



Is America #HurricaneStrong?

2021 Consumer Survey Topline Report



Background

The Federal Alliance for Safe Homes (FLASH®) fielded a consumer survey during April 2021 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 options.

Methodology

The survey sampled 500 respondents ranging in age from 18-24 (6%), 25-34 (19%), 35-44 (48%), 45-54 (15%), and >54 (12%). The respondents were 44% female and 56% male and resided in one of 10 hurricane-prone states:

Alabama	2%
Florida	22%
Georgia	6%
Louisiana	1%
Massachusetts	7%
Mississippi	1%
New York	30%
North Carolina	7%
South Carolina	2%
Texas	22%



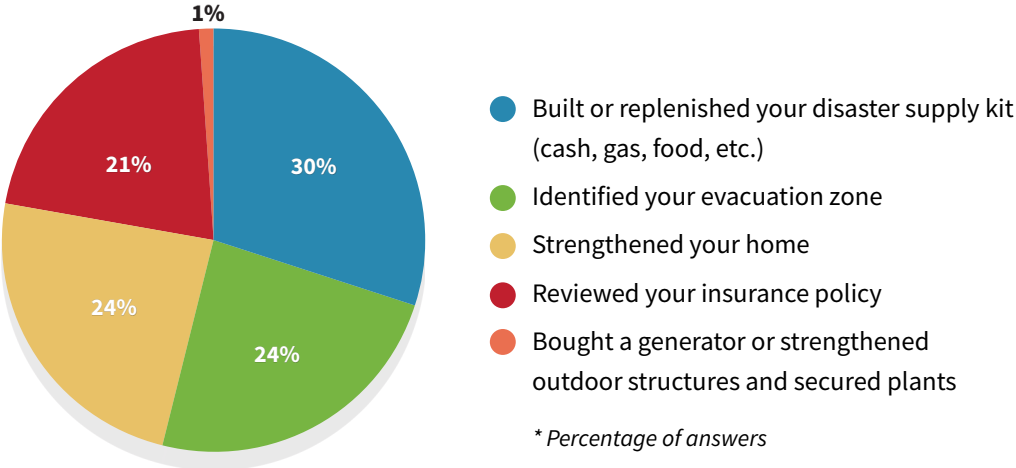
#HURRICANESTRONG™

Looking Back at Preparations for the 2020 Hurricane Season

Q1 Did you take any steps last year to prepare for the 2020 hurricane season?

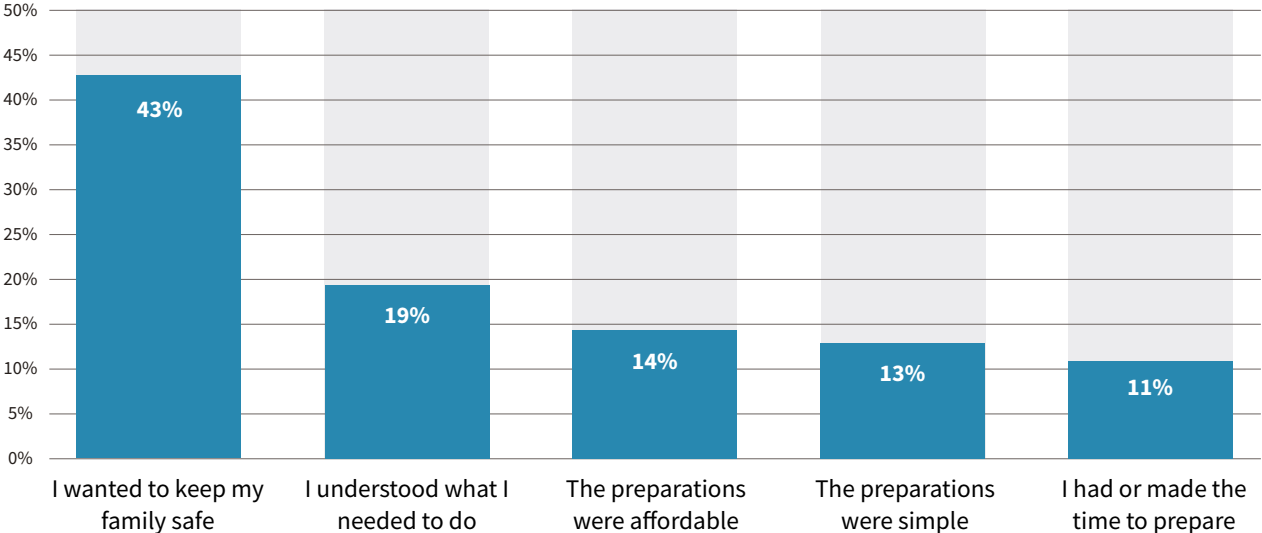


Q2 If you prepared last year, what steps did you take?*



Q3 Rank the following statements that may have affected your decision during 2020 from one to five, with one being the most important factor and five the least important.

Ranked as Most Important Factor in Decision to Prepare for 2020 Hurricane Season



Most respondents (72%) reported that they prepared for the 2020 hurricane season — 20 points above the 52% who made preparations in 2019. The 72% who prepared in 2020 also surpassed the 59% who said they planned to do so that year.

Building or replenishing a disaster supply kit (cash, gas, food, etc.) was the top preparation activity (71%) followed by identifying the evacuation zone (56%). Insurance policy reviews ranked lowest, although nearly half (49%) reported completing a review.

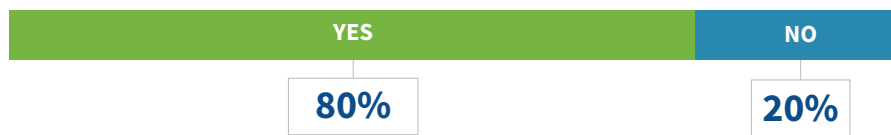
The desire to keep family safe was the top factor for making preparations by far. Safety as the principal driver is consistent with previous research and surveys, including last year's. Midrange preparedness factors related to understanding needs, affordability, and simplicity.

With 30 named storms and 12 making landfall in the continental U.S., the record-smashing 2020 hurricane season is likely the most significant factor driving increased preparedness based on the sheer frequency of hurricane watches and warnings, news coverage, and overall awareness.

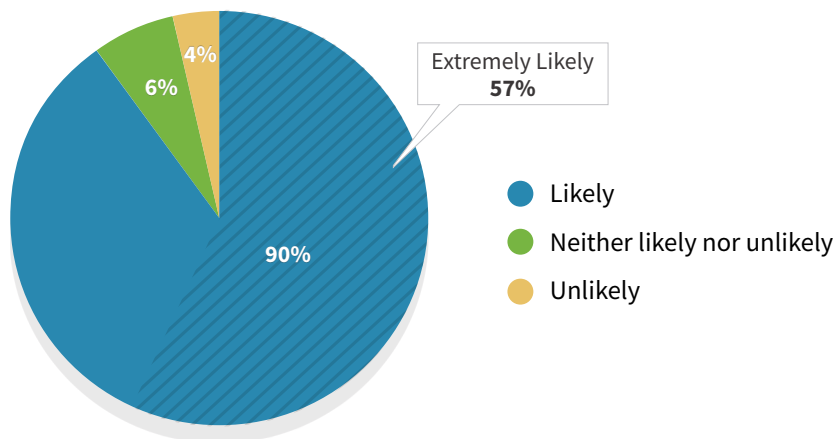
Beyond the popular preparation steps, reviewing insurance policies is a simple and affordable activity that makes a big difference, as having adequate financial post-storm resources is one of the most critical factors affecting successful recovery.

Planning Preparations for the 2021 Hurricane Season and Assessing the Impacts of COVID-19

Q4 Do you plan to prepare for the 2021 hurricane season?



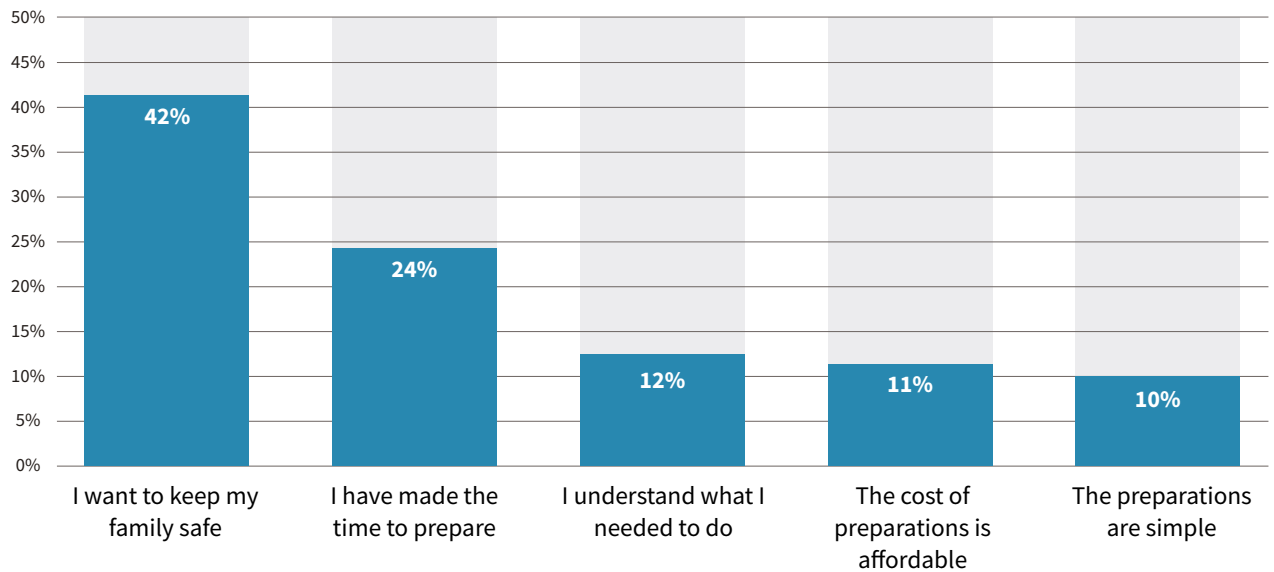
Q5 Complete the following statement, “I am _____ to prepare for the 2021 Hurricane Season due to the COVID-19 virus pandemic.”



Q6

Rank the following considerations from one to five, with one being the most important factor and five the least important.

Ranked as Most Important Factor in Plan to Prepare for 2021 Hurricane Season



Nearly 80% of respondents plan to prepare for the 2021 hurricane season — up about 21 points over the 59% who said they planned to prepare in 2020.

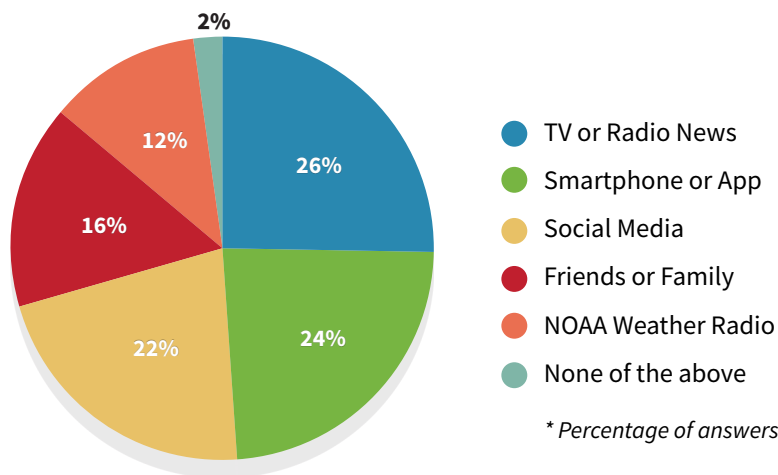
More than half (57%) reported they were “extremely likely” to prepare because of the COVID-19 pandemic, which represents an increase over 2020 when 32% said they were “extremely likely” to prepare due to COVID-19. Known complications that COVID-19 presents during hurricanes — such as social distancing in storm shelters and supply shortages — likely contributed to the increase in those “extremely likely” to prepare.

Keeping family safe remains the top driver in planning to prepare, followed by having time and understanding what needs to be done. Stay-at-home orders and ongoing safety precautions during the pandemic likely contributed to the increased importance of having time as a factor in making preparations.

The cost and simplicity of preparations were not top factors and thus are not necessarily viewed as simple or inexpensive. Affordable DIY preparation activities are detailed at [HurricaneStrong.org](https://www.hurricanestrong.org).

Receiving Hurricane Alerts, Watches, and Warnings

Q7 How do you receive hurricane watches or warnings?*

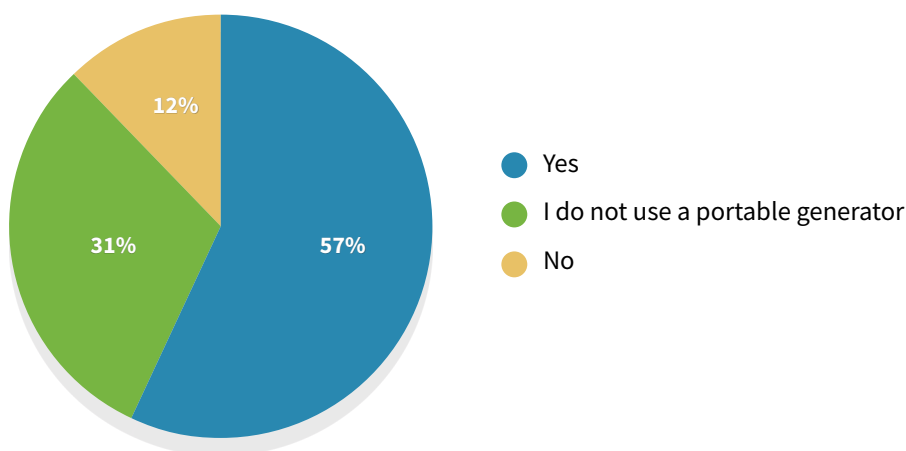


Most respondents (26%) receive weather alerts from television or radio news sources, and a similar portion (24%) receive alerts on their smartphones. Approximately 12% of respondents use a NOAA Weather Radio, a declining percentage year over year as the use of smartphone apps increases.

These findings suggest residents understand the importance of having more than one way to receive alerting and information, especially when power outages occur.

Understanding Generator Safety

Q8 If you use a portable generator, do you use a carbon monoxide detector for safety?

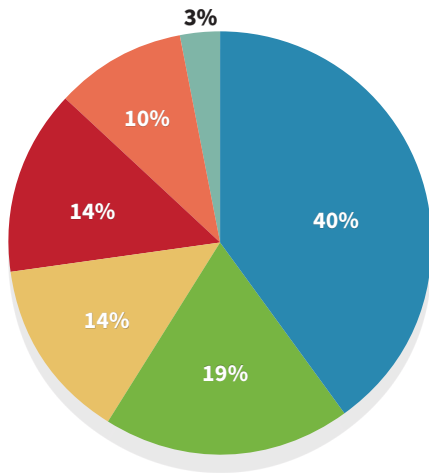


More than half (57%) of respondents reported using a carbon monoxide detector when using a portable generator. Understanding of the proper use of generators, carbon monoxide poisoning, and the value of carbon monoxide detectors is a critical part of safety preparations for hurricane season and disasters like the Texas Freeze this year.

Keeping Up with Disaster Supply Kits

Q9

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



- I keep my supply kit replenished at all times
- I typically replenish my kit several months before hurricane season begins (January-April)
- I typically replenish my kit just before hurricane season begins (May)
- I typically replenish my kit only when a storm is threatening my area
- I typically replenish my kit during the first part of hurricane season (June-July)
- I typically replenish my kit during the peak of the hurricane season (August-October)

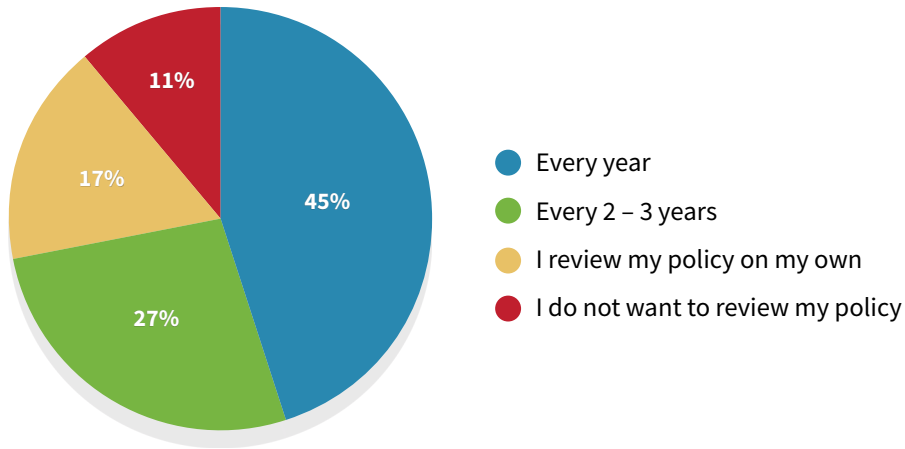
While about 40% of respondents keep their disaster supply kit replenished at all times, the remaining 60% wait until a few months before, the month before, during the start of the season, during the peak of the season, or when a storm is on the way to replenish their kit.

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

Reviewing Homeowner's Insurance

Q10

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



Fewer than half of respondents (45%) review their homeowner's insurance policy with their agent or company annually, which is consistent with Q2.

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

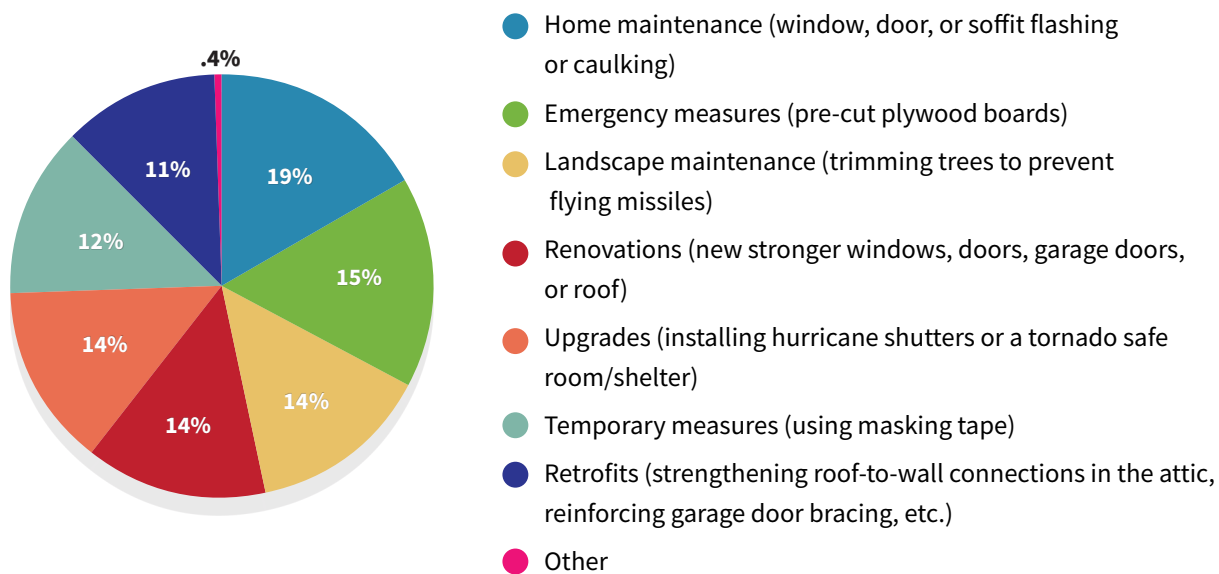
Understanding that hurricane coverage typically carries a percentage vs. dollar value deductible and that flood insurance is sold separately are two of the critical facts that homeowners need to know before a hurricane strikes. All too often, homeowners learn these things after the storm when they need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

Choosing Steps for Home Strengthening Against Hurricanes

Q11 Did you strengthen your home against hurricanes in 2020?



Q12 What home strengthening steps did you take?*



* Percentage of answers

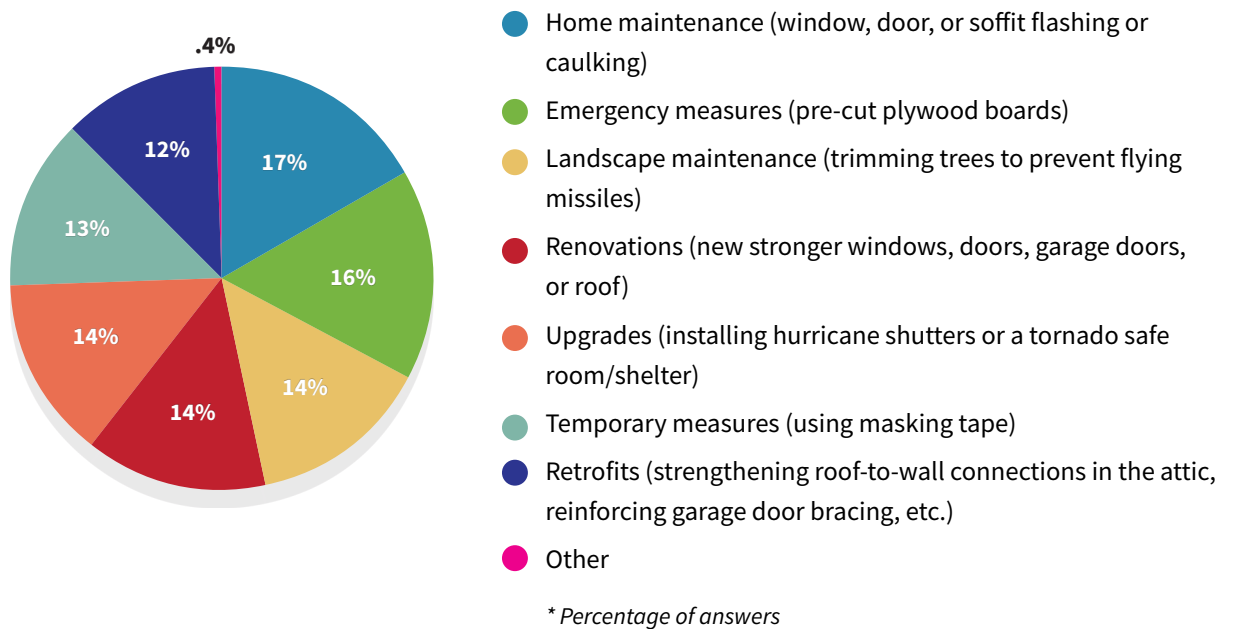
Q13

Do you plan to strengthen your home against hurricanes in 2021?



Q14

What home strengthening steps do you plan you take?*



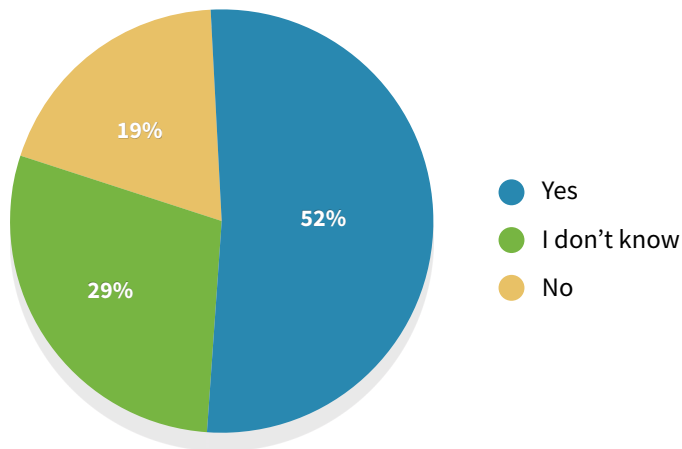
More than half of respondents reported they strengthened their homes in 2020, and they plan to strengthen them again in 2021.

The top home strengthening activities completed in 2020 and intended for 2021 are DIY and home maintenance, such as window, door, or soffit flashing or caulking to prevent water intrusion or soffit failures. The second highest reported home strengthening activities were identical in 2020 and 2021 and focused on emergency measures like covering windows with pre-cut plywood boards.

The COVID-19 pandemic kept Americans at home during 2020 and ignited an explosion of home improvement projects. It appears that hurricane preparedness is enjoying a lift from this trend, and homeowners are taking advantage of both time and DIY options to prepare ahead of the next season.

Understanding of Existing Building Codes

Q15 Did the building code used for your home include hurricane protection provisions?



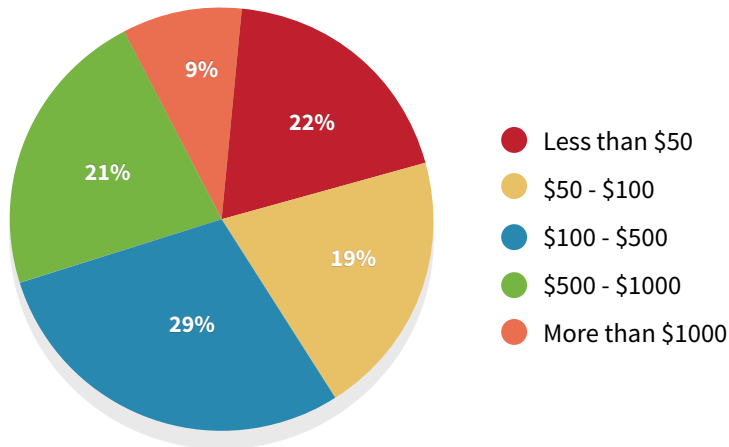
Just over half of respondents (52%) stated their home’s building code included hurricane protection provisions. However, detailed engineering analysis of U.S. codes reveals that **only one-third of communities have building codes with the disaster-resistant provisions necessary to protect homes from hurricanes** and other natural hazards like earthquakes and floods.

This finding is consistent with FLASH’s research findings that eight in 10 Americans are not concerned about their building codes because they are confident that someone else (builder, leader, etc.) is “handling it.” Following that research, FLASH launched *No Code. No Confidence.* at Inspect2Protect.org for residents to identify codes used where they live, find home retrofits and upgrades by weather peril, and check the disaster history for their area.

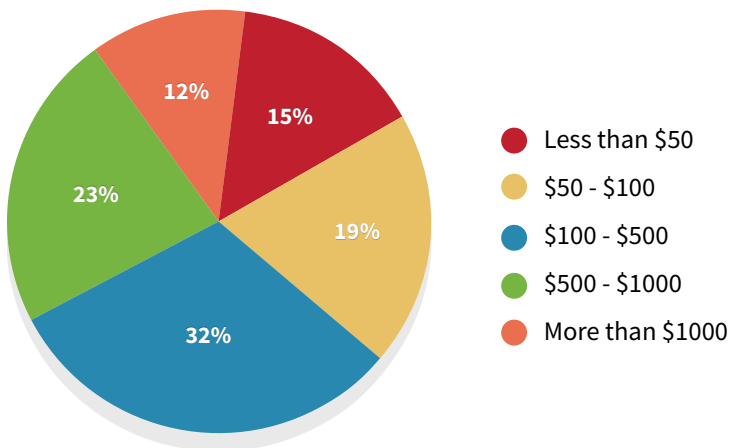
Given the growing numbers of new residents moving into hurricane-prone states, it is more important than ever for residents to understand how their homes were built and how building codes are essential for hurricane resilience.

Budgeting for Hurricane Preparation

Q16 I typically spend \$_____ to prepare for hurricane season.



Q17 I am willing to spend \$_____ to prepare for hurricane season.



These two questions identify willingness to spend between \$100 and \$500 for typical hurricane preparations, which suggests residents are most likely to choose DIY activities, retrofits, and preparation options in this price range.

Examples of simple and affordable hurricane preps are detailed at [HurricaneStrong.org](https://www.hurricanestrong.org), including a popular checklist on strengthening soffits.

Believing in Myths Around Hurricane Preparedness and Insurance

Q18 Masking tape on windows and glass doors protects you in a tropical storm or hurricane.



Q19 Standard homeowners insurance policies cover damage caused by flooding from storm surge, rising water, and overflowing rivers.



Q20 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 and have proven difficult to overcome.

Well over half of respondents (63%) assume they are covered in a standard insurance policy from flooding.

Most respondents (67%) believe that masking tape on their windows will protect them, and 56% of respondents think that opening or partially opening windows can help equalize and alleviate pressure on the home to prevent damage.