



Bald Head Association ~ “The voice for BHI property owners”

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## BHA Survey Response (February 2019)

In February 2019, BHA surveyed property owners to identify certain issues related to the recovery of Hurricane Florence and to help Island entities project impacts on the Island’s summer economics. Approximately 400 property owners responded to the online survey, which revealed several expected and unexpected results. Nearly 90% of respondents experienced some type of storm-related damage to their homes – primarily wind, rain, flood and mold. Only a small number (7%) of owners reported trees as the cause of their damage. The majority of the damage was caused to roofs (60%), followed by home interiors (57%), home exteriors (42%) and golf carts (33%). While most owners worked with local contractors (87%), some owners chose to work with non-local contractors who were new to the Island (13%). Most respondents (26%) reported their damage was under \$20,000, while an equal amount reported damage between \$20,000 and \$75,000 (25%). Seventeen percent (17%) of owners suffered damage of over \$100,000 and at the time of the survey, just over 7% of owners still didn’t know the full extent of their damages.

One-half (50%) of owners experienced no problems with various parties, while just over 60% reported problems with their insurance – whether it be their insurance company or adjuster or even the policy itself. Over 150 respondents provided detailed and emotional comments on the problems they encountered, including a shortage of labor available to make the repairs at a timely pace, a disparity between construction cost figures used by insurance adjusters and actual construction costs for Bald Head Island and a slow or lack of response from their insurance companies. Overall, most acknowledged the insurance adjustment and repair phases to be excruciatingly slow and frustrating.

Nearly 90% of owners who **do not** rent their homes expected to have them ready for their own use this summer; 80% of those who **do** rent estimated their homes would be available for the upcoming rental season.

BHA thanks all of the owners who took the time to complete the survey. Your responses have identified several issues that BHA has already begun to address on your behalf. Watch for information on those efforts in the May 2019 *Island Report*.