

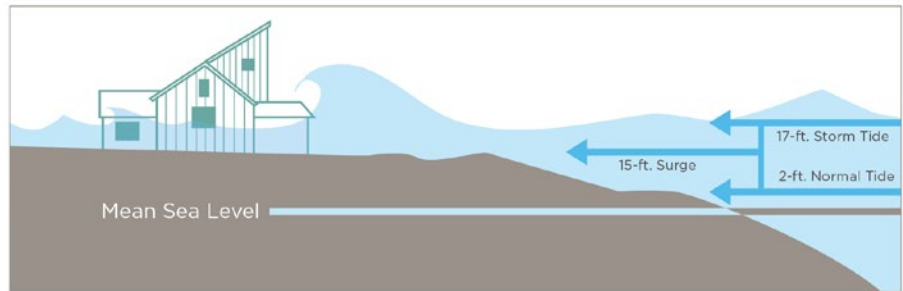
there's a lot of risk out there."

It could end up being a quieter year for the Atlantic and Gulf Coast states if a strong El Niño continues to develop, leading to a likelihood of less severe and fewer storms, the report shows.

"This El Niño that seems to be strengthening may lead to a reduced opportunity for hurricanes, so it would tend to have a reduction in the number of hurricanes and the strength of hurricanes in the Atlantic," Jeffery said.

While the CoreLogic report shows that Louisiana has the second most homes at risk of storm surge, only one-fourth of those properties are in the "extreme" or "very high" storm surge categories, which is an improvement that the report credits to the upgrades and expansion of the levee system in Louisiana.

"After Hurricane Katrina in 2005, upgrades were planned for the network of levees and pumping stations to reduce the potential



Source: NOAA 2014.

devastation from future storms," Jeffrey said. "Upgrades were completed in 2013, and CoreLogic analysis shows a significant number of homes are now protected from all but the higher category hurricanes as a result."

For the entire U.S. the report shows there are more than 1.6 million homes at "extreme" risk from storm surge, while 1.4 million properties are at "very high" risk.

To drive home the most important point that he thinks should be taken away from the report, Jeffery used as an example the Tampa-St. Petersburg-Clearwater, Fla.,

region, which hasn't been a storm equal to or greater than Category 3 in more than 90 years. However, when a big storm does hit, the potential impact of just one such event is worth considering, he said.

"When I look at the numbers of a single metropolitan area like Tampa, we're looking at a Category 3 maybe affecting more than 200,000 homes and we're looking at more than \$30 billion worth of reconstruction costs," he said. "That's when the reality really starts to jump out at me, because that's the reality of a single storm." ■



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