



FEMA



2011 Public Survey Findings on Flood Risk

In 2011, FEMA conducted its second annual nationwide survey of U.S. households to 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.” The results from the public survey are valid at the national and regional levels. The following are the key findings from the survey.

People Do Not Believe Their Communities, Much Less Their Homes, Are At Risk

- ***The number of people aware that their community is at risk of flooding increased this year.*** Those who said they believed their community was at risk from flooding increased from 31% in 2010 to 41% in 2011. More than half (57%) did not think their community was at risk.
- ***While the public doesn’t know that they are at risk of flooding, their local officials do.*** Two-thirds (68%) of local public officials thought that their community was at risk for flooding.¹
- ***Only 12% think their actual home is at risk.*** Less than one-quarter (23%) of those who believed their community was at risk believed their home was at risk. In three Regions, less than 10% believed that their home was at risk.
- ***Those in coastal areas also had slightly more awareness of flood risk.*** Respondents who live near the Great Lakes, an ocean, or the Gulf of Mexico had a slightly higher belief of flood risk to the community (54%) or home (19%).

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., U.S. Army Corps of Engineers).

Research Methodology

- A total of 1,000 telephone interviews were conducted from June 3-15, 2011.
- Administered by random digit dial to households in the U.S. for FEMA’s 10 regions.
- One hundred interviews were conducted in each region.
- Thirty-six percent of respondents were from Risk MAP project areas.
- The response rate was just under 7%, the cooperation rate of those successfully contacted was 42%.
- Respondents were mostly homeowners (87%), with 12% renters.
- 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.

¹ Risk MAP simultaneously conducted an online survey with 785 local officials across the Nation.

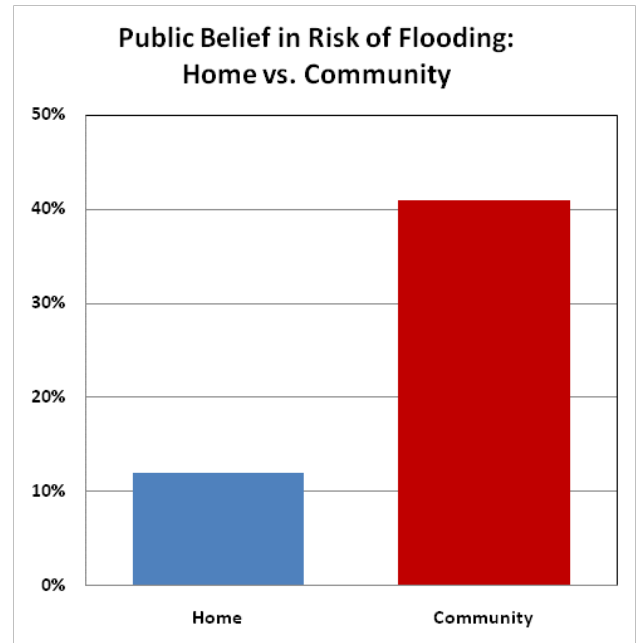
RiskMAP
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People Want Flood Risk Information Delivered To Them

- **People want to hear flood risk on the news and through letters and phone calls.** Local news (87%), phone calls (25%), and mailings (24%) were the most mentioned preferred methods for hearing about a community's flood risk. Only 10% preferred hearing about flood risk on the community's website.
- **People expect to hear about flood risk from their mayor or floodplain manager.** Forty-seven percent expected a mayor to be the source of flood risk information and 32% expected their floodplain manager to be the source.

People Hear About Flood Risk, But Not From Local Officials

- **Most people hear about flood risk in the media several times per year.** Fifty-eight percent hear about it several times a year and another 17% said they hear about the risk annually. Only 9% said they never hear about flooding in the local media.
- **People rarely hear about flood risk from local officials.** When asked how frequently they heard about flood risk from local officials, in both 2010 and 2011, the most common response was "never" with 41% of mentions in 2010 and 45% in 2011. When they do hear from local officials about flood risk, 89% said they heard from them through the local media.
- **Most people review their local flood map in public buildings.** Of the 23% of the respondents who said that they had reviewed their community's flood map (down from 30% in 2010), 42% mentioned they reviewed their flood map in a public building or local official's office, with 22% citing local news and 18% the community's website.
- **Most aren't informed of their flood risk upon moving into a new property.** Only 25% were informed of their property's flood risk when moving into a property, and only 2% when refinancing a home. Similar to 2010, of those that were informed, the information was typically provided by their insurance agent (32%), mortgage lender (20%), or real estate agent (18%).



Less People Are Confused About Flood Insurance, But Aren't Talking to Agents

- **People know that flood insurance is available.** Nearly two-thirds (63%) said that flood insurance was available to protect their home or apartment.
- **Some believe their homeowner's or renter's insurance covers flood damages.** Almost one fifth (19%) of households said that flood damage was covered by their homeowner's or renter's policy, while over half (61%) said flood damage was not covered.
- **Only 24% of people have talked to their insurance agent about flood insurance.**

Awareness Prompts Action

- **Those who believe they are at risk of flooding take action.** Those who believe their community was at risk of flooding were more likely to:
 - Talk to their insurance agent about flood insurance (27.6% compared to 23.8% overall)
 - Have taken steps to prevent flooding or reduce flood risk (35.5% compared to 21.4% of those who do not believe their community is at risk)

- ***People who review their flood map were more aware and more likely to take action.*** Those who had reviewed their community's flood map were more likely to believe their community was at risk of flooding (54.4% compared to 36.6% for those who have not reviewed their flood map). They also are more likely to have taken steps to prevent flood risk (33.6% compared to 25.5% of respondents who have not reviewed their flood map).
- ***Fewer people have taken steps to prevent or reduce their flood risk.*** In 2010, slightly less than one-third (32%) of respondents had taken steps to prevent or reduce flood risk. In 2011, this number dropped to 27%. Of those that did take steps, property improvements were the most common action cited (83%) followed by purchasing a home at a higher elevation (27%). Less than one-fifth (17%) said they purchased flood insurance.
- ***Most don't take action because they do not believe in the risk.*** Of those people who said that didn't take steps to reduce flood risk, 87% said it was because they did not believe their home or apartment were at risk. Only 7% said they were not sure what steps to take and 4% cited cost as a factor in not taking any actions.
- ***People learn about flood risk from the media and personal experience.*** The most mentioned current source of flood risk information was local media (61%), followed by personal experience (48%). Information from local officials was mentioned by 22% of respondents, the community flood map by 13%, and insurance agents or bank or mortgage lender by 16%.