



FEMA

W-10105

December 22, 2010

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the  
National Flood Insurance Program (NFIP) Servicing Agent

A handwritten signature in black ink, appearing to read "Dennis Kuhns".

FROM: Dennis Kuhns  
Division Director, Risk Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: Survey Findings on Flood Risk

The Risk Mapping Assessment and Planning (Risk MAP) National Outreach and Community Engagement Strategies include sharing research findings with stakeholders and the public. Attached are the results of two surveys authorized by the U.S. Office of Management and Budget; *Public Survey Findings on Flood Risk* and *Local Official Survey Findings on Flood Risk*.

Please distribute this information within your organization as appropriate.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representatives

Suggested Routing: All Departments



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# Local Official Survey Findings on Flood Risk

FEMA conducted a nationwide survey of local officials 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 local official survey are valid at the national level. The following are key findings.

## They Know Their Communities are at Risk

- **Local officials believe they are at risk of flooding, but their citizens do not.** Two-thirds (68%) of local officials thought their community was at risk for flooding, with 71% characterizing that risk as low to moderate. While local officials believe they are at risk of flooding, less than one-third (31%) of respondents to a related public survey believed their community was at risk of flooding.
- **They learn about flood risk from flood maps and personal experience.** Sixty-nine percent of respondents cited flood experience as a source of information about flood risk and 80% cited flood maps or data. Community planning activities were mentioned by 37% and 29% cited flood insurance purchase requirements.
- **Those aware of their flood risk take action.** Public officials who thought their community was at a risk for flooding were more likely to say their community has taken action to prevent flood risk, with 83% compared to 73% of respondents overall. They were also more likely to say that flood insurance was available (85% compared to 78% overall).

## They Have Taken Steps to Reduce Risk

- **Most local officials have taken steps to reduce their community’s flood risk.** Approximately 73% of respondents say their community has taken action to prevent or reduce flooding or flood risk. While 16% say their community had not taken action, 11% were not sure.

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

## Research Objectives

To survey local public officials to:

- Determine their awareness and understanding of local flood risk
- Identify the types of flood prevention or flood risk reduction activities undertaken
- Determine if and how they share flood risk information with their citizens
- Understand how FEMA can make it easier for them to communicate about flood risk

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

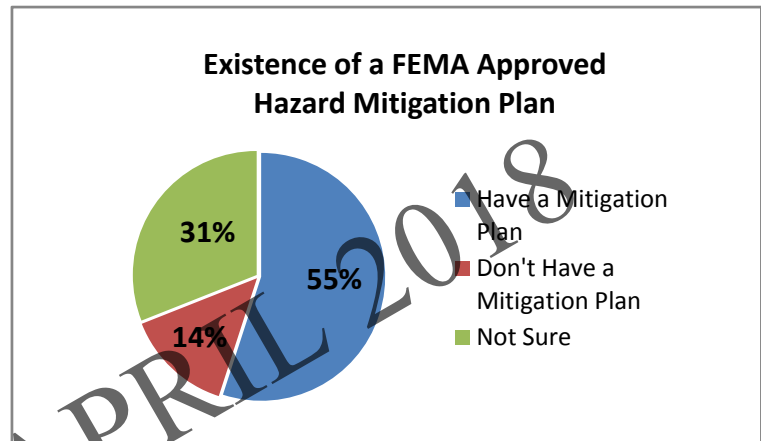
- A total of 718 online surveys were collected from local officials who would likely have awareness of issues related to flooding
- Responses collected via e-mail from July 6, 2010 to July 16, 2010
- Just under one-third of the respondents (31%) were mayors and 9% were city administrators.
- Chi-Square testing was performed between all categorical variables to determine the correlations between observed and expected results

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- **Local officials reduce flood risk or impacts through land use and property protection.** Almost all local officials (98%) mentioned that they had been taking preventative actions that influence the use and development of land, while 79% mentioned using forms of property protection.
- **Local officials conduct outreach through real estate disclosures, but citizens may not be seeing them.** About three-quarters (76%) of public officials mentioned using public education and awareness to reduce flood risk, with the most frequently cited method being real estate disclosure (27%). But 56% of citizens mentioned that they were not informed of their flood risk upon moving into a property and 9% were not sure if they were informed.<sup>1</sup>

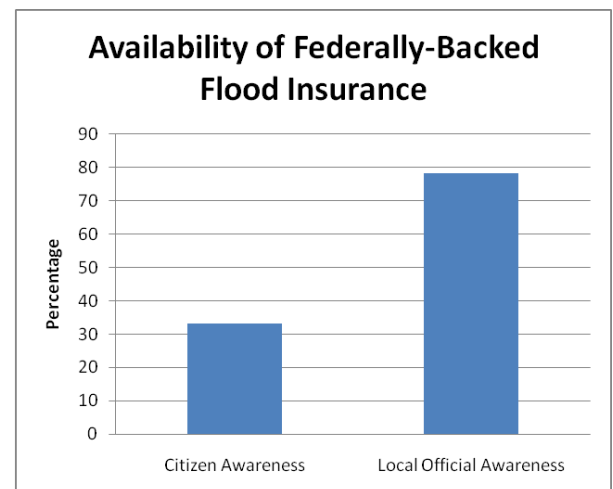
## Mitigation Plans Increase Awareness, Not Mitigation Activities

- **Half of communities have a hazard mitigation plan, and many others aren't sure.** Slightly more than half (55%) of the local officials said their community had a FEMA-approved hazard mitigation plan, while nearly one-third (31%) did not know if they did or not.
- **Those with plans believe their flood risk is high.** Those who have a FEMA-approved hazard mitigation plan characterize their flood risk as high (34% compared to 28% of respondents overall). Those with a plan are not necessarily more likely to take action.
- **Those with plans communicate about risk.** Those with plans are more likely to have at least annual communication about flood risk (46% compared to 36%).
- **Half of local officials remember their last flood mapping study.** Close to half (48%) of the respondents replied that FEMA had conducted a flood mapping study in their community since their time in office. Those who have had FEMA conduct a study were more likely to have a FEMA-approved hazard mitigation plan (65% compared to 55% of respondents overall); more likely to say Federal flood insurance was available (89% compared to 78% overall); and more likely to participate in a National Flood Insurance Program (81% compared to 68% overall).



## Many Do Not Communicate Often about Risk

- **Many local officials do not communicate often about flood risk.** Nearly one-third (32%) have not communicated with citizens about flood risk. That same proportion communicated, but only once every few years. Only 14% mentioned communicating multiple times per year about flood risk.
- **Those who communicate often about flood risk take action.** Those who communicate at least twice per year about flood risk were more likely to say their community was at flood risk (87% compared to 68% of respondents overall). They were also more likely to characterize the risk as high (44% compared to 28% overall). They were also more likely to take action to prevent flooding (95% compared to 73% overall).
- **While local officials know that flood insurance is available, the public doesn't.** Only one-third (33%) of households said that federally-backed flood insurance was available in their community<sup>1</sup>, while 78% of local public officials said that it was available.



<sup>1</sup> Risk MAP simultaneously conducted a telephone survey of 1,109 U.S. citizens.

- ***Local officials believe they or FEMA should be responsible for communicating risk.*** The mayor (48%) and emergency manager (43%) were cited most often as the public official who held the responsibility of communicating flood risk to the community, while 37% of respondents thought FEMA should hold the responsibility.
- ***Local officials prefer to post flood map update information online and in the paper.*** Web site posting (60%) and advertising in newspapers (53%) were the most common methods that would be used to let citizens know about new flood maps. Nearly one-third (33%) would use media briefings and only 11% mentioned blogs or other social media.

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# 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

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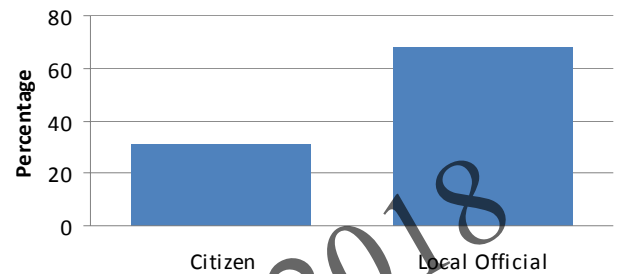


- **Most haven't taken steps to prevent or reduce their flood risk.** Slightly less than one-third (32%) of respondents had taken steps to prevent or reduce flood risk. Of those that did take steps, 38% said they had moved items into a safe place, 20% had elevated their home, and 21% had bought flood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



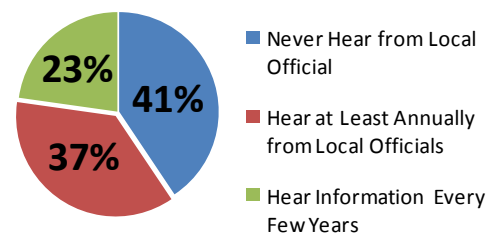
### Many are Confused about Flood Insurance

- **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.

### 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).

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