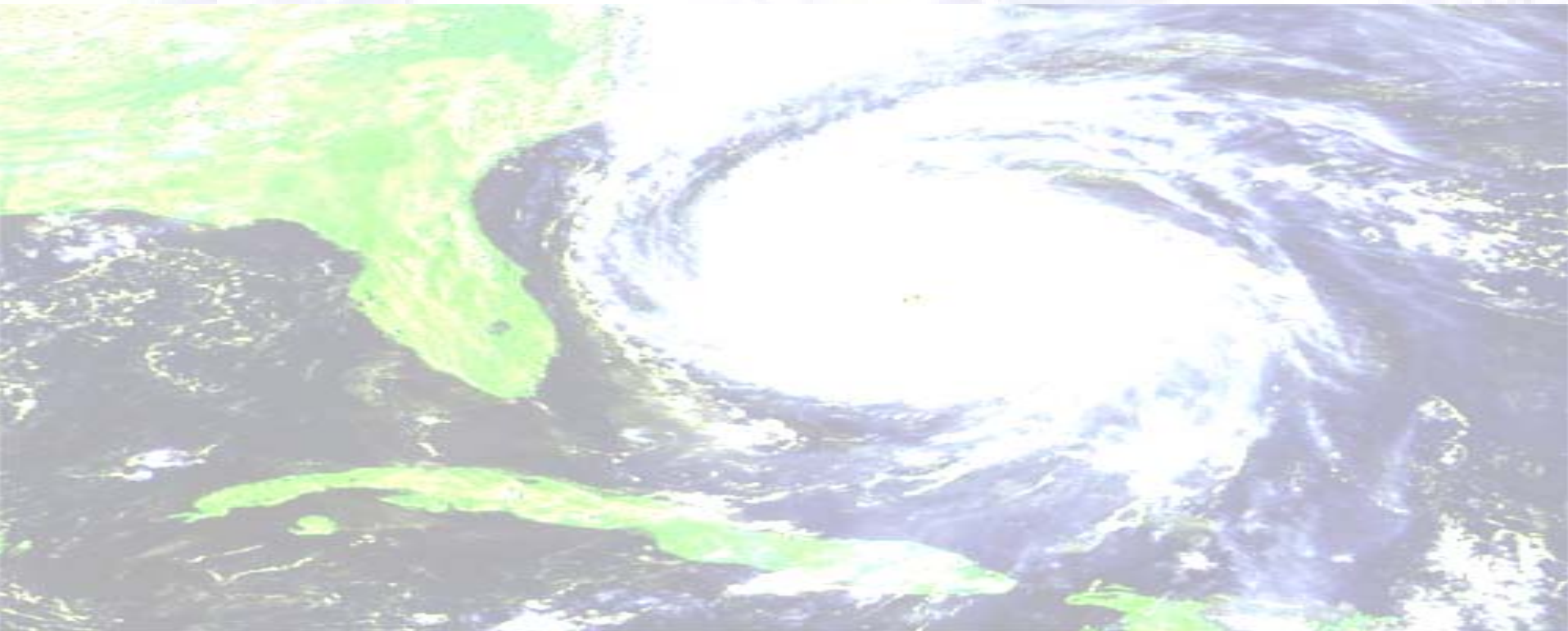


# **HURRICANE PREPAREDNESS RESEARCH**

**FLORIDA INTERNATIONAL UNIVERSITY**



# SUMMARY OF RESULTS

*Over the last few years Floridians have become increasingly aware of the dangers posed by hurricanes and are willing to harden their homes if given the proper incentives:*

- Hurricane awareness and preparedness improved significantly in 2006 and 2007.*
- However, preparedness decreased in 2008, the likely results of lack of a major hurricane affecting Florida.*
- Floridians are willing to take advantage of State incentives on hurricane mitigation when they are informed about them.*
- Rising insurance rates are compelling Floridians to make their homes more hurricane resistant.*

# SUMMARY OF RESULTS

*While hurricane awareness and preparedness have improved, many Floridians still view hurricanes as a long-term threat and many are unwilling to expend time or money.*

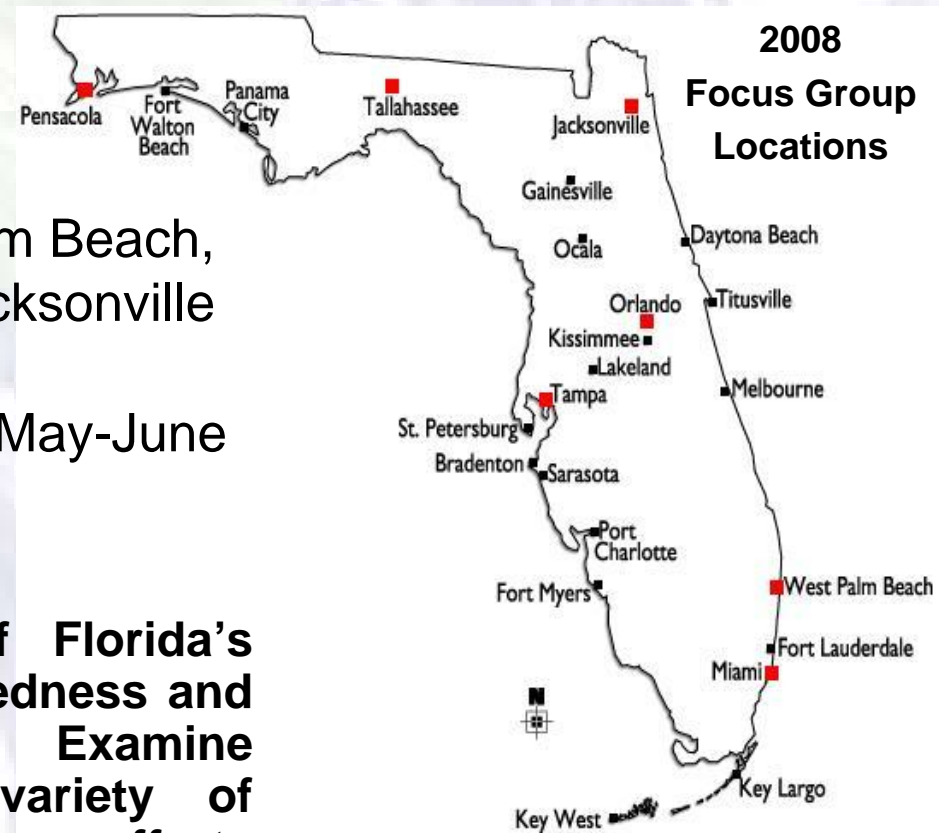
- *According to the 2008 Residents Survey, almost half of Floridians (42.5%) will begin to prepare their homes either when a hurricane watch or warning is issued.*
- *43.0% would wait to evacuate until emergency management officials order them to, while 12.6% would “probably never” evacuate.*
- *30.8% have supplies for 3 days or less.*

# SUMMARY OF PROJECTS

- 2006 Florida Homeowners Poll
- 2007 Florida Residents Poll
- 2007 Florida Business Survey
- Florida Focus Groups (Miami, Palm Beach, Orlando, Tampa, Tallahassee, Jacksonville and Pensacola)
- 2008 Pre-Hurricane Season Poll (May-June 2008)

## **OBJECTIVE:**

**Discover behavioral patterns of Florida's homeowners in regards to preparedness and response to hurricane threats. Examine population perceptions of a variety of mitigation measures, preparedness efforts and attitudes towards property insurance.**



# MAJOR FINDINGS

	2006	2007	2008
Perception of vulnerability	46.1%	54.4%	57.9%
Information access	87.1%	90.1%	95.1%
Plan of action	85.0%	85.3%	89.3%
Evacuate if ordered	27.5%	36.8%	43.0%

# PREPAREDNESS

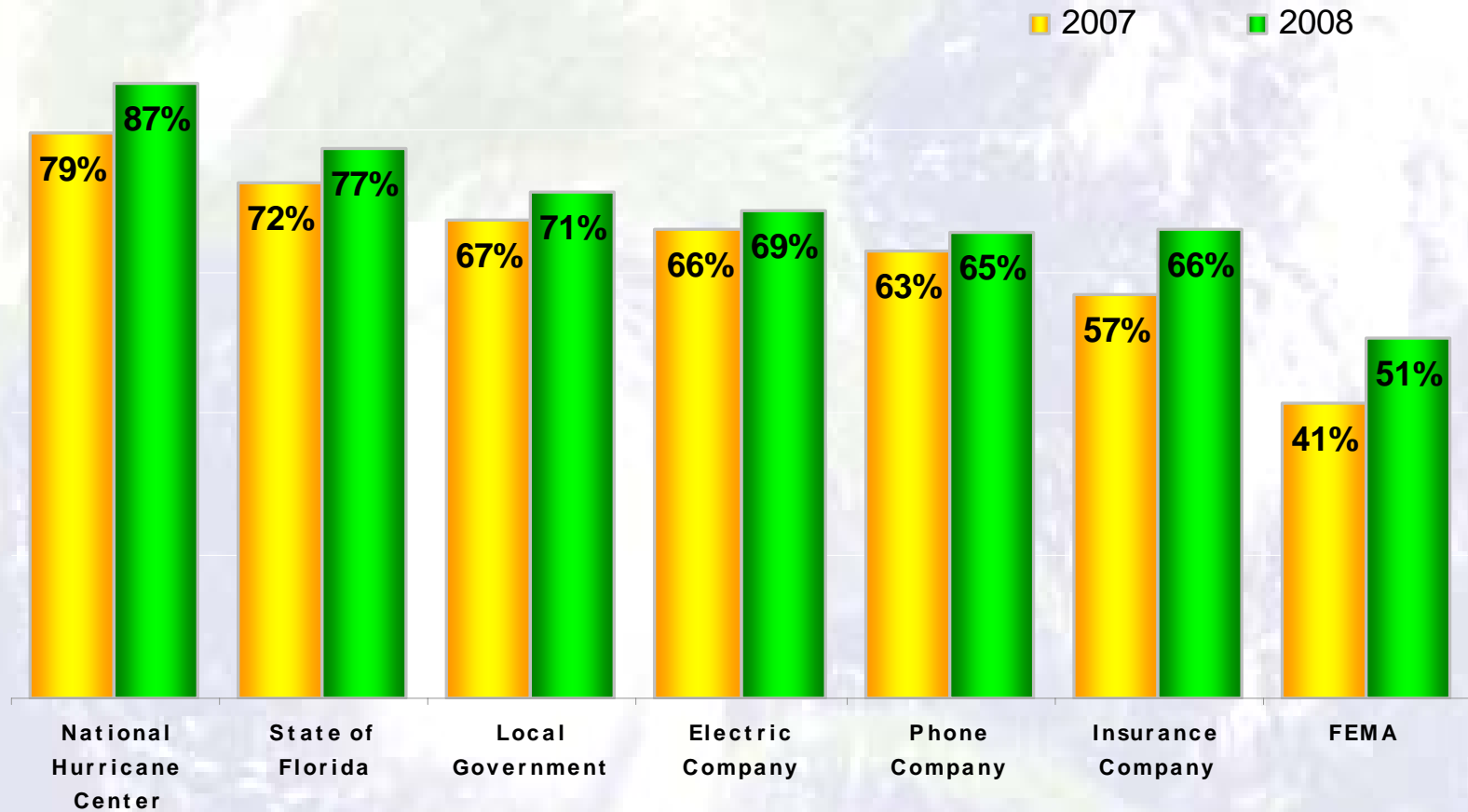
- In 2008, more Florida residents (51%) also believed their homes are prepared for a hurricane and can be secured within a few hours, than in 2007 (44%) and 2006 (41%).
- However, in 2008 a larger percentage of Floridians (15%) considered their household preparation inadequate than in 2007 (10%).
- The percentage of Floridians who had supplies for at least three days declined from 86% in 2007 to 73% in 2008.
- Floridians are becoming more self-reliant in terms of hurricane preparedness as the percentage of those who would **not** rely on emergency supplies provided by government or charities increased from 56% in 2007 to 63% in 2008.

“It did not take much for us to learn to get ready and stay ready.”

(Focus group participant, Orlando, February 2008)

# 2007 FLORIDA RESIDENTS POLL

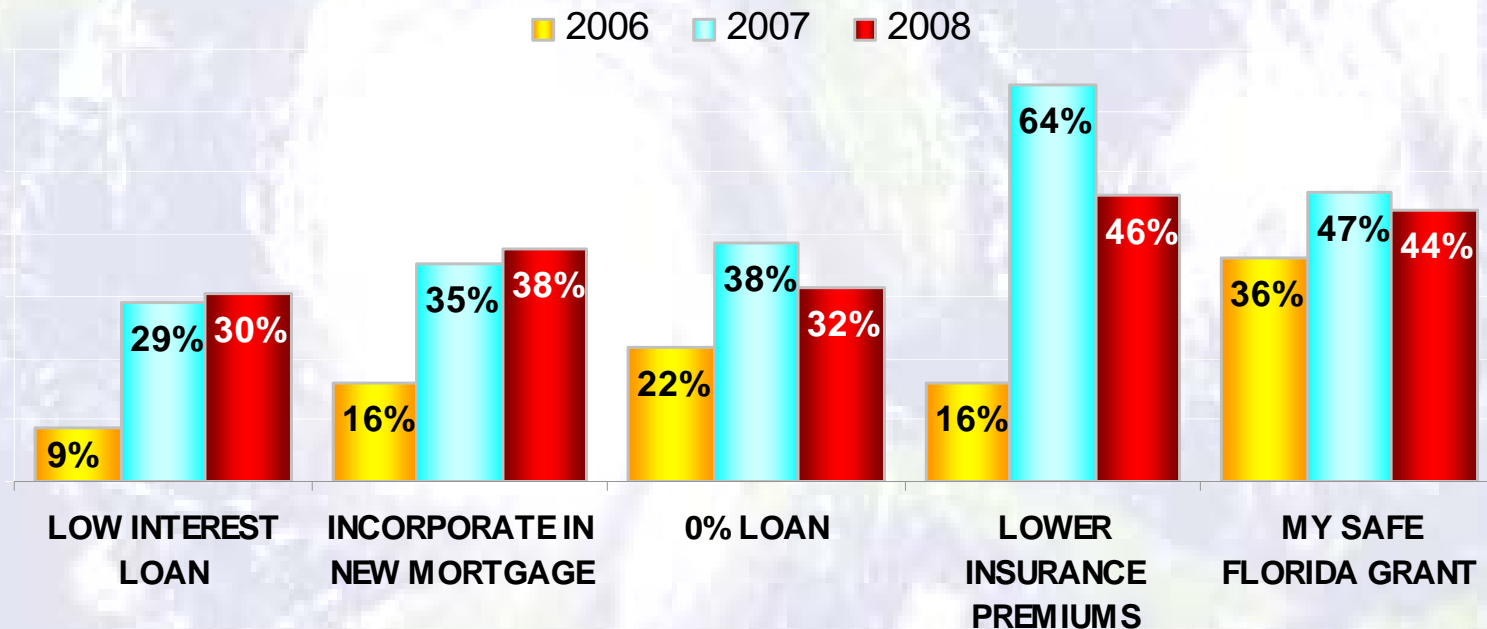
## AGENCY EFFICIENCY



# MITIGATION INCENTIVES

- Interest in various mitigation incentives has significantly increased since 2006.
- Lower insurance premiums are the most important motivating force for Floridians to implement mitigation.

How likely is each of these incentives to motivate your household to undertake hurricane protection measures?





# IMPACT OF INSURANCE CRISIS

The increase of Florida property insurance made Floridians more willing to undertake mitigation efforts in order to lower their property insurance rates.

- In 2007, lower insurance rates would be an incentive for 64% of Floridians to harden their homes, compared to only 16% in 2006.
- By 2008 the significance of high insurance rates as an incentive for hurricane mitigation began to diminish, with high insurance rates being a motivation for only 46% to take hurricane protection measures such as installing shutters, securing their garage doors etc.

“You just keep getting mortgages on your house to pay for insurance... you just keep hoping that a hurricane is not going to affect you.”

(Focus group participant, Tampa, February 2008)

# MY SAFE FLORIDA

- Higher insurance rates have also made My Safe Florida a more attractive program for Florida homeowners.
- In addition, increasing awareness of the program helped increase the number of people who would take advantage of it.
  - In 2006 only 36.4% would take advantage of the program.
  - In 2007 the number climbed to 46.7% despite the fact that the My Safe Florida grant was reduced from \$10,000 to \$5,000 in matching funds.
  - In 2008, 44.1% were interested in participating in the program.

# MY SAFE FLORIDA: OUTREACH

- Less than half of Floridians in 2008 were aware of the My Safe Florida program but their number is growing.
- In 2007 only 29.4% had heard of My Safe Florida, while the number increased to 45.4% in 2008.
- In the focus groups, only 7 out of 75 people were aware of the grant program, and there was only one participant who had taken advantage of it.
- Only the participant who received matching funds from My Safe Florida had the correct information while the other four pointed out that the program is available only in South Florida or that it only applies to low income households.

“If I knew about it, I would use it.”

(Focus group participant, Jacksonville, February 2008)

# MY SAFE FLORIDA: HOME INSPECTIONS

- In 2006, 60.1% Floridians would allow a home inspector in their homes.
- The number climbed to 66.9% in 2007 and 68.0% in 2008.
- However, Floridians expect the information inspectors collect to be confidential
  - No state record
  - No report to insurance company
- A common theme expressed by participants in all seven focus groups was a concern that their information will be used by insurance companies to increase their rates.

# BUSINESS PREPAREDNESS

Businesses tend to be better prepared than individual homeowners.

- 78% feel somewhat or extremely vulnerable to hurricanes.
- Yet, 55% consider their business is already prepared for hurricanes and could be secured within a few hours.
- 66% have taken measures to prepare their business for this hurricane season, including plans for business continuity, data storage, as well as updating hurricane supplies and generators.

# BUSINESS MITIGATION

Businesses are not only insured but have taken measures to protect their records.

- Only 18% of businesses are not insured.
- 81% of business owners would like insurance against coastal storms to be comprehensive, covering both wind and flood damage.
- However, only 44% of businesses would like insurance coverage to be mandatory.
- An overwhelming majority of businesses (94%) have taken measures for data protection, including:
  - On-site data backup (59%)
  - Off-site data storage (73%)

# CONCLUSIONS

- Rising insurance rates are forcing Floridians to improve their homes' resistance to hurricanes.
- Floridians are slowly moving towards a “culture of preparedness.”
- The lure of lower insurance rates serves as an incentive for some Floridians to take short-term action for what has always been perceived a long-term risk.
- Floridians are more likely to take advantage of My Safe Florida grants than other incentive programs for home preparedness.
- Not only are the majority of Floridians unaware of the My Safe Florida Home program, but the ones who have heard of it are unclear about its eligibility requirements and benefits.