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Despite Irma, millions of Floridians wouldn't evacuate from powerful storm heading their way, survey finds

~ In aftermath of devastating, deadly storm, many Floridians still unprepared ~

TALLAHASSEE, Fla. – Despite the stunning devastation wrought by Hurricane Irma just one year ago, and 1 in 5 Floridians still say they would not evacuate even when a Category 4 storm is forecast to come within 10 miles of their home – and more than half of Floridians who live in evacuation zones have disregarded recommendations to leave ahead of a powerful storm. Those are two of the alarming findings released today from a new survey commissioned by the [National Hurricane Survival Initiative](#).

“You’d think that after Irma caused so much damage and cost so many lives in Florida last year, more people would understand what’s at stake,” said former FEMA Administrator Craig Fugate. “With a hurricane and two named tropical storms in the Atlantic, you simply can’t take for granted that the storm will go somewhere else, or that your home will be fine. Floridians really have to take these risks seriously and be prepared for the worst, because it could come at any time.”

Fugate, a native Floridian who directed Florida’s emergency management division through numerous powerful storms, unveiled survey results at a news conference call organized by the National Hurricane Survival Initiative and [FAIR Foundation](#). Fugate, who is host of the initiative’s “Get Ready, Florida!” television special, said the findings should be a wake-up call for the state, spotlighting how much Floridians overlook the tremendous dangers posed by powerful hurricanes. “We can never stop trying to educate people about the risks associated with hurricanes,” he said.

Other findings of the survey of 1,000 Floridians conducted from Aug. 23 to Sept. 2 include ([click here for details](#)):

- A majority of Floridians who evacuated during Hurricane Irma said the process cost them more than \$300. Of these, 40% said the evacuation cost them \$500 or more, while an additional 20% said the cost was between \$300 and \$500.
- For the most part, Floridians are more prepared to meet the needs of their pets in a storm than they are the humans in their home.
- The portion of Floridians who mistakenly believe it’s safe to run a generator somewhere in the home has increased over the past nine months.
- More than one-third of Floridians who live less than 2 miles from the coast don’t have flood insurance.

- More than half don't know what their homeowners or renters insurance covers in a hurricane, with many incorrectly believing insurance covers things like replacing spoiled food, removing debris from the yard, and buying a generator.

Former Florida Insurance Commissioner Kevin McCarty, a member of [Assured Risk Cover](#)'s Board of Advisors, said the public's lack of in-depth knowledge about their insurance coverage poses a serious challenge. "It's easy to assume your insurance will cover whatever happens during a hurricane, but that's a huge mistake," McCarty said. "Parametric insurance covers all of those excluded expenses, and the funds can even be applied toward a hurricane deductible.."

The survey found that 18% of residents say they would not evacuate if a Category 3 or 4 storm – powerful storms that carry tremendous potential for destruction and loss of life – was expected to come as close as 10 miles from their home, despite the tremendous risk to themselves and their families. More than half (58%) would not evacuate for a less-powerful, yet still dangerous, Category 1 or 2 storm expected within 10 miles.

And many residents do not heed official advice to evacuate. The survey found that 40% of Floridians have lived within an evacuation zone and received a recommendation to evacuate, but almost 3 in 5 of them have chosen to stay in place. The biggest reasons cited by those who did not evacuate were concerns with traffic or road conditions (31%), not believing the storm would be that bad (24%), the cost of hotels and/or gas (23%), and not being nearby to protect their home in the aftermath (16%).

"People buy insurance because they understand that hurricanes, tropical storms, and floods are a part of life in Florida — the same logic should be applied to evacuation decisions," said Guy McClurkan, executive director of the FAIR Foundation, anchoring partner for the Get Ready, Florida! initiative. "These results show that many Floridians remain at serious financial risk following a storm and that we still have serious work to do to prepare for the inevitable."

According to the survey, more than two-thirds of Floridians (69%) recognize that there is no safe place inside a home to run a generator after a power failure. However, this means that almost one-third (31%) believe it is okay to run a generator in a garage (16%), on a balcony (13%), or any room with an open window (8%). Alarming, these numbers are higher than responses to the same survey questions in December 2017, just months after Hurricane Irma, when 27% identified at least one of these places as being safe.

"I get it – evacuating isn't easy or convenient, and neither is keeping a generator outside during and right after a storm. But that's nowhere the near the pain and suffering that could be caused when you take a risk by staying in place or failing to take proper precautions," Fugate said.

Most Floridians said they were prepared in advance for Irma – more with pet supplies than such human necessities as food and water. A large majority (83%) took care to

stock up on medicines in advance of Irma, and the next most common preparation was pet supplies (80%). These were followed by batteries or a backup power supply (63%), cash (63%), food (61%), window protection (60%), a water supply (59%), and ice (45%).

Other specific survey findings include:

- Well over half of homeowners (60%) don't know what their homeowners insurance covers. More than three-quarters (82%) are either not sure or mistakenly believe their insurance covers such many common hurricane-related expenses as replacing spoiled food (15%), hotel or evacuation expenses (14%), and trees and debris removal from their yard (14%).
- Only 15% of Florida homeowners are aware that hurricane deductibles average around \$5,000 — and more than 57% said paying that much following a storm would be difficult if not impossible.
- A majority (53%) felt their electric provider handled recent storms like Hurricanes Matthew and Irma better than in the past, with more than two-thirds (69%) saying the utility communicated well during the storms.

Noting that 29% of those surveyed who live less than 2 miles from the coast don't have flood insurance, Michael Braun, CEO and President of [FedNat](#), said these residents put themselves at significant financial risk because flood protection is not typically covered in a standard homeowner's insurance policy. Overall, just 44% of Floridians surveyed carry flood insurance.

"Many Floridians do not carry flood insurance, but most every Floridian is at risk from flood damage. A flood can spell financial disaster, even for a well-insured homeowner," Braun said. "It's concerning that so many of those most at risk — the ones who live closest to the coast — go unprotected from this serious threat."

Just 1% of survey respondents were aware of the PACE (Property Assessed Clean Energy) program, which helps homeowners finance improvements to make homes more resistant to hurricane-force winds or obtain backup generators. Asked what they would most want to use PACE funds for if they were eligible, Floridians' most popular answers were a backup generator (44%); impact-resistant doors and windows (42%); a wind-resistant roof (33%); solar panels (29%); and storm shutters (27%).

"PACE funding gives Floridians a convenient, affordable way to make sure their homes can withstand the powerful forces of a hurricane and it may lower utility bills and insurance rates," said David Kelly, Senior Vice President of Sales for [Ygrene](#), a PACE provider. "Florida could greatly reduce its risk exposure if more homeowners took advantage of this option — a true win-win for the Sunshine State."

Partners for Get Ready, Florida! and the National Hurricane Survival Initiative are the FAIR Foundation, the International Hurricane Research Center at Florida International University, the National Emergency Management Association, Craig Fugate, and The Salvation Army. Sponsors include StormPeace, FedNat, Ygrene, and Florida Power & Light. The survey has a margin of error of +/- 3.1%.

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