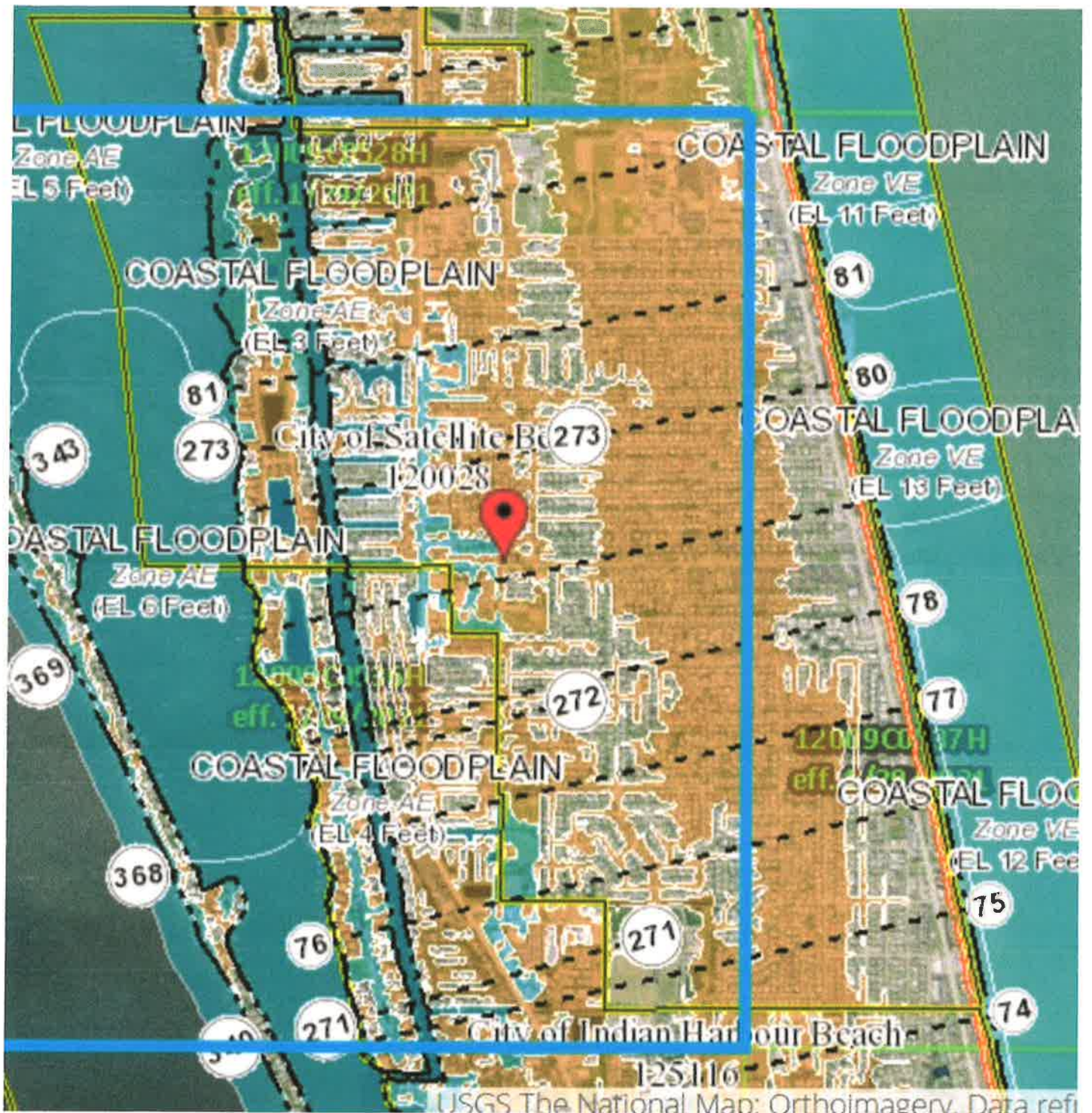


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FLORIDA STATEWIDE REGIONAL EVACUATION STUDY PROGRAM



EVACUATION TRANSPORTATION ANALYSIS

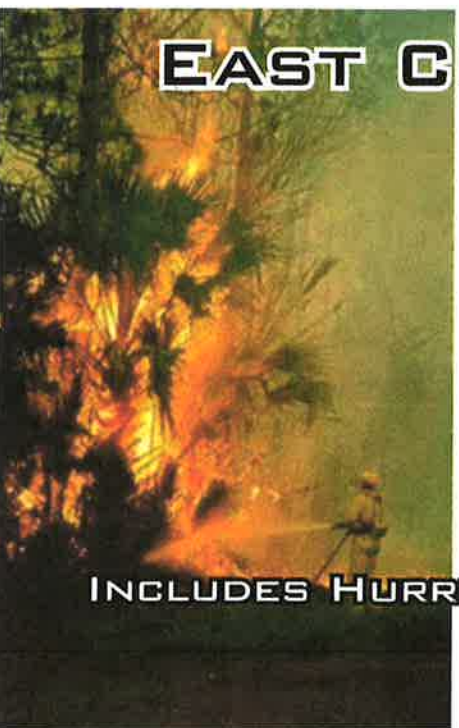
VOLUME 4-6

**FLORIDA DIVISION OF
EMERGENCY MANAGEMENT**

**EAST CENTRAL FLORIDA
REGIONAL PLANNING COUNCIL**



EAST CENTRAL FLORIDA REGION



INCLUDES HURRICANE EVACUATION STUDY

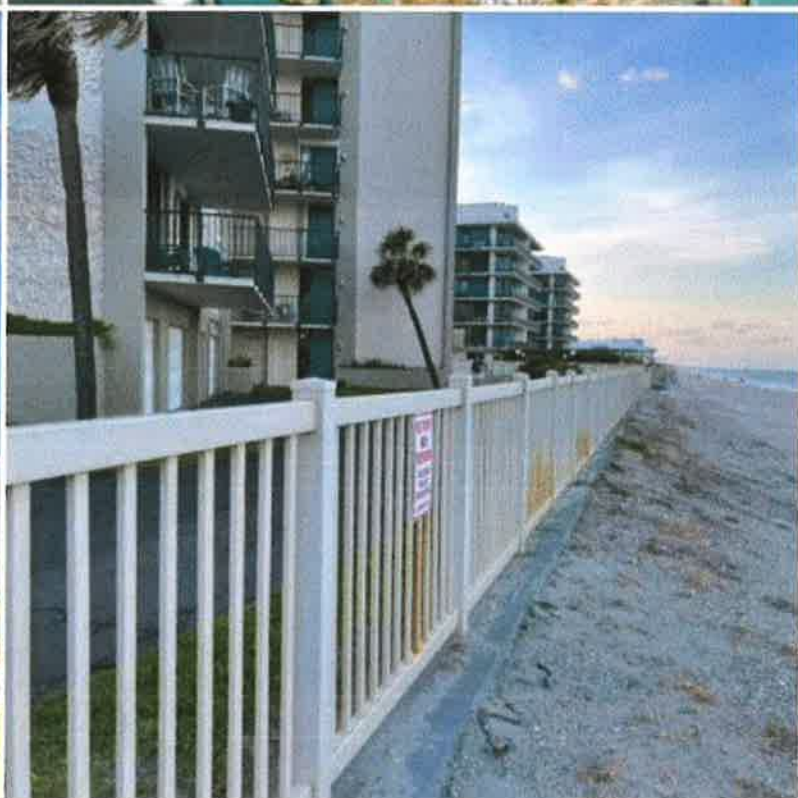
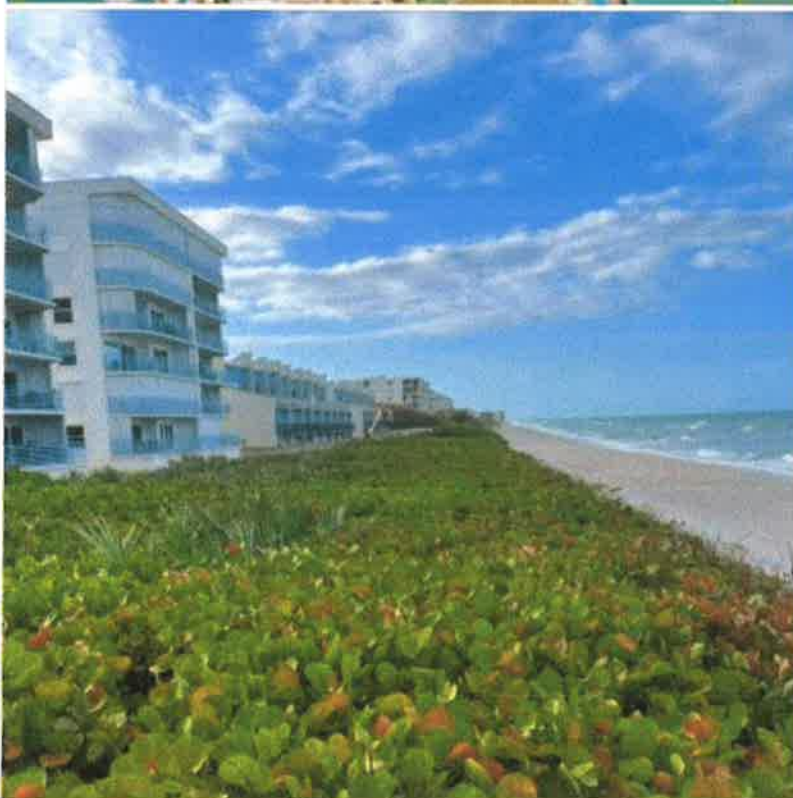


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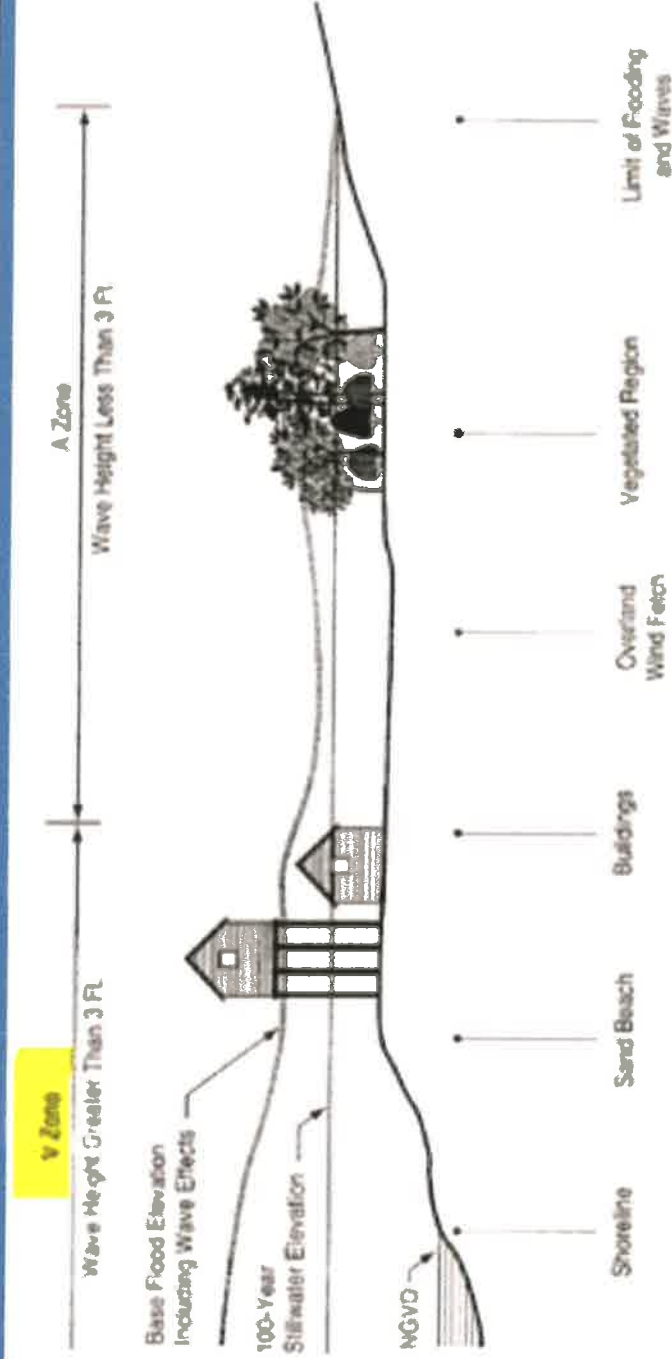


Table ES-14 – 2020 Clearance Times for Operational Scenarios

2020 Summary					
	Evacuation Level A	Evacuation Level B	Evacuation Level C	Evacuation Level D	Evacuation Level E
Clearance Time to Shelter					
Brevard	N/A	13.5	15	19	20.5
Lake	N/A	N/A	13.5	N/A	13.5
Orange	13	N/A	13	13	13
Osceola	13	N/A	N/A	13	14
Seminole	12.5	N/A	12.5	12.5	12.5
Sumter	N/A	N/A	12.5	N/A	12.5
Volusia	13	13	13	14	13
In-County Clearance Time					
Brevard	N/A	14	15	19.5	56.5
Lake	N/A	N/A	16	N/A	60
Orange	13.5	N/A	15.5	20	59.5
Osceola	14	N/A	N/A	19.5	59
Seminole	13.5	N/A	15.5	19.5	59.5
Sumter	N/A	N/A	16	N/A	60
Volusia	14.5	14.5	16	20	59.5
Out of County Clearance Time					
Brevard	N/A	14	15	19.5	56.5
Lake	N/A	N/A	16	N/A	60
Orange	13.5	N/A	15.5	20	59.5
Osceola	14	N/A	N/A	19.5	59
Seminole	13.5	N/A	15.5	19.5	59.5
Sumter	N/A	N/A	16	N/A	60
Volusia	14.5	14.5	16	20	59.5
Regional Clearance Time					
ECFRPC	14.5	14.5	16	20.5	60







Coastal areas are subject to flood risks, especially those associated with tropical cyclones. As storm surge and waves propagate onto the coastal area, they can continue to grow and inundate the beaches, buildings and vegetation, while being dissipated at the same time. FEMA estimates the flood elevation due to storms surge and waves with a 1% annual chance of occurrence. The 100-year Stillwater Elevation does not include the effect of waves, while the Base Flood Elevation (BFE) includes both storm surge and wave effects (note the house that was built on stilts to meet the BFE and how projected flooding may impact that house, vs. the structure without the same mitigation measures in place). In the "V Zone", hurricane induced waves and currents can generate significant hydrodynamic forces to destroy flooded buildings. In the "A Zone", wave effects are less significant but buildings can still be flooded.

Hurricane Ian's widespread damage is another disaster for Florida's already shaky insurance industry. Even though home insurance rates in Florida are nearly triple the national average, insurers have been losing money. Six have failed since January 2022. Now, insured losses from Ian are estimated to exceed US\$40 billion

Hurricane risk might seem like the obvious problem, but there is a more insidious driver in this financial train wreck.

Finance professor Shahid Hamid, who directs the Laboratory for Insurance at Florida International University, explained how Florida's insurance market got this bad – and how the state's insurer of last resort, Citizens Property Insurance, now carrying more than 1 million policies, can weather the storm.

What's making it so hard for Florida insurers to survive?

Florida's insurance rates have almost doubled in the past five years, yet insurance companies are still losing money for three main reasons.

One is the rising hurricane risk. Hurricanes Matthew (2016), Irma (2017) and Michael (2018) were all destructive. But a lot of Florida's hurricane damage is from water, which is covered by the National Flood Insurance Program, rather than by private property insurance.

Another reason is that reinsurance pricing is going up – that's insurance for insurance companies to help when claims spike.

But the biggest single reason is the "assignment of benefits" problem, involving contractors after a storm. It's partly fraud and partly taking advantage of loose regulation and court decisions that have affected insurance companies.