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Although the impacts of climate change are varied, two of the most important issues for residents and businesses in South Florida are sea-level rise and extreme storm events. But there are also less obvious, although equally important, concerns such as the effects of saltwater intrusion on the potable water supply.

In Miami Beach, the local government has implemented a robust stormwater management program to protect from increased sea levels and flooding. The city has also raised roads up to six feet to combat the effects of rising sea levels. One of the challenges of climate change occurs when addressing unexpected consequences. For instance, a restaurant in Sunset Harbour experienced flooding during a torrential downpour and although the street had been raised, the elevation of the restaurant was below the crown of the road. The insurance claim was denied because the area was deemed to be a basement and no longer insurable.

The impact on insurance and reinsurance raises critical issues related to climate change. What happens if you can't insure beyond 15 years because you don't have accurate projections of the impact of climate change? This issue is likely to have a considerable effect on the affordability of housing in coastal areas and other regions prone to flooding. Miami-Dade County officials have met with representatives of global insurance and reinsurance institutions to discuss methods of identifying and projecting risk, as well as ways to stabilize the market and minimize issues of insurance affordability.

Miami-Dade is expected to employ greater usage of public-private partnerships as a means of funding future infrastructure needs, pointing to its recent multi-billion dollar investment in water and sewer infrastructure as one successful, large-scale example. The county is also exploring ways of engaging with the private sector to share the risk, and helping with the financial impact of infrastructure projects over time.

Dealing with the effects of climate change will present unexpected issues and unintended consequences that will require considerable ingenuity to address. The success of these initiatives will require local governments and the private sector to work together and take the lead in connection with these critical issues. ■

the most recent request, a \$60,000-purchase of 10.56 acres of wetlands, was deferred by the Miami-Dade Infrastructure and Utilities Committee in March 2017.

#### ■ Prepare for the worst

Scientific data suggest that sea levels will rise on both the eastern and western sides of the Florida Everglades by as much as 2 feet by 2060, a change which would decrease the living space in Miami-Dade and also damage the area's infrastructure. A number of measures have been taken to deal with this potential sea-level rise.

In 2009, Miami-Dade established the Office of Sustainability for the purposes of evaluating the threats posed by potential climate change and of assessing the planning and response efforts that are already in place. Furthermore, as part of the county's sustainability plan, known as GreenPrint, the office will develop new measures in addition to the existing ones to tackle these threats. The county has also sought assistance from the National Oceanic and Atmospheric Administration (NOAA) to identify the short- and long-term steps that should be implemented to mitigate the effects of flooding and sea-level rises. NOAA has advised Miami-Dade and adjacent counties in developing the Digital Coast in Action data set to assist them in implementing a regional climate change plan.

The \$100-million flood prevention project for the City of Miami Beach involves a series of measures including the raising of roads and the installing of pumps and new water mains to mitigate the effect of increased sea levels. Expected to start in fall 2017, many residents of the affected areas have voiced concerns about the project increasing the likelihood of flooding on their properties as raised streets are kept dry. Miami Beach has already spent 300 million on pumps in a project that was acknowledged by President Obama in a visit to the Florida Everglades in 2015.

Miami-Dade has also become a hub in recent years for private-sector involvement in the fight against potential climate change. Companies v. Climate Change (CvCC), a media and events company, hosts an annual event which was first held at the Hyatt Regency in the City of Fort Lauderdale from November 30 through December 2, 2016. The event is focused on uniting companies around the common goal of providing solutions to the problems posed by climate change to the world's cities. The 2016 event featured speakers representing a diverse array of companies such as Citigroup, Avery Dennison, Bacardi, Alaska Airlines, Office Depot, Subway and Walgreens. CvCC will hold another conference at the same time in 2017 to highlight how