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**Lessons Learned from Hurricane Melissa: Implications for Disaster Risk Management in Caribbean
SIDS: Case of Jamaica:
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Excellencies, Delegates,

The Antigua and Barbuda Agenda for Small Island Developing States present a credible development guide for SIDS, bringing into focus the unique issues that affect our islands and importantly, how these vulnerabilities can be effectively mitigated and leveraged as opportunities for growth. Jamaica welcomes the implementation of the ABAS, recognizing the relevance of its principles including: scaling up climate action, supporting and building resilience to natural disasters while building economic resilience and harnessing technology.

Jamaica's experience in the last decade of disaster risk management has been supported by international development partners and characterized by a whole of society response that has led to legislative strengthening, innovative financing and resilience building. Key steps taken have included:

- The repeal of the Disaster Preparedness and Emergency Management Act and the passage of the Disaster Risk Management Act of 2015, which was further amended in 2021 to cover pandemics
- the Comprehensive Disaster Risk Management Policy and Strategy, 2020–2040
- the development of the National Disaster Risk Financing Policy 2021–2026
- the promulgation of the Building Act of 2018
- an increase in transfers to the Contingencies Fund
- the launch of two catastrophe bonds
- a US\$285.0 million Contingency Credit Facility with the Inter-American Development Bank to cover extraordinary public expenses in the event of a natural disaster which triggers agreed parameters
- access to the International Monetary Fund Resilience and Sustainability Facility (RSF) of US\$764.0 million which offers protection from the impacts of climate related events and includes reforms related to energy consumption, renewable investment and climate related financing. ¹

¹ <https://www.imf.org/en/News/Articles/2023/03/02/pr2357-jamaica-imf-executive-board-approves-usd-million-pll-usd-million-rsf>

Jamaica's historical data shows that climate change is evident in changes in air temperature, rainfall patterns, tropical cyclones and sea level rise. Mean temperatures have been warming at a rate of 0.16°C/decade over the period 1900 to 2019. Notwithstanding the established El Nino and La Nina effects in the region, there have been prolonged droughts and periods of excess rainfall in the traditional wet and dry months. These effects are compounded by the increase in the number of named storms passing along a track within 200km of Jamaica, peaking at 22 for the period 2000 to 2019, up from 7 in 1980 to 1999 and 10 in 1960 to 1979.² In the years 2020 to 2024, 10 storms passed within 200km of Jamaica of which seven were tropical storms and one category four hurricane.³

In the last decade, Jamaica has experienced, droughts, flooding and tropical storms which have affected over 700 000 persons, damaged infrastructure and agricultural assets. The cumulative cost of these events has passed \$1.9 trillion or US\$12.7 billion. The damage and loss associated with the passage of Hurricane Melissa on October 28, 2025 was estimated at J\$1.952 trillion (US\$ 12.232 billion) or 56.7 per cent of 2024 Gross Domestic Product (GDP). There were 45 confirmed deaths, 13 persons reported missing, and approximately 340 injuries. In addition, post-disaster public health conditions significantly exacerbated human impacts, including a declared leptospirosis outbreak with 30 confirmed cases and 12 associated deaths. Over 85 000 houses were damaged or destroyed, affecting approximately 261 500 persons island-wide.

Hurricane Melissa has brought with it many lessons, but today I identify four takeaways:

1) Layered disaster risk financing

Jamaica's disaster recovery machinery was immediately triggered with domestic resources mobilised from years of contingency savings and the layered disaster risk financing framework. The impact of Hurricane Melissa triggered the Tropical Cyclone and Excess Rainfall (XRS) policies of the CCRIF resulting in a total payout of US\$ 91.9 million. The total inflows from risk transfer mechanisms under the disaster risk financing framework was US\$629.3 million. Although the cost of the impact of Hurricane Melissa far surpassed this amount (US\$12.2 billion), the availability of these payouts supported immediate relief activities and addressed short-term fiscal impacts.

2) Disaster risk financing helps, but it cannot replace resilience.

Jamaica's fiscal buffers, CCRIF payouts, catastrophe bond, and Cat DDO provided rapid liquidity, but the storm still produced losses on a scale that highlighted the fact that resilience building, prior to disasters,

² Climate Studies Group, Mona. State of the Jamaican Climate Volume III: Information for Resilience Building. Kingston: Planning Institute of Jamaica, 2022.

³ <https://coast.noaa.gov/hurricanes/>

must accompany post-disaster finance. Investing in resilience is therefore, critical to minimising disruption and the cost of impact of extreme disaster events. This was demonstrated in the post disaster assessment of the health sector. A total of 143 health facilities were affected including five hospitals, which sustained major damage. Facilities built or retrofitted to Smart Hospital standards, however, sustained minimal damage. It is important to note that resilience building is not limited only to grey infrastructure. The use of nature-based solutions is also critical. In the case of Jamaica, assessments found that locations where mangrove forests and reef systems remained relatively intact, these ecosystems helped attenuate wave energy, reduce coastal flooding, and limit shoreline erosion, thereby mitigating damage to adjacent communities and infrastructure.

3) Implementation gaps and operational vulnerabilities exacerbate the effects of hazards

It must also be noted that even with robust institutional and policy frameworks, implementation gaps and operational vulnerabilities can exacerbate the circumstances that naturally accompany an extreme weather-event like Hurricane Melissa. The institutional framework for DRM led by the Ministry of Local Government and Community Development, is coordinated by the ODPEM at the national level. The National Disaster Management Mechanism functions at 4 levels – national, regional, parish and community levels with the requisite committees and entities to support each level. However, as noted in the Hurricane Melissa DaLA report, “despite the existence of this institutional framework, implementation gaps and operational vulnerabilities remain. These were particularly evident in the limited wind resistance of housing and public infrastructure; the uneven use and enforcement of existing building codes; disparities in subnational capacity for debris removal and emergency response; and the cascading effects triggered by the failure of lifeline infrastructure, most notably the widespread electricity outages, that in some cases propagated to water supply, health, telecommunications, and education services. Such structural and systemic weaknesses amplified the social and economic impacts of the event.” The disaster, therefore, exposed accumulated vulnerability—not just climate extremes. The parishes impacted the most by hurricane Melissa, had barely started recovering from the impacts of Hurricane Beryl in the previous year. The losses reflect both repeated shocks and socio-economic fragility.

4) Social vulnerability can therefore drive further unequal impacts and shapes outcomes.

Coastal and informal settlements experienced disproportionate damage and slower recovery. The hurricane also disproportionately affected rural households, women (especially in tourism/commerce), children, Informal workers and MSMEs, highlighting the need for inclusive risk reduction and shock-responsive social protection.

Recommendations for SIDS

In the next two months, we will enter the Atlantic Hurricane Season, a period of six months that many countries now face with trepidation. It becomes imperative to draw on the principles of the ABAS to leverage partnerships that can mobilise financing, technology and human resources. Jamaica remains grateful for the immense support from the international community and partners and recognize also the importance of building capacity internally to bolster the national response.

A decade of economic resilience enabled Jamaica to respond immediately with domestic financing, payouts from innovative instruments and concessional financing from partners, yet it is not enough to support recovery from losses greater than 50 percent of GDP. The full adoption of the Multidimensional Vulnerability Index will ensure concessional financing for states facing significant vulnerabilities, including SIDS. A small state cannot repay market rate loans with a negative capital base. There is a need, therefore, to mobilize blended finance and contingent credit, for example, the use of regional risk pools (e.g. CCRIF SPC), catastrophe bonds, and concessional loans to fund rapid response and long-term resilience. The fact that approximately 1.0% of impacted Jamaican households had insurance suggests that "micro-Insurance" schemes must be mainstreamed at the community level, as well as the national level.

Disaster Risk Management should be systematically integrated into social protection systems. Adaptive social protection mechanisms must be expanded and strengthened to better support vulnerable populations and enable rapid, inclusive post-disaster recovery. This includes establishing shock-responsive cash transfer programmes with pre-defined triggers, improving targeting of at-risk groups, and strengthening the linkages between disaster risk management and broader social policy frameworks to enhance resilience over time.

The ABAS provides a framework for shaping development in small states whilst fostering cooperation in critical areas like scaling up climate action, to meet the acute disaster risk challenges that are common to all. Jamaica has updated its nationally determined contributions under the UN Framework Convention on Climate Change. There is a long-term emissions strategy up to 2050 and the National Adaptation Plan is in development. However, our development is neither linear nor insular. Our common agenda as SIDS requires more concerted efforts at South-South cooperation, creating economies of scale for inaccessible technologies, increasing advocacy in global financing and exchanging openly not only the best practice but also the pitfalls in development.