

## BRIDGEWAY INSURANCE AGENCY

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# 2026 Hurricane Season Readiness Scorecard

A State-by-State Analysis for the Southeast

MS · AL · LA · FL · TN · NC · GA

Released May 2026

### TOP-LINE FORECAST — 2026 ATLANTIC SEASON

13 Named Storms · 6 Hurricanes · 2 Major Hurricanes (Cat 3+)

*Slightly below average — but 32% chance of a major U.S. landfall.*

**Source: Colorado State University, April 2026**

## Executive Summary

Bridgeway's 2026 State-by-State Hurricane Readiness Scorecard is the agency's annual independent assessment of how prepared Southeastern households actually are for hurricane-driven losses. Unlike forecast-only reports, this scorecard combines five evidence-based readiness factors into a single Bridgeway Hurricane Readiness Index (BHRI) score, allowing apples-to-apples state comparisons.

### Headline Findings for the 2026 Season

- Colorado State University forecasts 13 named storms, 6 hurricanes, and 2 major hurricanes for 2026 — slightly below the 1991–2020 average.
- Probability of a major hurricane (Cat 3+) striking the U.S. coastline in 2026: 32% (long-run average is 43%).
- Florida (BHRI 84) leads the region — driven by top-tier building codes and the \$280M+ My Safe Florida Home program.
- Louisiana (BHRI 71) ranks second, but homeowners face a 58% rate increase in 2026 — the largest in the country.
- Mississippi (54) and Alabama (51) trail despite extreme hurricane exposure.
- North Carolina (58) lost ground after a 2023 building code freeze through 2031.
- Georgia (56) and Tennessee (47) have the lowest flood insurance penetration in our sample.

### Methodology — How the BHRI is Calculated

BHRI Component	Weight	Source
Building Code Strength	30%	IBHS Rating the States 2024
Wind Mitigation Program Funding	20%	State DOI / FORTIFIED designations
NFIP Flood Insurance Penetration	20%	FEMA OpenFEMA NFIP Penetration v1
Premium-to-Income Burden	15%	NAIC, Insurance.com, U.S. Census ACS
Hurricane Landfall Exposure	15% (inverted)	NOAA NHC HURDAT2

*Each component is normalized to a 0–100 scale before weighting. The final BHRI is a weighted average rounded to the nearest whole number. Higher is better.*

## 2026 Forecast Snapshot

The 2026 Atlantic hurricane season runs from June 1 through November 30. Three major forecasting bodies have released updated outlooks:

Forecaster	Named	Hurricanes	Major (Cat 3+)	Outlook
Colorado State University (Apr 2026)	13	6	2	Slightly below avg
Tropical Storm Risk	14	7	3	Near average
University of Arizona	20	9	4	Above average
1991–2020 Climatology	14.4	7.2	3.2	—

**CSU 2026 Major Hurricane Landfall Probabilities:** 32% entire U.S. coastline · 15% U.S. East Coast and Florida Peninsula · 20% Gulf Coast (Florida Panhandle to Brownsville, TX). A below-average forecast is not a quiet year for any individual community — Andrew (1992) and Ian (2022) both struck during forecasts that called for average or below-average activity.

## 2026 Bridgeway Hurricane Readiness Index — Full Scorecard

#	State	BHRI	Code	Mitigation	NFIP	Premium	Exposure	Tier
1	Florida	84	95	Excellent	~17%	High	Extreme	Strong
2	Louisiana	71	~85	Strong	~12%	Very High	Extreme	Strong
3	North Carolina	58	~70	Moderate	~3.5%	Moderate	High	Moderate
4	Georgia	56	~62	Limited	~1.4%	Moderate	Moderate	Moderate
5	Mississippi	54	~55	Limited	~6%	High	Extreme	Moderate
6	Alabama	51	~50	Strong	~3%	High	High	Moderate
7	Tennessee	47	n/a	None	~0.7%	Low	Low	Underprep

**Tier thresholds:** 70+ Strong · 50–69 Moderate · <50 Underprepared. Building code scores reflect IBHS Rating the States 2024 (next edition: 2027).

## State-by-State Deep Dives

### Florida — BHRI 84 (Strong)

IBHS score 95/100, second only to Virginia. Statewide Florida Building Code adopted 2002 with stricter HVHZ standards in Miami-Dade and Broward. Mandatory wind mitigation discounts via OIR-B1-1802 inspection form. My Safe Florida Home received \$280M for FY 2025-26, with \$600M+ proposed for 2026-27. Eligible homeowners: free wind mitigation inspection plus matching grants up to \$10,000. Hurricane deductibles 2%–10%. Weakness: average premium runs \$4,419–\$7,136 — highest in the U.S.

### Louisiana — BHRI 71 (Strong, with caveats)

Jumped three spots to 5th nationally in 2024 IBHS Rating the States after mandatory code-officer training and 2021 IRC adoption. Fortify Louisiana Homes program launched. Named-storm and hurricane deductibles common. Louisiana Citizens serves as residual market. Weakness: 58% rate increase in 2026 — largest in the country. Multiple major writers exited since 2021.

### North Carolina — BHRI 58 (Moderate, declining)

2023 state law placed a moratorium on new building code adoption through 2031 and altered opening protection provisions. Coastal counties (Dare, Carteret, Brunswick, New Hanover) face elevated risk. Premiums comparatively affordable; flood penetration low outside immediate coast.

### Georgia — BHRI 56 (Moderate)

Tied for 11th place in IBHS Rating the States 2024 with New York. Coastal exposure concentrated in Chatham, Glynn, Camden counties. No state-funded wind mitigation grant program comparable to Florida or Alabama. Statewide NFIP penetration ~1.4%. Hurricane Helene (2024) demonstrated catastrophic wind/flood damage hundreds of miles inland.

### Mississippi — BHRI 54 (Moderate)

Biggest improvement of any state in IBHS 2024 — gained 15 points by mandating contractor licensing, competency testing, continuing education (not for roofers). Ranked 15th overall. Strengthen Mississippi Homes program smaller than AL/FL counterparts. Coastal counties (Hancock, Harrison, Jackson) carry mandatory hurricane deductibles and rely on MWUA wind pool.

### Alabama — BHRI 51 (Moderate)

FORTIFIED capital of the U.S. — 50,000+ FORTIFIED-designated homes via Strengthen Alabama Homes. Mandatory wind premium discount up to 55% for FORTIFIED Gold. Funded entirely by insurance licensing fees, not state general fund. Three application windows per year (Jan, Apr, Jul) at \$10,000 per qualified roof. Weakness: ranks only 17th IBHS due to inconsistent enforcement outside Mobile and Baldwin counties.

### Tennessee — BHRI 47 (Underprepared)

Not a coastal state, but tropical remnants regularly produce damaging wind and inland flooding. Hurricane Helene (2024) killed dozens in east Tennessee and caused billions in damage. NFIP penetration below 1% statewide. Building code is local rather than statewide. No state wind mitigation grant program.

## Key Findings & Analysis

### 1. Building Codes Predict Loss Outcomes — Not Forecast Activity

States that adopt and enforce 2021 IRC or later experience materially lower per-storm loss ratios. Florida's \$7B+ in avoided losses since 2002 building-code reform is the most studied example. North Carolina's 2023 code freeze is expected to increase modeled annual losses 9–14% over the moratorium window.

### 2. Wind Mitigation Programs Pay for Themselves Within 1–2 Storms

Alabama's program (50,000 FORTIFIED roofs) shows positive ROI after a single major hurricane based on \$25,000–\$60,000 average avoided loss per roof in Cat 2+ landfalls (IBHS field studies).

### 3. Flood Insurance Penetration is the Biggest Coverage Gap

Even Florida, the highest-penetration state in our sample, sits at ~17% NFIP residential take-up. 83% of Florida homes have no flood policy. Tennessee approaches 99% uninsured. Hurricane Ian (2022) generated \$4B+ in uninsured residential flood losses inside FEMA SFHAs alone.

### 4. Premium Affordability Crisis Concentrated in Three States

Florida, Louisiana, and Mississippi homeowners pay materially higher percentages of household income for property insurance than the national median. Louisiana's 58% rate hike compounds an already-high baseline. Affordability pressure leads directly to under-insuring or going bare.

### 5. The 'Average Forecast' Trap

A below-average forecast is not a license for complacency. Andrew (1992) and Ian (2022) both struck during average-or-below seasons. Bridgeway recommends households treat any season with elevated landfall odds ( $\geq 30\%$ ) as actionable.

## 2026 Pre-Season Action Plan

Complete each of the following before June 1, 2026:

#	Action	Why It Matters
1	Review hurricane / named-storm deductible on dec page	5% deductible on \$400k home = \$20,000 out of pocket
2	Confirm or buy NFIP / private flood policy	Standard HO policies exclude flood; storm surge = flood
3	Apply for state wind mitigation grant	Up to \$10k toward FORTIFIED roof; 20–55% premium savings
4	Schedule wind mitigation inspection (FL)	Required to unlock OIR-B1-1802 discounts
5	Document home contents with video walkthrough	Speeds claim settlement by 21 days on average
6	Verify replacement-cost coverage on roof	ACV endorsements leave 40–70% gaps after a storm
7	Confirm ALE limits ( $\geq 20\%$ of dwelling)	Post-storm displacement averages 14–60 days coastal

## Data Sources & Citations

- Colorado State University — Extended Range Forecast of Atlantic Seasonal Hurricane Activity (April 2026): [tropical.colostate.edu/Forecast/2026-04.pdf](https://tropical.colostate.edu/Forecast/2026-04.pdf)
- IBHS — Rating the States 2024: [ibhs.org/public-policy/rating-the-states/](https://ibhs.org/public-policy/rating-the-states/)
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- My Safe Florida Home Program: [mysafehome.com](https://mysafehome.com)
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- Insurance.com — Average Homeowners Insurance Rates by State: [insurance.com/home-and-renters-insurance/home-insurance-basics/average-homeowners-insurance-rates-by-state](https://insurance.com/home-and-renters-insurance/home-insurance-basics/average-homeowners-insurance-rates-by-state)

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