

**Annual Hurricane Preparedness
and Mitigation Poll**

2021

FIU

**Jorge M. Pérez
Metropolitan Center**

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:

- The Insurance Market,
- Risk Reduction,
- Evacuations
- Government Measures for the Mitigation of Loss,
- Critical Infrastructure location and protection



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

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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

Florida Times EXTRA
Wednesday Morning, Oct. 26, 1921

STORM SWEEPS CITY

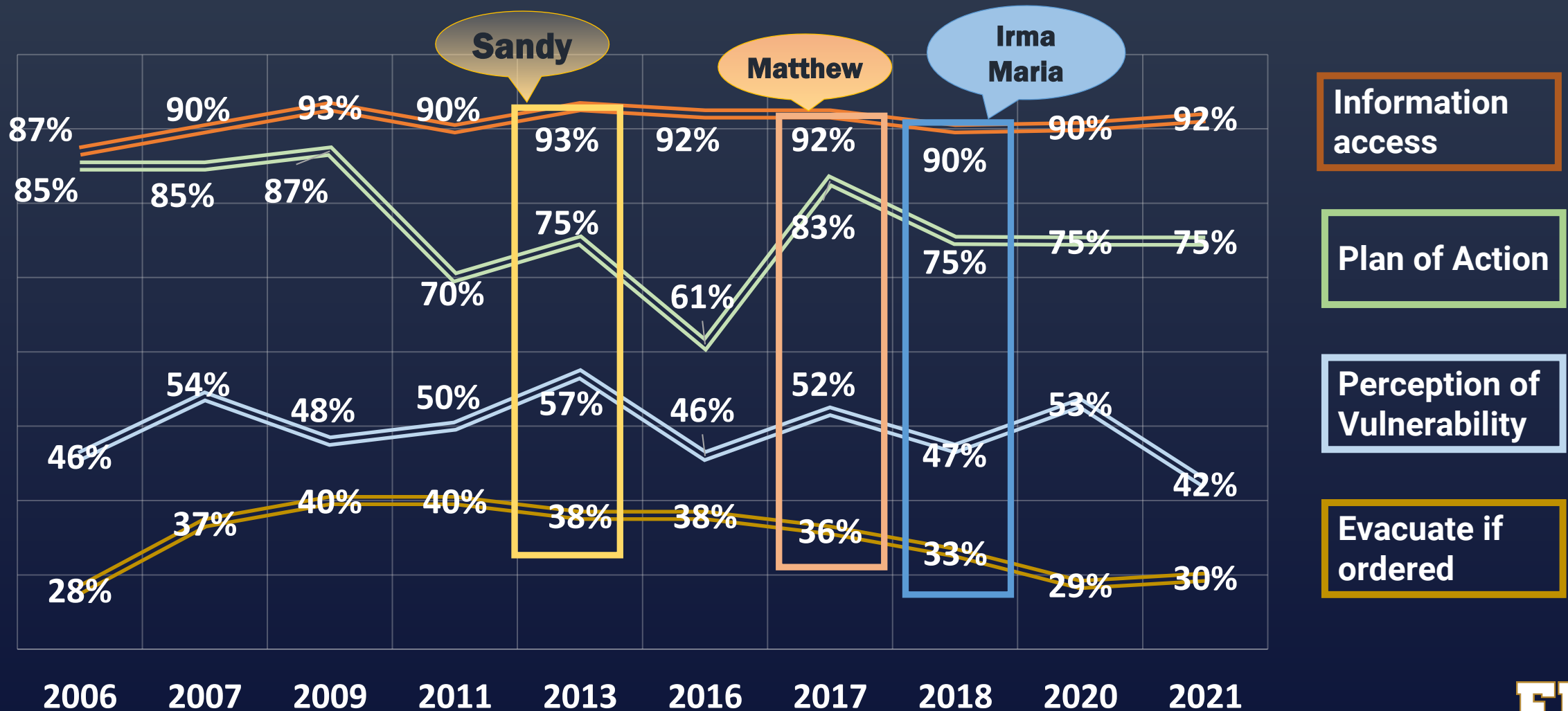
Each \$5,000,000; Two Men Die

-GRILLE WIPED OUT

Estimated at \$5,000,000, and wrought a sea of debris and sunk Tuesday was swept by the worst storm of the West coast, striking morning and lasting until late in the day; hundreds of hotels, apartment buildings down power lines and isolated from the outside world. Completely cut off from Passaic, the loss of life from 15 under five feet of water.

imedia Commons

The Hurricane Effect & Culture of Preparedness



FIU/MC ANNUAL HURRICANE POLL, FLORIDA, 2006-2021



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Metropolitan Center

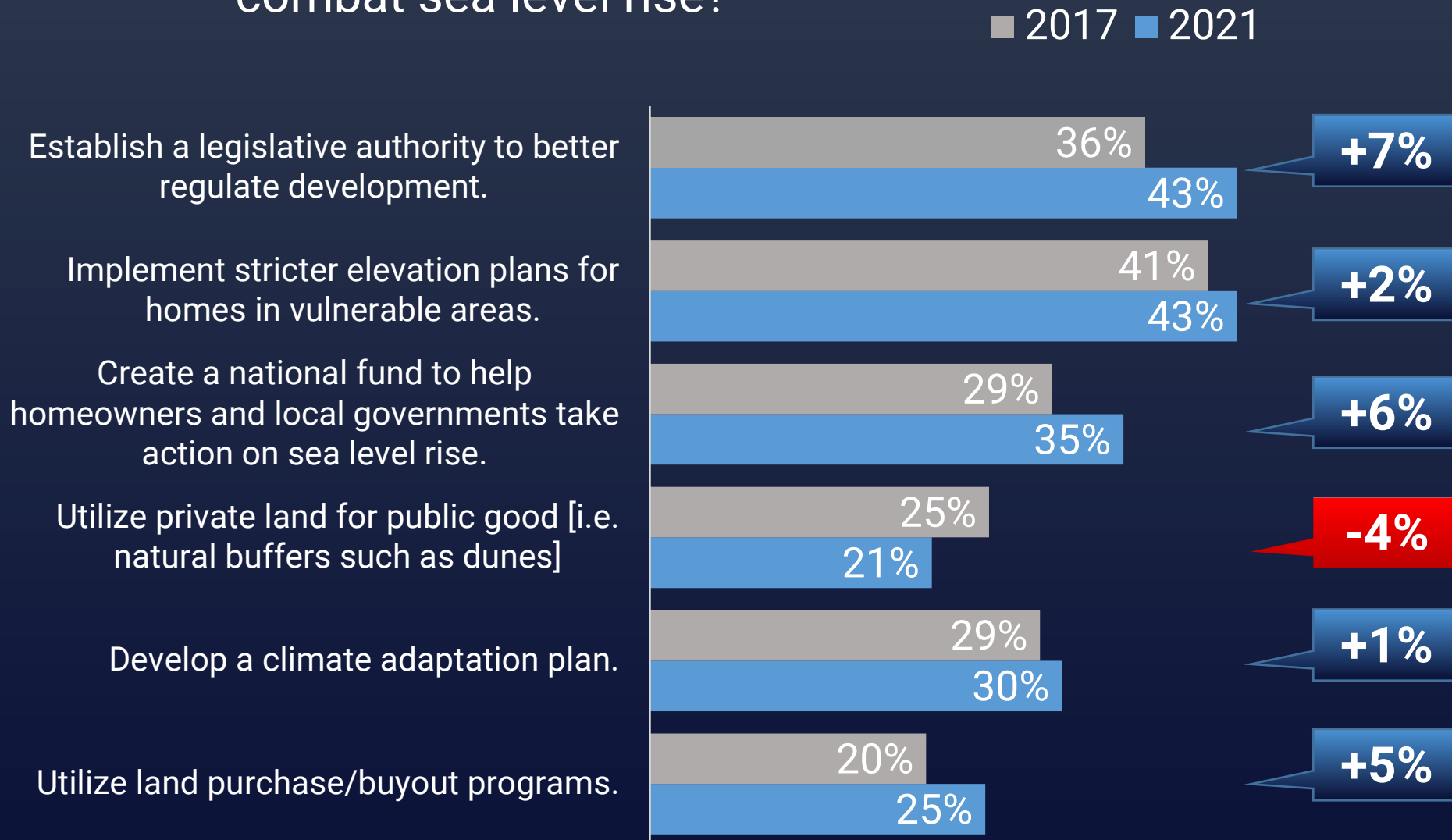
CONFIDENCE IN MITIGATION EFFORTS

Residents who have reasonable to high confidence that...



WHAT SHOULD GOVERNMENTS DO?

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



Less than half are willing to accept tax increases:

- 11% income
- 16% property
- 19% both income and property

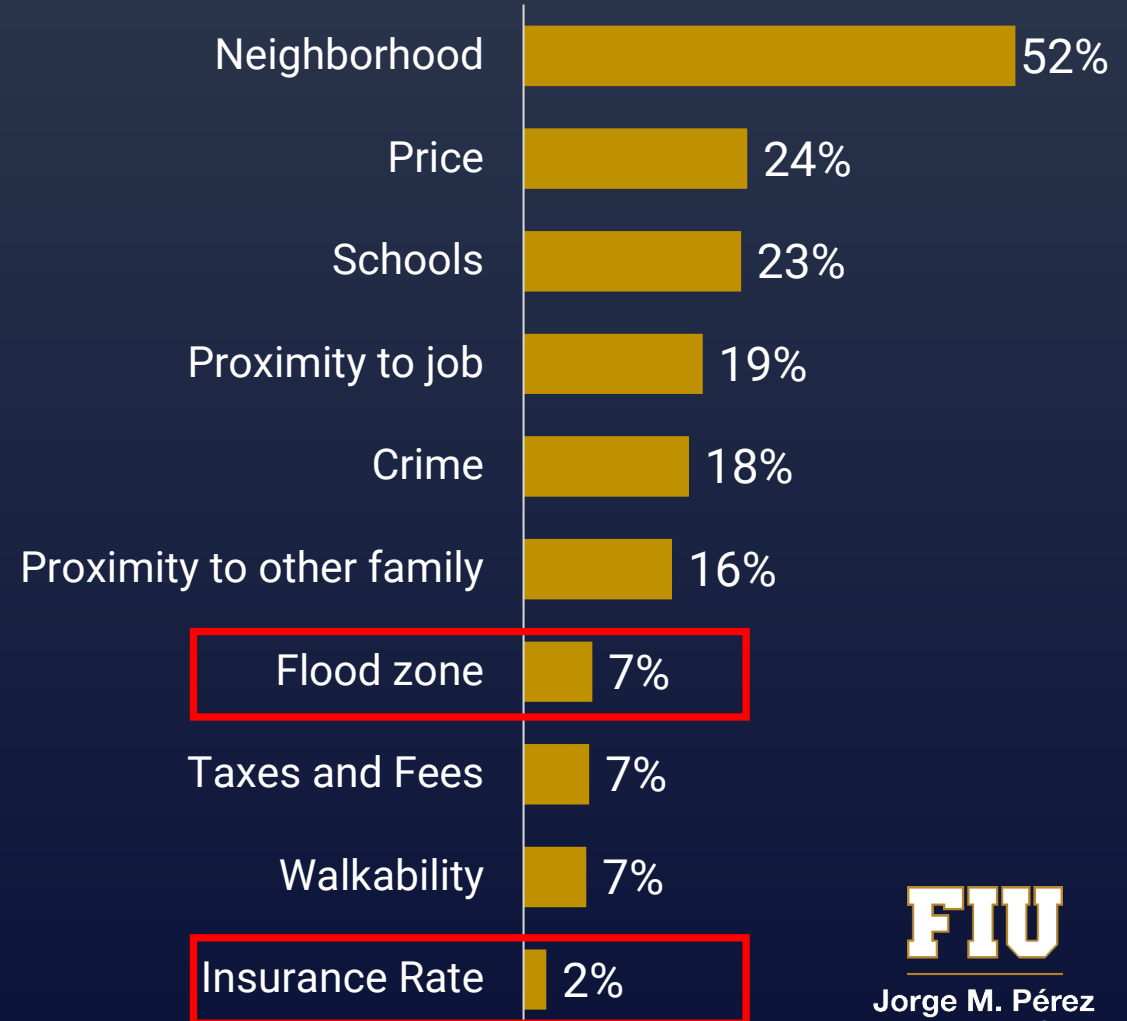
INSURANCE RATES IMPACT

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

21% in 2018

45% are not concerned with flooding in their area

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



TAKEAWAYS

*“In order to have physical sustainability, we need economic sustainability” – Carlos A. Gimenez
Mayor of Miami Dade County*

- Financial wellness is a building block for disaster preparedness.
- With fiscal sustainability comes physical sustainability.

However, ...

- Coastal development continues to expand
- Risks are not being adequately reflected by insurance premiums
- Residents are myopic about their risk factors
- Low-wage economies exacerbate not only housing affordability but perpetuate vulnerabilities for residents



“A blue-collar worker doesn’t just run up there with \$200 and buy a policy. The world knows that 90 percent of us live from payday to payday. . . . He can’t come up with that much cash all of a sudden and turn around and meet all his other obligations” – Field research respondent.

FIU

Jorge M. Pérez
Metropolitan Center



Dr. Maria Ilcheva

FIU

**Jorge M. Pérez
Metropolitan Center**



FIU @ I75 ● 1930 SW 145th Ave
Miramar, FL 33027



FIU-MMC
11200 SW 8th Street
Miami, FL 33199



954-438-8652



metropolitan.fiu.edu



FIU

Jorge M. Pérez
Metropolitan Center