

SURVEY FINDINGS: FLORIDIAN PREPAREDNESS FOR STORMS

METHODOLOGY

A survey of 500 Florida residents was fielded December 5-10, 2017 as part of the National Hurricane Survival Initiative. Respondents were invited to participate through random sampling of the Florida voter file. Results have an estimated margin of error of 4.2% at the 95% confidence level. 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.

KEY FINDINGS

HURRICANE IRMA ISSUES

Did Hurricane Irma catch you unprepared in any of the following ways? Select any that apply

| Water supply | 15% |
|--|-----|
| Window protection (shutters, boarding) | 22% |
| Batteries or backup power options | 20% |
| Evacuation plan | 15% |
| Gasoline supply | 23% |
| None of these | 49% |

Did you evacuate during Hurricane Irma?

| Yes | 41% |
|-----|-----|
| No | 59% |

Of those who evacuated: When you evacuated during Hurricane Irma, where did you stay?

| With family or friends | 75% |
|--|-----|
| At a hotel | 21% |
| At an Airbnb home (or another vacation rental) | 3% |
| At a campground or RV park | 2% |

Of those who were employed or working regularly when Hurricane Irma hit: How many days of work did you miss FOLLOWING Hurricane Irma in 2017?

| 0 | 18% |
|-----|-----|
| 1 | 10% |
| 2-4 | 45% |
| 5+ | 27% |

Of those who missed at least one day of work: Were you paid for these days of work that you missed?

| Yes - fully | 48% |
|-------------|-----|
| Partially | 17% |
| No | 35% |

After the last hurricane season in Florida, are you more or less likely to buy a gun?

| More likely to buy a gun | 15% |
|--|-----|
| Less likely to buy a gun | 4% |
| No change (and I do not currently have guns) | 50% |
| No change (and I currently do have guns) | 32% |

STORM SAFETY - OTHER

Which of the following locations is safe for you to run a generator following a power outage? Select any that apply

| Any room other than a bedroom | 2% |
|----------------------------------|-----|
| Any room with an open window | 4% |
| Apartment balcony | 10% |
| Crawlspace | 1% |
| Garage | 13% |
| Attic or second floor | 2% |
| None of these locations are safe | 73% |

If you stock up on gasoline in advance of evacuating, where would you store it on your drive?

| On the roof or outside storage container | 23% |
|--|-----|
| In the trunk | 28% |
| In the backseat | 2% |
| Any of these would be fine | 3% |
| Not sure | 44% |

STORM PREDICTIONS/FORECASTS

Thinking about the last hurricane season, which of the following better describes how you feel regarding storm path predictions?

| I trust forecasts LESS | 25% |
|-------------------------------|-----|
| I trust forecasts MORE | 19% |
| I feel no different than ever | 56% |

Is there a specific hurricane tracking model that you feel is most accurate or reliable?

| European Center (ECMWF) | 30% |
|--|-----|
| Global Forecast System (GFS) | 6% |
| Geophysical Fluid Dynamics Laboratory (GFDL) | 0% |
| United Kingdom Met (UKMET) | 1% |
| Hurricane Weather Research Model (HWRF) | 5% |
| US Navy Global Environmental Model (NAVGEM) | 6% |
| Canadian (GEM) | 0% |
| Don't Know | 52% |

HOME HARDENING

Think about the following home hardening options. If you could afford to do so, which would be your top 3 choices?

| Improve strength of roof deck attachment | 23% |
|---|-----|
| Install impact-resistant windows | 66% |
| Reinforce window and door frames | 41% |
| Remove vulnerable trees | 32% |
| Fortify garage door | 18% |
| Install wind-resistant roof shingles | 42% |
| Create secondary water barrier to prevent intrusion | 29% |

What part of YOUR home do you consider MOST vulnerable in a storm?

| Roof | 33% |
|-----------------|-----|
| Windows | 36% |
| Doors | 3% |
| Garage | 5% |
| Floodable areas | 23% |

Which of these alternatives do you believe offer greater protection during a strong storm?

| Hurricane shutters | 46% |
|--------------------------|-----|
| Impact-resistant windows | 32% |
| I'm not sure | 22% |

If your home did NOT have impact-resistant windows or hurricane shutters, which of the following methods do you feel would offer protection during a strong storm? Select any that apply

| Tape on windows | 7% |
|---|-----|
| Cardboard on windows | 3% |
| Plywood on windows | 76% |
| Leave windows slightly open to stabilize pressure | 7% |
| None of these/Unsure | 19% |

Florida permits homeowners to finance home hardening and energy efficiency improvements through a property tax assessment approved by local governments. Do you know the name of this program?

| PACE (Property Assessed Clean Energy) | 8% |
|---|-----|
| HITA (Home Improvement Tax Assessment) | 2% |
| TARP (Tax Assessed Restoration Program) | 10% |
| None of these/Don't Know | 80% |

Some areas in Florida allow property owners to finance hurricane protection and energy efficiency improvements through a type of financing called PACE (property assessed clean energy) that doesn't require a minimum FICO score. Would you be interested in this program to make improvements to your home if it was available in your area??

| Yes | 53% |
|-----|-----|
| No | 47% |

HOMEOWNERS INSURANCE

Do you know how much your homeowners insurance hurricane deductible is?

Yes 42% No 58%

Of those who said "yes": portion that believe their hurricane deductible is less than

<\$1,000 25% <\$5,000 73% >5,000 27%

Most hurricane deductibles end up in the range of \$5,000. If your home were to suffer major damage, how difficult would it be for your family to pay this fee out-of-pocket in order to repair your home?

| Impossible | 10% |
|---------------------|-----|
| Very difficult | 19% |
| Somewhat difficult | 24% |
| Somewhat manageable | 21% |
| Very manageable | 13% |
| No problem at all | 13% |

In the event of a hurricane, which of the following items does your homeowners insurance cover? Select any that apply

Replacing spoiled food 20%
Tree and debris removal 25%
Temporary housing 33%
None of these 12%
Not sure 53%

When Hurricane Irma was heading toward Florida, did you attempt to reach your homeowners insurance company?

Yes - to check my deductibles 7%
Yes - to increase coverage 1%
Yes - other 6%
No 86%

When Hurricane Irma was heading toward Florida, did you attempt to purchase a separate flood insurance policy?

Yes 4% No 96%

Of those who attempted to do so: Were you able to add flood insurance in the days leading up to Hurricane Irma?

Yes 36% No 64%