



MEMORANDUM

TO: THE PEW CHARITABLE TRUSTS FLOOD-PREPARED COMMUNITIES INITIATIVE

FROM: BILL MCINTURFF & LORI WEIGEL / PUBLIC OPINION STRATEGIES

DATE: APRIL 5, 2017

RE: SURVEY FINDINGS ON FLOODING AND RELATED POLICIES

Public Opinion Strategies recently completed a national survey of voters which shows there is strong support nationally for a number of policy proposals to reform how the nation addresses the impacts of storms and flood damage.

Policy Bottom Line:

- More than eight out of ten American voters support a single, national standard for disclosure of past flooding on a home or property during a sale.
- More than eight out of ten American voters support future federal spending on construction in flood-prone areas be constructed to better withstand the impacts of flooding.
- Rather than rebuilding repeatedly flooded homes, three out of four American voters support prioritizing those properties located in environmentally sensitive areas for relocation for willing home owners so they can purchase a new home in a safer area.
- Roughly two out of three American voters support requiring people pay more for flood insurance if their communities with frequently flooded properties do not make investments to reduce the risk of flood damage.

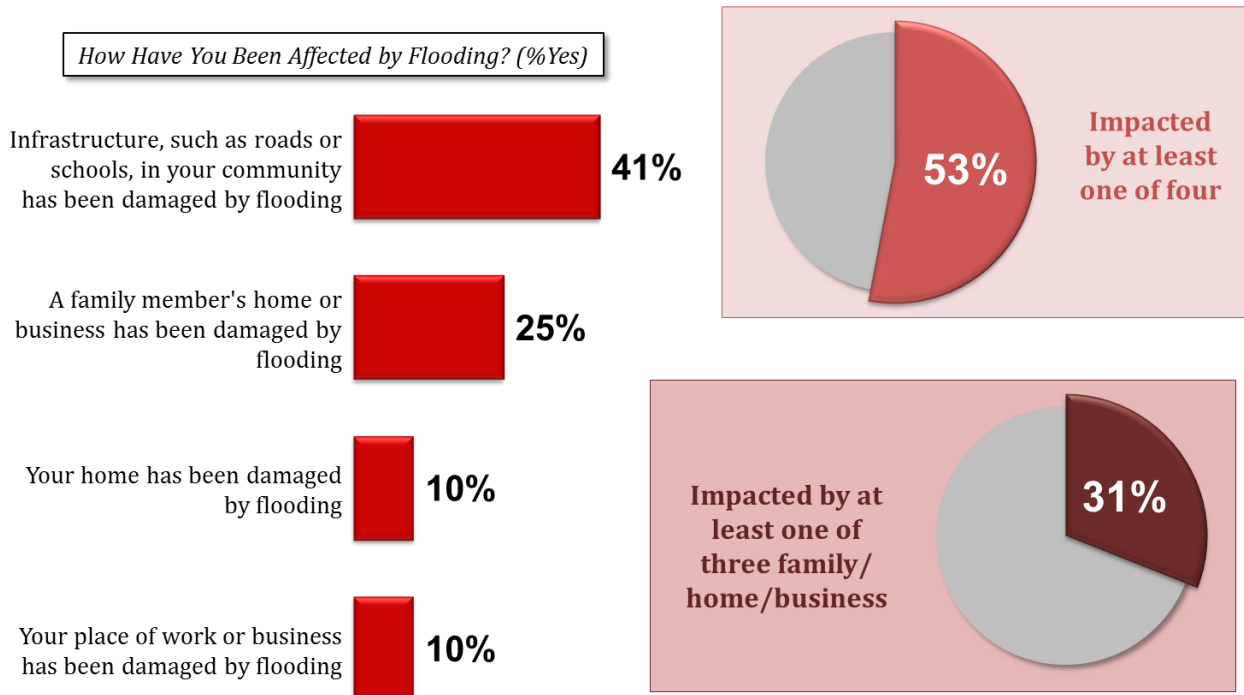
In today's political environment, this is one of the rarer examples where support extends across party boundaries.

Support for a national disclosure standard or requiring people pay more for flood insurance unless communities preemptively work to reduce the risk remains high when presented with arguments on both sides of the issue.

Detailed Findings:

1. A majority of American voters say they have been impacted by flooding in some way, with more than three in ten saying either their or a family member's home or business has been damaged by flooding.

- Some respondents have been impacted by only one of these four items, others by multiple items, but, overall, a majority (53%) of American voters have been impacted by at least one of these four flood related items. Thirty-one percent (31%) have been impacted by at least one of the three items with more personal impact, their or a family member's home or business have been damaged by flooding.



- Of the thirty-one percent (31%) who have been personally impacted by flooding, there is an interesting demographic result. Because flooding crosses the usual demographic boundaries, whether you are a man or woman, young or old, black or white, rich or poor, you are roughly equally likely to say you have been impacted by flooding.

2. More than eight out of ten (82%) American voters responded they did "not know enough to say" whether the National Flood Insurance Program (NFIP) has a surplus or a deficit.

While we thought it possible voters might assume most government programs have financial problems, three percent (3%) guessed the NFIP has a surplus, while only 14% say it has a deficit. This question though also allowed respondents to hear that private insurers stopped offering flood insurance so "the government started providing coverage as a back-stop." Respondents were also told the NFIP is \$25 billion in debt and therefore a number of changes have been proposed.

3. More than three-quarters of respondents/Americans support policies that will enable communities and the nation to do more to prepare for and respond to the next floods, including proposed changes to the NFIP program.

Here below are the results to the specific language respondents heard. (Respondents did not hear the word/words capitalized and in bold, those are included for easier reference to each policy topic.)

<i>Proposals Ranked by Strongly Support</i>	Strongly Support	Total Support
(DISCLOSURE) Currently, there is no national requirement for home owners selling a home to disclose that a property has had past flood damage, and state and local rules vary widely. One proposal would require a single, national standard to ensure that potential home buyers are aware of whether or not a property has flooded repeatedly, which could mean being required to obtain flood insurance.	59%	81%
(FLOOD READY INFRASTRUCTURE) One proposal would require that all future federal spending in infrastructure located in a flood prone area, such as buildings, roads, transit systems, or hospitals, are constructed to better withstand the impacts of flooding. This includes when federal funds are used to build new structures and facilities or to help rebuild those that have been severely damaged by flooding.	49%	82%
(CONSERVATION BUY-OUTS) Rather than rebuilding repeatedly flooded homes, some communities offer to compensate willing home owners at pre-flood values for their property so they can purchase a new home in a safer area. One proposal would ensure that repeatedly flooded homes that are in environmentally sensitive areas are prioritized by FEMA, the Federal Emergency Management Agency, so that this land could be restored to a natural state, allowing it to be wildlife habitat, public beaches, or recreation areas.	43%	75%
(COMMUNITY REPETITIVE LOSS) Communities can often help reduce the risk of flooding by improving drainage, protecting wetlands, or helping home owners reduce the potential for flood damage. One proposal would require that communities with more than fifty homes classified by the government as having repeatedly flooded would have to make these kinds of investments to reduce the risk of future flood damage. If they do NOT make these investments, the amount people pay for flood insurance in that community would increase.	28%	64%

Support Extends Across Party Boundaries

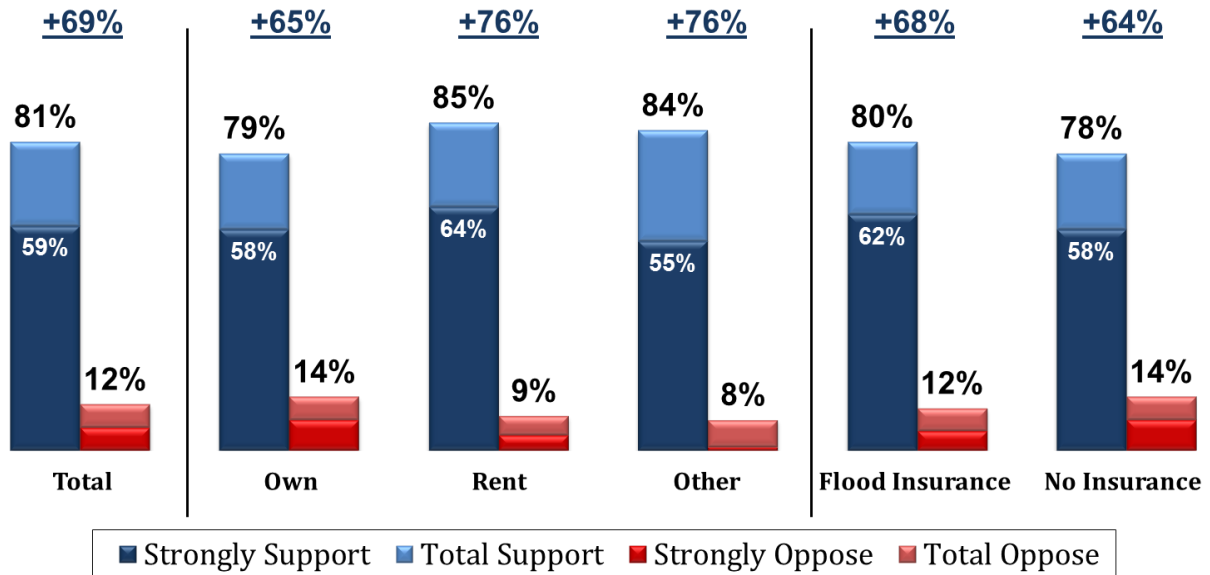


Proposals – Total Support by Party

Disclosure	76%	78%	88%
Flood ready infrastructure	74%	78%	92%
Conservation buy-outs	66%	71%	85%
Community repetitive loss	61%	61%	71%

- Overwhelmingly, homeowners support flood disclosure, with even slightly stronger support among renters.

Disclosure Proposal – by Own/Rent and Flood Insurance



4. We tested messaging from both sides of two key policy topics, national disclosure and community repetitive loss requirements which further demonstrate the reasons these policies engender strong support from voters.

Which Statement is Closer to Your View? - DISCLOSURE

People who support the proposal say that home buyers should be made aware of a home's flood risk and history before they buy it, particularly if they are going to be required to buy flood insurance. Requiring disclosure of flood risk is no different from the law that requires buyers be told about the risk of lead-based paint in older homes.

77%

People who oppose the proposal say that forcing home sellers to disclose flood history could discourage potential buyers and hurt property values, as a study shows happened in California after it made this requirement. Real estate laws should be left up to states - not the federal government anyway.

19%

- Preference for supporting the proposal extends across party lines with seventy percent (70%) of Republicans, seventy-six percent (76%) of Independents, and eighty-seven percent (87%) of Democrats preferring the statement among those supporting the proposal.
- Those with flood insurance (86%) have a stronger desire for a national disclosure requirement than those without insurance (75%).

Which Statement is Closer to Your View? - COMMUNITY REPETITIVE LOSS

Supporters of the proposal say an independent study found for every one dollar invested to reduce risk from disasters like floods before they occur, as much as four dollars is saved in emergency response and related costs. Requiring communities to proactively act to protect flood prone areas makes more sense than having the federal flood program pay to rebuild the same homes repeatedly.

60%

Opponents of the proposal say if a community does not take the steps required to reduce the flood risk to homes that continually flood, then everyone in that community would pay more for flood insurance. This would unfairly penalize people if their local government does not have the resources to invest in addressing these problems.

26%

- A majority support community repetitive loss requirements within each party with fifty-seven percent (57%) of Republicans, sixty-one percent (61%) of Independents and sixty-two percent (62%) of Democrats supporting the concept.
- Again, those with flood insurance (67%) are more likely to side with supporters than those without insurance (56%).

Conclusion:

In conclusion, the survey clearly demonstrates overwhelming and consistent support for policies to reform how current flood issues are handled. This support continues as respondents heard viewpoints on each side of two of the issues tested, disclosure and community repetitive loss. Those most directly affected – those who have flood insurance – are typically among the strongest supporters of these reforms.

Methodology:

This survey was sponsored and funded by The Pew Charitable Trusts and conducted by Public Opinion Strategies. The survey was conducted from March 11 through March 19, 2017.

The analysis in this memorandum is based on N=1,000 telephone interviews among a national sample of American voters in all 50 U.S. states and the District of Columbia. The margin of sampling error for weighted estimates based on the full sample is ± 3 percentage points at a confidence interval of 95 percent, not including the design effect. Sampling error is larger for population subgroups. Sample sizes and sampling errors for subgroups are available upon request. In addition to sampling error, one should bear in mind that question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of opinion polls.

Five hundred respondents were interviewed on a landline telephone, and five hundred respondents were interviewed on a cell-phone. The random sample originated from a national registered voter file. Many states divide their voter file into “Active” and “Inactive” voters. Where available, we called American voters classified as “Active.” The survey was conducted using the CATI method and all interviews were conducted in English.

The respondents were selected using probability methods and based on a state-by-state and regional stratified sample frame. We set quotas by gender and region and sampling ranges for age, ethnicity, and education. Modest weighting on these categories was based on previous survey results.

Twenty pretest interviews were conducted prior to the field period. The live pretest of the survey instrument and survey administration procedures was conducted on March 5, 2017. Public Opinion Strategies provided a summary of pretest findings, which included feedback from the interviewers. The final draft of the questionnaire was revised on the basis of the pretest.

The survey was preceded by ten focus groups conducted February 1-March 8, 2017, in Houston, Ft. Lauderdale, Washington D.C., Nashville, and Philadelphia. Each session was approximately two hours long and included eight to ten participants.