

A satellite-style photograph of a coastline, showing the dark blue ocean on the right and the landmass on the left. The land is illuminated from the top, creating a bright, golden glow along the coast and highlighting the terrain. The overall image has a dark, high-contrast aesthetic.

# Annual Hurricane Preparedness and Mitigation Poll

2022

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# RESEARCH FOCUS

## Geography: Florida Coastal Counties

- 61 of 67 counties, over 20 million people;
- particular focus on most densely populated counties: Miami-Dade, Broward, Palm Beach, Pinellas, Hillsborough, Manatee, Pasco, Duval, St. Johns

## Topics:

- Awareness and Experience
- The Insurance Market,
- Risk Reduction,
- Evacuations
- Government Measures for the Mitigation of Loss



## The Perfect Storm: When Super Hurricanes Meet Climate-Change Skeptics

REAL ESTATE

### 'Now, it's about elevation': Buying a South Florida home in the era of sea level rise

BY ALEX HARRIS AND REBECCA SAN JUAN

MAY 13, 2021 07:00 AM



Based on flood maps and market trends, a panel of local Realtors and an insurance expert recommend flood-conscious buyers consider certain local neighborhoods, including Pinecrest. Above: A photo of a house in Pinecrest. ALEX TARAJANO

### Irma's Storm Surge With Record Flood

Irma, now a tropical storm, was wreaking havoc where downtown floodwaters were



Tommy Nevitt carries Miranda Abbott, 6, on Monday through floodwater caused by Hurricane Irma on the west side of Jacksonville, Florida. Dado Smith / AP



imedia Commons

# 2022 SURVEY HIGHLIGHTS

- ☉ An increasing number of Floridians believe government has a role to play in mitigating hurricane risk.
- ☉ A majority of homeowners are willing to accept tax increases to pay for government initiatives that mitigate risk.
- ☉ An increasing number of homeowners are willing to cancel their homeowners insurance as insurance premiums and housing costs rise.

**49%**

Feel somewhat or extremely vulnerable to damage from a hurricane, related tornado or flooding hazards

**51%**

Believe government should establish a legislative authority to better regulate development.

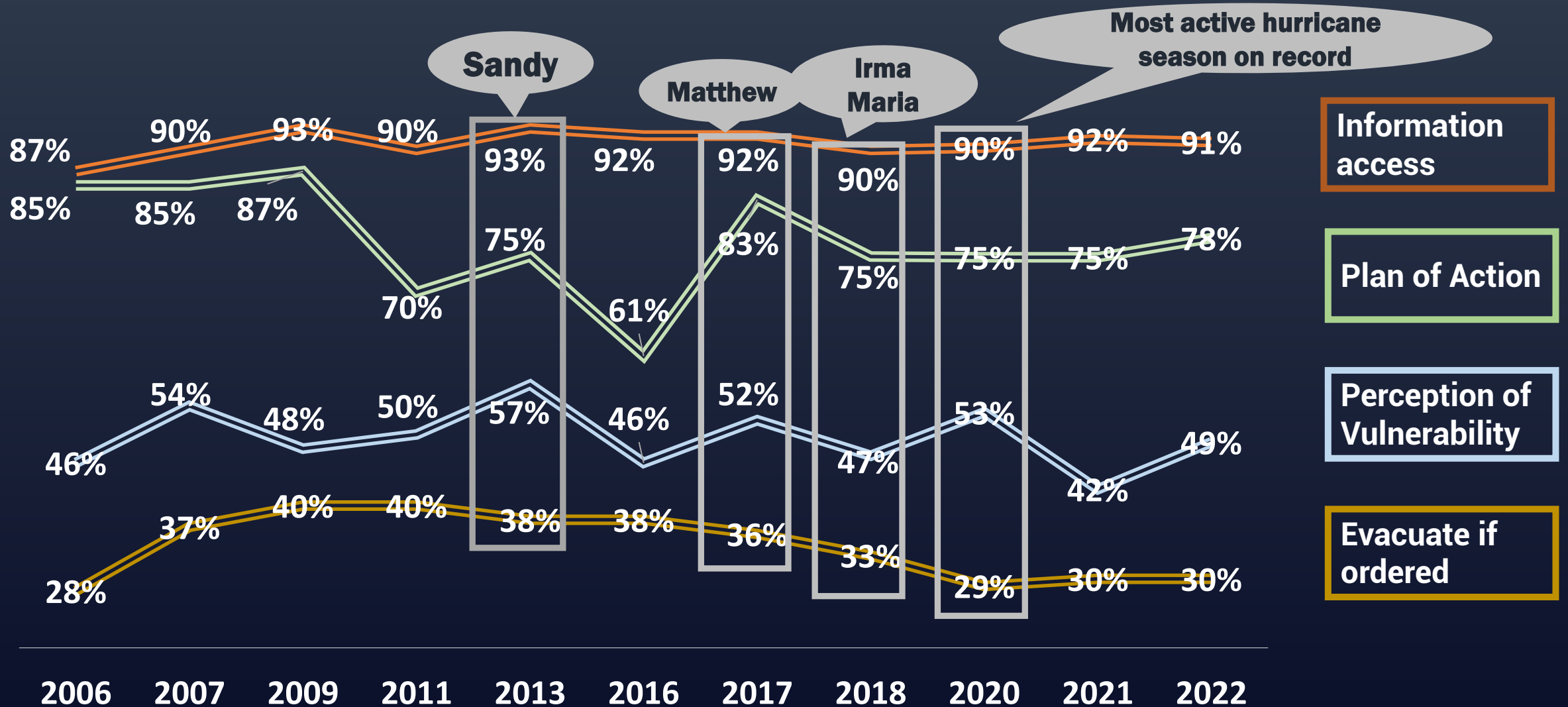
**54%**

are willing to accept tax increases, up from 46% in 2021.

**22%**

would cancel their insurance policies if mortgage is paid off, down from 14% in 2021

# THE HURRICANE EFFECT & CULTURE OF PREPAREDNESS

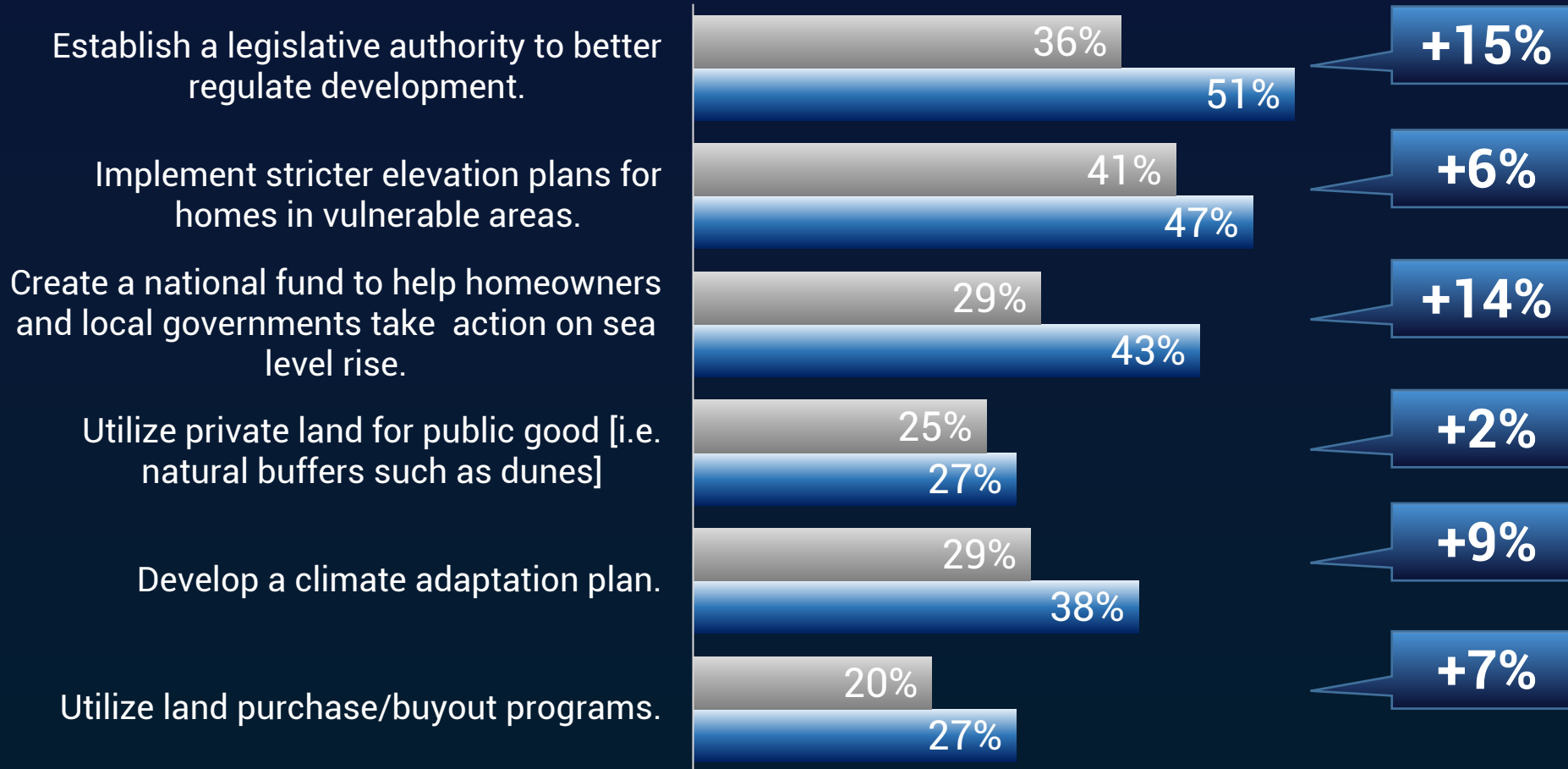


# CONFIDENCE IN MITIGATION EFFORTS



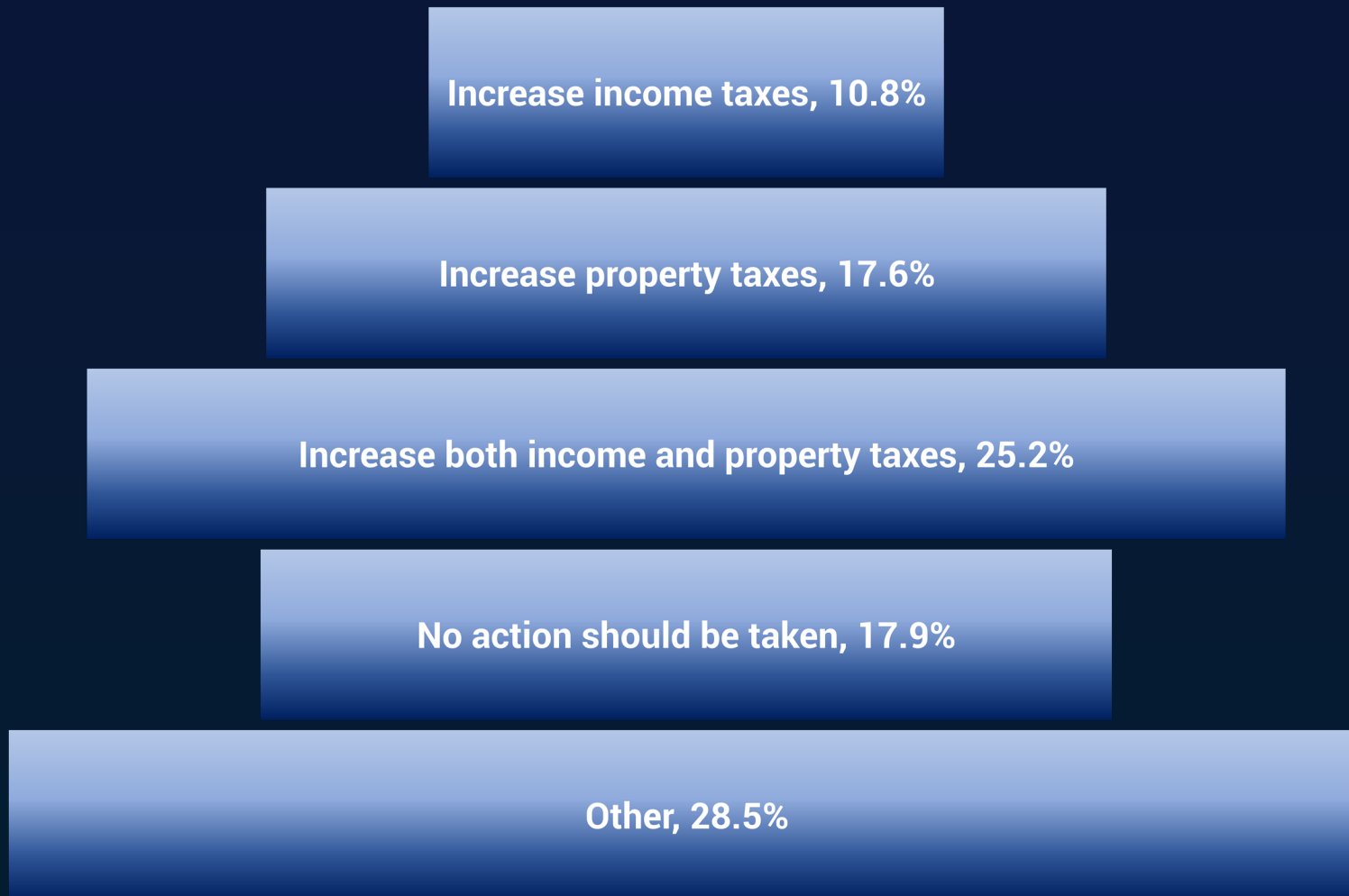
# What should the government be doing to combat sea level rise?

■ 2017  
■ 2022



Acknowledgement that government needs to do something has been rising and has reached the highest levels ever across all measures.

If you believe government should take action; how should government fund/raise money to pay for those initiatives?



**54%** are willing to accept tax increases, up from **46%** in 2021.

# INSURANCE RATES IMPACT

In the context of a **housing affordability crisis** and increasing **home insurance rates**, there is a risk of homeowners accepting high deductibles or **foregoing insurance coverage**.

**35%** of coastal homeowners experienced double-digit insurance premium increases

**22%** would cancel their insurance policies if mortgage is paid off, up from **14%** in 2021

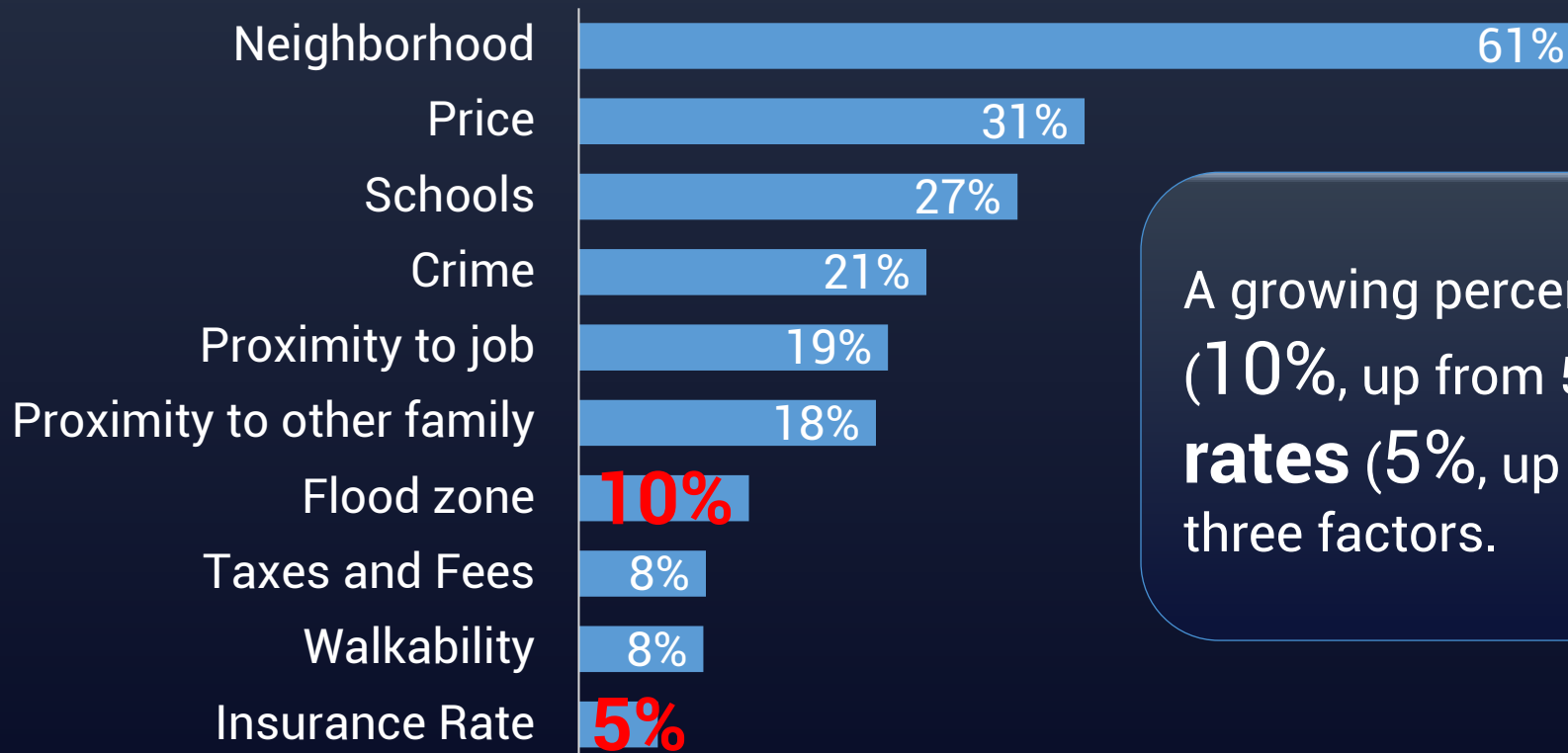
**38%** are not concerned with flooding in their area, down from **45%** in 2021



# HOME CHARACTERISTICS INFLUENCE

Despite concerns about insurance rates, insurance costs do not play a major role in home purchase decisions.

When you purchased your home, which characteristics were the most important?



A growing percentage place **flood zone** (10%, up from 5% in 2021), and **insurance rates** (5%, up from 1% in 2021) in their top three factors.



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