



## MEMORANDUM

TO: THE PEW CHARITABLE TRUSTS FLOOD-PREPARED COMMUNITIES INITIATIVE

FROM: BILL MCINTURFF & LORI WEIGEL / PUBLIC OPINION STRATEGIES

DATE: FEBRUARY 1, 2018

RE: SURVEY FINDINGS ON FLOODING AND RELATED POLICIES

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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. These findings are consistent with a [previous survey](#) on the same topic conducted in March of 2017.

### **Policy Bottom Line:**

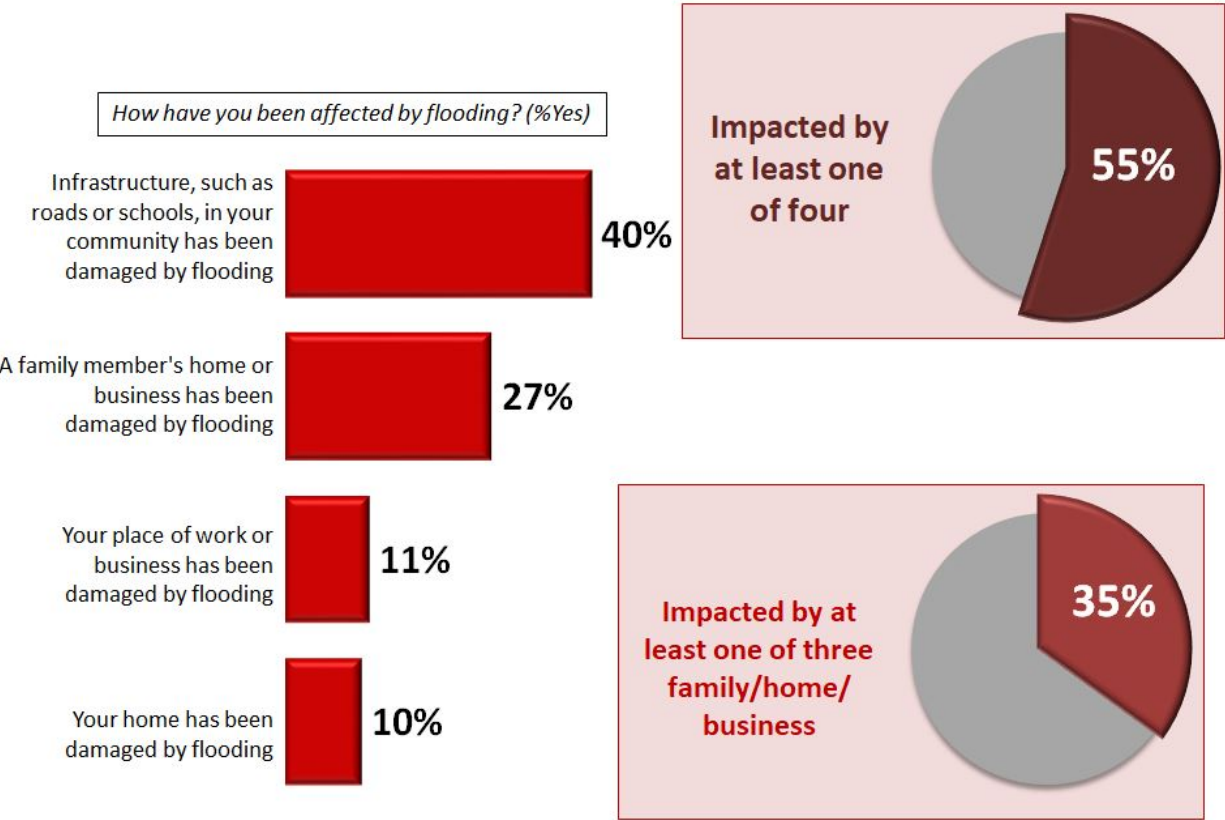
- More than seven out of ten American voters support every flood-related policy tested. There has been an increase in support from last year for the three policies we tested in both surveys.
- Four-in-five voters (79 percent) support that future federal government rebuilding funds be provided with conditions that rebuilding meets stricter standards to withstand future hurricanes or floods, even if it increases the cost of rebuilding.
- Nearly nine out of ten American voters (89 percent) support future federal spending on construction in flood-prone areas be constructed to better withstand the impacts of flooding, an increase of seven points from 82 percent last year.
- Fully 86 percent support a single, national standard for disclosure of past flooding on a home or property during a sale, up from 81 percent last year.
- More than seven out of ten American voters (72 percent) now support requiring that people in communities with frequently flooded properties that do not make investments to reduce the risk of flood damage pay more for insurance. Support for this policy has increased from 64 percent last year.

- There is also overwhelming support – 85 percent - for FEMA offering low interest loans to state governments to be used to help reduce the risk of future flooding.
- Three-quarters of U.S. voters (76 percent) support requiring that the amount of federal funding which communities receive for rebuilding infrastructure after a flood be dependent on state having taking proactive steps prior to those events.
- Support for these various policies extends across party lines, a rarity in today's political environment.
- Moreover, support for these various policies is solid among those residing in counties or parishes which were affected by hurricanes and storms in 2017. In those areas, more than two-thirds of residents support each policy.

**Detailed Findings:**

**1. A majority of American voters say they have been impacted by flooding in some way.**

- Some respondents have been impacted by only one of these four items, others by multiple items, but, overall, a majority (55 percent) of American voters have been impacted by at least one of these four flood related items.



- Predictably, there is a somewhat greater personal impact among those living in areas affected by the 2017 hurricanes and storms. Among these respondents, 54 percent were impacted by at least one of four flood related events.

**2. There is an increased awareness that the National Flood Insurance Program (NFIP) has a deficit, although a majority of American voters still respond that they do not know enough to say whether it has a surplus or deficit.**

- More than one-in-four U.S. voters say that NFIP has a deficit, up 15 points from March 2017, when only 14 percent said it had a deficit. Three percent say that the NFIP has a surplus, the same as last year.
- Still, a solid majority (68 percent) say they do not know enough to say whether it has a surplus or deficit. Last year, 82 percent could not offer an opinion one way or the other. This question also allowed respondents to hear that private insurers stopped offering flood insurance so "the government started providing coverage as a back-stop."

**3. More than seven-in-ten voters nationally support policies that will enable communities and the nation to do more to prepare for and respond to the next floods, including requirements that have a potential cost impact.**

Respondents were informed that the NFIP is \$14 billion in debt and therefore a number of changes have been proposed. The specific language respondents heard and their response to each proposal is laid out in the following graph. (Respondents did not hear the word/words capitalized and in bold, those are included for easier reference to each policy topic.)

	Strongly Support	Total Support
<b>(DISCLOSURE)</b> 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.	65%	86%
<b>(FLOOD READY BUILDING)</b> 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.	55%	89%
<b>(LOANS)</b> One proposal would offer low-interest loans from the Federal Emergency Management Agency to state governments to reduce the risk of future flooding. States and communities could then invest in actions that have been proven to reduce future flood damage, such as elevating homes, schools or hospitals, turning repeatedly flooded areas into parks or open space, or improving storm drainage systems.	49%	85%
<b>(DEDUCTIBLE)</b> One proposal would require that the amount of federal funding which communities receive for rebuilding infrastructure after a flood would depend on states taking steps to prepare before a disaster strikes. Emergency response and home rebuilding funds would NOT be affected. States that engage in activities that reduce risks and lower recovery costs, such as establishing a disaster savings fund or stronger building and land use codes would receive more rebuilding funds. States that do less would receive less.	38%	76%
<b>(COMMUNITY REPETITIVE LOSS)</b> 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.	33%	72%

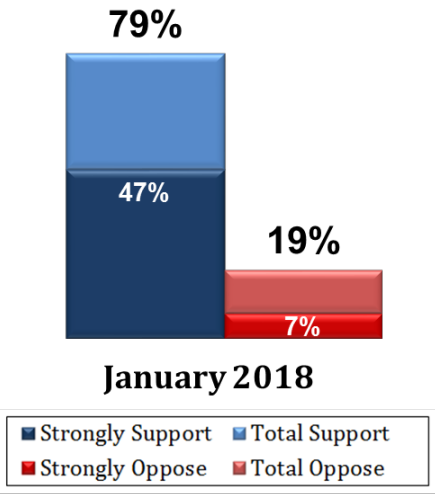
- Support for the three policies tested last year and then again this year has increased slightly, as one can see in the following graph.

*Proposals Ranked by March 2017 Strongly Support*

	March 2017		January 2018	
	Strongly Support	Total Support	Strongly Support	Total Support
<b>(DISCLOSURE)</b> 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%	65%	86%
<b>(FLOOD READY INFRASTRUCTURE)</b> 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%	55%	89%
<b>(COMMUNITY REPETITIVE LOSS)</b> 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%	33%	72%




- Voters also demonstrate very strong support for a proposal that “future rebuilding funds should be provided with conditions that rebuilding meets stricter standards to withstand future hurricanes or floods, even if it increases the cost of rebuilding.” Respondents were told that “the federal government has provided over 50 billion dollars in disaster recovery assistance to states and communities impacted by the 2017 hurricanes” and then asked about this requirement. Nearly four-in-five indicate support, with nearly half (47 percent) strongly supportive.

*Conditions for Rebuilding Proposal Nationally*



Support is just as strong in counties which experienced the 2017 hurricanes or storms, as 83 percent register support for this proposal that future rebuilding funds should be provided with conditions that rebuilding meets stricter standards to withstand future hurricanes or floods, even if it increases the cost of rebuilding. A majority of these voters (52 percent) strongly support it. A mere 15 percent oppose it.

- Support for all of these policies extends across party lines to a remarkable degree. The vast majority of voters of every political affiliation support these flood-related policies.

<i>Proposals: Total Support by Party</i>			
<b>Flood Ready Building</b>	<b>85%</b>	<b>89%</b>	<b>93%</b>
<b>Disclosure</b>	<b>83%</b>	<b>84%</b>	<b>90%</b>
<b>Deductible</b>	<b>79%</b>	<b>73%</b>	<b>74%</b>
<b>Loans</b>	<b>78%</b>	<b>86%</b>	<b>90%</b>
<b>Stricter Federal Rebuilding Standards</b>	<b>78%</b>	<b>75%</b>	<b>81%</b>
<b>Community Repetitive Loss</b>	<b>69%</b>	<b>73%</b>	<b>74%</b>

**4. Support for these policies is strong in the “storm affected” counties and parishes as well.**

- Even with policies which could have a direct impact on residents in areas affected by flooding, like community repetitive loss standards, there is strong support for implementing these policies among those in counties which were affected by the 2017 hurricanes and storms.

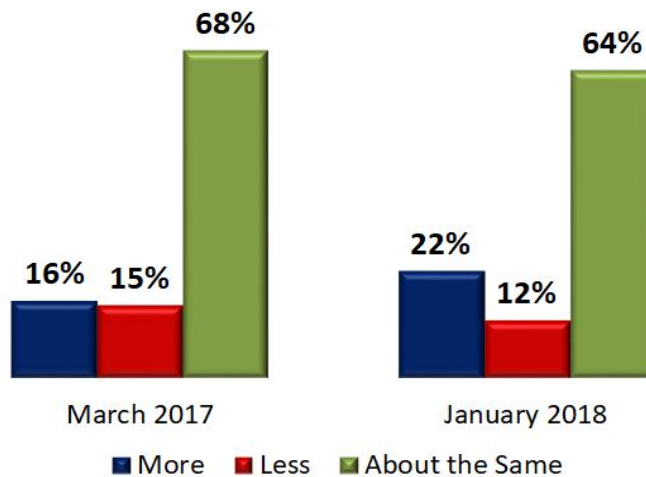


	Strongly Support	Total Support
<b>(DISCLOSURE)</b> Currently, there is no national requirement for home owners selling a home to disclose that a property has had past flood damage, and state and local rules vary widely. One proposal would require a single, national standard to ensure that potential home buyers are aware of whether or not a property has flooded repeatedly, which could mean being required to obtain flood insurance.	<b>64%</b>	<b>86%</b>
<b>(FEDERAL REBUILDING STANDARDS)</b> As you may know, the federal government has provided over 50 billion dollars in disaster recovery assistance to states and communities impacted by the 2017 hurricanes. Some have proposed that future rebuilding funds should be provided with conditions that rebuilding meets stricter standards to withstand future hurricanes or floods, even if it increases the cost of rebuilding.	<b>52%</b>	<b>83%</b>
<b>(FLOOD READY BUILDING)</b> 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.	<b>49%</b>	<b>85%</b>
<b>(LOANS)</b> One proposal would offer low-interest loans from the Federal Emergency Management Agency to state governments to reduce the risk of future flooding. States and communities could then invest in actions that have been proven to reduce future flood damage, such as elevating homes, schools or hospitals, turning repeatedly flooded areas into parks or open space, or improving storm drainage systems.	<b>46%</b>	<b>86%</b>
<b>(DEDUCTIBLE)</b> One proposal would require that the amount of federal funding which communities receive for rebuilding infrastructure after a flood would depend on states taking steps to prepare before a disaster strikes. Emergency response and home rebuilding funds would NOT be affected. States that engage in activities that reduce risks and lower recovery costs, such as establishing a disaster savings fund or stronger building and land use codes would receive more rebuilding funds. States that do less would receive less.	<b>40%</b>	<b>75%</b>
<b>(COMMUNITY REPETITIVE LOSS)</b> 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.	<b>30%</b>	<b>69%</b>

## 5. Nearly three-in-ten homeowners nationally say that the threat of flooding is a concern to them, although that is only up slightly in the last year.

- Today, 29 percent of home owners (which equates to 20 percent of all voters) say that the threat of flooding is at least somewhat of a concern to them. While just four percent of home owners say it is one of the two most serious concerns for them, another eight percent characterize it as a “serious concern” and 17 percent call it “somewhat of a concern.”
- The total proportion of home owners nationally viewing the threat of flooding as a concern they have in owning a home has increased somewhat from last year when 24 percent said it was at least somewhat of a concern.
- Home owners residing in counties affected by the 2017 storms or hurricanes are more likely to characterize the threat of flooding as a concern they have in owning a home. In these counties, 38 percent of home owners say the threat of flooding is at least somewhat of a concern (6 percent one of the two most serious concerns, 10 percent serious concern and 21 percent somewhat of a concern).
- In addition, among all voters nationally, 22 percent say they are more worried today about “flood-related disasters” compared to five years ago. Last year, 16 percent said they were more worried. The response is similar in the counties affected by the 2017 storms. One-in-four (25 percent) say they worry more today compared to five years ago, while 62 percent say they worry about the same amount.

Worry about flood-related disasters compared to five years ago  
Trend among all voters



**Conclusion:**

In conclusion, the survey clearly demonstrates overwhelming and consistent support for policies to reform how current flood issues are handled. This support extends across party lines. Support for the policies re-tested from last year shows a slight increase in support levels, which is significant given those policies were widely embraced last year as well. There is also a growing awareness of the financial situation of the National Flood Insurance Program.

**Methodology:**

*This survey was sponsored and funded by The Pew Charitable Trusts and conducted by Public Opinion Strategies. The survey was conducted from January 8-19, 2018.*

*The analysis in this memorandum is based on N=800 telephone interviews among a national sample of American voters in all 50 U.S. states and the District of Columbia. In addition, a total of N=252 interviews were conducted in counties and parishes in Texas, Louisiana, Mississippi, Alabama, Georgia, South Carolina and Florida that were affected by hurricanes and storms which led to flood events in those areas. The list of counties was provided by Pew. The margin of sampling error for weighted estimates based on the full national sample is  $\pm 3.5$  percentage points at a confidence interval of 95 percent, not including the design effect. The margin of sampling error for weighted estimates based on the “storm affected counties” sample is  $\pm 6.2$  percentage points at a confidence interval of 95 percent, not including the design effect. Sampling error is larger for other population subgroups, as well. 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.*



*In the national sample, four hundred respondents were interviewed on a landline telephone, and four hundred respondents were interviewed on a cell-phone. This ratio was maintained in the “storm affected counties” sample. 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. Interviews were conducted in English and Spanish.*

*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.*

*Comparisons in the memo are made to a similarly conducted national survey of 1000 voters that was conducted March 11 through March 19, 2017, which can be found [here](#).*

*Twenty pretest interviews were conducted prior to the field period. The live pretest of the survey instrument and survey administration procedures was conducted on January 6, 2018. Public Opinion Strategies provided a summary of pretest findings, which included feedback from the interviewers. The final draft of the questionnaire was revised slightly on the basis of the pretest.*