

Hurricane Milton Is Not an Isolated Event. Disaster Policy Should Reflect That.

[Sara McTarnaghan](#), [Will Curran-Groome](#), [Andrew Rumbach](#), [Kameron Lloyd](#)

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Flood waters inundate the main street after Hurricane Helene passed offshore on September 27, 2024 in Tarpon Springs, Florida. Hurricane Helene made landfall Thursday night in Florida's Big Bend with winds up to 140 mph and storm surges. (Photo by Joe Raedle/Getty Images)

In less than two weeks' time, two major hurricanes have threatened communities across the Southeast, affecting communities along Florida's Gulf Coast twice in rapid succession. Hurricanes [Helene](#) and Milton have [discrete names](#) that will carry forward in the news coverage and through the recovery process, yet communities will face compounding effects from these back-to-back disasters.

Our emergency management system—including federal, state, and private resources—allocates assistance on an event-by-event basis. Yet these Florida communities are recovering from multiple events simultaneously, with significant implications for how to manage disaster preparedness and recovery. A recent [comprehensive study](#) by the National Academy of Sciences, Engineering, and Medicine shows that people and communities who experience compounding disasters—when multiple disasters occur in succession—are often left in a heightened state of both physical and social vulnerability, making preparing, responding, and recovering to extreme events more difficult.

Approximately 5.6 million people live in the 11-county region likely to be affected by both hurricanes. These counties include those eligible for Federal Emergency Management Agency (FEMA) individual assistance grants following Helene and those with mandatory evacuation orders in place ahead of Milton's landfall. To inform emergency management efforts and illustrate the need for policies that address compounding disasters, we analyzed these communities' existing needs and highlight the challenges posed by the storms' cumulative effects.

Regions Affected by Hurricanes Helene and Milton

Source: Data from the Federal Emergency Management Agency’s designated disaster areas and the Florida Division of Emergency Management’s evacuation orders.**Notes:** Florida counties with mandatory evacuation orders for Hurricane Milton as of 9:00 a.m. on October 9, 2024, included: Charlotte, Citrus, Collier, Hernando, Hillsborough, Lee, Levy, Manatee, Marion, Pasco, Pinellas, Sarasota, St. Johns, and Volusia Counties.

Body

Hurricane Milton’s impacts could be magnified because of repeat disaster exposure

Already, evidence from the ground shows that households and communities affected by Helene have reduced capacity and increased vulnerability as they face the coming hurricane. [Uncleared debris](#) in Tampa threatens to diminish stormwater systems’ ability to control flooding and could lead to injuries and accidents.

Households have also likely [tapped out their already limited savings](#) to use for preparation and evacuation: 41 percent of households in Tampa have less than \$2,000 dollars in emergency savings and 41 percent have debt in collections, significantly higher than the national and state averages. Further, people living in housing units with recent damage—[such as those in manufactured housing in the Big Bend region](#)—or with outstanding repairs are more likely to suffer serious losses and have [a more difficult time properly recording damages](#) for insurance claims.

In areas affected by compounded disasters, housing availability can become a serious challenge, as repairing and replacing damaged homes can take [many](#) years. Additional disasters can also push housing prices higher and increase the likelihood of long-term displacement, which often affects lower-income households the most. These long-term effects are aggravated in communities that had tight housing markets before the first storm, as is the case for most counties likely to be affected by both Helene and Milton, where less than 2 percent residential vacancy is the norm.

Compound disasters deepen social vulnerabilities

Helene and Milton are just the latest in a series of disasters to strike Florida’s Gulf Coast. On average, the counties most likely to face both hurricanes have experienced 13 presidentially declared “natural” disasters over the past 10 years, including 10 hurricanes. Between 2014 and 2022, hurricanes caused [nearly \\$16.8 billion](#) in property damage across these 11 counties.

Counties Affected by Both Hurricanes Milton and Helene Have Experienced More Than a Dozen Presidentially Declared Disasters over the Past Decade

Source: Data from 2014–23 Federal Emergency Management Agency disaster declarations.

Body

Repeat disasters can exacerbate inequities, with people with the fewest resources often faring the worst. Hillsborough County—which includes Tampa—has the largest population among the 11 counties likely to be most affected by both hurricanes and has some of the largest groups of vulnerable residents.

Nearly 12 percent of Hillsborough County residents speak limited English, roughly 4 in 10 households rent, and more than 1 in 4 households spend more than half their income on their housing. Taken together, these social vulnerabilities indicate that many of Hillsborough County’s residents may face serious barriers to recovery.

People who speak limited English may [struggle to navigate recovery resources](#) in the wake of Helene and may not have accessible guidance on whether and how to evacuate in the face of Milton. Households with high housing costs before Helene may now have no or limited income because of work disruptions and recovery expenses, severely limiting their ability to deal with short-term evacuation costs or ongoing expenses, such as rent.

Resources for recovery are stretched thin

From staff capacity to financial resources, the critical systems that support disaster recovery risk being tapped out after repeated events. On the ground, disaster survivors, emergency responders, and community organizations will be further challenged by Milton, potentially leading to “disaster fatigue,” which can undermine the tools—like citizen engagement—that planners and community leaders depend on to meet people’s needs. Disaster fatigue is an underappreciated barrier to equitable recovery and is especially harmful for vulnerable communities whose needs may be less visible, such as renters, immigrant households, individuals with disabilities, and others. FEMA itself is facing limited [staff capacity](#) that may affect its ability to provide comprehensive and timely aid. its ability to provide comprehensive and timely aid.

Other vital parts of our disaster recovery system are also stretched thin by compounding disasters. The homeowner’s insurance market in Florida was already experiencing [extreme strain](#) (PDF) because of costs increasing and coverage options decreasing. As insured losses mount in a short amount of time, insurers could go out of business or otherwise [leave the market](#).

What now?

To avoid spiraling losses from compounding disasters, emergency management and disaster recovery from the federal to the local level needs to adapt to a “new normal” of more [frequent, intersecting disasters under climate change](#). The most effective policy change would be to massively shift spending away from reactive disaster response and recovery and toward proactive hazard mitigation and climate adaptation actions. Agencies engaged in recovery can also streamline and simplify as many parts of our disaster recovery system as possible to reduce the bureaucratic and administrative burdens placed on households and communities. And local actors responsible for developing emergency management plans need tools to incorporate evolving, real-time data on vulnerabilities as well as climate projections for hazard exposure.

Congress should consider giving federal agencies like FEMA the authority to make additional resources available to communities suffering from compound disasters, recognizing their increased burdens. Agencies might also consider prepositioning recovery resources, such as permanent staff or flexible grants, in states that suffer from frequent compounding disasters, similar to existing response resource allocations, to ensure help arrives as quickly and efficiently as possible.

Broadly speaking, switching policy orientation away from individual events and toward a holistic view of recovery and resilience grounded in data and accurate risk scenarios with climate-informed future projections can propel new thinking on solutions and approaches.

Body

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