

LOCAL

Rebuilding Lives: Hurricane Ian refugees move to Treasure Coast

**Ananya Tiwari**

Treasure Coast Newspapers

Published 5:21 a.m. ET Sept. 28, 2023 | Updated 5:22 a.m. ET Sept. 28, 2023

Five years after moving to Courtyards of Cape Coral South from Ohio, Jeannine Izolt had settled into a tranquil retirement lifestyle, enjoying club activities and being her neighborhood's hurricane director.

She had paid \$144,000 cash for her house on the Caloosahatchee River in 2018, but forewent the too-expensive flood insurance, even though she knew she lived in a flood zone and her homeowner's insurance didn't cover water damage.

She'd never heard the term "storm surge" — not until Category 4 Hurricane Ian barreled toward her, pushing 10-15 feet of floodwaters that destroyed her home and Kia minivan as she watched from her neighbor's two-story condo.

"It was quite frightening," the 76-year-old said of that fateful day a year ago — Sept. 28, 2022.

Amid substantial financial losses — eased somewhat by family support and savings — Izolt became one of the incalculable number of west coast residents who moved to the Treasure Coast after the hurricane.

"They just had enough and they just felt like they couldn't keep rebuilding," said Treasure Coast Realtor JPaul Moore, who fielded many inquiries from west coast residents about local listings, especially in Martin County.

Floridians relocate after Hurricane Ian

Izolt was one of the estimated 3.4 million Americans displaced by extreme weather from 2016 to 2023, according to a President's Council of Advisors on Science and Technology

report.

The report doesn't say how many Floridians moved after Hurricane Ian, or where they moved to, and neither the Federal Emergency Management Agency nor local governments track those numbers. But U-Haul data from the past 52 weeks ending Sept. 18 may suggest migration trends.

Lee County residents who rented U-Haul equipment primarily moved within Florida, to these top destinations (in this order):

Tampa/St. Petersburg/Clearwater
Miami/Hialeah
Orlando/Altamonte Springs
Naples
Fort Lauderdale/Hollywood/Pompano Beach
Sarasota/Bradenton
Ocala
Gainesville
Jacksonville
West Palm Beach

Among them were retiree Cindy Morris, 69, and real estate developer John Schlichenmaier, 76, whose Sanibel Island home was flooded in Hurricane Ian. Their insurance payouts — about \$185,000 from flood and \$9,000 from homeowners for contents — were not enough to rebuild.

“It just wasn't worth it for us,” said Morris, who sold their lot for about \$660,000 and moved to Martin County in March.

From Cape Coral to Vero Beach

After the floodwaters receded from Izolt's home, which is surrounded by water on three sides, she had to painstakingly clear debris and sludge before being able to go inside.

Amid the damage and creeping mold, she tearfully salvaged cherished photos and eventually donated all her furniture.

With no electricity or air conditioning and a dire mold infestation, she decided to leave. She stayed with her daughter in Ohio until February, then her sister in Port St. Lucie until July.

In June, she withdrew \$150,000 from her IRA, which she had built through her career in telecommunications and finance, to purchase a three-bedroom manufactured home in Countryside at Vero Beach, near State Road 60 and Interstate 95 in western Indian River County. She also had \$281.20 in property taxes Lee County refunded her, \$3,845 from FEMA and a small business disaster loan from U.S. Small Business Administration amounting to \$17,378.

Izolt visited her Cape Coral home in April and found repair work was still being done. She hasn't been able to sell it and she does not want to go back.

New beginning mired in financial insecurity

Izolt feels welcomed in her new home, a pristine and quiet 55+ community lined with ponds and palm trees. Every morning, she and her girlfriends go to the swimming pool for their daily exercise.

Her house has gray walls and modern interiors, and was almost fully furnished when she moved in. But she had to buy all new tableware and clothes, and a grill is still on her wish list. On her bedside vanity are two portraits of granddaughter Isabella, flanking a photo of daughter Jennifer.

To protect her new home and belongings, Izolt opted for both flood and homeowners' insurance this time, charging \$2,002 annual premiums to her credit card.

With no savings left, her \$2,171 monthly Social Security pay is barely enough to cover her monthly expenses, which include a \$395 HOA fee for her Cape Coral home, a \$913 land lease for her Vero Beach home, \$321 for health insurance and \$390 for long-term care insurance.

"If I should get hurt or something, I don't have anything to fall back on at all," she said.

Izolt was disappointed in Cape Coral's slow recovery, for which she largely blamed Gov. Ron DeSantis.

"He built the Sanibel bridge, ensured we had Wi-Fi right after, but what has he done lately?" she said. "Maybe he could help with the insurance."

Florida insurance premiums have increased over 200% to an average \$4,200 annually — triple the national average, according to the Insurance Information Institute. In 2022, six

insurers went out of business and over a dozen abandoned Florida or refused to insure new businesses, the institute reported.

Still, Izolt feels fortunate compared to others ravaged by the hurricane, and said her inner strength helped her cope.

"My burden is so light," she said. "I miss my friends. But I'm making new friends."

Ananya Tiwari is TCPalm's business reporter. You can contact her at ananya.tiwari@tcpalm.com or follow her on Twitter (or X) at @Ananyati.