Hazard Combo Matrix

State	Wildfire	Flood	Hurricane	Earthquake	Questionnaires to Offer
CA	✓			1	Wildfire AuditEarthquake AuditAll-Hazard Bundle
FL		1	✓		Flood AuditHurricane AuditAll-Hazard Bundle
TX		1	✓		Flood AuditHurricane AuditAll-Hazard Bundle

All other states in our scope only have a single hazard:

CO, OR = Wildfire only \rightarrow Wildfire Audit

LA = Flood only → Flood Audit

NC = Hurricane only \rightarrow Hurricane Audit

WA = Earthquake only \rightarrow Earthquake Audit