

Is America #HurricaneStrong?

2022 Consumer Survey Topline Report

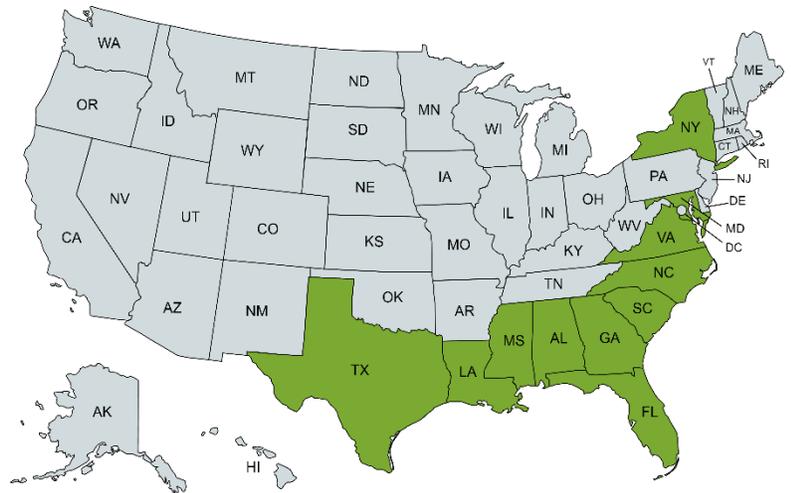
Background

The Federal Alliance for Safe Homes (FLASH®) fielded a consumer survey in March 2022 to measure consumer knowledge and intentions regarding hurricane preparedness and recovery. The survey identified opportunities to increase personal safety and property protection activities among residents of hurricane-prone areas with information about safety, comfort, insurance, and home strengthening.

Methodology

The survey sampled 500 respondents ranging in age from 18-24 (8%), 25-34 (18%), 35-44 (31%), 45-54 (14%), and >54 (29%). The respondents were 58% female and 42% male and resided in one of 10 hurricane prone states.

Alabama	3.59%
Florida	15.94%
Georgia	10.36%
Louisiana	3.78%
Maryland	3.78%
Mississippi	1.20%
New York	15.94%
North Carolina	10.76%
South Carolina	3.98%
Texas	24.10%
Virginia	6.57%



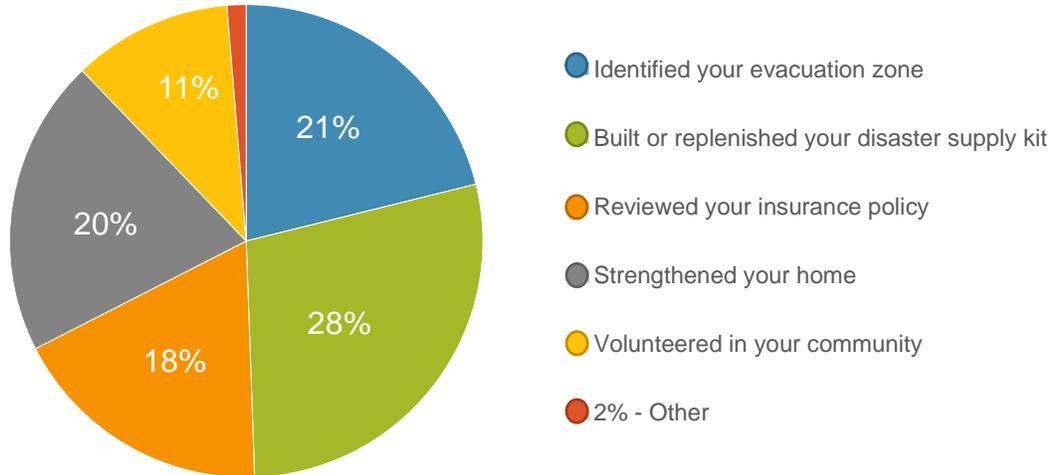
The annual survey findings help target #HurricaneStrong campaign messaging to reflect consumer needs and lessons learned during the previous hurricane season. The 2022 priority topics focus on affordable preparations, understanding how building codes affect home strength, the value of insurance checkups, and the safe use of generators to prevent carbon monoxide poisoning.

Looking Back at Preparations for the 2021 Hurricane Season

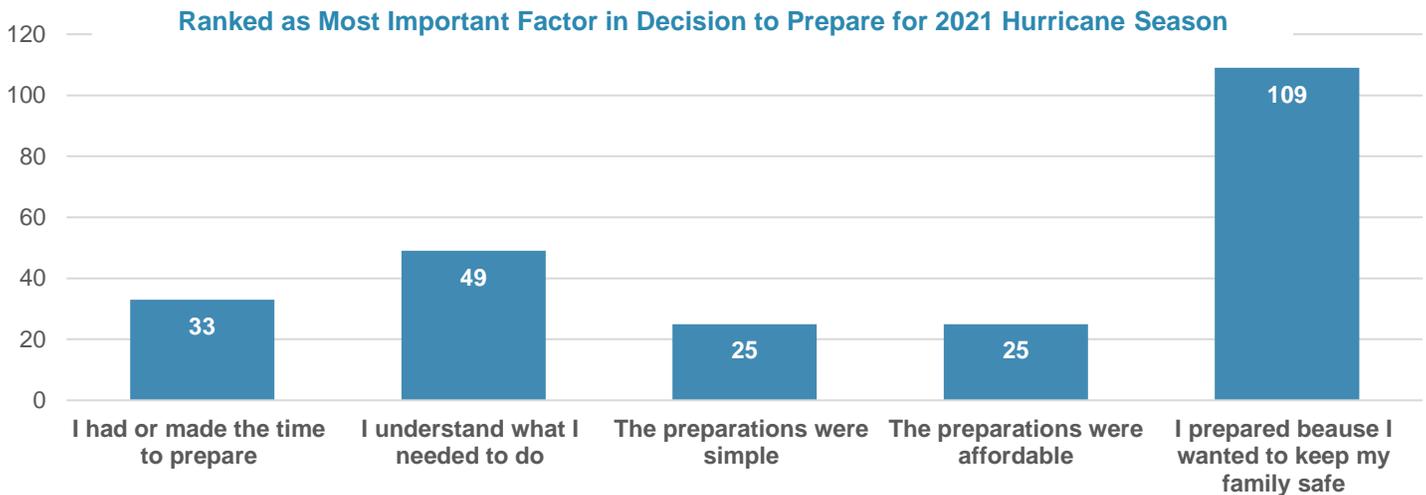
1. Did you take any steps last year to prepare for the 2021 hurricane season?



2. If you prepared last year, what steps did you take?



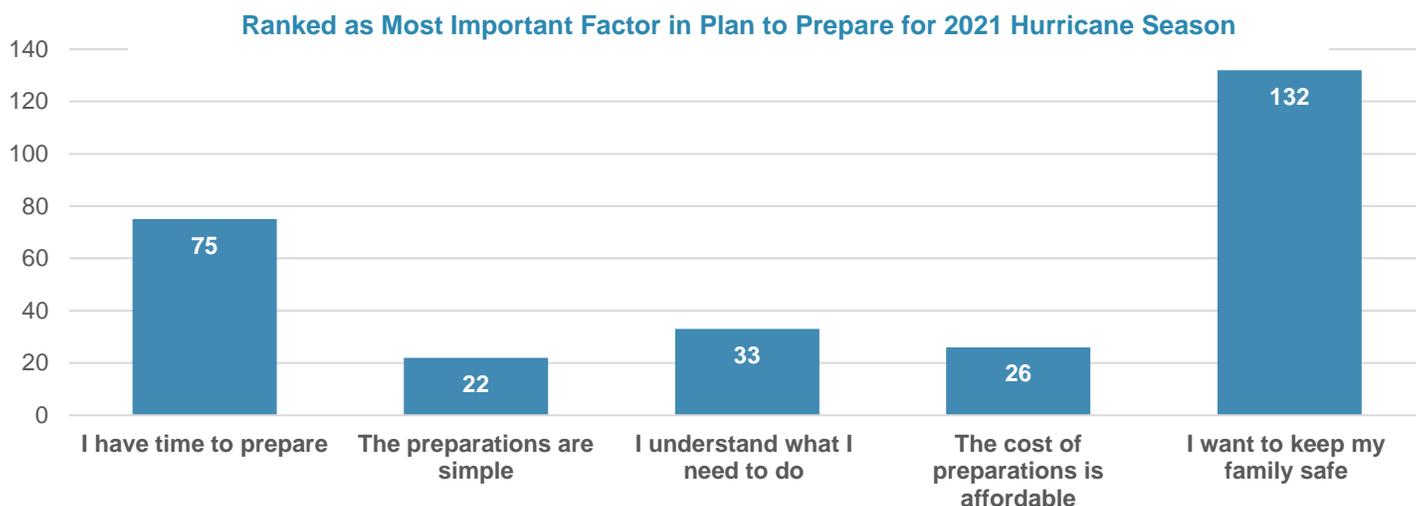
3. Rank the following statements that may have affected your decision during 2021 from one to five, with one being the most important factor and five the least important.



4. Do you plan to prepare for the 2022 hurricane season?



5. Please rank the following considerations from one to five, with one being the most important and five the least important.



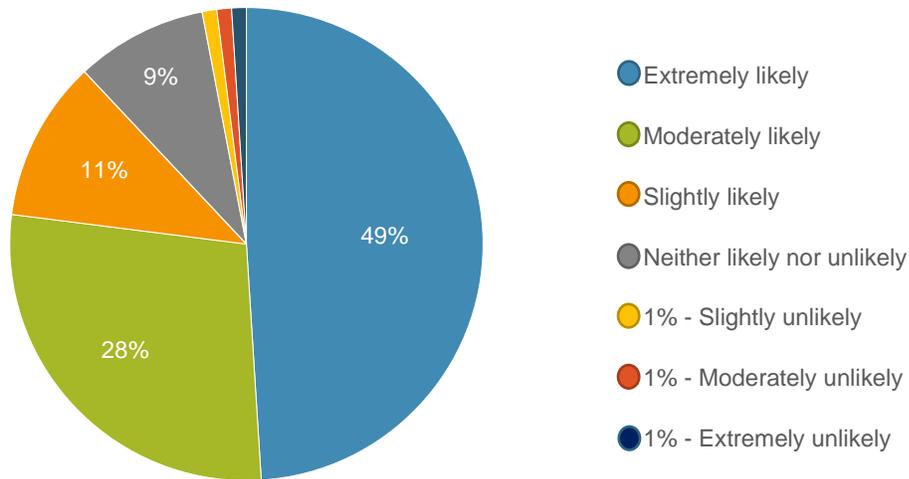
Nearly (57%) of respondents plan to prepare for the 2022 hurricane season — down 23 points compared to the (80%) who said they planned to prepare in 2021.

Building or replenishing a disaster supply kit (cash, gas, food, etc.) was the top preparation activity (28%) followed by identifying their evacuation zone (21%). Insurance policy reviews ranked fourth, (18%) reported completing a review.

Beyond the popular preparation steps, reviewing insurance policies is a simple and affordable activity that makes a big difference, as having adequate financial post-storm resources is one of the most critical factors affecting successful recovery.

For 2022, preparations and keeping family safe remains the top driver in planning to prepare, followed by having time to prepare.

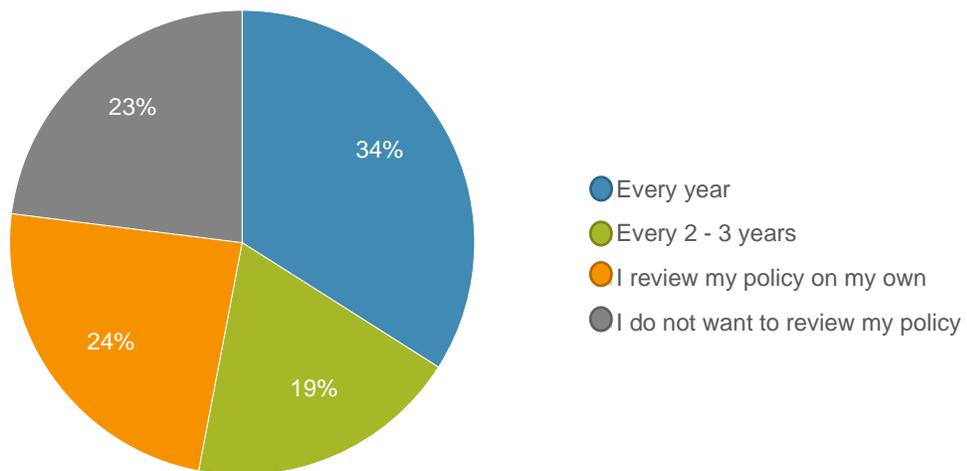
6. Please complete the following statement, “I am _____ to prepare for the 2022 Hurricane Season due to the COVID-19 virus pandemic.”



Approximately half (49%) reported they were “extremely likely” to prepare because of the COVID-19 virus pandemic in 2022, which represents a decrease over 2021 when (57%) said they were “extremely likely” to prepare due to COVID-19.

Reviewing Homeowner’s Insurance

7. How often do you like to review your homeowner’s insurance policy with your agent or company?



Fewer than half of respondents (34%) review their homeowner's insurance policy with their agent or company annually.

Adequate financial resources are essential for a smooth and swift post-hurricane recovery. Ideally, more residents would review their insurance on an annual basis.

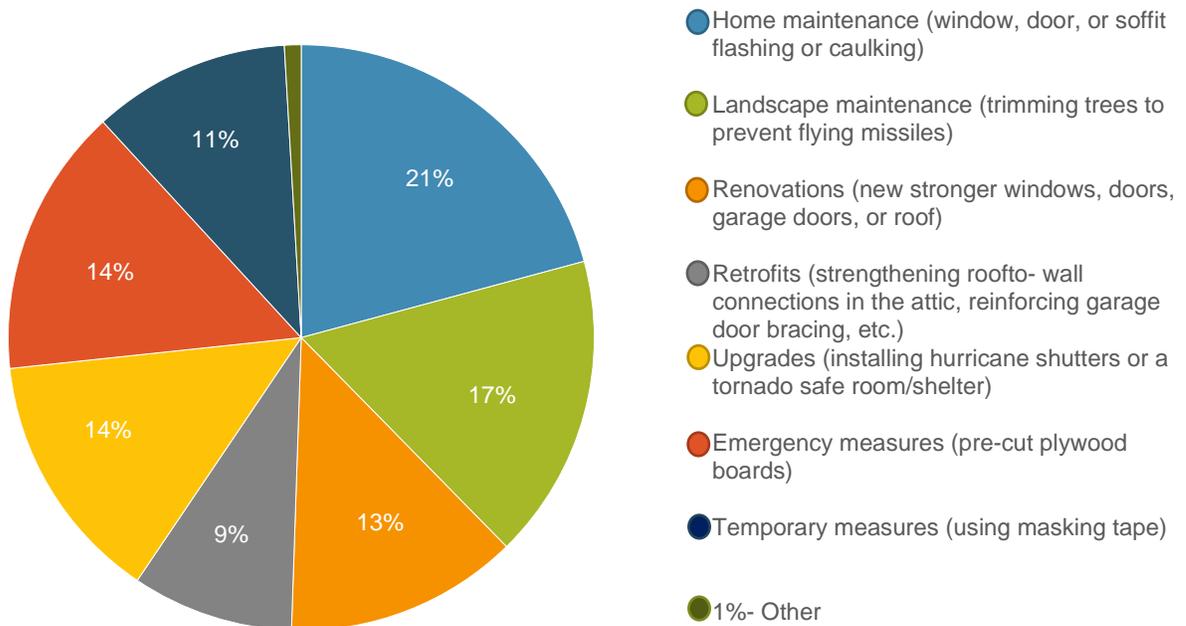
Understanding that hurricane coverage typically carries a percentage vs. dollar value deductible and that flood insurance is sold separately are two of the critical facts that homeowners need to know before a hurricane strikes. All too often, homeowners learn these things after the storm when they need financial security the most.

Choosing Steps for Home Strengthening Against Hurricanes

8. Did you strengthen your home against hurricanes in 2021?



What home strengthening steps did you take? *

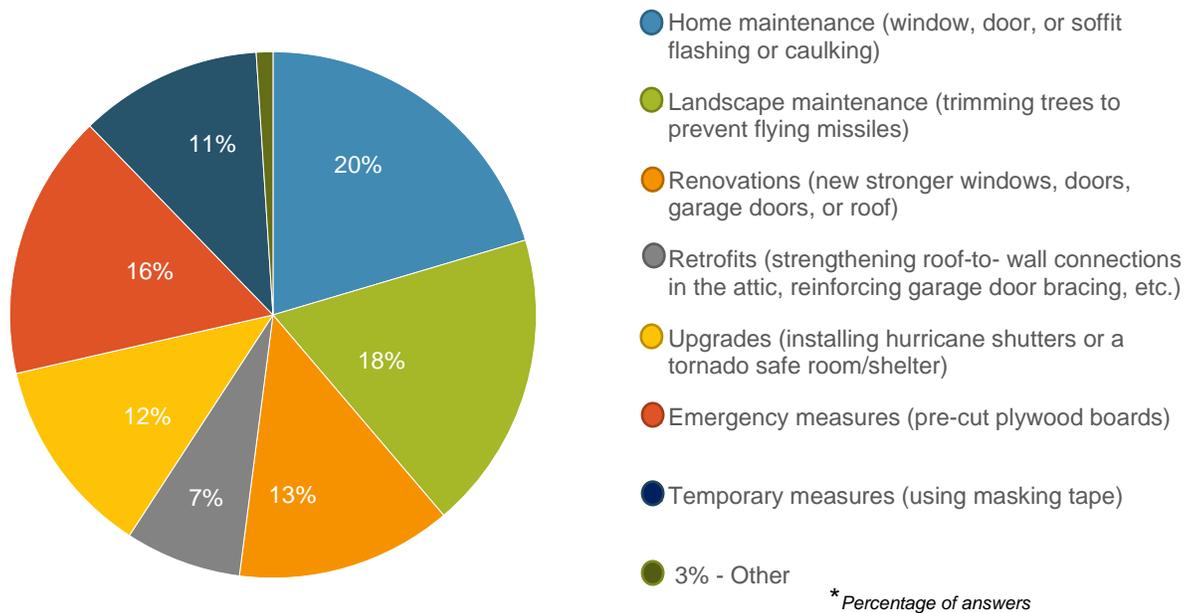


* Percentage of answers

9. Do you plan to strengthen your home against hurricanes in 2022?

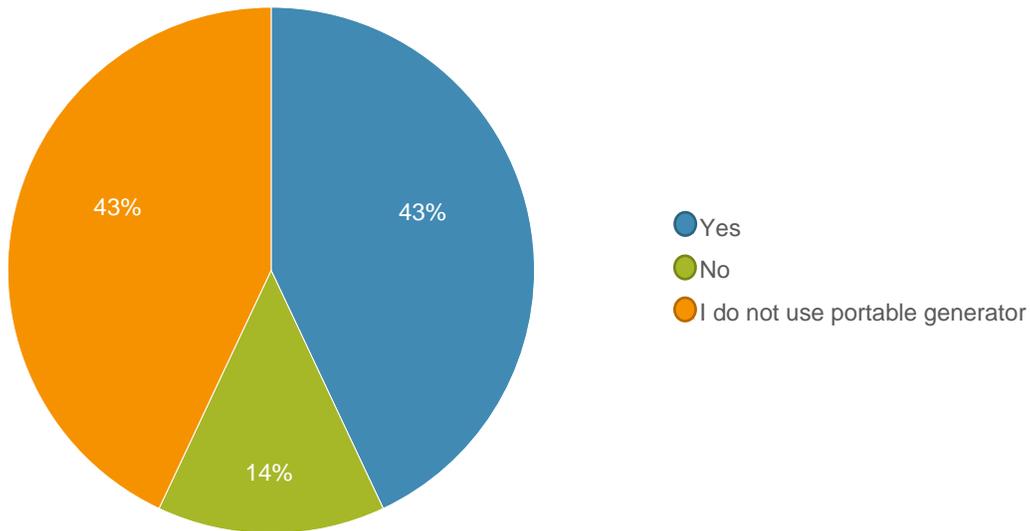


10. What home strengthening steps do you plan you take? *

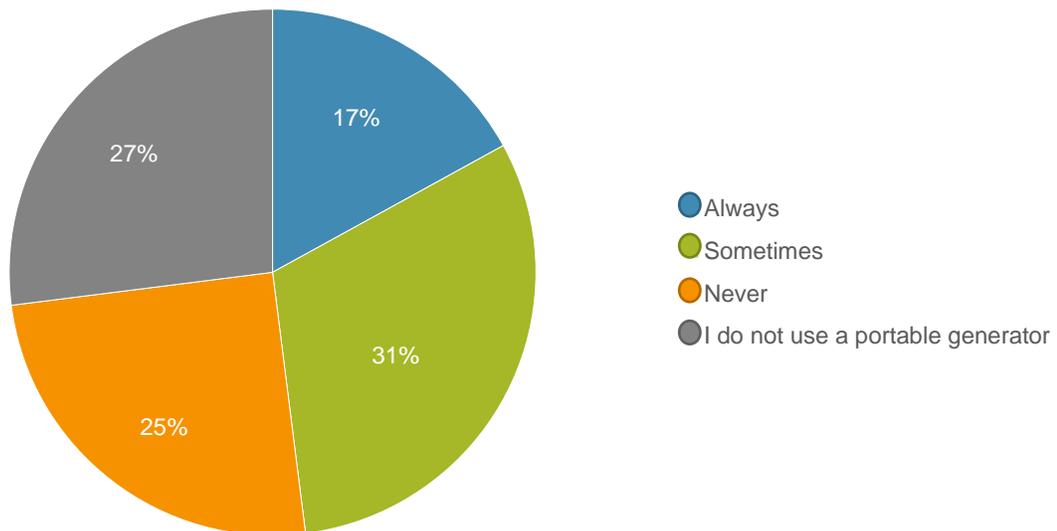


Nearly half of respondents reported they intend to strengthen their homes in 2022, down from 65% in 2021. Preferred home strengthening activities in 2021 and 2022 feature landscape maintenance (trimming trees), home maintenance such as window and door flashing, DIY activities like soffit caulking, and home renovations.

11. If you use a portable generator, do you use a carbon monoxide detector for safety?



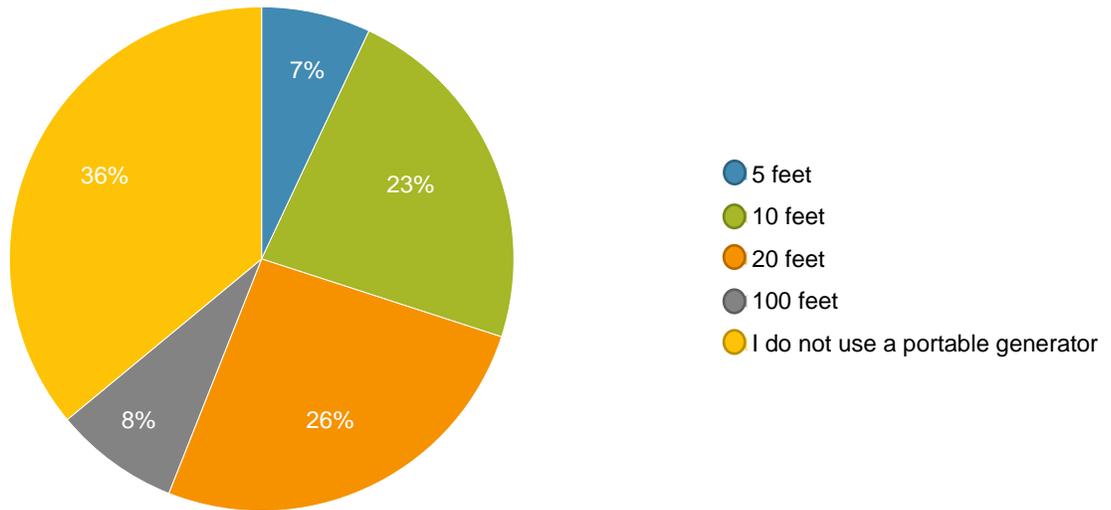
12. Do you believe it is safe to use a portable generator in the garage as long as the door is open?



Many (43%) respondents reported using a carbon monoxide detector when using a portable generator, down from 57% in 2021. A small percentage (14%) reported they do not use carbon monoxide detectors.

Understanding of the proper use of generators, carbon monoxide poisoning, and the value of detectors is a critical part of safety preparations for hurricane season or any event that causes power outages.

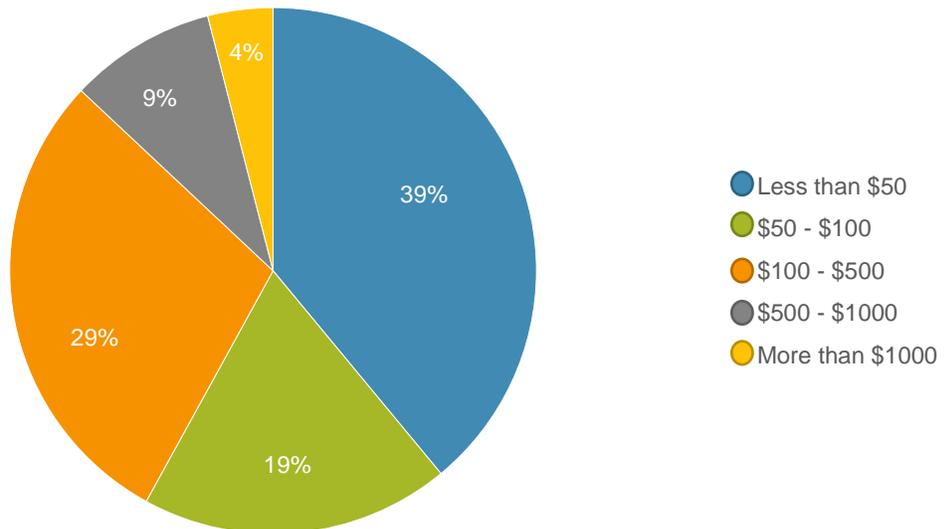
13. How many feet should the portable generator be placed away from the structure to ensure safety?



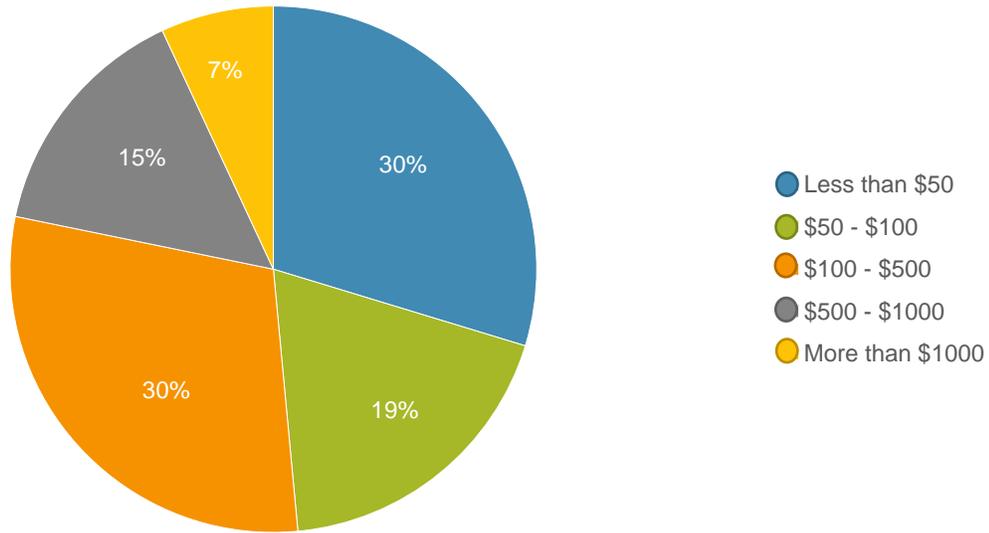
Approximately 1/3 (30%) of respondents did not identify the correct distance away from the home for safe placement of portable generators. Experts recommend at placing the generator outside the garage or any covered space at least 20 feet away from the home.

Budgeting for Hurricane Preparation

14. I typically spend \$_____ to prepare for hurricane season.



15. I am willing to spend \$_____ to prepare for hurricane season.



Nearly 30% of survey respondents reported a willingness to spend \$50 or less, double the 2021 percentage when 15% reported a willingness to spend \$50 or less. This may reflect tightening family budgets.

Hurricane Preparedness and Insurance Myths

16. Masking tape on windows and glass doors protects you in a tropical storm or hurricane.



17. Standard homeowners insurance policies cover damage caused by flooding from storm surge, rising water, and overflowing rivers.



18. Leaving windows open or partially opened in a hurricane is recommended to help equalize wind pressure on the structure.



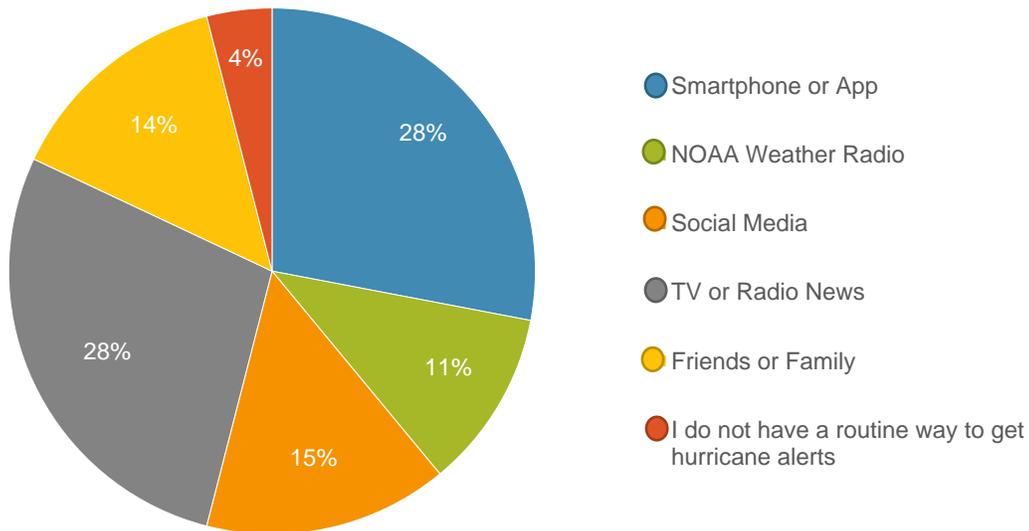
Hurricane myths regarding masking tape, cracking windows, and flood insurance coverage persist, however, the 2022 survey reveals measurable progress.

The number of respondents who recognized myths increased materially year over year.

Myth	2021 Response True/False	2022 Response True/False	Increased percentage of correct answers
Good idea to put masking tape on windows	67/33%	51/49%	16% improvement
Flood Insurance included in homeowner insurance	63/37%	46/54%	17% improvement
Cracking windows is beneficial	56/44%	50/50%	6% improvement

Hurricane Alerts, Watches, and Warnings

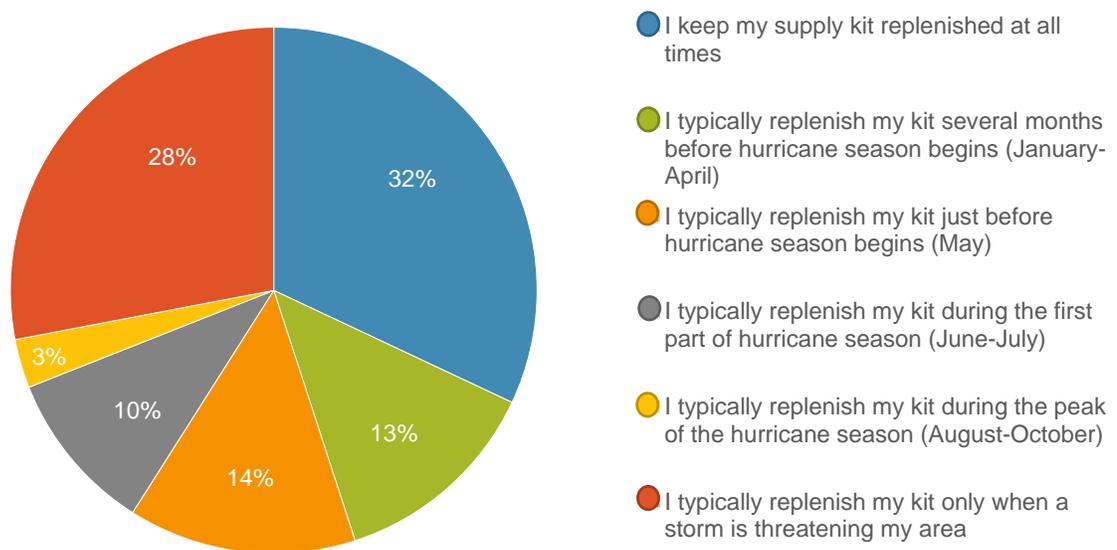
19. How do you receive hurricane watches or warnings?



Most respondents (28%) receive weather alerts from television or radio news sources, and a similar portion (28%) receive alerts on their smartphones. Approximately (11%) of respondents use a NOAA Weather Radio, a declining percentage year over year as the use of smartphone apps increases. These findings may suggest residents understand the importance of having more than one way to receive alerting and information, especially when power outages occur.

Keeping Up with Disaster Supply Kits

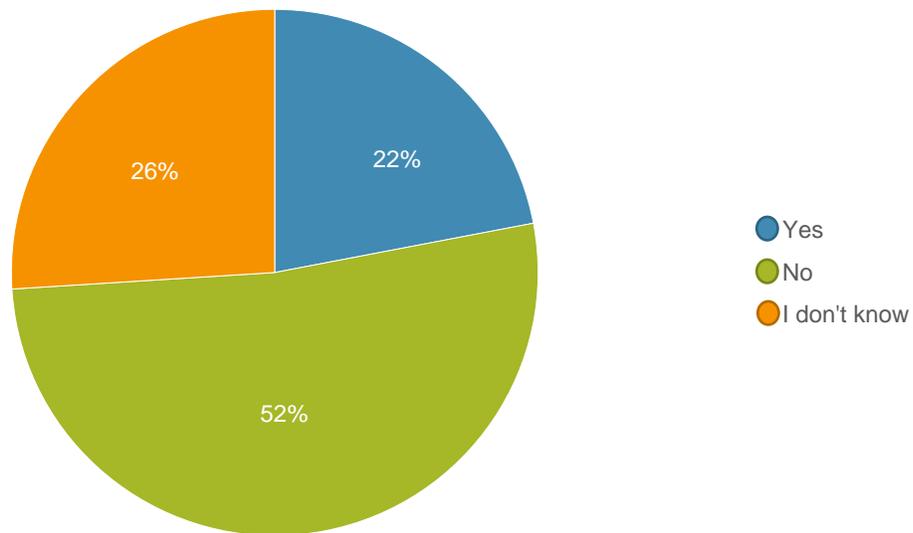
20. Which of the following best describes when you build or replenish your disaster supply kit (e.g.) (nonperishable foods, batteries, cash, etc.)?



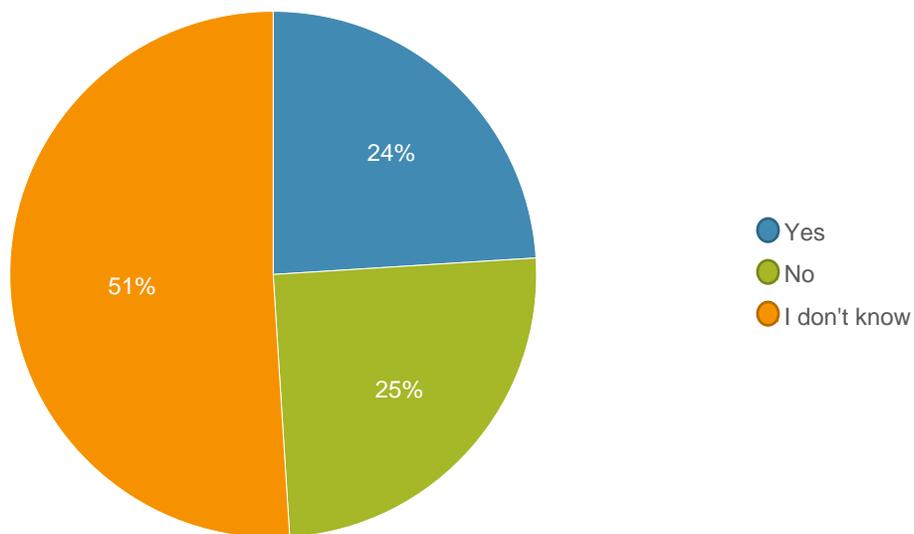
While (32%) of respondents keep disaster supply kits replenished at all times, the remaining 68% wait until a few months before, the month before, during the start of the season, during the peak of the season, or when a storm is on the way to replenish their kit.

The practice of year-round kit maintenance means that disaster supply kits aren't only available for hurricanes, but also during other natural disaster events.

21. Do you know what building code was followed to build your home?



22. Did the building code used for your home include hurricane protection provisions?



23. Do you know where to go to find out what building code was followed to build your home?



24. Where did you go to find out your building code?

- City Hall
- Contractor
- County Building Inspection Department
- Engineer
- Insurance Company
- Realtor
- Town Clerk's Office
- Townhall
- Zoning Office

Just over half of respondents (51%) stated they did not know if their home's building code included hurricane protection provisions and (52%) stated "no" to knowing what building code was followed to build their home.

Given the growing numbers of new residents moving into hurricane-prone states, it is more important than ever for residents to understand how their homes were built and how building codes are essential for hurricane resilience. This information is available at www.Inspect2Protect.org.