

<b>Research Objectives</b>	<ul style="list-style-type: none"> <li>❑ Explore awareness, perceived value, and attitudes surrounding flood insurance and other insurance policies</li> <li>❑ Explore consumers' understanding of their personal flood risk and resources</li> <li>❑ Determine the barriers to adopting flood insurance</li> <li>❑ Determine personal experiences with flooding and claim resolution</li> <li>❑ Determine reasons for purchasing flood insurance, value perceptions, and coverage details</li> <li>❑ Understand which resources/tools are most trusted to determine effective ways to best communicate flood risk</li> </ul>
<b>Research Method</b>	<ul style="list-style-type: none"> <li>❑ Online survey 10-12 minutes in length offered in English or Spanish</li> <li>❑ Two Samples <ul style="list-style-type: none"> <li>• Panel general population sample (matched to FEMA addresses)</li> <li>• Fannie Mae borrowers (current and past)</li> </ul> </li> </ul>
<b>Respondent Qualifications</b>	<ul style="list-style-type: none"> <li>❑ Ages 18+</li> <li>❑ Owners, mortgage borrowers, and renters (single-family and multifamily)</li> </ul>
<b>Sample Design</b>	<ul style="list-style-type: none"> <li>❑ Total Sample Size: N=4,000 <ul style="list-style-type: none"> <li>• N=3,000 General Population (non-book) <ul style="list-style-type: none"> <li>○ N=1,000 100 Year Flood Plain (FEMA defined)</li> <li>○ N=1,000 500 Year Flood Plain (FEMA defined)</li> <li>○ N=1,000 Adjacent/1,000 Year Flood Plain (Fannie Mae defined)</li> </ul> </li> <li>• N=1,000 Fannie Mae book customers <ul style="list-style-type: none"> <li>○ N=xxx 100 Year Flood Plain (FEMA defined)</li> <li>○ N=xxx 500 Year Flood Plain (FEMA defined)</li> <li>○ N=xxx Adjacent/1,000 Year Flood Plain (Fannie Mae defined)</li> </ul> </li> </ul> </li> </ul>

**Screening: Panel Sample**

L1 Which language would you prefer to use?/ ¿Qué idioma preferirías usar?

1. English
2. Español

Thanks for agreeing to participate in this survey. **[PAGE BREAK]**

**[SHOW S1 AND S2 ON SAME PAGE]**

S1 To begin, please select your gender.

1. Male
2. Female

S2 And, enter your age.

|\_|\_|\_|

**[PROGRAMMER:**

- **TERMINATE IF S2 IS LESS THAN 18**
- **TRACK & REPORT:**

- |          |           |
|----------|-----------|
| 1. 18-20 | 7. 45-49  |
| 2. 21-24 | 8. 50-54  |
| 3. 25-29 | 9. 55-59  |
| 4. 30-34 | 10. 60-64 |
| 5. 35-39 | 11. 65-70 |
| 6. 40-44 | 12. 71+   |

**[SHOW S3 AND S4 ON SAME PAGE]**

S3 Do you consider yourself to be Latino or of Hispanic origin or ancestry?

1. Yes
2. No
3. *Prefer not to answer*

S4 In which of the following categories would you place yourself? *Please select one response.*

1. White or Caucasian
2. Black or African American
3. Asian or Pacific Islander
4. Native American or American Indian
5. Other (Please specify):
6. *Prefer not to answer*

S5A To ensure we are representing all areas in the US, please enter your 5-digit zip code.

[ ]

[PROGRAMMER: IF ENTERED ZIP CODE DOES NOT MATCH THE ZIP CODE SUPPLIED BY THIRD-PARTY PANEL PROVIDER, TERMINATE.]

AUTOCODE DATA INTO:

- 4 CENSUS DIVISIONS
- STATE (INCLUDE ALL 50 STATES)
- FANNIE MAE REGION (CREATE QUOTA FOR THIS) BASED ON THE TABLE BELOW:

Region1	CT	Region4	AL	Region6	AR	Region9	AZ
	ME		FL		LA		CA
	MA		GA		NM		HI
	NH		KY		OK		NV
	RI		MS	Region7	TX	Region10	AK
	VT		NC		IA		ID
Region2	NJ	Region5	SC		KS		OR
	NY		TN		MO		WA
Region3	DE		IL	Region8	NE		
	MD		IN		CO		
	PA		MI		MT		
	VA		MN		ND		
	DC		OH		SD		
	WV		WI		UT		
					WY		

**Screening: Type of Home & Own or Rent Primary Residence**

S6A Which of the following best describes the **type of home** you currently live in? *Please select one response.*

1. Mobile/modular/manufactured home
2. Single-family home unit that is detached from any other house
3. Single-family home unit that is attached to one or more houses (e.g., townhouse)
4. Cooperative/co-op unit
5. Apartment
6. Condo
7. Other (Please Specify: \_\_\_\_\_)

**[TERMINATE IF S6A=4/7 (CO-OP/OTHER)]**

**[PROGRAMMER: CONTINUE IF S6A=2/3 (SINGLE-FAMILY HOME). OTHERWISE SKIP TO S7]**

S6B Does your home have a **basement**?

1. Yes
2. No

S6C Excluding a basement if you have one, how many **floors** does your home have?

1. 1 floor
2. 2 floors
3. 3+ floors

**[PROGRAMMER: CONTINUE IF S6A=5/6 (APARTMENT/CONDO). OTHERWISE SKIP TO S9]**

S7 How many **units** are there in the building you live in? *Please select one response.*

1. Building with 4 or fewer apartments/condos
2. Building with 5 to 49 apartments/condos
3. Building with 50+ apartments/condos

S8 What **floor** is your apartment/condo on?

1. Basement
2. 1<sup>st</sup> floor/ground floor
3. 2<sup>nd</sup> floor
4. 3<sup>rd</sup> floor or higher

**[TERMINATE IF S8=4 (3<sup>RD</sup> FLOOR OR HIGHER)]**

S9 Do you **own or rent** your primary residence? *Please select one response.*

1. Own – with a mortgage my household is paying
2. Own – no mortgage
3. Rent
4. Live without owning or paying rent

**[TERMINATE IF S9=4 (LIVE WITHOUT OWNING OR PAYING RENT)]**

## Main Survey: Flood Insurance Context vs. Other Types of Insurance

First, we would like to understand your awareness and thoughts of various types of insurance.

We promise that your responses are completely anonymous. We value your honesty and openness in sharing your opinions and experiences.

**[PAGE BREAK]**

Q1 How **familiar** are you with the following types of insurance? *Please select one response for each.*

	<b>[RANDOMIZE]</b>	Not at all Familiar	Somewhat Familiar	Very Familiar
A	Homeowner's insurance	1	2	3
B	Renter's insurance	1	2	3
C	Fire insurance	1	2	3
D	Flood insurance	1	2	3
E	Home warranty insurance	1	2	3

**[PROGRAMMER: ASK Q2 FOR EACH INSURANCE TYPE IF Q1=2/3 (SOMEWHAT/VERY FAMILIAR)]**

Q2 How would you rate the **importance** of each of the following types of insurance? *Please select one response for each.*

	<b>[RANDOMIZE]</b>	Not at all Important	Not Very Important	Somewhat Important	Very Important	Extremely Important
A	Homeowner's insurance <b>[SHOW IF S9=1/2]</b>	1	2	3	4	5
B	Renter's insurance <b>[SHOW IF S9=3]</b>	1	2	3	4	5
C	Fire insurance	1	2	3	4	5
D	Flood insurance	1	2	3	4	5
E	Home warranty insurance	1	2	3	4	5

Q3 Do you currently have **[INSERT homeowner's if S9=1/2 or renter's if S9=3]** insurance?

1. Yes
2. No
3. Don't know / Not sure

## Main Survey: Flood Zone Knowledge

This study will focus on flood zones and flood insurance. Your participation does not imply that your area is in danger of any flooding – we are speaking with many Americans throughout the country.

By flooding, we mean an overflow of water induced by a natural event (e.g., heavy rainfall/storm). A flood is NOT when a pipe inside your home bursts or a sink overflows. Flood insurance would cover this overflow of water.

Q4 Are you aware that FEMA (Federal Emergency Management Agency) identifies flood risk zones and maps those areas?

1. Yes
2. No
3. Don't know / Not sure

Q5 To the best of your knowledge, in which **flood zone area** as defined by FEMA is your residence located? *Please select one response.*

1. Not near any flood zone to my knowledge
2. I believe I live **near** a FEMA-defined flood zone
3. I believe I live **in** a FEMA-defined **100-year** flood plain
4. I believe I live **in** a FEMA-defined **500-year** flood plain
5. Don't know / Not sure

Q6A To the best of your knowledge, to what extent is your **community** at risk for flooding? *Please select one response.*

No Risk for Flooding	Slight Risk for Flooding	Moderate Risk for Flooding	High Risk for Flooding
1	2	3	4

99. Don't know / Not sure

Q6B To what extent is your **current residence** at risk for flooding? *Please select one response.*

No Risk for Flooding	Slight Risk for Flooding	Moderate Risk for Flooding	High Risk for Flooding
1	2	3	4

99. Don't know / Not sure

Q7 How much of a **chance** do you think there is that your residence could be impacted by a **flood** in the next year? Your best guess is fine. *Please select one response.*

1. Really no chance at all
2. Less than 1%
3. About 1%
4. 2%-9%
5. 10% or more
6. Don't know / Not sure

Q8 How likely do you think it will be for your **residence to flood** in the next... *Please select one response for each.*

	[RANDOMIZE]	Extremely Unlikely	Somewhat Unlikely	Neither Likely nor Unlikely	Somewhat Likely	Extremely Likely
A	5 years	1	2	3	4	5
B	10 years	1	2	3	4	5

Q9A Just to check, have you ever **searched for information** about flood risk to your home?

1. Yes
2. No

[PROGRAMMER: ASK 9B AND 9C IF Q9A = 1 (YES, HAVE SEARCHED FOR FLOOD RISK INFO)]

Q9B How **easy** was it to find information about your flood risk?

Very Difficult	Somewhat Difficult	Neither Easy nor Difficult	Somewhat Easy	Very Easy
1	2	3	4	5

Q9C What **caused** you to search for information about your flood risk? *Please select all that apply.*

[RANDOMIZE]

1. Moved to or looking to move to new residence
2. Local flooding event
3. News about flooding in other parts of the country
4. Insurance agent mentioned it
5. Read/heard warnings from community officials
6. Other (Please Specify: \_\_\_\_\_) [ANCHOR]

Q10A Have you reviewed your **community's flood map**?

1. Yes
2. No

[PROGRAMMER: ASK Q10B IF Q10A = 1 (YES, HAVE REVIEWED FLOOD MAP)]

Q10B Where did you review your community's flood map? *Please select all that apply.*

[RANDOMIZE]

1. Public community building
2. Local official's office
3. Community website
4. Community newsletter
5. Advertisements/notice in newspaper
6. Direct mailing
7. Federal Emergency Management Agency (FEMA) webpage
8. Other (Please Specify: \_\_\_\_\_) [ANCHOR]

Q11 Are you **aware** that if flood maps change as a result of analysis, it could make it mandatory for people to purchase flood insurance in the future?

1. Yes
2. No
3. Don't know / Not sure

## Main Survey: Flood Zone Living Impacts

Q12 Which of the following best describes the **impact** the risk of flooding has on your choice of where to live? *Please select one response.*

1. Large impact – I would avoid areas with a high flood risk
2. Moderate impact - I would prefer not to live in an area with a high flood risk but would do so if my circumstances called for it
3. Slight Impact – I’d give it some thought but figure the risk really isn’t that bad and I could find ways to lessen the risk
4. No impact - I would not worry about high flood risk if that is where I wanted to live

Q13A Were you **informed** about any flood risk upon moving into your current residence?

1. Yes
2. No
3. Don’t know / Not sure

**[PROGRAMMER: ASK Q13B IF Q13A = 1 (YES, WAS INFORMED ABOUT FLOOD RISK)]**

Q13B How did you become **informed** about your flood risk upon moving into your current residence? *Please select all that apply.*

**[RANDOMIZE]**

1. Realtor
2. Insurance agent
3. Mortgage lender
4. Landlord or property manager
5. Neighbors
6. Friends and family
7. Government official (local/state/federal)
8. FEMA (Federal Emergency Management Agency)
9. NFIP (National Flood Insurance Program)
10. Real estate site such as Realtor.com/Zillow/Redfin/Trulia
11. Flood risk websites such as First Street Foundation and Surging Seas
12. College/universities
13. Mass media/news
14. Social media (e.g., blogs, discussion forums)
15. Web search on Google or Yahoo
16. Other (Please Specify: \_\_\_\_\_) **[ANCHOR]**

Q14A When looking at a potential new home, what would your **reaction** be if you found out it was in a high-risk flood area?

1. Definitely would not move there
2. Probably would not move there
3. Would depend on whether the new home was priced lower since it was in a high-risk flood area
4. Would have no effect on decision to move

Q14B When looking at a potential new home, what would your **reaction** be if you found out that you had to purchase flood insurance for the property?

1. Definitely would not move there
2. Probably would not move there
3. Would depend on whether the new home was priced lower since it was in a high-risk flood area
4. Would have no effect on decision to move



Q15 When looking at a potential new home, which of the following, if any, would make you **concerned to purchase or rent**? *Please select all that apply.*

**[RANDOMIZE]**

1. Presence of a sump pump
2. Visible drainage ditch
3. Nearby retention pond
4. Proximity to levee/dam
5. Disclosure of past flooding events
6. Location in a high-risk flood zone
7. None of the above **[ANCHOR]**

Q16 Do you think people should be required to have **flood insurance** if they live in a high-risk flood zone?

1. Yes
2. No
3. Don't know / Not sure

Q17 To the best of your knowledge, is **federal flood insurance** available for your residence?

1. Yes
2. No
3. Don't know / Not sure

Q18A How **concerned** are you that an organization/agency could list your property as at high-risk for flooding that could decrease your property value?

Not at all Concerned	Not Very Concerned	Somewhat Concerned	Very Concerned	Extremely Concerned
1	2	3	4	5

Q18B How **concerned** are you that an organization/agency could list your property as at high-risk for flooding that would make you required to purchase flood insurance?

Not at all Concerned	Not Very Concerned	Somewhat Concerned	Very Concerned	Extremely Concerned
1	2	3	4	5

Q19A How likely would this type of **flood** in your **current residence** influence your desire to move? *Please select one response for each.*

		Extremely Unlikely	Somewhat Unlikely	Neither Likely nor Unlikely	Somewhat Likely	Extremely Likely
A	Once a year (w/minimal to moderate damages)	1	2	3	4	5
B	Once every 5 years (w/minimal to moderate damages)	1	2	3	4	5
C	Once every 10 years (w/minimal to moderate damages)	1	2	3	4	5
D	Catastrophic	1	2	3	4	5

Q19B How likely would this type of **flooding** in your **neighborhood** influence your desire to move? Please select one response for each.

		Extremely Unlikely	Somewhat Unlikely	Neither Likely nor Unlikely	Somewhat Likely	Extremely Likely
A	Once a year (w/minimal to moderate damages)	1	2	3	4	5
B	Once every 5 years (w/minimal to moderate damages)	1	2	3	4	5
C	Once every 10 years (w/minimal to moderate damages)	1	2	3	4	5
D	Catastrophic	1	2	3	4	5

**Main Survey: Flood Information - Resources/Tools**

Q20A Which of the following **resources/tools** would you trust to determine your property's flood risk? *Please select all that apply.*

**[RANDOMIZE]**

1. Realtor
2. Insurance agent
3. Mortgage lender
4. Landlord or property manager
5. Neighbors
6. Friends and family
7. Government official (local/state/federal)
8. FEMA (Federal Emergency Management Agency)
9. NFIP (National Flood Insurance Program)
10. Real estate site such as Realtor.com/Zillow/Redfin/Trulia
11. Flood risk websites such as First Street Foundation and Surging Seas
12. College/universities
13. Mass media/news
14. Social media (e.g., blogs, discussion forums)
15. Web search on Google or Yahoo
16. Other (Please Specify: \_\_\_\_\_) **[ANCHOR]**

**[PROGRAMMER: ONLY SHOW RESPONSES FROM Q20A AT Q20B. IF ONLY ONE RESPONSE AT Q20A, AUTO-FILL Q20B AND SKIP TO Q21A]**

Q20B Which one of the following **resources/tools** would you most trust to determine your property's flood risk? *Please select one response.*

**[RANDOMIZE]**

1. Realtor
2. Insurance agent
3. Mortgage lender
4. Landlord or property manager
5. Neighbors
6. Friends and family
7. Government official (local/state/federal)
8. FEMA (Federal Emergency Management Agency)
9. NFIP (National Flood Insurance Program)
10. Real estate site such as Realtor.com/Zillow/Redfin/Trulia
11. Flood risk websites such as First Street Foundation and Surging Seas
12. College/universities
13. Mass media/news
14. Social media (e.g., blogs, discussion forums)
15. Web search on Google or Yahoo
16. Other (Please Specify: \_\_\_\_\_) **[ANCHOR]**

Q21A Which of the following **resources/tools** would you trust to get flood insurance information? *Please select all that apply.*

**[RANDOMIZE]**

1. Realtor
2. Insurance agent
3. Mortgage lender
4. Landlord or property manager
5. Neighbors
6. Friends and family
7. Government official (local/state/federal)
8. FEMA (Federal Emergency Management Agency)
9. NFIP (National Flood Insurance Program)
10. Real estate site such as Realtor.com/Zillow/Redfin/Trulia
11. Mass media/news
12. Social media (e.g., blogs, discussion forums)
13. Web search on Google or Yahoo
14. Other (Please Specify: \_\_\_\_\_) **[ANCHOR]**

**[PROGRAMMER: ONLY SHOW RESPONSES FROM Q21A AT Q21B. IF ONLY ONE RESPONSE AT Q21A, AUTO-FILL Q21B AND SKIP TO Q22]**

Q21B Which one of the following **resources/tools** would you most trust to get flood insurance information? *Please select one response.*

**[RANDOMIZE]**

1. Realtor
2. Insurance agent
3. Mortgage lender
4. Landlord or property manager
5. Neighbors
6. Friends and family
7. Government official (local/state/federal)
8. FEMA (Federal Emergency Management Agency)
9. NFIP (National Flood Insurance Program)
10. Real estate site such as Realtor.com/Zillow/Redfin/Trulia
11. Mass media/news
12. Social media (e.g., blogs, discussion forums)
13. Web search on Google or Yahoo
14. Other (Please Specify: \_\_\_\_\_) **[ANCHOR]**

**Main Survey: Current Flood Insurance Coverage**

Q22 Are you **aware** of the National Flood Insurance Program (NFIP), which is administered by FEMA? This is a program created by Congress which allows people to buy basic flood insurance through traditional insurance companies.

1. Yes
2. No
3. Don't know / Not sure

Q23 Which of the following statements describes your current situation regarding **flood insurance**? *Please select all that apply.*

By flooding, we mean an overflow of water induced by a natural event (e.g., heavy rainfall/storm). A flood is NOT when a pipe inside your home bursts or a sink overflows. Flood insurance would cover this overflow of water.

1. I believe my general homeowner's or renter's insurance policy covers me for such flood damage
2. I believe my homeowner's association (HOA) covers me for such flood damage
3. I have a separate policy specifically for such flood damage
4. I do not have any policy that covers flood damage where I live [SINGLE SELECT]

[ASK Q24 IF Q23 = CODE 3 (HAVE SEPARATE FLOOD INSURANCE POLICY)]

Q24 Do you know if you have a FEMA National Flood Insurance Program flood insurance policy or a private flood insurance policy? *Please select one response.*

1. Have a FEMA National Flood Insurance Program flood insurance policy
2. Have a private flood insurance policy
3. Have both a FEMA National Flood Insurance policy and a private flood insurance policy so I get additional coverage
4. Don't know / Not sure

## Main Survey: Current Flood Insurance Holders

[PROGRAMMER: CONTINUE IF Q23 = 3 (HAVE SEPARATE FLOOD INSURANCE POLICY). OTHERWISE SKIP TO Q31]

Q25 What **motivated** you to purchase a flood insurance policy? *Please be as specific as possible.*

Q26 To the best of your knowledge, which of the following does your **flood insurance policy** include? *Please select all that apply.*

**[RANDOMIZE]**

1. Replacement Cost: Pays the cost to replace damaged parts with new parts
2. Actual Cash Value: Pays only the depreciated value of what was damaged
3. Provisions for additional living expenses – like needing to temporarily live somewhere else
4. A maximum payout, such as \$250,000
5. Don't know / Not sure if I have any of these **[ANCHOR] [SINGE SELECT]**

Q27 How would you best describe the **amount** of flood insurance coverage you have?

Not Enough Coverage – if a flood happened I worry I'm not fully covered	About the Right Amount – if a flood happened I am adequately covered	Too Much Coverage – I don't need as much as my policy offers
1	2	3

Q28 Approximately how much do you **currently pay** for your flood insurance?

1. Less than \$100 yearly
2. \$100 - \$499 yearly
3. \$500 - \$999 yearly
4. \$1,000 - \$1,499 yearly
5. \$1,500 - \$1,999 yearly
6. \$2,000 or more yearly
7. Don't know / Not sure

Q29 How would you best describe the **affordability** of your flood insurance?

Not at all Affordable	Not Very Affordable	Somewhat Affordable	Very Affordable	Extremely Affordable
1	2	3	4	5

Q30 How **concerned** are you that your flood insurance premiums will increase next year?

Not at all Concerned	Not Very Concerned	Somewhat Concerned	Very Concerned	Extremely Concerned
1	2	3	4	5

**Main Survey: Current Flood Insurance Holders – Homeowners Only**

[PROGRAMMER: CONTINUE IF S9=1/2 (OWN HOME) AND Q23=1/2/3 (HAVE/THINK HAVE FLOOD INSURANCE POLICY). OTHERWISE SKIP TO Q40]

Q31 Are you **required** to have flood insurance through your mortgage provider?

1. Yes
2. No
3. Don't know / Not sure

Q32 What does your current flood insurance **cover**? *Please select one response.*

[RANDOMIZE]

1. Dwelling only
2. Personal belongings only
3. Both your dwelling and personal belongings [ANCHOR]
4. Don't know / Not sure [ANCHOR]

## Main Survey: Flood Insurance Barriers (No Flood Insurance)

**[PROGRAMMER: CONTINUE IF Q23 = 4 (DO NOT HAVE FLOOD INSURANCE). OTHERWISE SKIP TO Q40]**

Q33 Some people in your area may have flood insurance and some may not. What are some **reasons** you believe you do not currently have a flood insurance policy? *Please be as specific as possible.*

Q34 You may have mentioned some of these already, but just to confirm, which of the following, if any, are possible **reasons** that you believe you do not currently have a flood insurance policy? *Please select all that apply.*

**[PROGRAMMER: RANDOMIZE SECTIONS AND RESPONSES WITHIN]**

**Location**

1. Do not live in a high-risk flood zone
2. Do not think I need
3. There has not been any flooding in my area since I lived here
4. No nearby rivers/streams/ocean

**Property**

5. Do not have basement
6. Have a dry well
7. Take other precautions such as having a sump pump or drainage ditch

**Providers**

8. Would not know where to get it
9. Can't find a provider
10. Difficult to get a quote
11. Don't like dealing with insurance companies

**No One Told Me I Needed It**

12. Insurance agent said it was not needed
13. Community leaders said it was not needed
14. Mortgage company does not require

**Familiarity**

15. Do not know how it works
16. Do not know anyone who has flood insurance

**Cost**

17. Too expensive
18. Coverage is not worth the cost
19. Deductible too high

**Other**

20. FEMA/government would pay for flood damage without me needing insurance
21. Have enough funds to pay out of pocket if ever needed

22. Other (Please Specify: \_\_\_\_\_) **[ANCHOR]**

Q35 How **likely** are you to purchase flood insurance in the next year?

Definitely Will Not	Probably Will Not	Might Purchase	Probably Will	Definitely Will
1	2	3	4	5



[PROGRAMMER: ASK Q36 IF Q35 = 1/2/3 (DEF NOT/PROB NOT/MIGHT PURCHASE FLOOD INSURANCE)]

Q36 What **impact**, if any, would having more insurance company options in your area have on your likelihood to purchase flood insurance in the next year?

No Impact	Make Me Somewhat More Likely	Make Me Much More Likely
1	2	3

Q37-39 OMITTED

### Main Survey: Flood Experience

Q40 What has been your **personal experience** regarding flooding.

Again, a **flood** is when there is an overflow of water induced by a natural event (e.g., heavy rainfall/storm). A flood is NOT when a pipe inside your home bursts or a sink overflows. Please *select all that apply*.

1. My current residence has flooded since I have lived here
2. My current residence flooded before I lived here
3. I have had another property flooded
4. I have had family or very close friends in my current area who have had flood damage to their property
5. I have had family or very close friends outside of my current area who have had flood damage to their property
6. I know people casually in my current area who have had flood damage to their property
7. I know people casually outside of my current area who have had flood damage to their property
8. I have neither personally experienced, nor known someone who has had, flood damage [SINGLE SELECT]

[PROGRAMMER: CONTINUE IF Q40 = 1 (CURRENT RESIDENCE HAS FLOODED) OTHERWISE, SKIP TO Q51]

You mentioned your current residence has flooded. We would like to learn more about your flood experience. If you have been impacted by multiple floods, please focus on the most recent flood.

Q41 How **long ago** did your residence flood?

1. Within the past 1 year
2. 1 to less than 3 years ago
3. 3 to less than 5 years ago
4. 5 to less than 10 years ago
5. 10+ years ago

Q42 Did you **have flood insurance** at the time your residence flooded?

1. Yes
2. No

[PROGRAMMER: ASK Q43 IF Q42 = 1 (HAD FLOOD INSURANCE). OTHERWISE SKIP TO Q44]

Q43 Did you make a **claim** against your flood insurance when your residence flooded?

1. Yes
2. No

Q44 How **much** did each of the following pay for damage caused by the flood? Please enter the approximate amount for each.

1. Flood insurance [**SHOW IF Q42=1**] \$ \_\_\_\_\_
2. Special Government program \$ \_\_\_\_\_
3. Yourself \$ \_\_\_\_\_

[PROGRAMMER: ASK Q45 IF Q44 CODE 3 (YOURSELF) > \$0 (PERSONALLY PAID FOR ALL/SOME FLOOD DAMAGE)]

Q45 How **much**, if anything, did you need to borrow from lenders or others to help you pay for the damage. Please enter 0 if you did not need to borrow anything.

\$ \_\_\_\_\_

[PROGRAMMER: CONTINUE IF Q43 = 1 (FILED A CLAIM). OTHERWISE, SKIP TO Q50]

Q46 How **long** did it take to receive your flood insurance money after filing your insurance claim or government forms? *Please select one response.*

1. Less than a week
2. 1-2 weeks
3. 3-4 weeks
4. Over a month to 2 months
5. Over 2 months

Q47 To what **extent** did your flood insurance payout cover your damages and losses?

Minimally – I needed to pay a lot out of my own pocket	Somewhat – I paid a little out of my own pocket	Completely Covered
1	2	3

Q48 How **easy** was it to file and collect on your flood insurance claim?

Very Difficult	Somewhat Difficult	Neutral	Somewhat Easy	Very Easy
1	2	3	4	5

[PROGRAMMER: ASK Q49 IF Q48= 1 OR 2 (VERY/SOMEWHAT DIFFICULT)]

Q49 Please tell us why it was [**INSERT SOMEWHAT/VERY DIFFICULT FROM Q48**] to file and collect on your flood insurance claim. *Please be as specific as possible*

Q50 What **impact** did the flooding at your current residence have on your desire to stay in your current home?

No Effect	Somewhat More Likely to Want to Move	Much More Likely to Want to Move
1	2	3

**Main Survey: Flood Risk Prevention**

Q51 Approximately how **often** do you hear about flood risk? *Please select one response.*

1. Twice a year or more often
2. Once a year
3. Every 2-3 years
4. Less often than every 3 years
5. Never
6. Don't know / Not sure

Q52 Which **official** within your community would you most expect to hear from about flood risk? *Please select one response.*

**[RANDOMIZE]**

1. Mayor
2. Emergency manager
3. Floodplain manager
4. Government administrator/manager
5. Other (Please Specify: \_\_\_\_\_) **[ANCHOR]**
6. Don't know / Not sure **[ANCHOR]**

Q53 Has your **community** taken any steps to prevent future flooding?

1. Yes
2. No
3. Don't know / Not sure

**[PROGRAMMER: CONTINUE IF Q53 = 1 (COMMUNITY HAS TAKEN STEPS). OTHERWISE SKIP TO Q56]**

Q54 Please tell us what specific steps your **community** has taken to prevent future flooding. *Please be as specific as possible*

- Q55 You may have mentioned some of these already, but just to confirm, which of the following, if any, are specific steps your **community** has taken to prevent future flooding? *Please select all that apply.*

**[PROGRAMMER: RANDOMIZE SECTIONS AND RESPONSES WITHIN]**

**Flood Risk Information**

1. Let the community know about flood risk and flood zones
2. Published/updated local flood maps
3. Communicated percent chances of local flooding

**Infrastructure Improvements**

4. Made drainage improvement
5. Created additional flood plains and overflow areas
6. Built or improved levees
7. Built or improved flood control devices (dams, flood gates, etc.)
8. Removed buildings from flood prone areas

**Flood Insurance Information**

9. Provided information about private flood insurance
10. Provided information about National Flood Insurance Program

**Other**

11. Created publications for building owners on reducing risk

12. Other (Please Specify: \_\_\_\_\_) **[ANCHOR]**

- Q56 Specifically, how have **officials** in your community reached out to inform the public about flooding risk and information? *Please select all that apply.*

**[RANDOMIZE]**

1. Community meetings
2. Open houses
3. Community website
4. Local media
5. Advertisements/notices in newspaper
6. Community newsletter
7. Direct mailing
8. Phone call
9. Other (Please Specify: \_\_\_\_\_) **[ANCHOR]**
10. Officials have never reached out **[ANCHOR]**

- Q57 Have you, personally, taken any **steps** to prevent or minimize the impact from future flood/water damage at your home?

1. Yes
2. No

**[PROGRAMMER: CONTINUE IF Q57 = 1 (HAVE TAKEN STEPS). OTHERWISE SKIP TO Q60]**

- Q58 Please tell us what specific **steps** you have taken to prevent future flood/water damage at your home. *Please be as specific as possible*

Q59 You may have mentioned some of these already, but just to confirm, what specific **steps** have you taken to prevent future flood/water damage at your home? *Please select all that apply.*

**[RANDOMIZE]**

1. Installed a sump pump
2. Added a drainage ditch
3. Sealed basement walls
4. Installed a flood sensor
5. Had sewer or septic line check valves installed (allow waste to only flow one way)
6. Raised your electrical outlets and switches at least above flood level
7. Had your yard graded away from your home
8. Raised furnace or water heater
9. Purchased flood insurance
10. Moved expensive or sentimental items to higher ground
11. Prepared an emergency kit with extra clothing, medicine, cash
12. Other (Please Specify: \_\_\_\_\_) **[ANCHOR]**

Q60 How **likely** would you be to consider making the following investments to reduce the risk of future flood/water damage? *Please select one response for each.*

	<b>[RANDOMIZE]</b>	Extremely Unlikely to Consider	Somewhat Unlikely to Consider	Neither Likely nor Unlikely	Somewhat Likely to Consider	Extremely Likely to Consider	Already Have Done
A	Buy a sump pump	1	2	3	4	5	6
B	Add a drainage ditch	1	2	3	4	5	6
C	Seal basement walls	1	2	3	4	5	6
D	Install a flood sensor	1	2	3	4	5	6
E	Have sewer or septic line check valves installed (allow waste to only flow one way)	1	2	3	4	5	6
F	Raise your electrical outlets and switches at least above flood level	1	2	3	4	5	6
G	Have your yard graded away from your home	1	2	3	4	5	6
H	Raise furnace or water heater	1	2	3	4	5	6
I	Purchase flood insurance	1	2	3	4	5	6

**Classifications - Demographics**

These last few questions are just to help us classify interviews into groups. **[PAGE BREAK]**

C1 How long have you lived in your current home? *Please select one response.*

1. Less than 1 year
2. 1-3 years
3. 3-5 years
4. 5-10 years
5. 10+ years

C2 To the best of your knowledge, what year was your current home built? *Please type in 4-digit year.*

[ \_ \_ \_ \_ ] **[ALLOW 1800-2020]**

99 Don't know / Not sure

C3 Including yourself, other adults, and any children, how many members are in your household?

[ \_ \_ ] **[ALLOW 1-20]**

C4 What is the highest level of school you have completed? *Please select one response.*

1. Grade school
2. Some high school
3. High school graduate
4. Some college
5. College graduate
6. Graduate school
7. Technical school
8. *Prefer not to answer*

C5 Which of the following best describes your current employment situation?

1. Full time employee
2. Part-time employee
3. Self employed
4. Homemaker
5. Temporarily laid off
6. Going to school full time
7. Unable to work
8. Retired
9. *Prefer not to answer*

C6 Which of the following categories best reflects the combined income of all members of your household for the past 12 months?

1. Under \$25,000
2. \$25,000 but less than \$35,000
3. \$35,000 but less than \$50,000
4. \$50,000 but less than \$75,000
5. \$75,000 but less than \$100,000
6. \$100,000 but less than \$150,000
7. \$150,000 but less than \$200,000
8. \$200,000 or higher
9. *Prefer not to answer*

C7 Finally, approximately how much does your household currently have in **readily available savings**?

Readily available savings include all cash (e.g., checking/savings accounts, CDs, money market) and investments you could turn to cash as needed (stocks, bonds, mutual funds, annuities). Please do NOT include real estate, pensions or 401(k) / 403(b) or 529 plans.

\$ [\_\_\_\_\_] in readily available savings [**ALLOW \$0-\$10,000,000**]

Thank you for your time and opinions. Have a great day!