

This report provides hazard loss, hazard risk, future risk, and other community characteristics for **11110 White Oak Ln, Port Richey, FL**. Knowing your risks is the first step toward making your home more disaster resilient.

HazardReady^{BETA} Score

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19

Less Resilient



The HazardReady^{BETA} Score for **11110 White Oak Ln** in **Port Richey, FL** is **"19"** and combines the characteristics in the chart to the right. The higher your scores are, the more resilient your home is.

Factors Affecting the HazardReady^{BETA} Score

- 1. Community Resilience (BRIC)**


- 2. Social Vulnerability (SoVI)**


- 3. Environmental Vulnerability (EVI)**


- 4. Average Annual Losses (AALs)**


- 5. Hazard Resilient Construction**

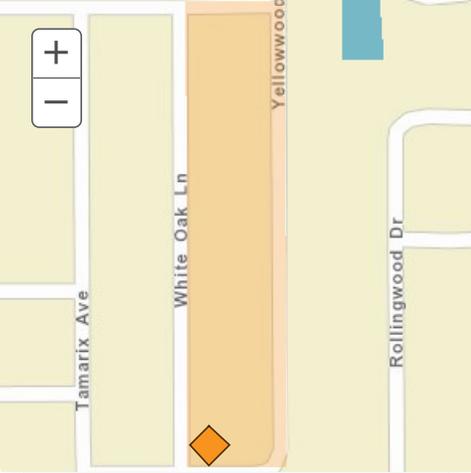
Your home was built when your community did not require flood and wind resilient home construction practices.



Aerial View of the Property



Interactive Map



Hazard Cost Summary



You should expect to spend a minimum of **\$257 a year** (plus insurance) on hazard impacts based on the hazard history of the area. You can expect at least \$1,285 over the next 5 years and \$7,710 over the next 30 years in hazard losses.

Average Loss for this Property		Average Yearly Loss Comparison <small>(not including cost of insurance)</small>	
Yearly	\$257	-- Census Block: \$257	
Over 5 Years	\$1,285	● Neighborhood: \$257	
Over 30 Years	\$7,710	● Zip Code 34668: \$325	
		● Pasco County: \$366	
		● Florida: \$874	

Future Risks

In the coming years, this home will experience more frequent and severe hurricanes, flooding, severe storms, droughts, and other climate sensitive hazards. Although we cannot know for sure how much more these will cost.

Hazard Impact Summary

On average, **Wind**, **Tornadoes**, and **Severe Thunderstorms** cause the highest yearly impact on properties in this area. Explore below to learn about how often other hazards happen and how much they cost.



-  Wind
-  Tornadoes
-  Severe Thunderstorms

1 - Wind		2 - Tornadoes		3 - Severe Thunderstorms	
\$253/yr (\$22/mo)	< 1 Avg. Annual Windy Days	\$2/yr (< \$1/mo)	2 Avg. Annual Tornado Warnings	\$2/yr (< \$1/mo)	6 Avg. Annual Severe Storms

Historic Risks In Your Community

You can expect **at least \$1,285 over the next 5 years and \$7,710 over the next 30 years** in hazard losses. **Place Matters** - In Pasco County, hazards have caused an average of \$21,272,870 in property damage per year over the past 5 years and an average of \$6,277,650 in property damage per year over the past 30 years. In the coming years, this home will experience more frequent and severe hurricanes, flooding, severe storms, droughts, and other climate sensitive hazards. Although we cannot know for sure how much more these will cost.

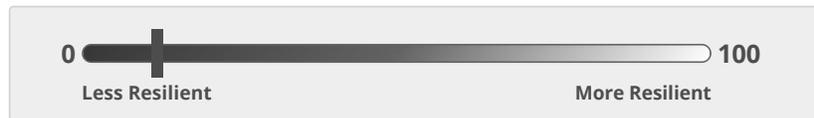
Future Flooding

The effects of sea level rise are currently not a threat to this property.

Community Factors Influencing your Disaster Resilience

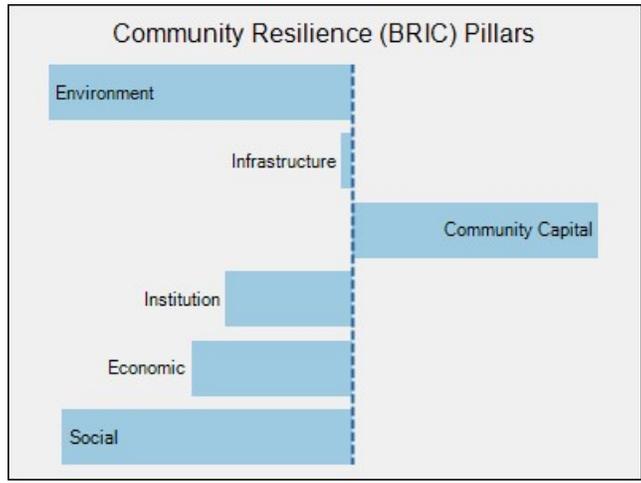
Community Resilience (BRIC)

On a scale of 0 – 100 where 100 is indicates the lowest community resilience, your community's (census tract) BRIC rank is 11



Out of the 133 census tracts in your county, there are 109 tracts with higher resilience. Of the 4,162 census tracts in your state, there are 3,729 tracts with higher resilience.

Community characteristics that increase or reduce your census tract's (community) capacity to rebound from and adapt to disasters. The graphic below shows BRIC Pillars (community characteristics) that either increase or reduce your census tract's (community) capacity to rebound from and adapt to disasters – it's resilience. Bars extending to the right indicate community factors increasing BRIC. Bars extending to the left indicate community social factors decreasing BRIC.



- [Learn more about Community Resilience \(BRIC\)](#)

Social Vulnerability (SoVI)

On a scale of 0 – 100 where 100 is the least vulnerable, your community's (census tract) social vulnerability rank is 42.



Out of the 133 census tracts in your county, there are 73 tracts with lower vulnerability. Of the 4,162 census tracts in your state, there are 2,257 tracts with lower vulnerability.

The tables below show which socio-economic variables are decreasing or increasing your community's capacity to adequately prepare for and respond to disaster events.

In your community (census tract), household capacity to prepare for and recover from a disaster, otherwise known as Social Vulnerability (SoVI), is influenced by:

Characteristics Decreasing Capacity

- Lower than average number of impoverished people, fewer historically marginalized populations, fewer people without access to automobile, and more children in two-parent families are among the causes of decreased social vulnerability in this area.
- Higher median house values, more people earning more than \$200,000, and higher per capita income overall are among the causes of decreased social vulnerability in this area.
- A lower percentage of people employed in primary extractive industry, less gender imbalance, and a lower than average gendered workforce are among the causes of decreased social vulnerability in this area.

Characteristics Increasing Capacity

- Higher percentages of people with low English language proficiency, greater percentages of Hispanic populations, and lower percentages of people without health insurance are among the causes of increased social vulnerability in this area.
- Greater percentages of social security beneficiaries, higher percentages of older and younger people, and higher median age are among the causes of increased social vulnerability in this area.
- More people per housing unit, a greater percentage of renters, and more nursing home residents per capita are among the causes of increased social vulnerability in this area.

- [Learn more about Social Vulnerability \(SoVI\)](#)

Environmental Vulnerability (EVI)

On a scale of 0 – 100 where 100 is the least environmentally vulnerable, your county's EVI rank is 13



Building Code in Effect at Time of Construction

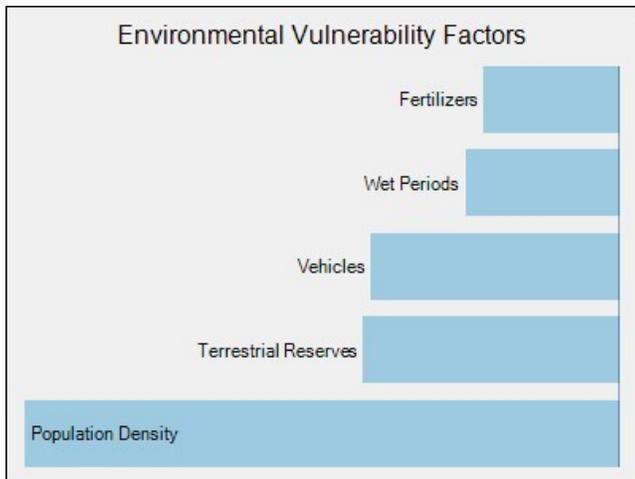
Your home was constructed in 1974 with an outdated building code in effect.

- 0 home(s) in your census block were built to a more resilient



Compared to your Community, there are 53 counties with lower vulnerability in your state and 165 counties/parishes with lower vulnerability across the entire Gulf Coast (Texas to Florida).

The graphic below shows the most noteworthy variables increasing your community's environmental vulnerability score. Although your EVI score is a combination of more than 25 variables (currently), those listed here are the most influential in your county:



- [Learn more about Environmental Vulnerability \(EVI\)](#)

Tips and Resources to Build Resilience

Nationwide Advocacy Groups and Organizations

- **Inspect To Protect:** Find the current building code adopted in your community at [Inspect To Protect](#).
- **Anthropocene Alliance:** [The Anthropocene Alliance](#) is the nation's largest coalition of frontline communities fighting for climate and environmental justice.
- **Buy-In:** [Buy-In Community Planning](#) works with individuals, community organizations, and governments to find human-centered solutions to flood risk.
- **Climate Cost Project:** [The Climate Cost Project](#) is a data and documentary project to help uncover, understand, and visualize the costs of climate change to American communities.
- **Climigration:** [The Climigration Network](#) brings community leaders and practitioners together to generate equitable, just, community-led approaches to relocation for people most affected by the worsening impacts of climate change – those who are now finding it impossible to live safely in place.

Local Advocacy Groups and Organizations

- The Invading Sea, FL: [Florida and The Invading Sea](#) is a collaboration of 26 Florida news organizations – 25 daily newspapers and WLRN Public Media, South Florida's public radio station. The site features editorials from our newspaper partners and opinion pieces by scientists, academics, activists, and citizens interested in Florida and the threats posed by climate change.
- Pensacola, FL: [Higher Ground](#) is the largest flood survivor organization in the country. It was set up by the 501c3 nonprofit initiative of Anthropocene Alliance.
- Pensacola, FL: [The Panhandle Watershed Alliance \(PWA\)](#) develops and enhances a holistic and regional water quality approach for six northwest Florida and south Alabama watersheds from the Perdido to St. Andrew Bay.
- Miami, FL: [The CLEO Institute](#) is the only women-led nonprofit, nonpartisan organization in Florida exclusively

building code.

- 0 home(s) in your county were built to a more resilient building code.

Building Code Notes:

- Homes constructed after 2015 are likely to be built to a more hazard-resilient building code.
- If your home experiences major damage, the home will likely have to be rebuilt to current code.
- Fire code is not the same as building code.
- Contact your local building official for more detailed information.

Community Flood Insurance Savings (CRS)

Your home is in Pasco County, a Community Rating System (CRS) participating community.

Your Community's CRS Score is 6



You can save 20% on flood insurance premiums if your home is inside a flood zone and 10% on flood insurance premiums if your home is outside a flood zone.

Find out more about the [Community Rating System \(CRS\)](#) and what your community can do to increase flood resilience and decrease flood insurance costs.

- **Insurance Institute for Business and Home Safety:** In 2010, [IBHS Research Center](#) came to life to advance the scientific understanding of severe weather perils and their interaction with the homes and businesses at real scale. It's located on a 90-acre parcel of land in Chester County, South Carolina, about 45 minutes south of Charlotte, North Carolina.
- **National Resources and Defense Council:** [The NDRC](#) combines the power of more than three million members and online activists with the expertise of some 700 scientists, lawyers, and policy advocates across the globe to ensure the rights of all people to the air, the water, and the wild.
- **Thriving Earth Exchange:** AGU's [Thriving Earth Exchange](#) advances community solutions. We help scientists, community leaders and sponsors work together to solve local challenges related to natural resources, climate change and natural hazards.

- dedicated to climate education, advocacy, and engagement.
- Orleans, LA: [A Community Voice \(ACV\)](#) is an affiliate of ACORN and a non-profit community organization comprised of working, poor, elderly, women, children, and families. ACV provides a community voice for its members and constituencies in the everyday issues that affect their daily lives.
- Houston, TX: [Bayou City Waterkeeper](#) has a long history of working for the Lower Galveston Bay Watershed on issues such as wetland protection, regional and local stormwater permits and infrastructure, and water quality concerns and compliance under the Clean Water Act.
- Houston, TX: [Residents Against Flooding \(RAF\)](#) is the oldest 501(c)3 nonprofit in Houston focusing on policy matters to make the area more resilient to flooding.
- Port Arthur, TX: [The Community In-Power and Development Association \(CIDA\) Inc.](#) is a non-profit (501 (C)(3) status) that works to empower residents in low-income communities in Port Arthur, Texas. CIDA helps organize and educate local residents on how to take action to keep big industries from polluting air, land, and water.

Getting help after a disaster

- [Visit FEMA](#)
- [Apply for federal disaster assistance](#)
- [Clean-up and safety information](#)



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