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**More active storm seasons are “new normal” and
Floridians need to get homes, insurance, plans ready**

*~ Survey: Many Floridians weren't prepared for Irma,
reflecting continued gaps in knowledge ~*

TALLAHASSEE, Fla. – Floridians should expect that more active storm seasons are the “new normal” – a reality they must prepare for by hardening their homes, updating their insurance, and getting personal and business plans ready. That’s the message from former FEMA Director Craig Fugate in releasing a new survey showing many Floridians are not ready for this threatening new dynamic.

The survey, commissioned by the National Hurricane Survival Initiative, found that 51 percent of Floridians say they were caught unprepared in at least one way leading up to Hurricane Irma, which tore through Florida in September. That included 1 in 5 who cited a lack of window protections like shutters or boarding (22 percent), batteries or backup power (20 percent), and gasoline (23 percent), while 15 percent admitted they lacked an evacuation plan or water supply.

“After Florida was pummeled by a record-breaking 2017 hurricane season that included a Category 4 hurricane, we cannot stress enough the need to start getting ready now,” said Craig Fugate, former director of the Federal Emergency Management Agency and host of the initiative’s “Get Ready, Florida!” television special. “It’s looking like more active hurricane seasons are the ‘new normal,’ and Floridians certainly need to take hurricane preparedness more seriously to prevent loss of life and property.”

In response to this new reality, the National Hurricane Survival Initiative launched a new awareness campaign to educate and encourage residents to take steps to be storm-safe and hurricane-ready. It features resources on the GetReadyFlorida.org website and “Get Ready, Florida!,” a 30-minute television special slated for broadcast in early 2018. Both are packed with practical information and preparation tips from hurricane and industry experts.

Fugate, who as director of the Florida Division of Emergency Management guided the state through its unprecedented pounding from named storms in 2004 and 2005, called on Floridians to use the time between hurricane seasons to harden their homes, update their insurance, and develop plans for their families and businesses.

The survey, which polled more than 500 Floridians, revealed knowledge gaps that may prevent Floridians from fully preparing. These gaps include misunderstanding their insurance coverage and not knowing about financing options that could help them harden their homes.

The survey also revealed some potential safety issues.

- Thirteen percent of Floridians surveyed wrongly assume the garage is a safe place to run a generator. One in 10 incorrectly – and dangerously – believe that an apartment balcony is acceptable for generator operation.
- Fewer than 1 in 4 (23 percent) know that it's best to transport gasoline on the car roof or in an outside storage container. Close to half (44 percent) are unaware of how to best transport gasoline when evacuating. Of the remaining, 28 percent incorrectly cited the trunk, 2 percent wrongly said the back seat, and 3 percent incorrectly said anywhere would be fine.

The survey found that while 42 percent believe they know the amount of their hurricane deductible, many are mistaken: Though most homeowners have hurricane deductibles in the \$5,000 range, 73 percent believe it's less than that and one in four believe it is less than \$1,000.

That could come back to haunt those homeowners. Fifty-five percent of those surveyed said paying their deductible would be difficult or impossible, while only 26 percent said paying their deductible would be “no problem at all” or “very manageable” following a storm.

Guy McClurkan, chief operating officer of the FAIR Foundation, said more Floridians should consider purchasing flood insurance because flood protection is not covered in a standard homeowner's insurance policy. But, he added, homeowners cannot wait until a storm is bearing down.

The survey found that of the many homeowners who attempted to purchase flood insurance as Hurricane Irma approached, only 1 in 3 said they were able to add it in time.

“Many people don't realize that hurricane damage is subject to a special hurricane deductible,” said Locke Burt, Chairman and President of Security First Insurance. “Some people can afford a larger deductible than others, but all homeowners need to know what their deductible amount is, and what their policy *does* and *does not* cover.”

Many of those surveyed believe their homeowners insurance policy covers items that may not actually be covered – 1 in 5 believe their policy covers replacing spoiled food, 1 in 4 believe it covers tree and debris removal from yards, and 1 in 3 believe it covers temporary housing.

“Homeowners insurance typically covers damage to your home and personal belongings, and living expenses while your home is being rebuilt,” said Alok Jha, Assured Risk Cover chief executive officer. “Homeowners can purchase special insurance to fill the gaps that their homeowners’ insurance doesn’t cover, but only if they realize those gaps exist.”

“Your home is probably your single largest investment – and if it’s damaged or destroyed by a hurricane, the effect is devastating,” added Melissa Burt DeVriese, Security First Insurance Chief Administrative Officer and General Counsel.

Many Floridians know that parts of their houses are vulnerable but have no idea about financing options that could pay to strengthen or replace them. Floridians considered their windows the most vulnerable part of the home (36 percent), followed by roofs (33 percent) and flood-prone areas (23 percent). They said they would make home hardening improvements if they had the money, especially installing impact-resistant windows (6 in 10), wind-resistant roof shingles (4 in 10), and reinforced window and door frames (4 in 10).

“The time to upgrade vulnerable parts of a home is now, months before the next storm season rolls around,” said Tat Granata, an executive with Florida Home Improvement Associates. “Homeowners can access an array of newer products, like impact-resistant windows, that can greatly improve a home’s safety profile.”

“Impact-resistant windows are designed to withstand the impact of 2x4s hitting them at 50 feet per second to simulate 140 mph wind speeds,” said Rod Miller, Senior Vice President for Custom Window Systems. “If your window is breached, it creates a pressure variance that could cause the roof to blow off your house.”

Fewer than 1 in 10 (8 percent) are aware of the PACE (Property Assessed Clean Energy) program, an innovative tool that provides private financing to homeowners to make home hardening and energy efficient improvements through their property tax bills. While most were unaware of the PACE program, a majority (53 percent) said they would be interested in such a program.

“Ygrene is focused on providing Floridians with an accessible and affordable way to make their homes more resilient,” said David Kelly, Ygrene SVP sales, national sales director. “With PACE, homeowners have a viable option to reduce their risk exposure to a major hurricane and save money in the process. It truly is a win-win for the Sunshine State.”

Four in 10 Floridians said they evacuated their homes during Hurricane Irma, but 1 in 4 say that after this hurricane season, they are less trusting that forecasts can predict where a specific hurricane will make landfall.

“We live in the hurricane capital of the United States,” said Erik Salna, Associate Director & Meteorologist for the International Hurricane Research Center at Florida

International University. “Florida residents need to understand that’s the major hazard we need to be ready for and prepared for each and every hurricane season.”

The survey, fielded in Dec. 5-10, has a margin of error of +/- 4.2%.

The National Hurricane Survival Initiative is sponsored by Security First Insurance, StormPeace, Florida Home Improvement Associates, Custom Window Systems, and Ygrene in partnership with the FAIR Foundation, the International Hurricane Research Center at Florida International University, the National Emergency Management Association, and The Salvation Army.

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