

10 Things to know about



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 **CAPRI**

HIGHER GROUND

Lessons From Hurricane Melissa
for Resilience, Relief, and Recovery



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1 A STORM WITHOUT PRECEDENT

It came ashore on 28 October 2025 as a Category 5 storm. Its total effects came to J\$1.95 trillion, or US\$12.2 billion, more than four times the cost of Hurricane Gilbert.



2 PROTECTED ON PAPER, CLEARED IN PRACTICE



Without mangroves, storm flooding would cost Jamaica a further US\$33 million a year. Even so, permit exemptions and ministerial overrides have allowed them to be cleared, and about a third of the country's mangroves have been lost since the 1970s.

3 BUILT BEFORE THE CODE



The Building Act came into force in 2019, and the code for ordinary houses followed only in 2023. Where standards did apply, they were set for storms weaker than Melissa.

4 DAMAGE TO HOMES BEGAN AT THE ROOF



More than nine in ten homes in the affected parishes had sheet-metal roofs held down only by screws. Once a roof came off, rain ruined what was inside. Fixing roofs properly costs far less than the repairs Melissa made necessary.

5 ELECTRICITY GRID CONSTRAINED RECOVERY



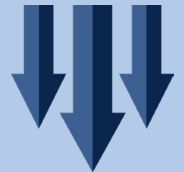
The grid was built for a Category 3 storm. It took seven months to restore power to almost all customers, and two-thirds of the water facilities that stopped working did so because they had lost electricity. Health care and schools could recover only as fast as power and water returned.

6 FAST MONEY, SLOW RELIEF



The catastrophe bond and insurance paid out within weeks. The tools for deciding who should get help were put together during the response. Five months after landfall, only 1.8 percent of the J\$1.4 billion in cash donations had been spent.

7 LESSENERED RESERVES FOR SMALLER STORMS



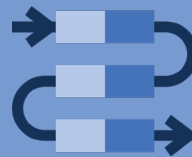
The National Disaster Fund fell by 93 percent, and the contingent loans available for disasters by 55 percent. There is no rule for rebuilding them after a storm. Until they are rebuilt, Jamaica is better protected against another catastrophe than against an ordinary flood or tropical storm.

8 FEW HOMES ARE INSURED



Eighty percent of the households whose homes Melissa damaged owned them, but only about 1 percent had insurance. Most had no financial cushion, so the cost fell on families and on the state through relief.

9 NO PLAN FOR A LONG OUTAGE



Each should have a costed plan for keeping its services running through a disaster. That would include backup power for water plants and hospitals, paid for through a dedicated line in the annual budget.

10 NO RECENT RECORD OF WHAT IT HAS BEEN BUILT



The figures on roofing used to assess Melissa's damage come from the 2001 census, and there is no national register of buildings or utility networks. Without one, reconstruction money cannot be aimed at what is most at risk, and no one can check whether rebuilt homes and networks meet the new standards.