WEATHERING THE STORM

2025 HURRICANE PREPAREDNESS AND MITIGATION POLL





FIU | Steven J. Green School of International & Public Affairs
Jorge M. Pérez Metropolitan Center

Credits and Acknowledgements

About Florida International University Jorge M. Pérez Metropolitan Center

The Florida International University Jorge M. Pérez Metropolitan Center is an applied research institute that provides policy solutions to public, private, and non-profit organizations in South Florida. Our core areas are Economic and Housing Market Analysis and Survey and Opinion Research. The Jorge M. Pérez Metropolitan Center is part of the Steven J. Green School of International and Public Affairs.

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The research is funded by the Florida Legislature,
through recurring funding for social science research
allocated to the Extreme Events Institute at Florida International University.

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Key Findings

The 2025 Hurricane Preparedness and Mitigation Poll provides a comprehensive assessment of Floridians' perceptions, behaviors, and challenges related to hurricane preparedness. The survey, administered to 803 adult residents across 32 Florida counties, offers critical insights into how the record-breaking 2024 hurricane season has influenced public awareness, planning, and policy expectations. Some of the key findings discussed in greater detail in the report include:

- **High Awareness, Uneven Preparedness:** While 62.1 percent of respondents reported feeling "very certain" they had the necessary information to protect themselves and their homes, only 37.3 percent indicated their homes were already prepared for a hurricane. A sizable portion of residents delay action until a hurricane watch or warning is issued, highlighting a gap between awareness and timely preparedness behaviors.
- **Information Access Varies by Demographics:** Television remains the most common source of hurricane information (69.4%), especially among older adults. In contrast, younger residents rely more heavily on internet sources and social media. This generational divide underscores the need for diversified communication strategies.
- **Financial Barriers Are Widespread:** Over half of respondents cited the cost of insurance (57.2%), food (38.1%), and housing (22.5%) as major obstacles to hurricane preparedness. Additionally, 57.5 percent of homeowners did not know their insurance deductible, and 24.0 percent would consider canceling their policy if their mortgage were paid off.
- **Evacuation Hesitancy Persists:** While 32.6 percent of respondents would evacuate if ordered by emergency officials, 13.1 percent would not leave under any circumstances. These findings raise concerns about public trust in emergency management and the adequacy of evacuation planning.
- **Risk Perception Influenced by Experience:** Individuals whose homes had prior hurricane damage were more likely to feel vulnerable and take preparedness actions. However, many residents still underestimate their personal risk, particularly regarding sea level rise and flooding.
- **Limited Support for Traditional Tax-Based Mitigation Funding:** While most respondents expect federal (56.4%) and state (46.7%) governments to assist with hurricane recovery, only a minority support tax increases to fund sea level rise mitigation. Many favor alternative funding mechanisms, such as taxing developers or reallocating existing funds.

Policy Implications:

The findings suggest a need for multi-level policy responses that address both behavioral and structural dimensions of hurricane preparedness. These include:

- Expanding public education campaigns tailored to diverse demographic groups.
- Increasing access to financial assistance and insurance literacy programs.
- Enhancing evacuation infrastructure and community-based planning.
- Strengthening land use regulations and building code enforcement.
- Exploring innovative, equitable funding mechanisms for climate adaptation.

As Florida continues to face escalating climate risks, the 2025 poll provides a vital evidence base for shaping more resilient, inclusive, and forward-looking disaster preparedness policies.

Introduction

The 2024 hurricane season in Florida was one of the most intense and destructive in recent history. Three hurricanes affected Florida, with two of them being major hurricanes, classified as Category 3 or above, when they made landfall. Both Hurricane Helene (September 26) and Hurricane Milton (October 9) approached the state from the Gulf Coast, causing significant flooding and damage (***Exhibit 1***). Helene's total costs were $78.7 billion, most of them in North Carolina. Total costs for Milton, which crossed Central Florida, were $34.3 billion. [1]

2024 was also the warmest year in NOAA's global temperature record, which dates back to 1850. In 2024, Florida experienced significantly warmer-than-average conditions. The statewide annual average temperature was 72.9°F, which was 2.8°F above the 20th-century average of 70.1°F. Orlando, Fort Myers, Punta Gorda, Fort Lauderdale, and Palm Beach experienced their hottest heat seasons on record.[2] Studies have shown a link between ocean and land surface temperatures and tropical storm intensity – warmer waters and land fuel more intense storms.[3]

The strength of these storms, the damage they caused, and the extensive media coverage that relayed their devastation beyond the millions of households in the hurricane's path affect perceptions of danger and might make people more likely to heed warnings and take actions to prepare. The relationship between prior experience and disaster preparedness is well-documented in both academic research and practical disaster management. A recent study found that individuals previously affected by a disaster were 233 percent more likely to have an evacuation plan, and 134 percent more likely to have an emergency kit.[4] The 2024 National Household Survey on Disaster Preparedness, administered by the Federal Emergency Management Agency (FEMA), reported that nearly one-third (30%) of respondents have worried about a disaster affecting their family. Respondents with prior experience had higher risk perception and were more likely to prepare.[5] Another study, focused on the Southeastern United States, found that Florida residents had the highest disaster awareness (84% believed a disaster was likely). Prior hurricane experience influenced risk perception but not always actual preparedness.[6]

The 2025 Hurricane Preparedness and Mitigation Poll contributes to this body of research, providing more current data that provides insight into the impact of the intense 2024 season on Floridians. However, the poll also incorporates broader questions that illustrate perceptions of vulnerability, trust in government efforts to reduce hurricane danger and damage, and willingness to cover mitigation efforts through taxation. Policy makers, advocacy organizations, and disaster management professionals will find this report valuable for understanding current perceptions that might suggest potential strategies for improving preparedness and long-term actions to decrease risks for loss of life and property.

This report is part of an ongoing series of annual assessments conducted by the FIU Pérez Metropolitan Center, which examine hurricane preparedness and mitigation across Florida. Each year, the Center publishes findings from its Hurricane Preparedness and Mitigation Poll, offering valuable insights into public perceptions, behaviors, and policy implications related to extreme weather events. The full collection of reports from this series, including previous years' findings, can be accessed through the Metropolitan Center's research archive.

[1] NOAA, Hurricane Costs

[2] Florida Climate Center. (February 2025). 2024 Annual Florida Weather and Climate Summary.

[3] Kossin, James P. et al. (2020). "Global increase in major tropical cyclone exceedance probability over the past four decades." *Earth, Atmospheric and Planetary Sciences. 117 (22) 11975-11980.* https://doi.org/10.1073/pnas.1920849117

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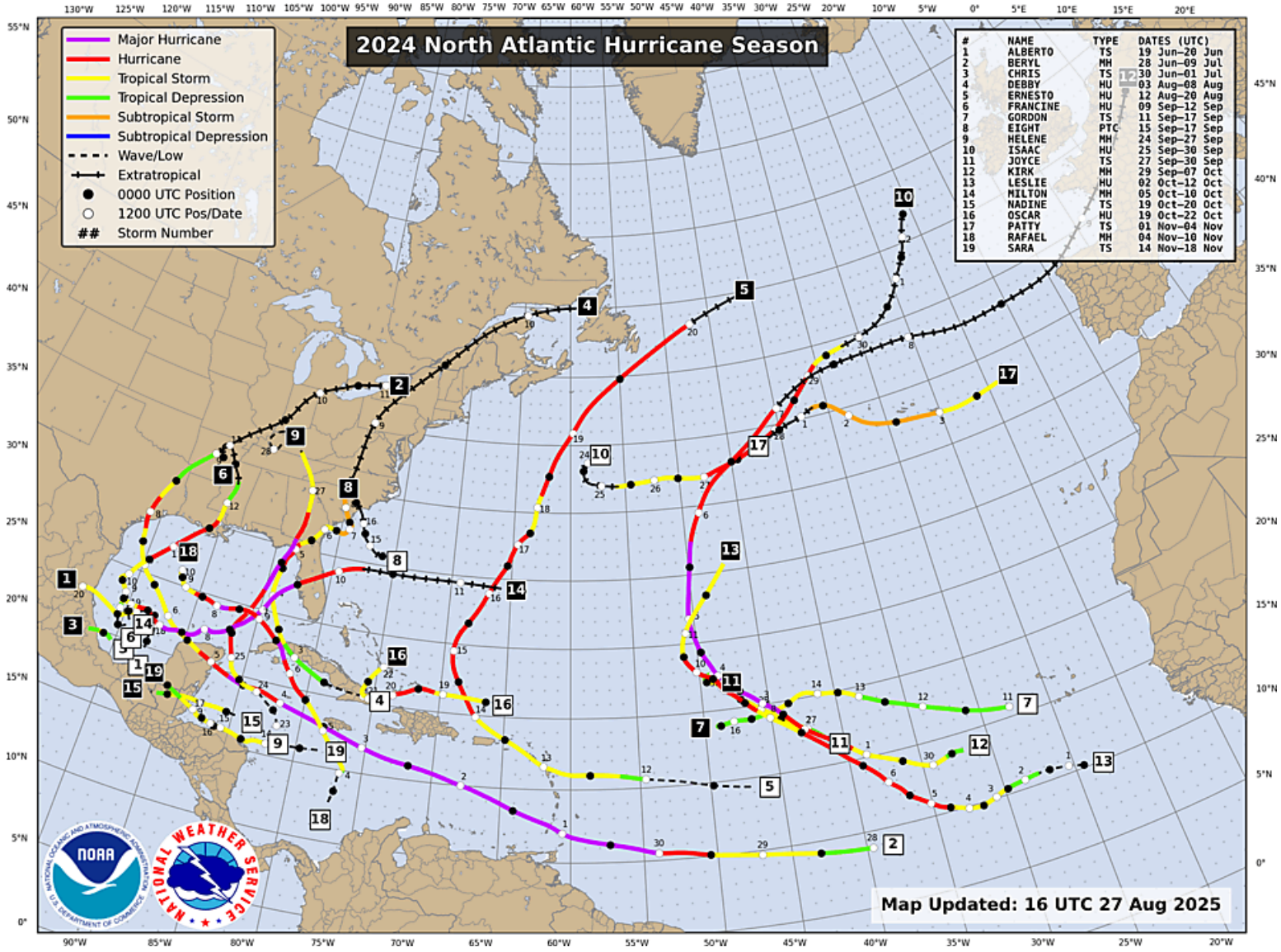
[5] FEMA (2025). National Household Survey on Disaster Preparedness.

[6] Kong, Y. et al. (2025). "Before Helene's Landfall: Analysis of Disaster Risk Perceptions and Preparedness Assessment in the Southeastern United States in 2023." *International Journal of Environmental research and Public Health*, 22(2), 155; https://www.mdpi.com/1660-4601/22/2/155

Exhibit 1: North Atlantic Tropical Weather Summary (2024)



Source: National Hurricane Center, NOAA.

Methodology

NORS conducted the survey for the Perez Metropolitan Center using address-based sampling for a sample list of 80,000 phone numbers with an 80-20 splits between cell and landline phones. Survey responses were collected during the evening and weekend hours, from June 8 through June 12, 2025. Surveys were conducted only with adult Florida residents, with one response collected per household. The sampling frame targeted primarily homeowners in coastal counties in Florida.

Responses were confidential, and the JPMC prioritized the privacy of respondents by utilizing the aggregate results of survey responses, ensuring any identifiers had been removed from the reporting of data.

In total, 803 Florida residents completed the survey fully, answering all questions. The survey was administered in English and Spanish. The response rate was 3.6 percent.

Dimensions of Hurricane Preparedness

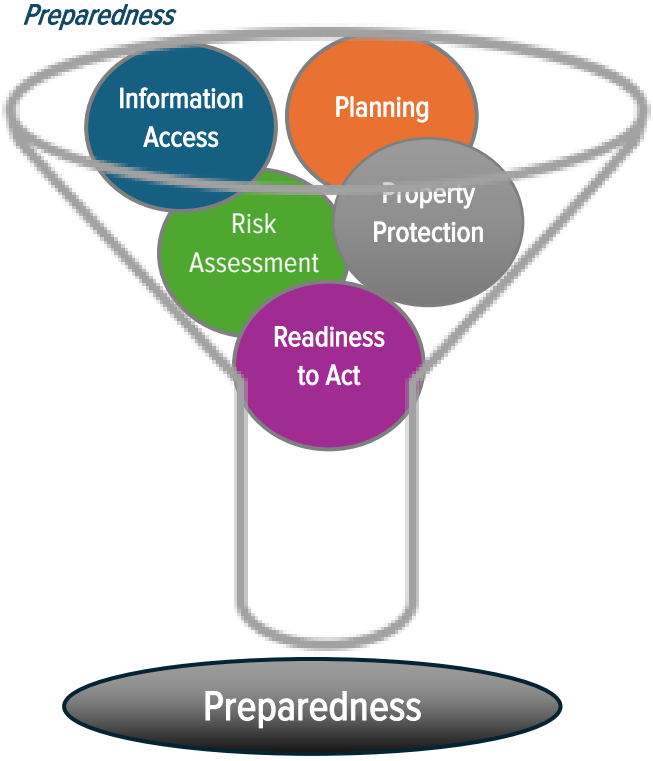
The survey questions are grounded in the framework of disaster preparedness. Sutton and Tierney (2006) identify eight dimensions of disaster preparedness applicable to various stakeholders, five of which are the responsibility of homeowners and represented in the Florida Hurricane Preparedness and Mitigation Poll. Disaster preparedness levels among homeowners are shaped by a complex mix of psychological, economic, and experiential factors.[7] Previous disaster experience[8], information access[9], planning efforts[10], willingness to act (i.e., motivation to act)[11], risk perception[12], property protection[13], and various socioeconomic characteristics[14] are correlated with individual and group levels of preparedness (***Exhibit 2***.

One of the most recent and informative surveys on hurricane preparedness is FEMA's 2024 National Household Survey on Disaster Preparedness.[15] Some of the most compelling data points from the survey include:

- cost was the top barrier to taking action, reported by 26 percent of respondents;
- Thirty percent were motivated by recent disaster experiences or concerns;
- only 32 percent feel confident in both their ability to prepare and that it would make a significant difference;
- 25 percent said they didn't know what to do to prepare;
- And 52 percent expect support from the federal government.

The analysis of 2025 responses in Florida presented in the remainder of the report suggests that while Floridians are more aware and confident of the danger of hurricanes, they are not necessarily better prepared or more willing to engage in mitigation measures.

Exhibit 2: Five Critical Components of Hurricane Preparedness



[7] Sutton, Jeannette, and Kathleen Tierney. 2006 "Disaster Preparedness: Concepts, Guidance, and Research." In Assessing Disaster Preparedness Conference, Sebastopol, California, November 3 and 4, 2006, pp. 3. Boulder: University of Colorado, Natural Hazards Center. https://dpnet.org.np/public/uploads/files/Disaster%20Preparedness%20Concepts_Jurnal%202021-09-29%2008-36-00.pdf

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Respondent Profile

The sample of 803 respondents represents residents of 32 of Florida's 67 counties (***Exhibit 3***). Almost a third of respondents (30.5%) resided in South Florida, which includes Monroe, Miami-Dade, Broward, and Palm Beach counties. Approximately one in five respondents (19.9%) were in the Tampa Bay counties of Hillsborough, Pasco or Pinellas, while 6.6 percent resided in Duval or St. Johns counties in the northeast. This distribution corresponds to the higher concentration and density in the more urban counties of Florida which are therefore better represented in the sample. Only 4.6 percent of respondents requested to complete the survey in Spanish. Overall, 7.6 percent indicated Spanish is the most often spoken language in their home.

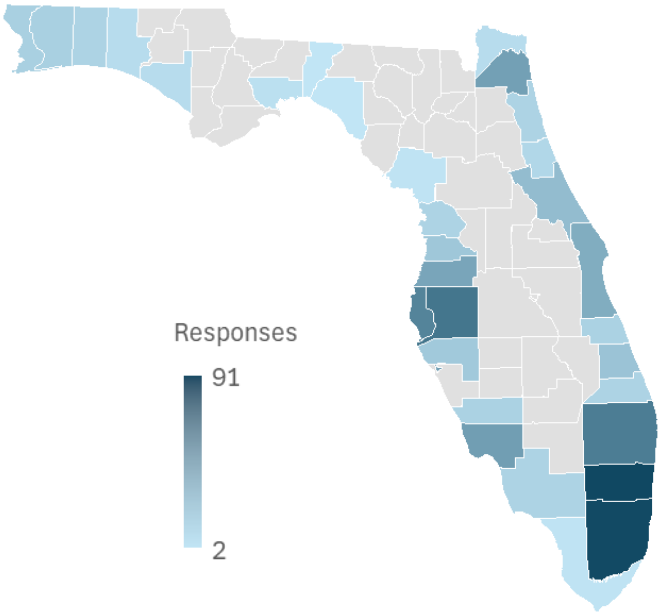
Age: About half of respondents (51.2%) were ages 65 and older. The next largest group of respondents were in the ages 35 to 54 (21.6 %), followed by the 55 to 64 age group (20.7%). The smallest group was respondents aged 18 to 34 (6.6%).

Housing: Over two-thirds (70.4%) resided in single-family homes, 15.4 percent in apartment or condominium and 6.7 percent in a town home. Approximately 5 percent were in manufactured or mobile homes. Only 26 percent of respondents reported their homes were built after 2002, when the Florida Building Code (FBC) became effective, replacing local building codes with uniform requirements for the state related to hurricane protection, like shutters, impact resistant windows and enhanced roofs.

Gender: Respondents were almost equally distributed between female (49.9%) and male (49.1%), with one percent indicating "other".

Household Composition: The median household size was 2 people. Only 19 percent indicated their households had at least one person under 18. Most (61.8%) had at least one person ages 65 or older in the household. Most respondents indicated they were married or living with partner (55.3%), followed by respondents who were single or never married (16.8%). Approximately 14.3 percent were widowed, 10.2 percent were divorced, and 1.1 percent were separated.

Exhibit 3: Response Distribution by County



Educational Attainment: Most respondents reported having college (32.8%) or graduate degrees (34.5%). Only 13.7 percent had high school or less educational attainment, while 17.9 percent had attended some college but obtained no degree.

Ethnicity and Race: Approximately 16 percent of respondents indicated Hispanic or Latino ancestry of any race. The largest group were White, non-Hispanic respondents (69.6%). Black or African American respondents, including those who also indicated Hispanic ancestry, were 8.1 percent.

Income: Over a third of respondents (36.5%) had household income of over $100,000, while 34.9 percent indicated household income in the $50,000 to $100,000 range.

Homeowner households in Florida are generally older, more likely to be White, and have higher incomes and educational attainment compared to renter households. Given that the target group for the 2025 Hurricane Preparedness and Mitigation Poll was Florida homeowners (83.6% in sample), the sample of respondents overrepresents older residents, with higher educational attainment, and in higher income brackets.

Factor 1: Information Access

When asked about their confidence in having all the necessary information to protect themselves and their homes from hurricane damage, a majority of respondents expressed a high degree of certainty. Specifically, 62.1 percent reported feeling "Very Certain," while 29.8 percent were "Somewhat Certain," and only 8.1 percent indicated they were "Not Certain At All." This suggests that most households believe they are adequately informed, though a notable minority remain unsure.

Respondents reported using a variety of sources to obtain hurricane preparedness information (***Exhibit 4***. The three most frequently selected sources were TV (69.4%), internet sources other than social media (41.2%), and radio (30.9%). About a quarter (24.5%) rely on social media platforms such as Twitter, Facebook, Instagram, TikTok, and YouTube, and friends and family (20.3%). Other sources, like newspapers/print media (13.1%), and WhatsApp (1.6%), were cited less frequently. Open-ended responses indicated additional reliance on local news, weather channels and apps, alerts on devices, government sources such as FEMA or the National Weather Service, and personal experience from past storms. This diversity in information sources highlights the importance of delivering hurricane preparedness messages across multiple platforms to reach all segments of the population.

Preferences for information sources vary significantly across age groups. Younger respondents (18-34) overwhelmingly favor internet sources other than social media (51.9%) and social media platforms (50.0%), with TV (46.2%) also ranking highly. In contrast, older adults (65 and over) rely most on TV (78.1%) and radio (32.0%), with internet sources other than social media (36.7%) trailing behind. Print media and WhatsApp are consistently among the least selected sources across all age groups.

Friends and family are especially important for the youngest group (34.6%), but this influence declines steadily with age. Overall, TV emerges as the most popular source among older adults, while digital platforms dominate among younger respondents, highlighting generational differences in information consumption habits.

An analysis of information sources by income category reveals distinct preferences across groups. For respondents earning less than $20K, the top three sources are TV (62.2%), radio (33.3%), and internet sources other than social media (28.9%). Those in the $20K–$30K range most frequently rely on TV (67.3%), radio (40.0%), and internet sources other than social media (34.5%).

Individuals earning $30K–$50K prioritize TV (78.1%), internet sources other than social media (39.6%), social media (27.1%), and radio (24.0%) as their primary sources. For the $50K–$75K bracket, TV (70.1%), internet sources other than social media (38.0%), and radio (32.8%) remain the leading choices. Respondents in the $75K–$100K category most commonly use TV (70.6%), internet sources other than social media (44.1%), and radio (25.5%). Finally, those earning over $100K prefer TV (61.6%), internet sources other than social media (48.4%), and social media (30.0%).

Overall, TV is consistently among the top sources for all income categories, while internet sources other than social media gain prominence as income increases. Social media becomes a more significant source for the highest income group, overtaking radio in importance.

2024 Results Comparison: In comparison with the 2024 poll results, the 2025 poll shows a continued generational divide in media preferences, with younger respondents favoring digital platforms and older adults relying more on traditional media like TV and radio. TV usage dropped from 80.8 percent in 2024 to 69.4 percent in 2025. Radio usage also declined notably, from 48.4 percent to 30.9 percent. Print media saw a modest decline, consistent with broader media consumption trends. Social media remained relatively stable, with a slight drop from 27.8 percent to 24.5 percent.

Exhibit 4: Top Three Sources of Information, 2025

	Income					
	< $20K	$20K<$30K	$30K<$50K	$50K<$75K	$75K<$100K	$100K+
Internet sources other than social media	28.9%	34.5%	39.6%	38.0%	44.1%	48.4%
Radio	33.3%	40.0%	24.0%	32.8%	25.5%	28.8%
TV	62.2%	67.3%	78.1%	70.1%	70.6%	61.6%
Newspapers/Print media	15.6%	1.8%	13.5%	19.0%	7.8%	15.6%
Friends and family	24.4%	25.5%	22.9%	19.7%	23.5%	20.8%
Social media (Twitter, Facebook, Instagram etc.)	17.8%	29.1%	27.1%	20.4%	22.5%	30.0%
WhatsApp	6.7%	3.6%	2.1%	0.7%	1.0%	1.2%
Other	2.2%	10.9%	11.5%	8.0%	9.8%	12.4%

	Ages			
	18-34	35-54	55-64	65 and
Internet sources other than social media	51.9%	46.8%	43.9%	36.7%
Radio	19.2%	26.9%	36.0%	32.0%
TV	46.2%	57.3%	67.1%	78.1%
Newspapers/Print media	7.7%	14.6%	9.8%	14.3%
Friends and family	34.6%	25.1%	21.3%	16.3%
Social media (Twitter, Facebook, Instagram etc.)	50.0%	35.1%	26.2%	16.0%
WhatsApp	3.8%	2.3%	1.2%	1.2%
Other	7.7%	8.2%	9.1%	12.3%

Factor 2: Preparing and Insuring the Home

Homeowners in Florida take a range of short-term and long-term preparations to protect their properties from hurricanes. Short-term actions may include boarding up, clearing yards, and assembling emergency kits—when storms loom. Long-term measures—including structural reinforcement, flood mitigation, generator installation, and insurance planning—build resilience and safety against hurricane threats.

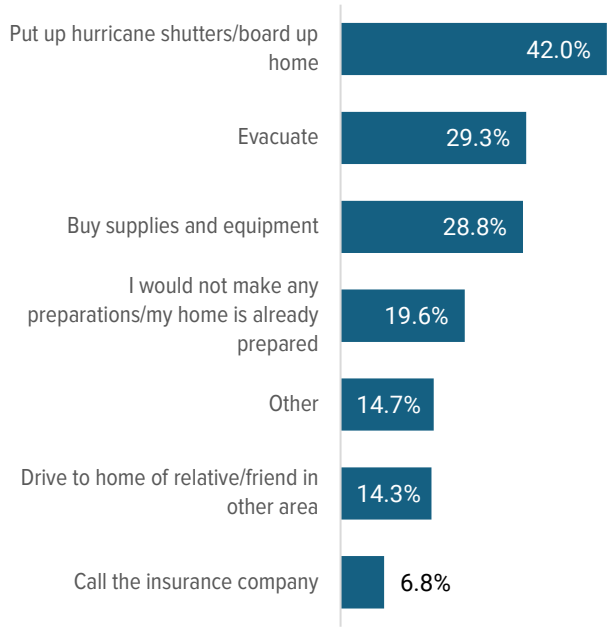
Short-term Preparations: Over a third of respondents (37.3%) indicated that their homes are already prepared for a hurricane and could be secured within a few hours, a 7.4 percentage point decline from 2024. Meanwhile, 30.2% would begin preparations when a hurricane watch is issued (48 hours in advance), and 20.7% would wait until a hurricane warning is declared (36 hours in advance), reflecting varying levels of urgency and risk perception. A smaller portion (9.9%) selected other responses, and 1.9% were unsure, highlighting a need for continued public education on timely hurricane preparedness. Overall, the data suggests that while many residents are well-prepared, a significant portion may delay action until closer to the storm's arrival.

The 67 open-ended responses highlight the diversity in risk perception, preparedness strategies, and resource availability among homeowners. While some respondents specified clear timeframes—such as "3 days before," "a week in advance," or "72 hours"—others had more flexible or situational approaches, like "depends on the forecast," "as soon as it's mentioned category 3 or 4," or "when hurricane season starts." A few responses reflect proactive year-round readiness ("52 weeks of the year"), while others suggest minimal or no preparation due to financial constraints or personal choice ("None of the above because I don't have the money," "Won't get prepared"). Some respondents also mentioned evacuation rather than home preparation as their primary response.

When asked how they would prepare if a serious hurricane threatened their home, respondents indicated a variety of actions (***Exhibit 5***). The most common preparation was to put up hurricane shutters or board up their home, with 42.0 percent of the total sample reporting this action. Many also reported evacuating (29.3%), buying supplies and equipment (28.8%), or choosing not to make any preparations because their home was already prepared (19.6%). A smaller percentage would call their insurance company (6.8%) or drive to the home of a relative or friend in another area (14.3%).

In the 'Other' category, individuals described a remarkably diverse array of actions influenced by their personal situations, resources, and perceptions of risk. Many indicated "all depends on the forecast," suggesting that their actions would be guided by official predictions and the severity of the storm. One respondent indicated, "I have a utility trailer with all the needed equipment ready to go and leave." Common preparations included boarding up homes, installing shutters, preparing sandbags, and bringing outdoor items inside. Stockpiling essentials was frequently mentioned, including water, canned food, batteries, candles, medicine, and phone chargers, alongside less conventional supplies like beer and ammunition. Several highlighted preparing generators, sandbags, and securing valuables, while others mentioned having upgraded infrastructure, such as impact windows, new roofs, or portable walls.

Exhibit 5: If a serious hurricane threatened your home how would you prepare?



Of the 389 homeowners whose homes were built before 1995, 15.9 percent had not had upgrades made, while 84.1 percent indicated their property had undergone upgrade modifications. Of the 327 whose homes had been upgraded, the most common upgrades were roofs (77.1%) and impact windows (48.9%), while 26.6 percent indicated their homes had structural upgrades or had raised their homes.

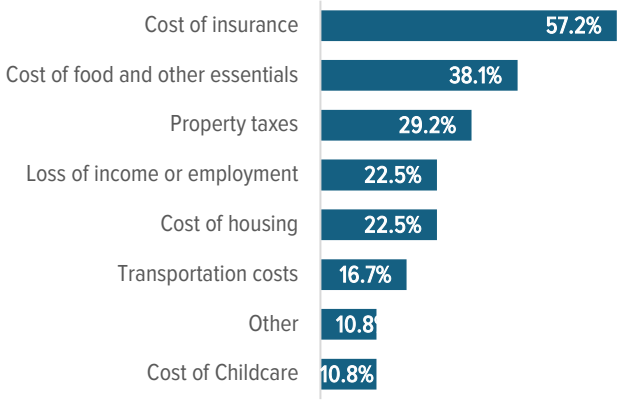
When asked to rate their household preparedness for a serious hurricane, respondents used a scale from 1 (least prepared) to 5 (most prepared). The majority viewed themselves as ready for a hurricane, with most choosing ratings of 4 or 5 (75.6%), reflecting a strong sense of readiness and proactive planning for hurricane threats. The average score of 4.03 in the 2025 poll is the same as in the 2024 results, but slightly higher than the 2023 average score of 3.96.

When considering the various barriers to hurricane preparedness, respondents identified several financial and logistical factors that impacted their ability to get ready for a storm (***Exhibit 6***). A majority—55.2%, reported their hurricane preparedness has not been impacted by any factors. From the respondents whose hurricane preparedness had been affected, the cost of insurance was the most frequently cited obstacle (57.2%). Many also reported that the cost of food and other essentials (38.1%), property taxes (29.2%), and the overall cost of housing (22.5%) made it more difficult to prepare adequately. Transportation costs (16.7%), the cost of childcare (10.8%), and loss of income or employment (22.5%) were also noted as significant challenges. Additionally, 10.8 percent mentioned other factors not included in these categories.

In addition to financial and logistical barriers, respondents identified a wide range of other factors that influenced their hurricane preparedness, including concerns about home age and overall property value, and challenges related to being busy or having the flexibility to move out of state. Cash flow constraints, the cost of living, and the expense of purchasing or maintaining generators, as well as general expenses associated with preparedness (like buying shutters or other equipment), were mentioned. Some respondents noted that the difficulty of securing electricity and gasoline during a storm added to the burden.

Personal circumstances also played a significant role. Several individuals cited health issues, age, loss of a spouse, and disabilities as key barriers to effective preparedness. Others mentioned the impact of jammed roads, insurance complications (especially if the storm destroyed their car or they still owned their home), and the rising prices of housing and homeowners' insurance. The loss or lack of income, or the need to manage resources were recurring themes. For some, the process of preparing was complicated by the fact that their condo was still not habitable, or that they had to leave their home due to owning an RV ("we had an RV, and we had to leave").

Exhibit 6: Barriers to Hurricane Preparedness



Others highlighted that "it depends how hard the hurricane is," indicating that their level of preparation fluctuates based on the forecast and severity of the storm. The diversity of responses reinforces that hurricane preparedness is shaped by a complex mix of financial, logistical, personal, and situational factors, each of which may impact individuals and households in unique ways.

2024 Results Comparison: The 2025 poll reveals a sharper financial strain on Florida homeowners compared to 2024. Insurance costs more than doubled as a reported barrier in 2025, reflecting the growing affordability crisis in Florida's insurance market. Food, housing, and property taxes also saw significant increases in 2025, suggesting broader economic pressures on households. Childcare and transportation costs, while still less frequently cited, nearly tripled in impact from 2024 to 2025. The share of respondents reporting no barriers (55.2%) was slightly lower in 2025 than in 2024 (58.2%).

Factor 3: Planning

Home insurance plays a critical role in hurricane preparedness planning by providing financial protection against potential storm damage. It enables homeowners to recover more quickly from losses by covering repairs and replacement costs for their property and belongings, subject to policy terms and deductibles. The choice of deductible—ranging from lower amounts to substantially higher ones—directly influences how much financial risk a homeowner is willing or able to assume, and impacts decisions about other preparations, such as investing in home upgrades or setting aside emergency funds.

Furthermore, understanding one's insurance coverage and deductible is crucial for realistic planning. Some homeowners feel confident in their ability to cover these costs, while others face uncertainty, which can affect their overall sense of readiness and influence choices about evacuation or home improvements. In this way, insurance considerations are deeply intertwined with broader financial, logistical, and personal factors that shape hurricane preparedness strategies.

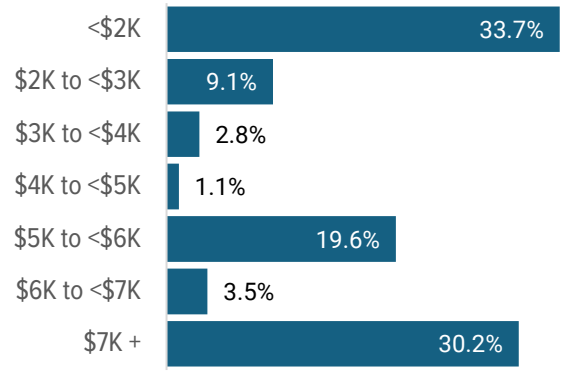
In Florida, reports cite rising deductibles, from 2 percent to 3 percent, which corresponds to $9,000 for a $300,000 home.[16] Another report notes "a 24.5% increase in the average deductible from 2024 to 2025, compared to 15% the previous year. These rising deductibles are particularly prominent in high-risk areas like Florida and Texas."[17]

Responses to the question about the dollar amount deductible on home insurance policies reveal a wide range of values, reflecting varied coverage choices among homeowners (***Exhibit 7***). More important is the prevalence of uncertainty about the amount of potential home recovery expenses. When households are unaware of their deductible, they may be unprepared for the out-of-pocket expenses required to repair or rebuild after a hurricane, leading to delays in recovery and greater financial hardship. This lack of awareness can also hinder timely decision-making about evacuation, repairs, or filing insurance claims, potentially increasing reliance on public assistance and slowing community-wide recovery efforts. The survey results show that of the 285 respondents (42.5% of homeowners) who knew the amount of deductible on their policy, the most frequently reported deductible amounts were $500 (10.2%), $1,000 (16.5%), $5,000 (19.3%), and $10,000 (8.1%). Smaller percentages indicated deductibles at other intervals, with some respondents listing very high deductibles, reaching up to $900,000. The data suggest that while lower deductibles are common, a notable portion of respondents carry significantly higher deductibles, possibly due to property value or personal preference. This diversity in deductible amounts underscores the financial considerations and risk tolerance that shape homeowners' insurance decisions.

57.5% do not know the amount of their insurance policy's deductible.

Confidence in the ability to cover their insurance deductible varied among respondents. When asked how confident they were that they could come up with their deductible amount, 68.4 percent (195 respondents) reported being certain they could cover the full amount. Another 15.1 percent (43 respondents) indicated they could probably come up with the amount, while 6.7 percent (19 respondents) said they could probably not manage it. Similarly, 6.7 percent (19 respondents) were certain they could not come up with the amount

Exhibit 7: What is the dollar amount deductible on your home insurance policy?



[16] Florida Home Insurance (Feb. 11, 2024). Florida Homeowners Need to Watch Out for Rising Deductibles

[17] Matic. (nd). Home Insurance Report: Affordability Crisis Continues As Climate Risks and Tariffs Influence Market. Accessed on October 10, 2025

required, and 3.2 percent (9 respondents) either did not know or preferred not to say. These results highlight that while a majority feel financially prepared to handle their deductible, a significant minority face uncertainty or doubt regarding their ability to do so. Given that 57.5 percent do not know the amount of deductible, it is likely these estimates of uncertainty to cover the deductible amount in needed home repairs are very conservative.

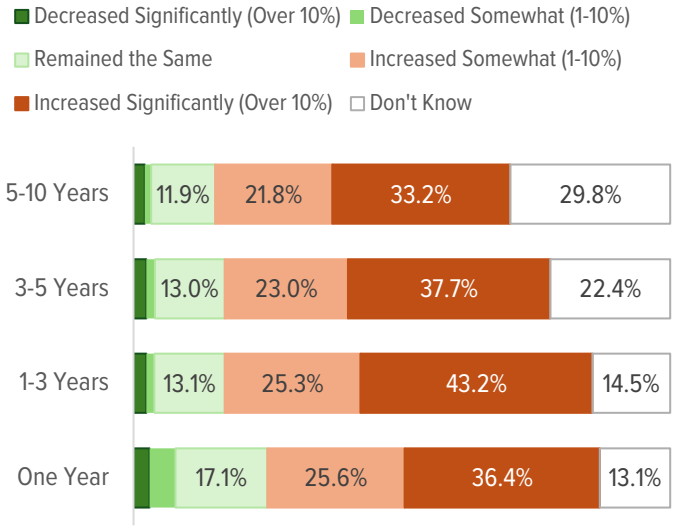
Despite industry reports that insurance premium costs are stabilizing, the respondents noted significant increases in their policies (***Exhibit 8***). In the past year, 36.4 percent of respondents reported that their home insurance rate increased significantly (over 10%), while 25.6 percent experienced a somewhat smaller increase (1-10%). Only 3.0 percent saw a significant decrease, and 4.8 percent reported a slight decrease. The portion whose rates remained unchanged was 17.1 percent, and 13.1 percent did not know.

Looking at longer time frames, large shares share reported significant increases: 43.2 percent for the past 1-3 years, 37.7 percent for 3-5 years, and 33.2 percent for 5-10 years. The percentage of respondents who were unsure about changes grows with time, reaching 29.8 percent for the 5–10-year period. These results indicate a persistent upward pressure on insurance premiums, with most homeowners experiencing increases, particularly in recent years, and a growing number being unsure about their long-term rate history.

Overall, very few respondents have seen their rates decrease, and only a minority have experienced stable premiums over time. The data suggest that rising insurance costs are a widespread concern among homeowners, further complicating hurricane preparedness and financial planning.

In response to rising insurance rates, homeowners reported a range of actions. Nearly half of respondents (47.7%) chose to continue paying the higher rate without making changes. Meanwhile, 26.9 percent switched to a different insurance provider, seeking better terms or lower premiums. Another 13.9 percent increased the amount of their deductible, likely to reduce their premium costs, while 8.4 percent opted to decrease coverage, potentially accepting greater risk for a lower rate. Additionally, 12.8 percent reported taking other

Exhibit 8: How has your home insurance rate changed in the last...



actions, reflecting diverse strategies to manage increasing insurance expenses. Many sought to reduce costs by changing insurance providers, shopping around for better deals, or comparing plans. Some took steps to decrease their premiums by making home improvements—such as installing new roofs or impact windows—or by dropping part of their coverage. Others, facing steep increases, opted to cancel their insurance altogether, discontinue coverage, or absorb the higher expense into their regular budget. A portion of respondents indicated no action was taken, either because they felt they had no choice, were unable to afford alternatives, or simply paid the increased rate without making changes. Additionally, several attempted to negotiate discounts, wrote to brokers, or informed politicians of their situation.

These varied responses underscore the complexity of decisions faced by homeowners as insurance costs climb. While some are proactive in seeking more affordable or comprehensive coverage, others are forced to reduce coverage or forego insurance entirely, potentially increasing their vulnerability during hurricane events. The diversity of strategies reflects individual financial circumstances, risk tolerance, and the limited options available in the current insurance market in terms of cost options.

While most homeowners (51%) prefer to insure their property for its full replacement value, a significant portion (nearly 38%) are comfortable with partial coverage (ranging from 80% down to below 60%), indicating varying levels of risk tolerance and financial strategy among property owners. Additionally, 11.6 percent are unsure about the replacement value range for which they could be comfortable insuring, indicating a potential need for better education or communication around insurance options. A large segment, one in four, would consider canceling their home insurance policies if their mortgage were paid off. This suggests a conscious decision to forgo financial protection, potentially accepting the risk of loss in the event of a hurricane.

24% would consider cancelling their home insurance if mortgage was paid off.

Insurance costs could also have broader implications for Florida's housing stability and population retention. While most homeowners are reluctant to move despite rising costs (66.6%), about one in four would leave the state if insurance costs and homeownership costs were to continue increasing at the current rate or higher.

Overall, the diversity of responses underscores that there is no single way to prepare for a hurricane. Choices are shaped by risk assessment, available resources, adherence to guidelines, family needs, and personal values, illustrating the complexity and individuality inherent in disaster readiness.

22.3% would consider moving out of Florida due to rising homeownership and insurance costs.

2024 Results Comparison: The percentage of respondents who were certain they could cover their deductible remained stable across both years (just over two-thirds). However, since 57.5 percent in 2025 and 52.8 percent in 2024 did not know their deductible amount, the confidence figures may overestimate actual preparedness. The 2025 results show slightly lower insurance rate increases in the past year compared to 2024, which might explain the small decline in the percentage of homeowners willing to cancel their insurance if their mortgage were paid off, from 26.5 percent in 2024 to 24.0 percent in 2025. The percentage of homeowners considering relocation out of state due to rising costs remained virtually unchanged between the two years, 22.9 percent in 2024 and 22.3 percent in 2025.

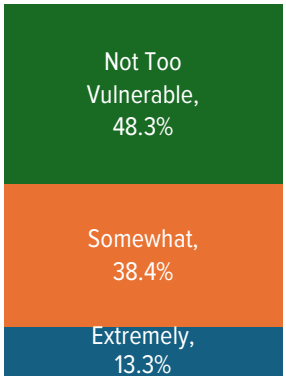
Factor 4: Understanding the Risk

Risk perception plays a pivotal role in shaping hurricane preparedness and planning, as individuals who recognize both the likelihood and potential severity of storms are more likely to take comprehensive and timely protective actions. For example, a study of Southeast U.S. residents found that while Florida residents had high awareness—84 percent believed a disaster was likely—they often lacked confidence in their ability to manage essential needs without power or water, suggesting that awareness does not always translate to adequate preparation.[18] Risk perception interacts with confidence in the effectiveness of protective measures, such as evacuation or home fortification, to significantly influence preparedness behavior, including evacuation intentions.[19] These findings underscore that public messaging and planning strategies must not only highlight hurricane risks but also build individual confidence and provide actionable guidance to bridge the gap between awareness and action.

When asked about their level of vulnerability to damage from hurricanes, tornadoes, or flooding, most Floridians perceive a moderate to low personal risk (***Exhibit 9***). The data shows a clear relationship between personal experience with hurricane damage and perceived vulnerability. Among respondents who have lived in a home physically damaged by a hurricane, 20.3 percent feel extremely vulnerable, compared to just 9.4 percent of those without such experience. Conversely, 54.9 percent of those without prior damage feel "not too vulnerable," while only 35.5 percent of those with damage share that sentiment.

The data also reveals a strong inverse relationship between perceived vulnerability and self-assessed preparedness. Among those who rated their household as highly prepared (a 5 on the scale), 63.5 percent felt "not too vulnerable," while only 11.3 percent felt "extremely vulnerable." In contrast, among those who rated their preparedness lowest (a 1), 42.3 percent felt

Exhibit 9: How vulnerable do you feel to damage from a hurricane, related tornado or flooding



"extremely vulnerable" and only 34.6 percent felt "not too vulnerable."

Perceived vulnerability to hurricane-related hazards does not strongly deter some homeowners from considering dropping their insurance once their mortgage is paid off. Across all vulnerability levels—whether respondents felt "extremely," "somewhat," or "not too" vulnerable—roughly one-quarter (24%) said they would consider canceling their insurance, and about 6 percent had already done so. Interestingly, even among those who felt "extremely vulnerable," 25.6 percent would consider dropping coverage, suggesting that financial pressures or confidence in alternative coping strategies may outweigh risk awareness for some individuals. Rising insurance costs may be prompting some homeowners, especially those without mortgage obligations, to reassess the value and affordability of coverage, potentially increasing financial vulnerability in disaster-prone areas like Florida. However, in a high-risk state like Florida, such decisions could leave households exposed to significant losses, especially as climate-related disasters become more frequent and severe.

Sea level rise significantly increases hurricane risk by amplifying the destructive potential of storm surge and coastal flooding. As sea levels rise, even moderate hurricanes can push more water inland, leading to higher and more widespread flooding. This means that areas previously considered safe may now be

[18] Hong, Young-Rock, et al. (2025). Before Helene's Landfall: Analysis of Disaster Risk Perceptions and Preparedness Assessment in the Southeastern United States in 2023. *International Journal of Environmental research and Public Health. 22(2), 155; https://doi.org/10.3390/ijerph22020155*

[19] Morss, Rebecca, et al. (2024). What predicts hurricane evacuation decisions? The importance of efficacy beliefs, risk perceptions, and other factors. *Natural Hazards* | (2024) 1:24. https://www.nature.com/articles/s44304-024-00025-8

vulnerable, and evacuation zones may need to expand. Coastal and low-lying neighborhoods already experience frequent "sunny-day flooding," and even moderate storm surge now reaches further inland due to rising tides.[20] The data shows that while most respondents (71.1%) believe sea level rise is happening in Florida, only 25.3 percent believe they will be personally affected, and another 20.3 percent are unsure of their exposure. Interestingly, 25.5 percent believe sea level rise is real but do not expect it to impact them, and nearly 29 percent either do not believe it is happening or are uncertain. Younger respondents (18–34) are most likely to believe sea level rise will affect them (30.8%), compared to 21.4 percent of 65 and over. Older respondents (65+) are more likely to believe sea level rise is happening but will NOT affect them (27.3%) and also more likely to deny it or be unsure (21.4% and 9.6% respectively).

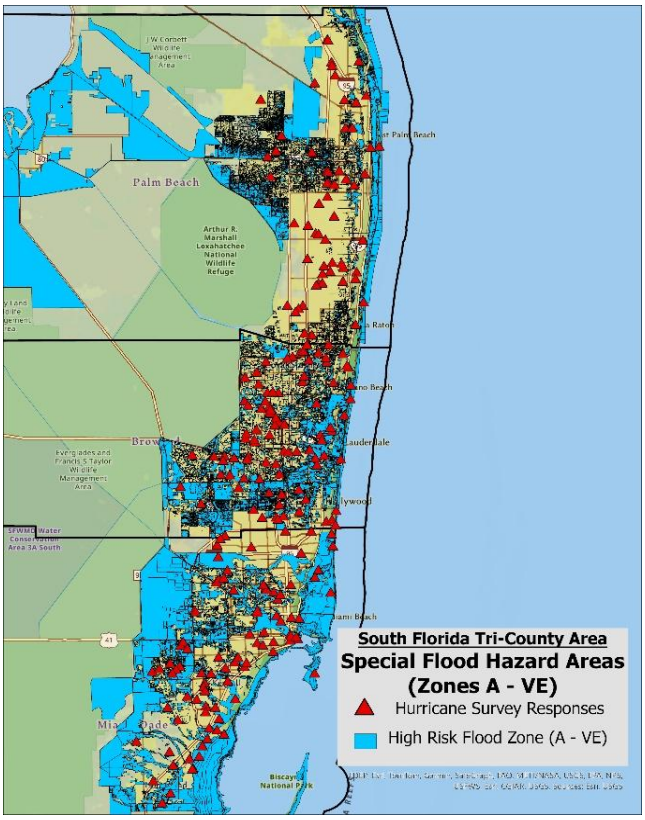
Despite the known vulnerability of Florida's coastal regions to flooding from storm surges, a substantial portion of respondents—36 percent—reported being not at all concerned about flooding in their area. Meanwhile, 20.7 percent were moderately concerned, 15.4 percent were somewhat concerned, and 16.2 percent were slightly concerned. Only 11.7 percent expressed being extremely concerned. This suggests a gap between environmental awareness and perceived personal risk, which may influence household preparedness and support for resilience policies.

A major component of understanding risk is residing in a home located in a flood or evacuation zone. One-third of respondents stated their home was in a flood and/or evacuation zone (34.1%). Six in ten stated their home was neither in a flood nor an evacuation zone (60%). Six percent did not know in which type of zone their home was located. In order to gain an understanding of risk, a subset of the data from the South Florida tri-county area (Miami- Dade, Broward, and Monroe counties) was selected to see if residents accurately assessed their home's location in a flood or evacuation zone. Of the 242 responses in the tri-county area, 21 (8.7%) stated that they "don't know" their home's flood zone designation.

Of the 221 respondents who claimed to know whether their home is or is not in a high-risk flood zone, 151 (68.3%) were correct. Twenty-nine correctly identified their location in a special flood hazard area (SFHA), while 122 correctly stated they were not in such an area.

An analysis was also conducted on households that are still close enough to be impacted by the 100-year flood events that these zones are designed to plan for. Of the total 242 responses, 109 (45.0%) were not within a designated SFHA, but were within 500 feet of one (***Exhibit 10***). That means these households and properties might still be severely impacted. Flooded, inaccessible roads and properties in supposedly low-risk areas can still wreak havoc on people's lives.

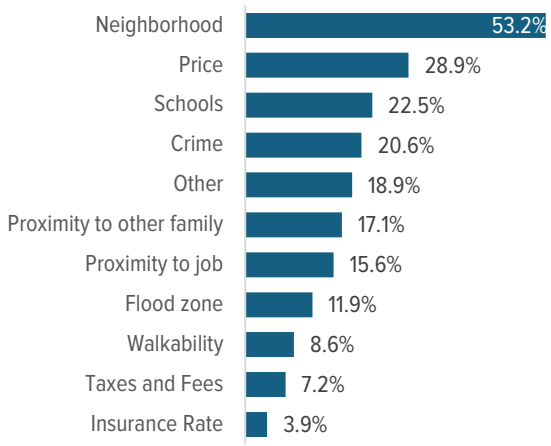
Exhibit 10: Flood Zone Designation of Survey Respondents



[20] Harris, Alex. (May 18, 2024). Sea levels are rising faster. Here's what South Florida can expect. *WLRN Public Media/Miami Herald;* McNees, Mark. (August 12, 2025). Rising waters: a practical look at Miami's future. *The Invading Sea.*

Insurance rates and flooding considerations are *not* the top considerations for Florida homeowners (***Exhibit 11***). When asked which three characteristics were most important when purchasing their home, a majority of respondents (53.2%) identified neighborhood as their top priority, followed by price (28.9%), schools (22.5%), and crime (20.6%). The least frequently cited were walkability (8.6%), taxes and fees (7.2%), and insurance rate (3.9%), and various "other" responses (18.9%), indicating that while traditional factors like location and affordability dominate, environmental risks and personal circumstances also play a meaningful role in home-buying decisions. In written answers, over a hundred respondents described a mix of practical concerns (location, safety, cost) and personal preferences (community, aesthetics, family history). Location is by far the most dominant factor, appearing in various forms such as proximity to the beach, shopping, or specific areas. A second major theme is safety and elevation, with mentions of high ground, gated communities, and flood avoidance. Affordability and financial considerations also appear, including comments like "because it was big and affordable" or "was what he could afford." Another group emphasizes community and lifestyle, such as tranquility, privacy, and rural settings. Structural and design aspects—like quality of construction, layout, and durability—are also noted. Finally, there are responses tied to personal circumstances, such as inheritance, family ties, or simply liking the property. A smaller set of answers reflects features and views, including waterfrontage, ocean access, and scenic vistas.

Exhibit 11: When you purchased your home, which characteristics were the most important? (select 3)



2024 Results Comparison: In 2025, more respondents felt extremely or somewhat vulnerable (51.7%) compared to 2024 (46.6%), likely the result of the intense 2024 season. A similar increase was in respondents who expressed moderate to high concern about flooding in 2025 (47.8%) compared to 2024 (41.1%). Yet, environmental risk factors like flood zone and insurance rate continue to be among the least important factors in home purchase decisions, with similar single-digit percentages selecting them among their top three considerations.

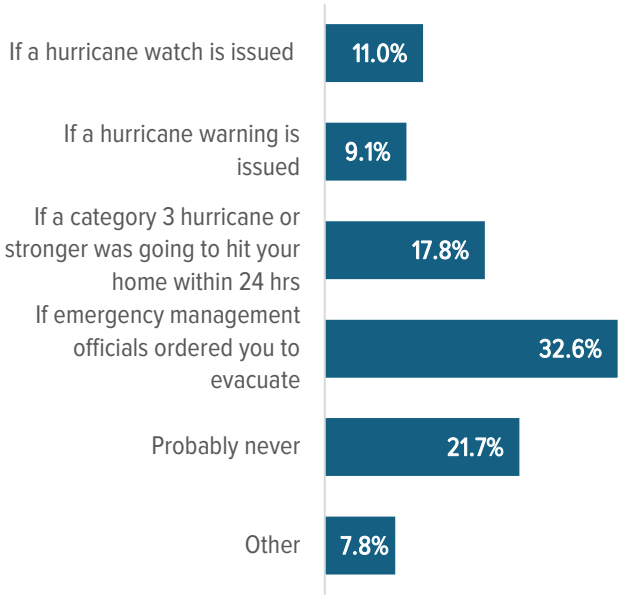
Factor 5: Willingness to Evacuate

Research shows that household decisions to evacuate when threatened by hurricanes are influenced by a combination of risk perception, official guidance, and personal circumstances.[21] The 2025 survey data on evacuation intentions during hurricanes reveal several distinct patterns. Among Floridians, the largest group (32.6%) would evacuate only if ordered by emergency management officials, showing strong reliance on official directives (***Exhibit 12***). Another major segment (17.8%) would evacuate if a Category 3 or stronger hurricane was expected within 24 hours, highlighting concern for severe storms. Smaller groups would act earlier: 11.0 percent at a hurricane watch (48 hours) and 9.1 percent at a hurricane warning (36 hours), reflecting proactive behavior. Finally, 7.8 percent selected Other, which includes unique personal circumstances or alternative triggers.

22% would probably never evacuate.

The "Other" responses to the question *"When would you evacuate?"* highlight a mix of proactive planning, situational flexibility, and resistance, underscoring the complexity of evacuation behavior beyond standard guidelines. Many participants indicated that their choice would depend on the hurricane's strength, direction, or specific circumstances, using phrases like "depends," "depending on the situation," and "depends how big it is." A notable subset set risk thresholds, mentioning evacuation only for Category 4 or 5 storms, while a few cited Category 2 or severe advisories. Timing preferences varied, with some planning to leave 48–72 hours ahead or "at least 3 days before because of traffic," while others opted for last-minute decisions or said they would "ride it out." Several responses reflected reluctance or refusal to evacuate, including "Never," "NOT EVACUATE," and "stay," while others tied decisions to family influence or personal conditions, such as waiting for children or accommodating pets and disabilities. Overall, these answers

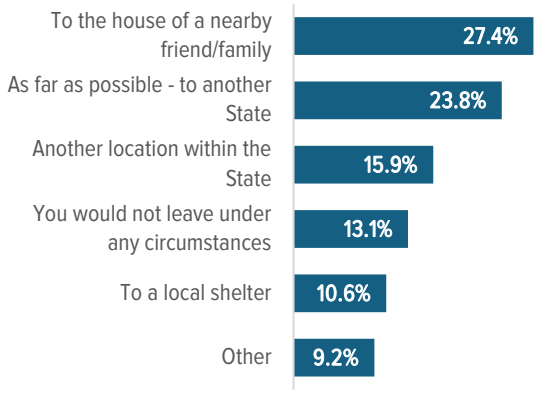
Exhibit 12: When would you evacuate?



The responses to *"If you needed to evacuate, where would you go?"* complement findings on evacuation timing and willingness (***Exhibit 13***). While 27.4 percent would seek refuge with nearby friends or family and 23.8 percent would relocate to another state, these choices suggest strong reliance on social networks and a desire for maximum safety distance. In contrast, **13.1 percent stated they would not leave under any circumstances**, reinforcing the resistance observed in the earlier question where 21.7 percent said they would "probably never evacuate." The difference in responses to these two questions might be an indicator that residents may not perceive staying with family as an 'evacuation' decision, but when presented with these options, some changed their response. Only 10.6% would use local shelters, indicating limited trust or preference for public facilities. Combined with timing data—where many respondents delay evacuation or base decisions on storm severity—these patterns reveal that evacuation planning is shaped by both social ties and perceived risk. The "Other" responses to

[21] Ersing, Robin L. et al. (2020). Household decisions to evacuate during hurricanes are influenced by a combination of risk perception, official guidance, and personal circumstances. https://www.mdpi.com/2073-4433/11/8/851; Lazo, Jeffrey K. et al. (2015). Factors Affecting Hurricane Evacuation Intentions. *Risk Analysis*, Vol. 35, No. 10. DOI: 10.1111/risa.12407

Exhibit 13: Where would you evacuate?



this question reveal a wide range of individualized evacuation strategies, emphasizing flexibility and uncertainty. Many respondents indicated that their destination would depend on the storm's severity, direction, or circumstances, using phrases like "depends," "depending on the situation," and "depends on the path of the storm." Several mentioned hotels or motels (including pet-friendly options), while others cited family homes, such as "her son's home" or "my sister's house." A few responses referenced official guidance or safe structures, such as "wherever the official tells me to go" or "a strong building." Unique answers included churches, nursing homes, and workplaces like hospitals. Some respondents expressed uncertainty or lack of planning with "don't know," "no idea," or "not sure," while others tied decisions to financial constraints or pet considerations. Overall, these responses highlight that while many households prefer familiar or safe locations, a significant portion lacks a clear plan and relies on situational judgment, official instructions, or available resources at the time.

2024 Results Comparison: Overall, the data reflects continued reliance on official orders, but also a significant portion of the population is resistant or hesitant to evacuate. The percentage of respondents who would evacuate only if ordered dropped slightly in 2025, from 36.9 percent to 32.6 percent. The percentage of respondents who would refuse to evacuate under any circumstances increased slightly from 11.1 percent in 2024 to 13.1 percent in 2025.

The Role of Government

Florida residents have expectations for a multi-layered governmental response following hurricane impact. Most respondents believe that the government should play a significant role in reimbursing hurricane-related costs, with 56.4 percent expecting the federal government to provide assistance and 46.7 percent looking to the state government. A smaller share, 25.9 percent, sees local government as responsible, while 20.3 percent think government should not be involved at all, suggesting reliance on personal resources or insurance. These results indicate strong expectations for federal and state intervention in disaster recovery, while local governments are perceived as less capable of providing financial support. Opposition to government involvement increases with age: 24.6 percent of respondents aged 65 and over believe government should not be involved, compared to 15.4 percent of 18–34-year-olds.

Many also see a role for government when asked how government should fund initiatives to address sea level rise. Overall, the data reflects a mix of support for targeted taxation, openness to alternative funding strategies, and a substantial minority opposing any government-led response to sea level rise. Notably, only **22.8 percent of respondents believe no action should be taken**, indicating significant resistance to government intervention on this issue. The largest share of respondents (30.6%) selected "Other," suggesting alternative funding mechanisms beyond traditional taxation. Among tax-based options, property tax increases were most favored (19.3%), followed by both income and property taxes (15.2%) and income tax increases alone (12.1%).

In "Other" responses respondents suggested alternative funding sources, such as corporate taxes, taxes on wealthy individuals, developers, or industries contributing to pollution, and sales tax increases. Others proposed reallocating existing government funds, reducing military spending, cutting salaries of officials, or using grants and bonds. Some emphasized non-tax strategies, including stricter building codes, emergency funds, and impact fees for new developments. A notable portion expressed opposition

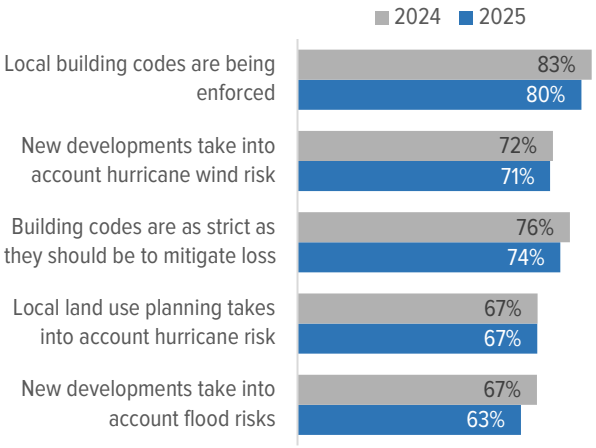
to any tax increases, with comments like "should not raise any taxes," "we don't want increase," and "government should not be involved." Some responses reflected uncertainty or disengagement, using phrases like "don't know," "no idea," or "none of the above."

Local government plays a critical role in many areas of hurricane resilience, including adopting and enforcing building codes that meet safety standards, guiding development through zoning laws and comprehensive plans, and setting regulations for construction materials, design standards, and engineering practices to reduce wind damage. Local governments can also require elevation standards and update codes based on scientific research and lessons from past disasters.

Survey results show that confidence in hurricane resilience measures remains moderate, with slight declines in most areas compared to 2024 (***Exhibit 14***). Respondents expressed the highest confidence in local building code enforcement (average score 3.52, 79.6% reasonable to high confidence), though this is down from 3.63 in 2024. Confidence in building code strictness also dipped slightly to 3.32 from 3.38, suggesting ongoing trust but some erosion over time. Perceptions of land use planning considering hurricane risk remain the weakest (3.06 average, 67.2% reasonable to high), virtually unchanged from 2024, indicating persistent concerns about zoning and development in vulnerable areas. Confidence in new developments accounting for wind risk (3.22 vs. 3.26 in 2024) and flood risk (2.98 vs. 3.10) also declined, with flood risk continuing to score lowest, highlighting perceived gaps in elevation standards and drainage planning.

Older adults (65+) show the highest confidence in local building code enforcement, with 82.3% expressing reasonable to high confidence and only 11.1% expressing "no confidence." Younger adults (18–34) are less confident, with only 71.2% rating their confidence in the "reasonable" to "very high" categories and 13.5% expressing "no confidence." The middle-aged groups (35–64) fall in between, with moderate levels of confidence and skepticism.

Exhibit 14: Reasonable to High Confidence (scores 3-5) That....



2024 Results Comparison: Perceptions on the role of government in reimbursing hurricane-related costs remained largely consistent across both years. Roughly 1 in 5 respondents in both years believe government should not be involved in recovery efforts, indicating a segment that favors personal responsibility or private solutions. In relation to sea level rise, fewer respondents in 2025 (22.8%, down from 34.2% in 2024) believed no action should be taken, suggesting a shift toward government-led climate adaptation. In both years, traditional tax increases to fund sea level rise solutions received support from less than half of respondents. However, the percentage of those who would support a property tax increase, an income tax, or both increased from 41.0 percent in 2024 to 46.6 percent in 2025.

Confidence in local government enforcement and planning declined slightly across all categories in 2025. The largest drop was in confidence that new developments account for flood risk, suggesting growing public concern about development in vulnerable areas.

Policy Implications

The 2025 Hurricane Preparedness and Mitigation Poll offers a timely and critical lens into the evolving perceptions, behaviors, and vulnerabilities of Florida residents in the wake of an unprecedented 2024 hurricane season. As the state continues to grapple with intensifying storms, rising insurance costs, and the looming threat of sea level rise, the survey's findings underscore the urgent need for targeted, locally informed policy responses.

1. Bridging the Gap Between Awareness and Action

Despite widespread awareness of hurricane risks—particularly after Hurricanes Helene and Milton devastated parts of the state in 2024—many Floridians remain underprepared. While 62.1 percent of respondents reported feeling "very certain" they had the necessary information to protect their homes, only 37.3 percent indicated their homes were already prepared for a hurricane, and 20.7 percent would wait until a hurricane warning to begin preparations. This disconnect suggests that awareness alone may not translate into timely action, a finding consistent with national disaster preparedness research.

Local governments must therefore invest in behaviorally informed public education campaigns that go beyond information dissemination to promote preparedness behaviors actively. These campaigns should be tailored to specific demographics, as the poll reveals stark generational and income-based differences in information sources and trust. For example, younger residents rely heavily on social media and non-traditional platforms, while older adults prefer television and radio. Younger adults' reliance on social media challenges emergency management by complicating timely, trusted communication across fragmented platforms.

2. Addressing Financial Barriers and Insurance Insecurity

The poll highlights the growing financial strain on Florida homeowners. Over half of respondents cited the cost of insurance (57.2%), food (38.1%), and housing (22.5%) as barriers to hurricane preparedness. Alarmingly, 57.5 percent of homeowners do not know their insurance deductible, and 24.0 percent would consider canceling their policy if their mortgage were paid off. These findings are particularly concerning in light of Florida's ongoing insurance crisis, where rising premiums have left many homeowners with limited or unaffordable options.

Policymakers at the state and local levels may want to prioritize insurance literacy initiatives, especially in high-risk coastal areas. Additionally, expanding access to mitigation grants and low-interest loans for home hardening—such as installing impact windows or elevating homes—can reduce long-term risk and potentially lower insurance premiums. Programs like Florida's "My Safe Florida Home" initiative could be scaled and better targeted to reach vulnerable populations.

3. Evacuation Planning and Public Trust

Evacuation behavior remains inconsistent. While 32.6 percent of respondents would evacuate if ordered by emergency officials, 13.1 percent would not leave under any circumstances. These figures are particularly troubling given the increasing frequency of rapid-intensification storms, which may leave little time for last-minute decisions.

Local governments must enhance evacuation infrastructure and communication, especially in areas with high concentrations of elderly residents or those with mobility challenges. Respondents cite health, disability, or lack of transportation as barriers to evacuation. Investment in accessible shelters, transportation assistance, and community-based evacuation planning is essential.

4. Land Use, Development, and Climate Adaptation

The survey reveals that environmental risks like flooding and insurance rates are not top considerations for homebuyers. Only 11.7 percent of respondents are "extremely concerned" about flooding, and just 3.9 percent cited insurance rates as a top factor when purchasing a home. This disconnect between risk and real estate decision-making has serious

implications for local planning, as it may be indicative of unstated willingness to accept risk or to rely on government assistance.

One study estimates that after Hurricane Andrew, over 39,000 people left Miami-Dade permanently, abandoning their destroyed homes and community.[22] On the other hand, the expectations of government suggest the potential for moral hazard, particularly in the context of disaster recovery and climate adaptation, as individuals take on greater risks because they believe they will not bear the full consequences.

As Florida continues to grow—particularly in coastal and low-lying areas—local governments should consider the implications of continued development in high-risk zones. The poll shows that public confidence in local enforcement of building codes and flood risk planning has declined slightly since 2024. Zoning law reviews and updates, integrating FEMA flood maps and climate projections in local planning, and enforce strict building codes to ensure long-term resilience are some of the tools local governments can use to reduce risk and exposure.

5. Funding Resilience Without Taxpayer Backlash

While a majority of respondents expect federal (56.4%) and state (46.7%) governments to assist with hurricane recovery, only a minority support traditional tax increases to fund sea level rise mitigation. Instead, many favor alternative funding mechanisms, such as taxing developers, reallocating existing funds, or using impact fees. This presents an opportunity for local governments to explore innovative financing tools—such as resilience bonds, green infrastructure investments, and public-private partnerships—to fund adaptation without overburdening taxpayers. Over one-third of Florida governments already have stormwater fees, collected by local governments to fund the management of stormwater runoff. According to the Florida Stormwater Association, stormwater utility fees are generally more publicly acceptable than ad valorem taxes. [23]

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[22] Smith, Stanley K., and C. McCarty. (1996). **Demographic Effects of Natural Disasters: A Case Study of Hurricane Andrew.** *Demography*, Vol. 33, No. 2 (May, 1996), pp. 265-275 https://doi.org/10.2307/2061876

[23] Florida Stormwater Utility Association, 2024 Stormwater Utility Report.