



FEMA



# Public Survey Findings on Flood Risk

FEMA conducted a nationwide survey of U.S. households to baseline, then track progress toward, achieving Goal 2 of the Risk MAP Multi-Year Plan, which is to “Ensure that a measurable increase of the public’s awareness and understanding of risk management results in a measurable reduction of current and future vulnerability to flooding.” Findings from the public survey are valid at the national and regional levels. The following are key findings.

## Awareness Prompts Action

- **Those who believe they are at risk for flooding take action.** Those who believe their community was at risk of flooding were more likely to have:
  - Reviewed their flood map (38% compared to 30% of respondents overall)
  - Taken steps to prevent flood risk (47% compared to 32% of respondents overall)
- **People who hear often about flood risk take action.** Those who said they heard about flood risk several times a year were more likely to:
  - Believe their community is at risk for flooding (42% compared to 31% of respondents overall)
  - Have reviewed their community’s flood map (43% compared to 30% of respondents overall);
  - Believe federally-backed flood insurance is available in their community (46% compared to 33% of respondents overall);
  - Have been informed about flood risk upon moving in (48% compared to 35% of respondents overall);
  - Have taken steps to prevent flood risk (39% compared to 32% of respondents overall).
- **People who review their flood map take action.** Those who had reviewed their community’s flood map were more likely to have taken steps to prevent flood risk (50% compared to 32% of respondents overall).

Survey authorized by the U.S. Office of Management and Budget: Control No 1090-0007.

## Research Objectives

- To determine the general public’s:
- General awareness of flood risk
  - Knowledge of specific ways to mitigate flood risk
  - Perception of barriers to mitigation activities
  - Steps taken to reduce risks

Research findings will inform and refine Risk MAP’s National Outreach and Community Engagement Strategies and will be shared across FEMA and Federal Agencies that address common issues (e.g., US Army Corps of Engineers).

## Research Methodology

- A total of 1,019 telephone interviews were conducted from July 13, 2010 to July 21, 2010
- Administered by random digit dial to households in the U.S. for FEMA’s 10 regions
- A minimum of 100 interviews were conducted in each region
- The response rate for the study was 9%, while the cooperation rate of those successfully contacted was 70%
- Respondents were mostly homeowners (83%), with 16% renters
- Aggregate results have a confidence interval of +/- 2.6% or smaller at a 90% level of confidence
- The sample collected appears to be representative of the U.S. population across demographic areas
- Chi-Square testing was performed between all categorical variables to determine correlations between observed and expected results

**RiskMAP**

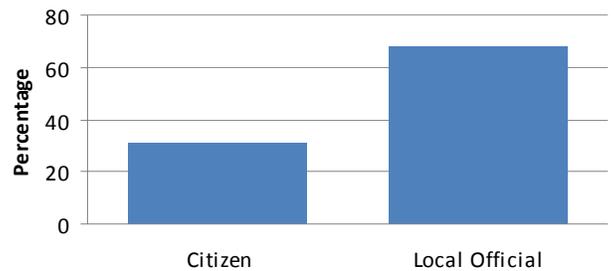
Increasing Resilience Together

- **Most haven't taken steps to prevent or reduce their flood risk.** Slightly less than one-third (32%) of respondents had taken steps to prevent or reduce flood risk. Of those that did take steps, 38% said they had moved items into a safe place, 20% had elevated their home, and 21% had bought flood insurance. Of those that didn't take steps, 12% were not sure what steps to take.

### Most Do Not Believe they are at Risk

- **People do not believe they are at risk of flooding.** Less than one-third (31%) of respondents believed their community was at risk of flooding. Nearly two-thirds (64%), did not think their community was at risk. Five percent were not sure.
- **While the public doesn't know that they are at risk of flooding, their local officials do.** Less than one-third (31%) of respondents to the public survey believed their community was at risk of flooding, while two-thirds (68%) of local public officials thought that their community was at risk for flooding.<sup>1</sup>

**Awareness of Community Flood Risk**



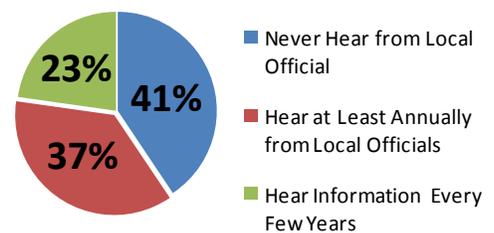
### Many are Confused about Flood Insurance

- **People do not know that Federally-backed flood insurance is available to them.** Only one-third (33%) of households said that federally-backed flood insurance was available in their community.
- **Many believe their homeowners or renter's insurance covers floods.** Over one-quarter (27%) of households said that flood damage was covered by their homeowner or renters policy, while over half (55%) said flood damage was not covered.
- **While the public doesn't know that flood insurance is available, their local officials do.** Only one-third (33%) of households said that federally-backed flood insurance was available in their community, while 78% of local public officials said that it was available.<sup>1</sup>

### People Expect to Hear about Risk from Local Officials

- **People rarely hear about flood risk.** When asked how frequently they heard about flood risk from local officials, the most common response was “never” with 41% of mentions. Thirty-seven percent receive at least annual notices from their local official about flood risk and 23% receive information every few years.
- **People expect to hear about flood risk from their mayor or insurance agent.** Forty-three percent expected a chief elected official to be the source of information, while 31% expected their insurance agent to be the source. Emergency managers received 26% of mentions, and mortgage lenders and floodplain managers received 21%.
- **People want to hear about their flood risk on the news and through letters.** Among all respondents, local news (31%) and mailings (29%) were most mentioned as the methods preferred for hearing about their community's flood risk.

**Citizens Rarely Hear About Flood Risk\***



\*Total is greater than 100% due to rounding.

<sup>1</sup>Risk MAP simultaneously conducted an online survey with 718 local officials across the United States.

- ***People learn about flood risk from personal experience.*** The most mentioned source of flood risk information was flood experience (38%). Information from local officials was mentioned by 25% of respondents, the community flood map by 18% and insurance agents by 17%.
- ***Most aren't made aware of their flood risk when they move in.*** Just over one-third (35%) of respondents said they were informed of their property's risk of flooding upon moving in, while 56% were not informed and 9% were not sure if they were informed. Of those that were informed upon move in, 38% were informed by their real estate agent, 23% by their mortgage lender, and 22% by insurance agents.
- ***Renters are less aware of their flood risk.*** Renters were less likely to have reviewed community flood maps (17% compared to 34% of homeowners) and be informed about flood risk upon moving in (23% compared to 38% of homeowners). Renters were also more likely to say that flood damage was covered by their renter's or homeowner's policy (33% compared to 28% of homeowners).