

# CAPSULE



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**CAPRI**

## HIGHER GROUND

Lessons From Hurricane Melissa  
for Resilience, Relief, and Recovery



Hurricane Melissa made landfall on Jamaica's southwestern coast on 28 October 2025 as a Category 5 storm, the first Category 4 or 5 hurricane on record to strike the island directly. Its total effects were estimated at J\$1.95 trillion, or US\$12.2 billion, making it the most destructive hurricane in Jamaica's recorded history. This report examines how the state's risk posture, meaning its judgements about which hazards to plan for and how much to commit to them in advance, shaped Jamaica's ability to withstand the storm, keep essential services running, and recover. It looks at four areas: the natural environment, the built environment, public services and welfare, and disaster financing.

What held best was the country's finances. More than a decade of fiscal discipline allowed Jamaica to absorb the shock without a fiscal or market crisis. The government had paid premiums in calm years for a catastrophe bond and for parametric insurance through CCRIF, and both paid out within weeks of the storm. In all, the disaster risk financing framework supplied about US\$1 billion, more than the government's expected share of the cost of a severe hurricane.

The built environment fared far worse, accounting for 86 percent of Melissa's damage. Almost every building standing when the storm arrived had gone up before Jamaica had an enforceable national building code. The building code, drainage standards, and grid design standard were all set against a record with no direct landfall of a Category 4 or 5 hurricane, and the grid was built for a Category 3 storm. Most of the damage to homes began at the roof, where sheet-metal roofing held down only by screws gave way and let in the rain. In timber-built Westmoreland, one in three assessed homes was destroyed outright, against one in seven in block-built St. Elizabeth.



Jamaica's natural defences had already been weakened. The laws to protect mangroves and forests largely exist, but permit exemptions and ministerial overrides have allowed them to be cleared. About a third of the island's mangroves have been lost since the 1970s. In a one-in-200-year hurricane, Jamaica's mangroves protect an estimated 177,000 people and US\$2.4 billion in buildings and infrastructure, yet that protection is not counted in planning decisions or in reconstruction.

Public services had no plan for losing several systems at once. Electricity took seven months to restore, and water, health care, and schooling could recover only as fast as the grid. Five hospitals were left wholly or largely out of service, leaving some 31,000 patients without specialist care. A year after landfall, some 80 public schools were still teaching in tents or on rotation. Relief moved quickly where the military and international agencies had the capacity, but 29 communities were cut off for weeks, and the tools for deciding who should receive help were built during the response.

Money was also slow to move once it arrived. Five months after landfall, ODPPEM had

spent 1.8 percent of the J\$1.4 billion in cash donations it received. The reserves meant for smaller, more frequent disasters were drawn down, with the National Disaster Fund 93 percent below its 2025 level, and there is no rule for rebuilding them. For now, Jamaica is better protected against another catastrophe than against the ordinary storm or flood that is more likely to come next.

Many of these gaps reflect the limits of a small public service, in which preparing for a storm the island had never experienced competed with more immediate work for the time of the same officials. Across all four areas, the state planned ahead where someone outside it required it



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to. Investors and insurers will not take on Jamaica's risk without pricing it against models of future storms, so the financing framework was built to that standard. Building codes, grid standards, and land-use decisions face no such requirement, and were set against the storms already in the national record. The same holds for households. Most of those affected by Melissa owned their homes, but almost none were insured. Without a lender or insurer involved, nobody checks a house against a standard, and the state ends up paying through relief.

Reconstruction is the point at which this can change. The roofs, poles, and water systems now being replaced will be rebuilt to the old standards unless those standards are revised before the rebuilding is finished. Jamaica has already shown, in its disaster financing, that it can plan for future storms. The task now is to do the same for its homes, its public services, and its natural defences.



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## Recommendations

1. Protect and restore mangrove forests, and count natural defences in reconstruction plans.
2. Protect remaining unprotected primary forests, except in limited cases enumerated in law.
3. Revise design standards against a forward assessment of the hazard, beginning with how roofs are fastened.
4. Upgrade the electricity grid to withstand a Category 5 hurricane, beginning with the transmission network.
5. Draft a wind standard for the frames that hold solar panels and require it in every contract for new utility-scale solar generation.
6. Relocate water treatment plants, water mains, and pumping equipment to locations less exposed to flooding, or raise equipment above flood level.
7. Keep new construction, public and private, out of the most exposed locations, and raise or relocate houses that flood.
8. Plan the order and standard of reconstruction before the next storm.
9. Build a national record of buildings and infrastructure, and make the issue and renewal of utility licences conditional on contributing to it.
10. Require a costed and funded service continuity plan from every licensed utility provider as well as from every hospital and school.
11. Construct dedicated, multi-hazard shelters at strategic locations.
12. Establish a permanent digital relief management and claims platform, backed by a standing register of households.
13. Open the dedicated National Disaster Fund account that the Disaster Risk Management Act has required since 2015, and appoint the Fund Committee and Chairman.
14. In the annual budget, make a minimum, mandatory contribution to the National Disaster Fund, and set a rule for replenishing the framework's lower tiers after a storm.
15. Establish real-time digital accounting, reporting, and audit protocols so that disaster funds are deployed quickly and transparently.
16. Expand parametric insurance and catastrophe-bond capacity.