

A low-angle, upward-looking photograph of a modern building's facade. The building features a grid of circular windows with a textured, metallic appearance. The sky is bright blue with some light clouds. The image is partially obscured by a dark blue horizontal band containing text.

APPENDIX A: TESTIMONY OF ROY E. WRIGHT

Insurance Institute for Business & Home Safety | March 18, 2021

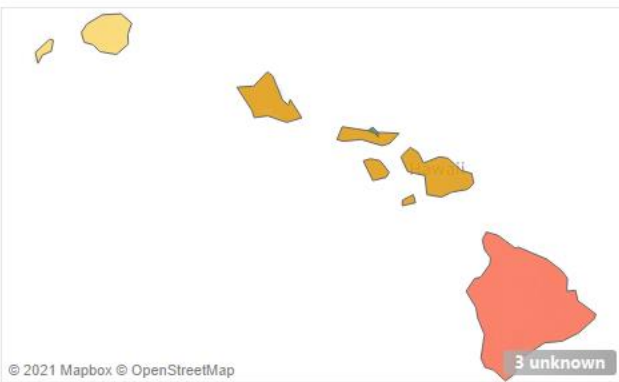
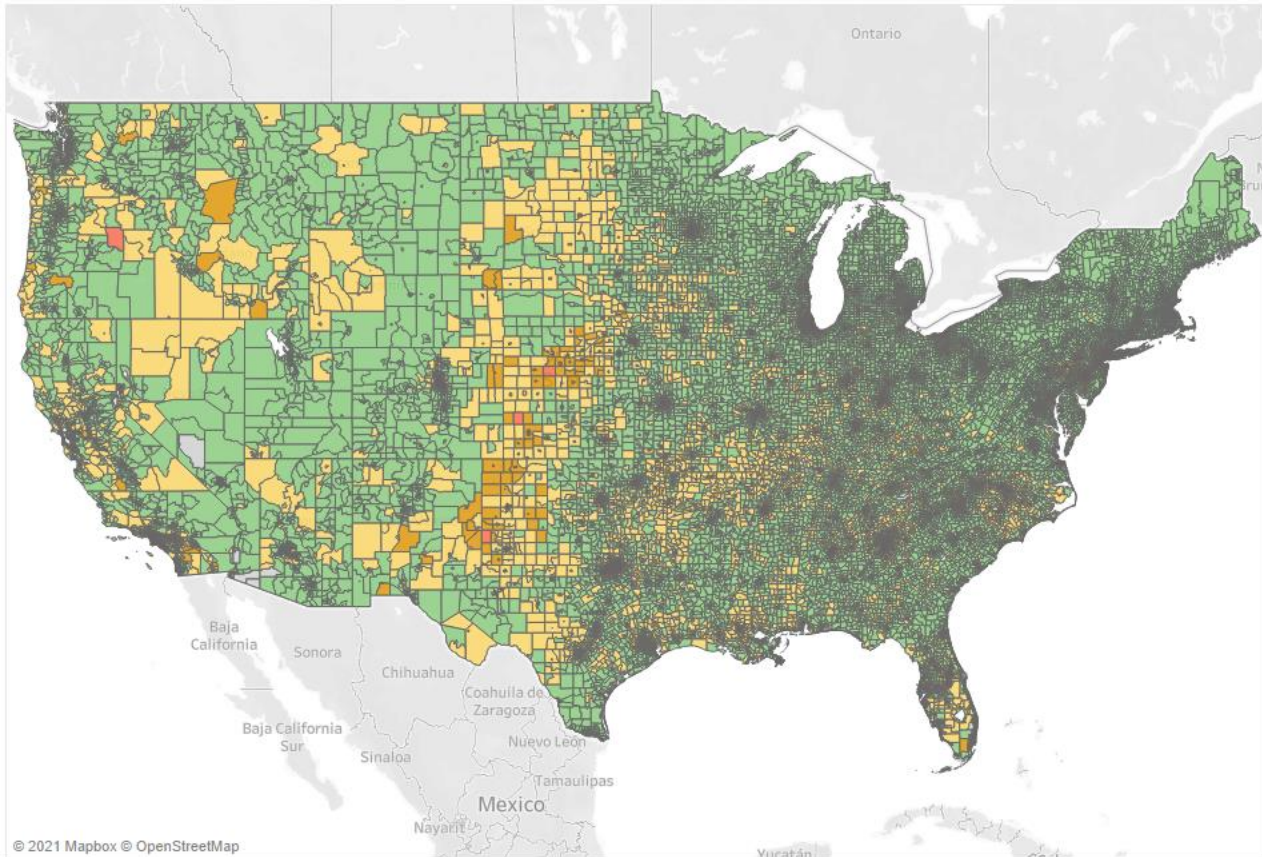
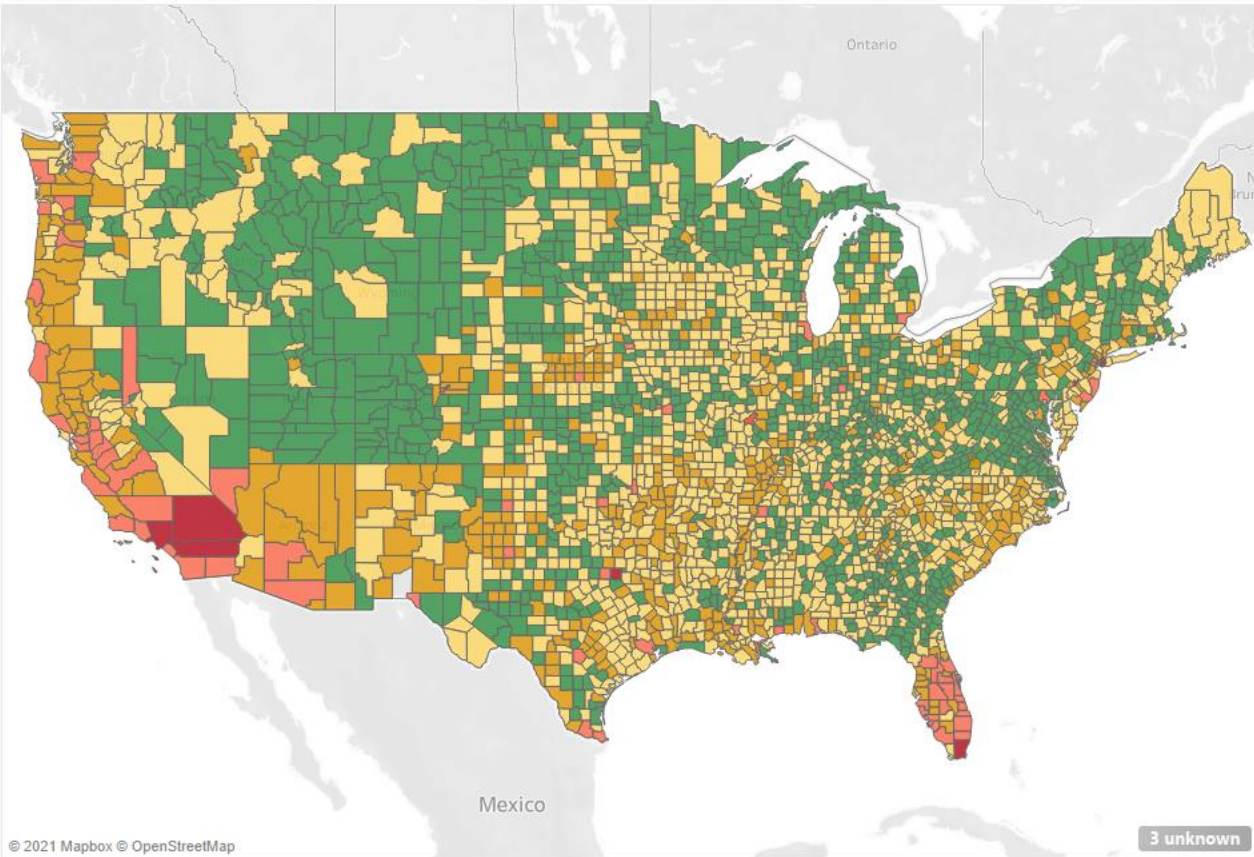
“Building Smarter: The Benefits of Investing in Resilience and Mitigation”
Before the U.S. House of Representatives Committee on Transportation & Infrastructure’s
Subcommittee on Economic Development, Public Buildings, and Emergency Management

Data provided by the Reinsurance Association of America (RAA)

A close-up, low-angle view of the circular windows on the building facade, showing the textured, metallic surface and the grid structure. The image is partially obscured by the dark blue horizontal band containing text.

County-Level National Risk Index

Census Tract-Level National Risk Index



Very High Relatively High Relatively Low Relatively Moderate Very Low Insufficient Data

FL

(Multiple values)

(All)

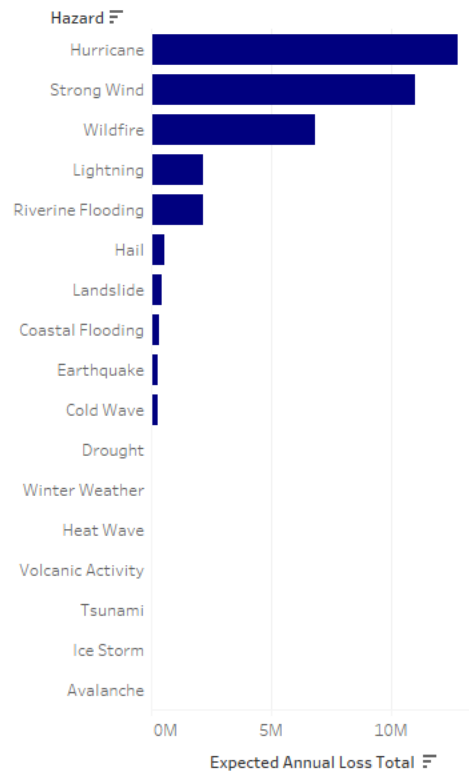
(All)

Hazard (Multiple values)

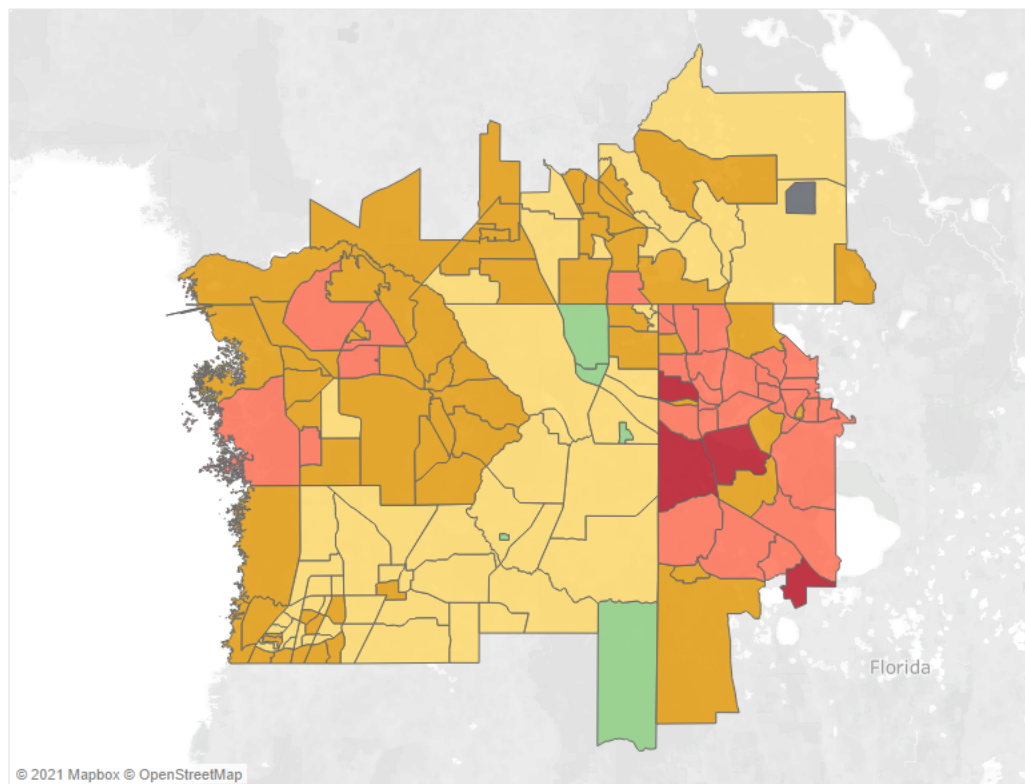
Hazard

Hurricane

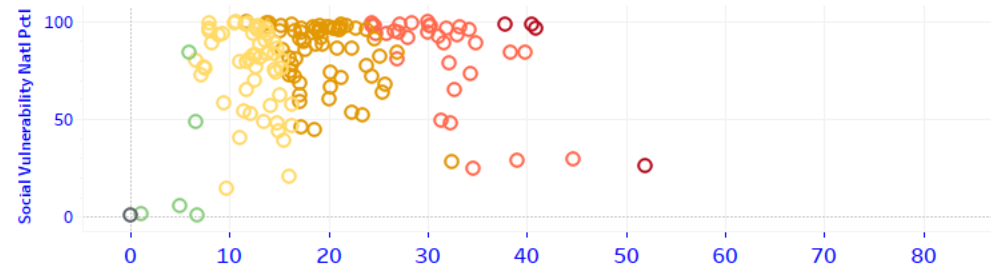
Total Expected Annual Loss



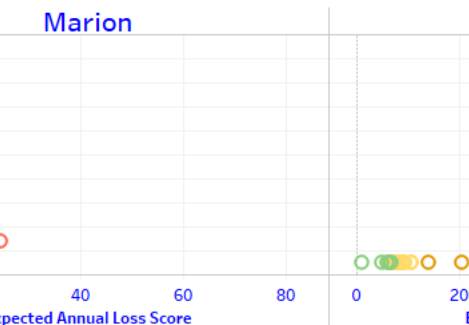
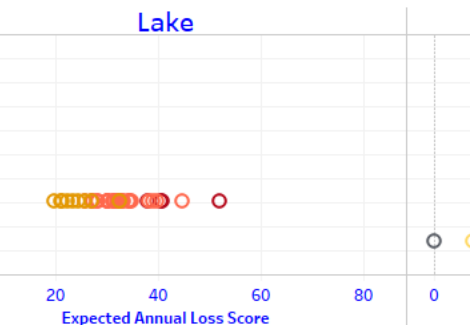
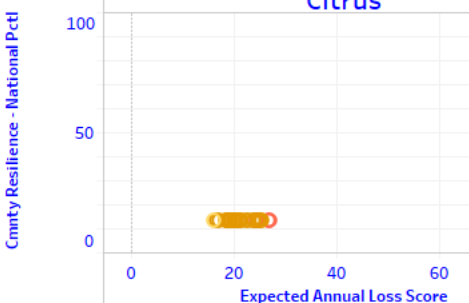
Map - Hurricane

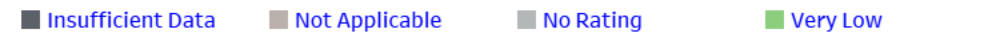
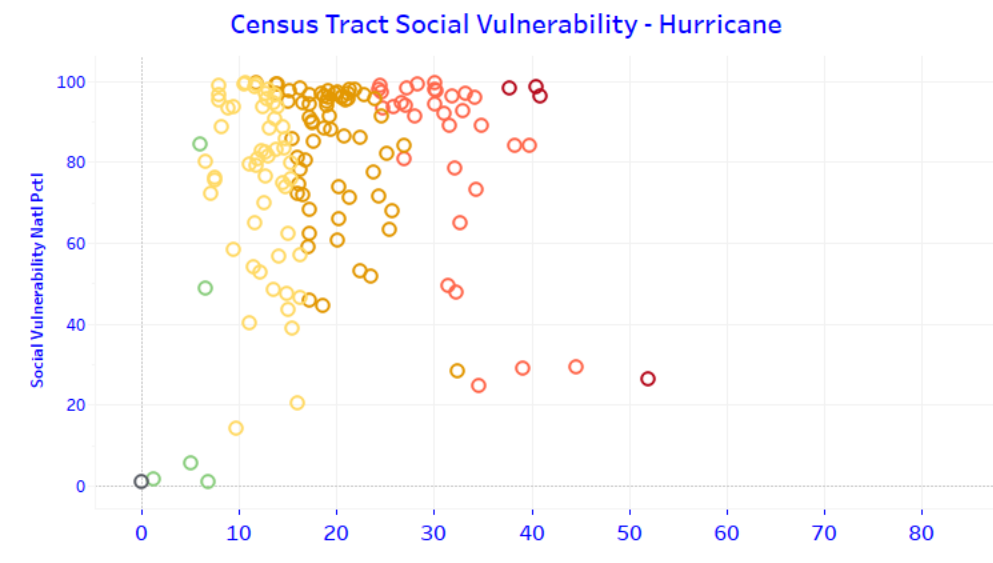
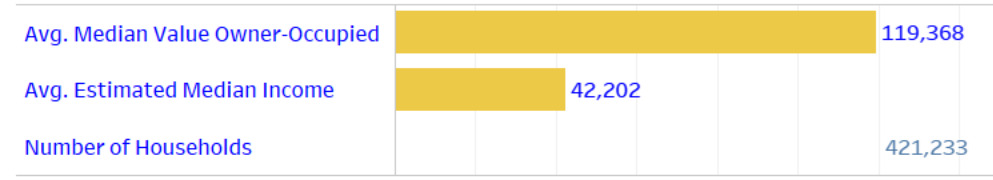
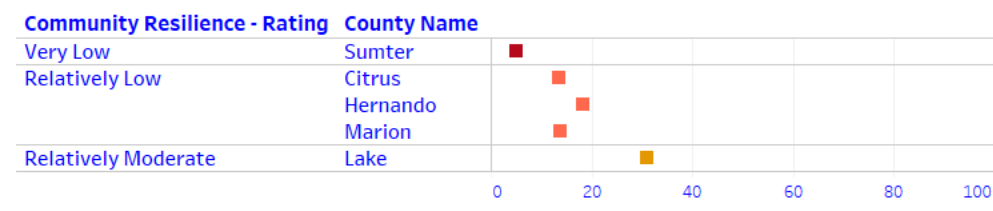


Census Tract Social Vulnerability - Hurricane

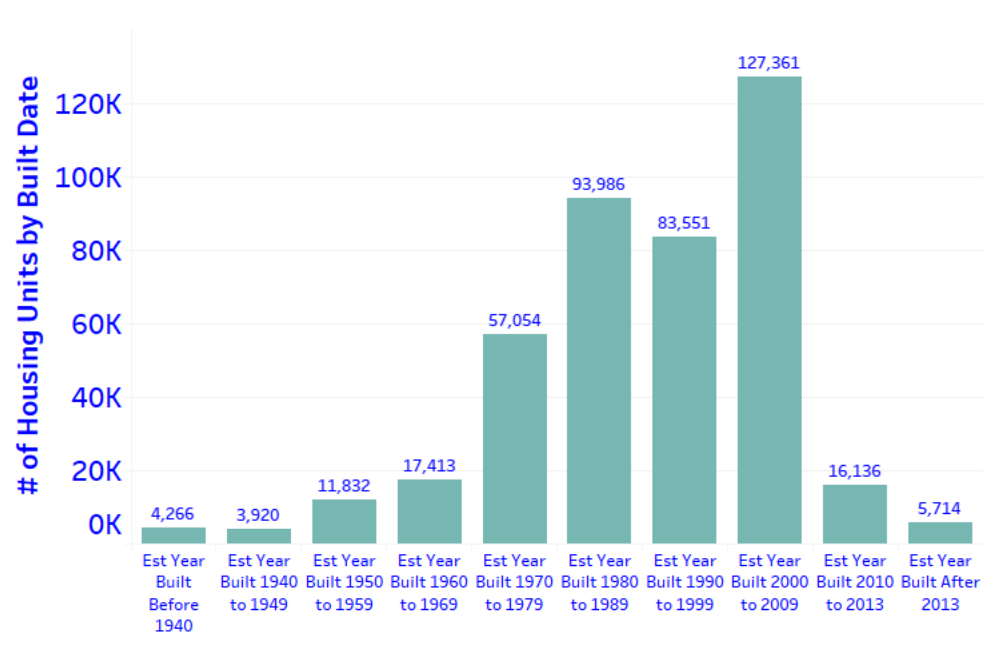
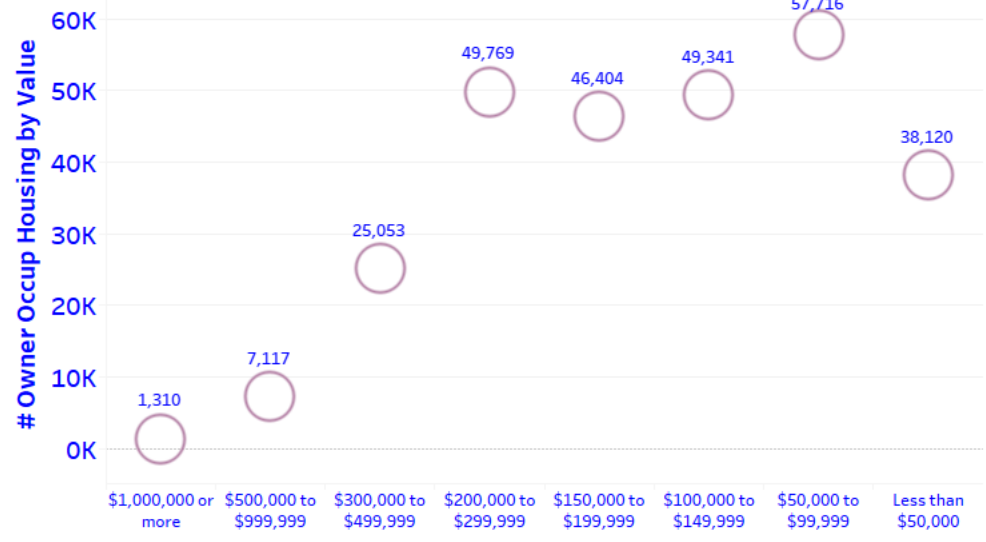


Hazard	Expected Annual Loss Population Equivalence	Expected Annual Loss Agricultural Value	Expected Annual Loss Building Value	Expected Annual Loss Total
Hurricane	138,522		12,656,340	12,794,862
Strong Wind	4,399,949	415,310	6,172,352	10,987,611
Wildfire	41,271		6,771,602	6,812,873
Lightning	2,011,789		163,794	2,175,583
Riverine Flooding	1,495,543	25,448	630,348	2,151,339
Hail	481,259	9,456	64,586	555,301
Landslide	127,230		327,445	454,675
Coastal Flooding	320,859		9,033	329,892
Earthquake	9,515		249,816	259,332
Cold Wave	52,306	79,735	125,705	257,746
Drought		20,673		20,673
Winter Weather	0		0	0
Heat Wave	0		0	0
Volcanic Activity				
Tsunami				
Ice Storm				
Avalanche				
Grand Total	9,078,242	550,621	27,171,022	36,799,885

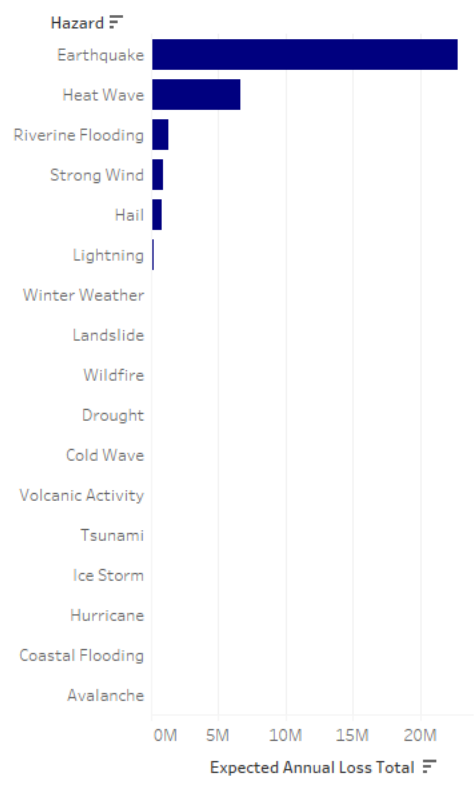




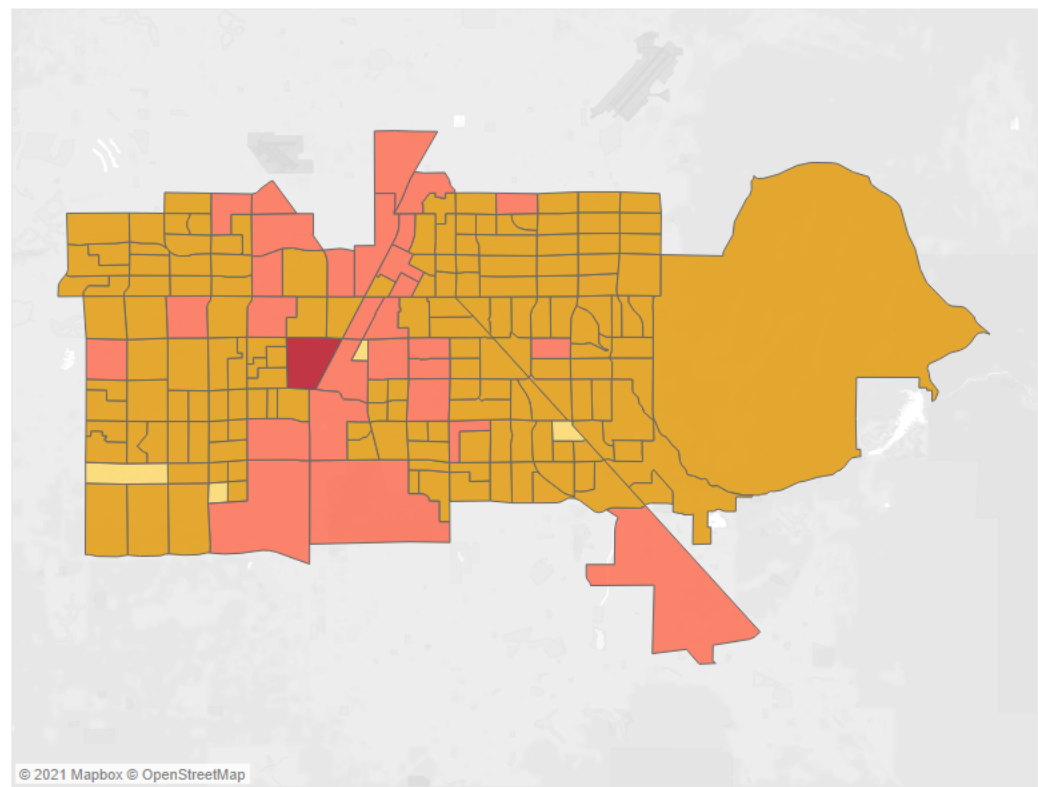
Area in Sq Mi	2,786
Population 2016	774,506
Avg. Estimated Median Income	42,202
Total Housing Units	421,233
Occupied	344,310
Vacant	76,923
Owner Occupied	274,830
Renter Occupied	69,480
Owner Occupied Mortgaged	132,258
Owner Occupied Unmortgaged	142,572
1-unit, detached	295,602
1-unit, attached	7,790
2 units	4,718
3 or 4 units	6,984
5 to 9 units	6,297
10 to 19 units	4,738
20 or more units	7,177
Mobile home	86,877
Boat, RV, van, etc.	1,050
Total Housing Units	421,233



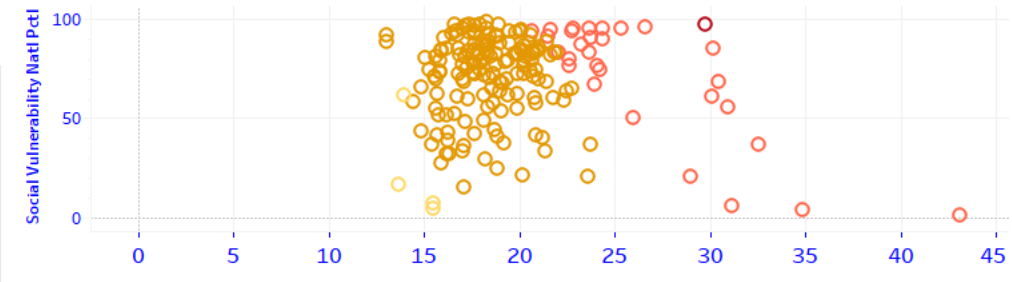
Total Expected Annual Loss



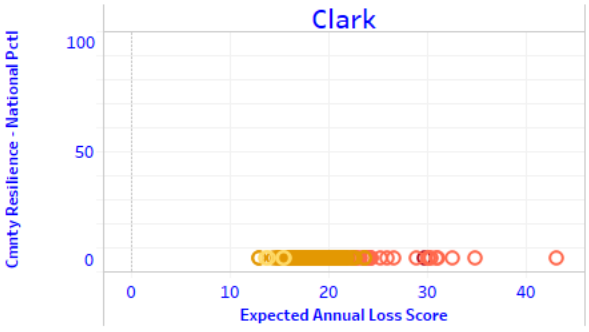
Map - Earthquake

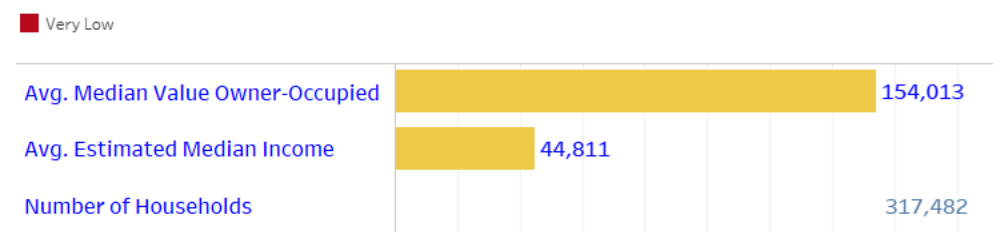
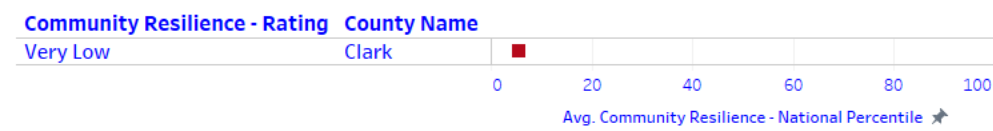


Census Tract Social Vulnerability - Earthquake

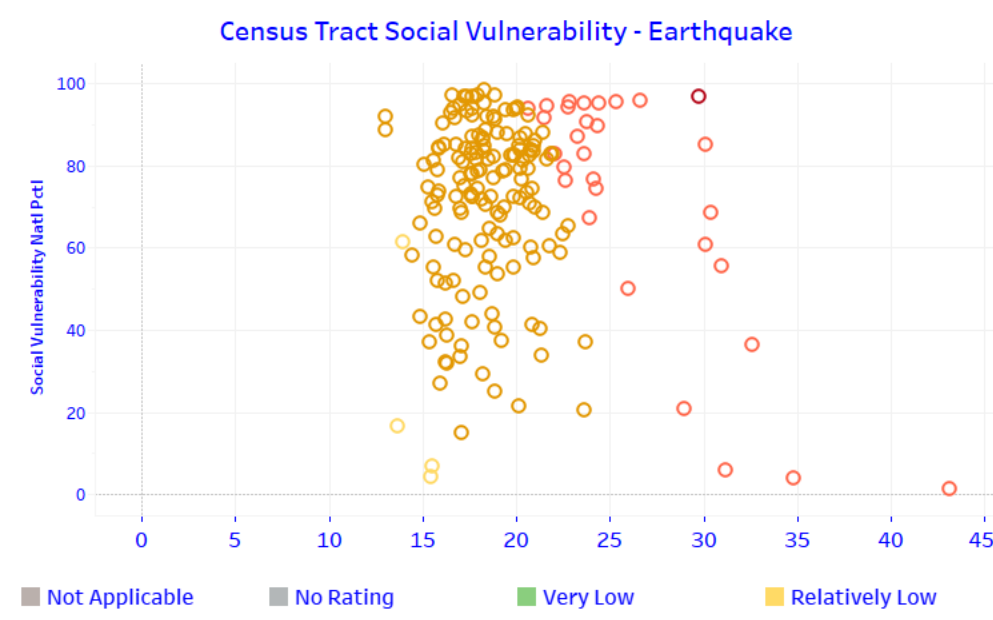


Hazard	Expected Annual Loss Population Equivalence	Expected Annual Loss Agricultural Value	Expected Annual Loss Building Value	Expected Annual Loss Total
Earthquake	4,882,303		17,965,941	22,848,244
Heat Wave	6,620,722		86	6,620,808
Riverine Flooding	667,939	578	612,904	1,281,421
Strong Wind	685,942	53	172,913	858,908
Hail	11,170	1	799,720	810,891
Lightning	104,878		49,157	154,035
Winter Weather	20,127		4	20,131
Landslide	1,882		15,293	17,174
Wildfire	9		5,316	5,326
Drought		516		516
Cold Wave	0	0	0	0
Volcanic Activity				
Tsunami				
Ice Storm				
Hurricane				
Coastal Flooding				
Avalanche				
Grand Total	12,994,972	1,148	19,621,334	32,617,454





Earthquake



Area in Sq Mi	170
Population 2016	715,794
Avg. Estimated Median Income	44,811
Total Housing Units	317,482
Occupied	260,937
Vacant	56,545
Owner Occupied	108,408
Renter Occupied	152,529
Owner Occupied Mortgaged	69,573
Owner Occupied Unmortgaged	38,835
1-unit, detached	129,156
1-unit, attached	15,951
2 units	4,542
3 or 4 units	32,320
5 to 9 units	41,015
10 to 19 units	28,508
20 or more units	51,727
Mobile home	13,969
Boat, RV, van, etc.	294
Total Housing Units	317,482

