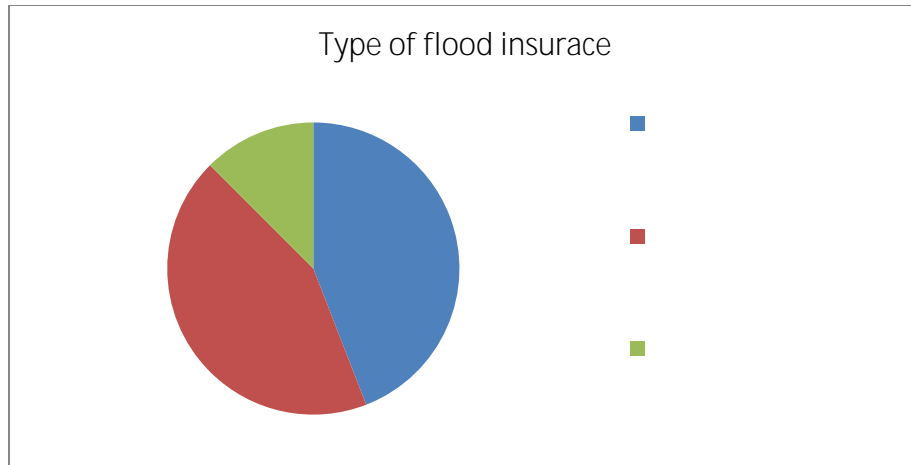


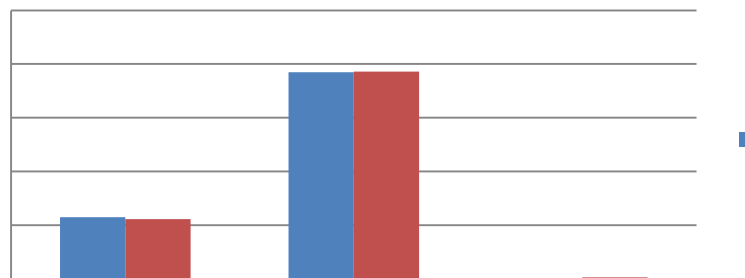
Life in Hampton Roads Survey Press Release #5

Comparing respondent's answers to the question "Do you think flooding in Hampton Roads over the past 30 years has increased, d*



Comparing this year's data to 2013, the percentages were almost identical regarding recurrent flooding in the neighborhood. In 2013, 23% said recurrent flooding was a problem in their neighborhood, compared to 22.2% in 2014. Similarly, 77% of respondents said recurrent flooding was not a problem in their neighborhood in 2013, compared to 77.2% in 2014.

Is recurrent flooding a problem in your neighborhood?



Respondents gave very similar answers last year as they did in 2014 as to whether or not they have flood insurance. In 2013, 33.5% of respondents reported having flood insurance compared to 34.8% in 2014. Additionally, 61.2% of respondents reported not having flood insurance in 2013, while 58% reported not having flood insurance in 2014. Despite being asked slightly differently between 2013 and 2014, the percentages were considerably lower this year for those reporting that their flood insurance was

a FEMA approved policy separate from their homeowner's policy.¹ The percentage of those reporting that their flood insurance was a FEMA approved policy separate from their homeowner's policy in 2013

Hampton Roads residence are more concerned with damage from winds and falling debris than they are with flooding.

Percent Probability Questions	Average % Probability
Hampton Roads will be struck by a catastrophic hurricane in next ten years.	81.6%
Home would flood in case of such an event.	59.1%
Home would be damaged by wind and falling debris in case of such an event.	77.9%

and environmentally, but a much smaller percentage reported having recurrent flooding in their neighborhood or having flood insurance. Even many of those that reported having flood insurance under their homeowner's policy are not truly covered in the case of a flood or flood damage. It is also noteworthy that while the average percent probability reported for Hampton Roads being struck by a catastrophic event was 81.6%, that average dropped down to 59.1% when asked if they believe that their home would flood in the case of such an event. It would appear that while Hampton Roads residents are aware that climate change and sea level rise are risks for the greater region, few are experiencing first hand problems in their neighborhood at this point, in spite of a high perceived probability of a catastrophic storm, and a high perceived probability that such a storm would cause flooding, many respondents appear to not be expecting personal problems and many have not taken steps to protect their property in the case of such problems such as purchasing flood insurance.
