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Life in Hampton Roads Survey Report

Social Science Research Center

2019

Life in Hampton Roads Survey Press Release: Neighborhood Flooding and Flood Insurance

Social Science Research Center, Old Dominion University

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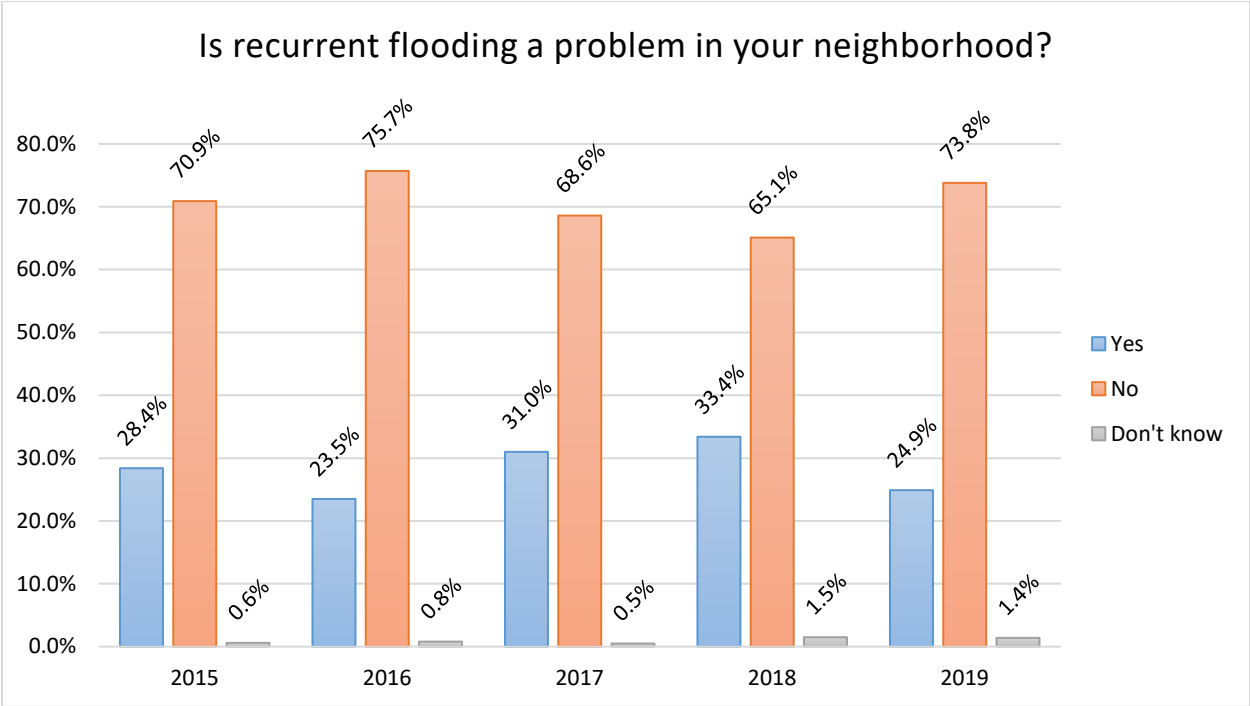
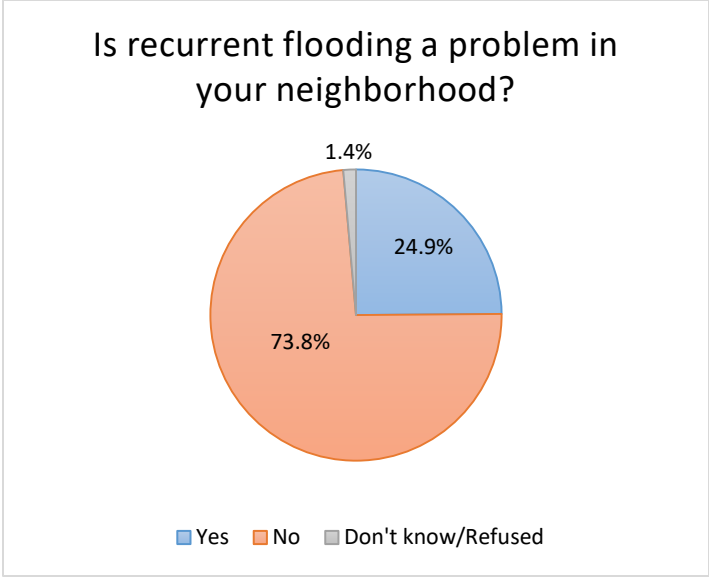
Neighborhood Flooding and Flood Insurance

Home Ownership in Hampton Roads

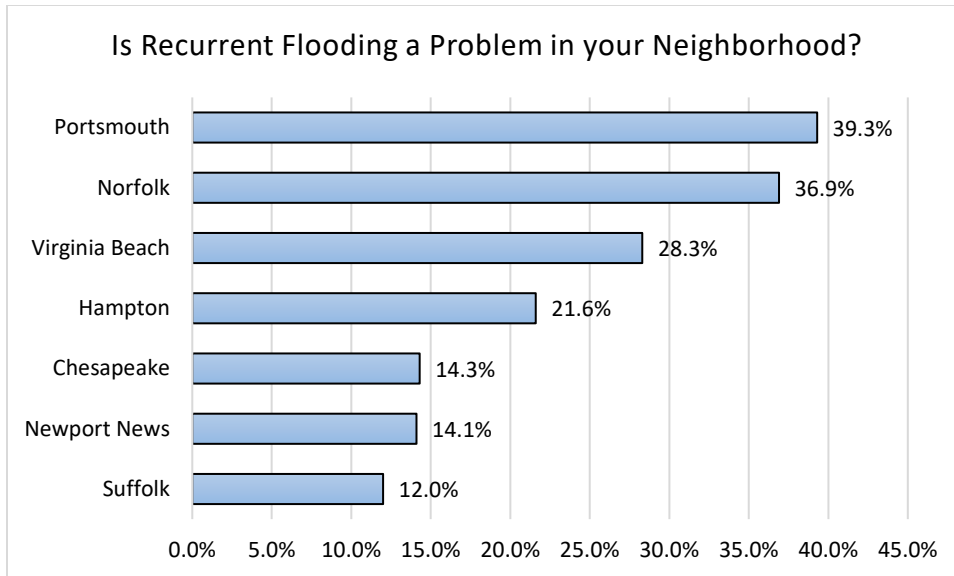
Respondents were asked whether or not they own or are in the process of buying their home, rent, or have some other arrangement. Similar to past years, the majority of residents reported that they own or are in the process of buying their home (66.8%), marking the second highest percentage in the past five years, only behind last year's percentage of 67.7. Another 28.6 percent indicated that they rent, while only 2.8 percent reported having another arrangement.

Home Ownership	2015	2016	2017	2018	2019
Own or in the process of buying	65.5%	64.3%	65.1%	67.7%	66.8%
Rent	30.6%	32.7%	30.6%	28.8%	28.6%
Other arrangement	3.1%	2.2%	3.8%	1.8%	2.8%
Don't know/Refused	0.9%	0.7%	0.5%	1.6%	1.9%

Respondents were asked whether or not recurrent flooding is a problem in their neighborhood. Only one in four respondents said that recurrent flooding is a problem in their neighborhood (24.9%). The percentage of Hampton Roads respondents reporting that recurrent flooding is a problem in their neighborhood decreased from 2018 (33.4%).

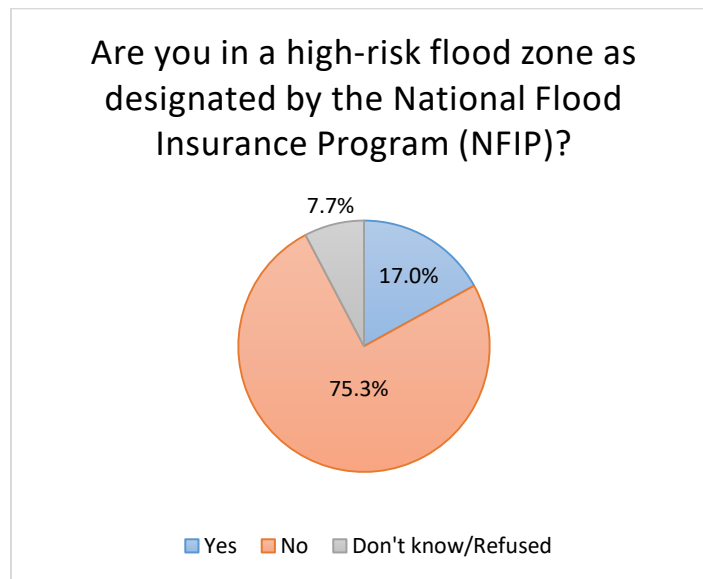


There were significant differences between the cities in regards to the prevalence of recurrent flooding in neighborhoods. At the highest end, 39.3 percent of Portsmouth residents and 36.9 percent of Norfolk residents said that recurrent flooding is a problem in their neighborhood. At the other end of the spectrum, only 14.1 percent of Newport News residents and 12.0 percent of Suffolk residents said that recurrent flooding is a problem in their neighborhood.



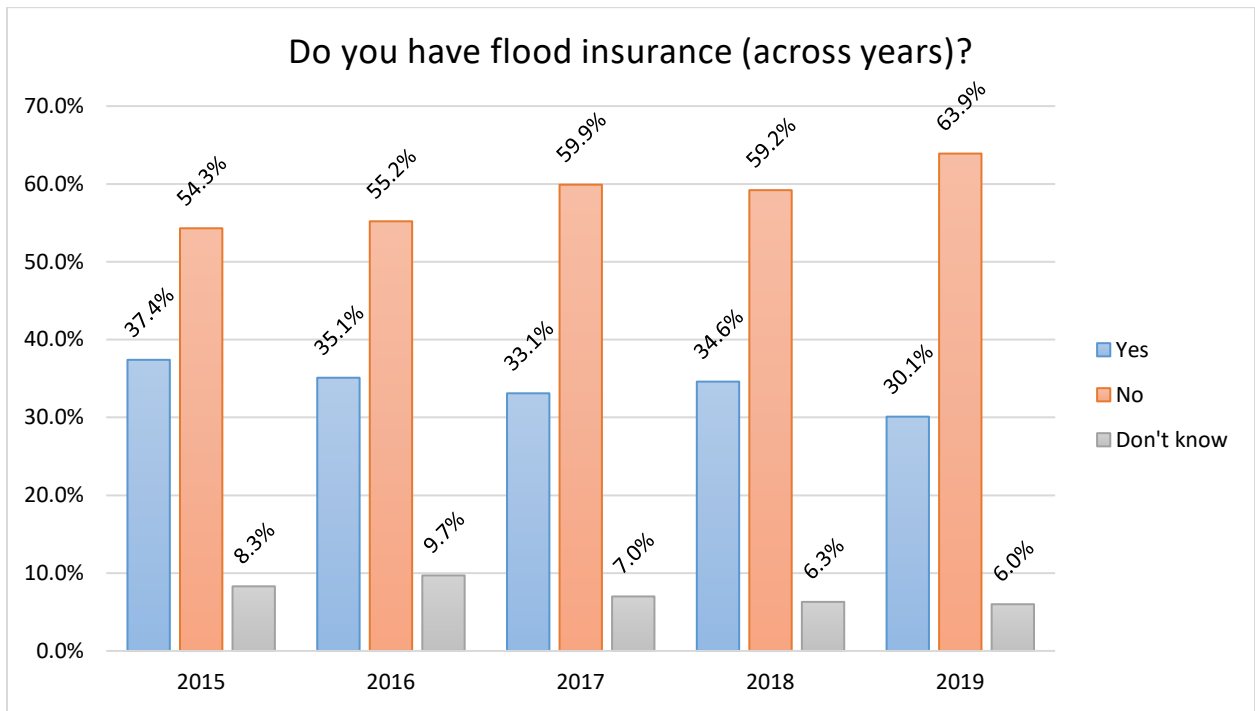
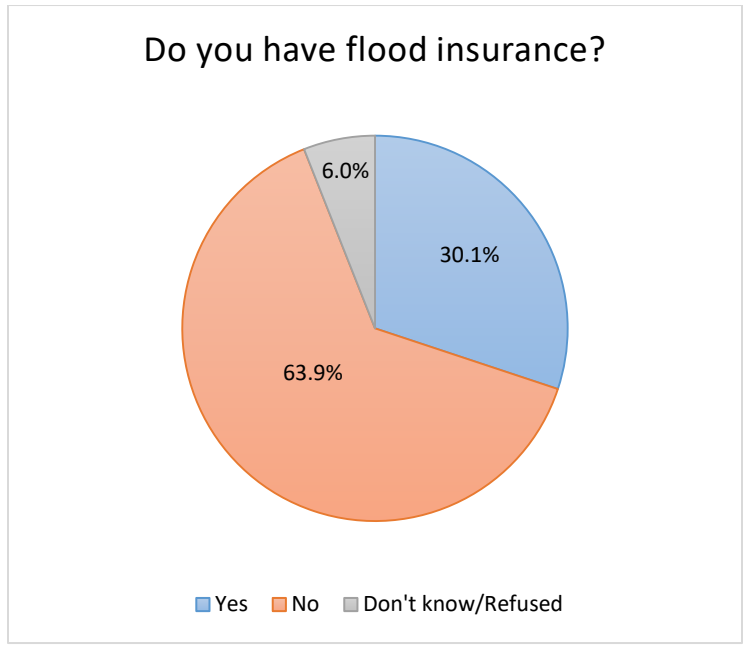
*Sample sizes from some cities are small and thus increases the margin of error.

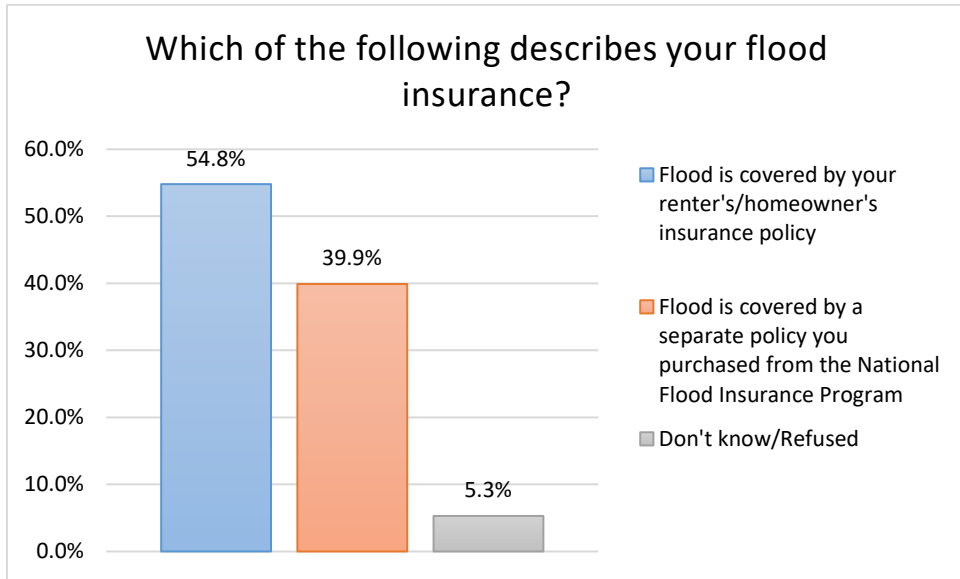
Only 17.0 percent of respondents said they live in a high-risk flood zone as designated by the National Flood Insurance Program (NFIP). Another 7.7 percent did not know if they are in a high-risk flood zone.



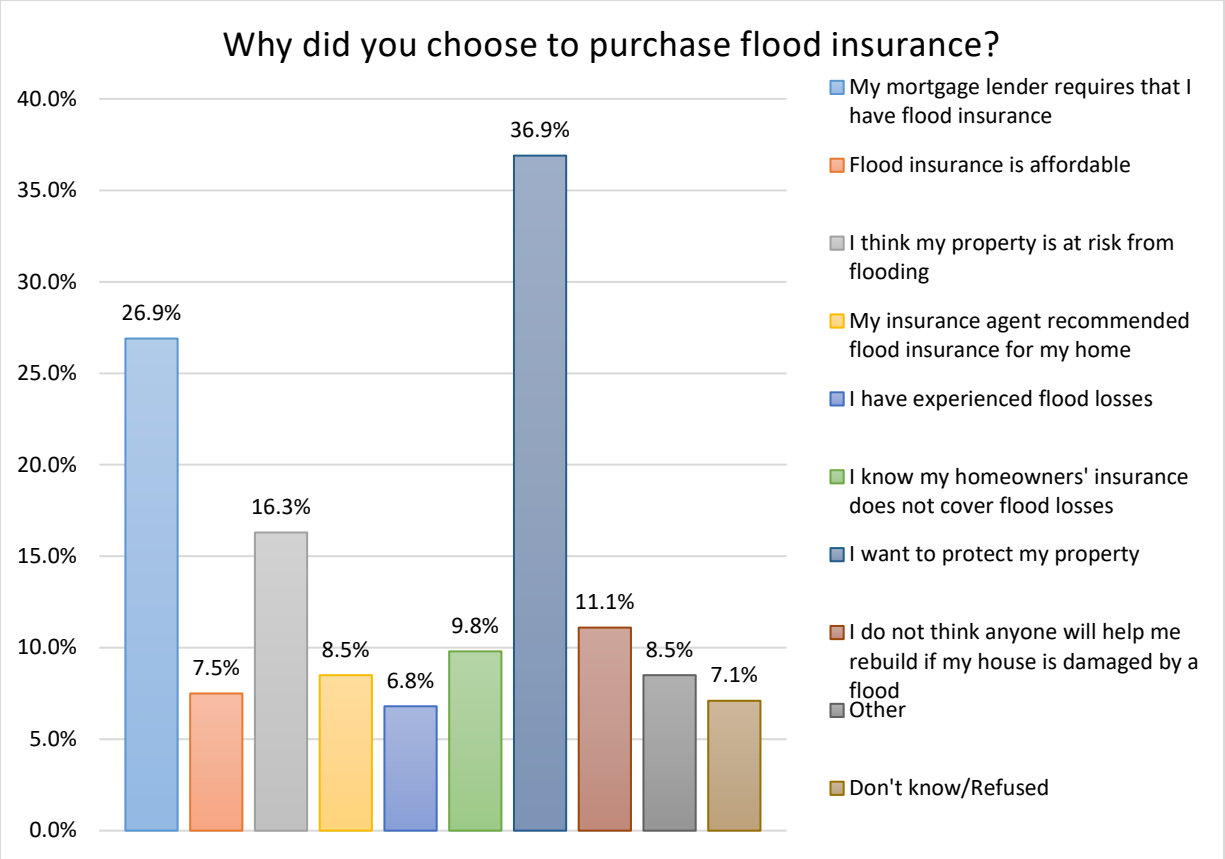
Consistent with the past five years, 30.1 percent of respondents said that they do have flood insurance. Since 2015, this percentage has stayed between 30.1 percent (2017) and 37.4 percent (2015). Of those who do have flood insurance, more than half (54.8%) said their flood insurance is covered by a

renter's or homeowner's policy. Another 39.9 percent said their flood insurance is covered by a separate policy they purchased from the National Flood Insurance Program.

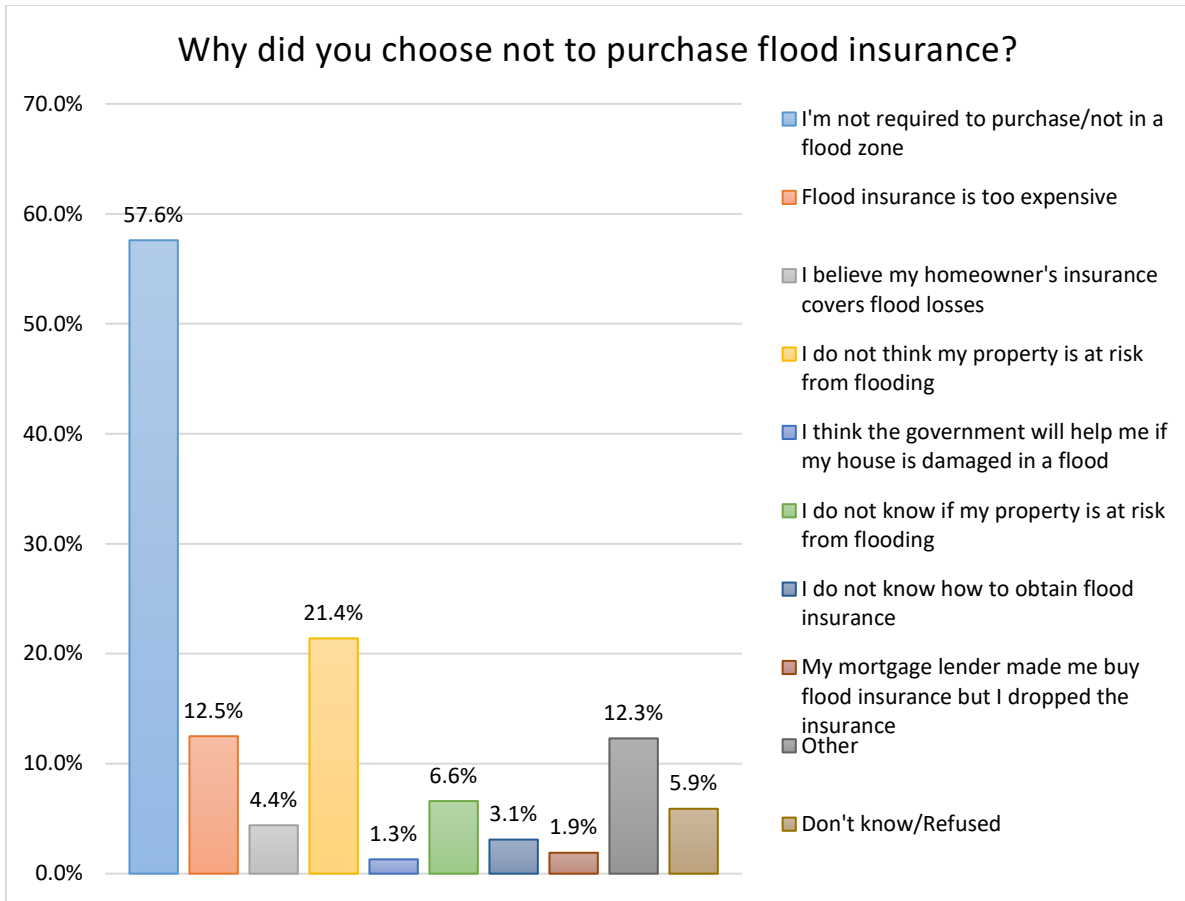




Those who did have flood insurance were asked to provide the top three reasons why they chose to purchase flood insurance. The most common answer given was wanting to protect their property (36.9%) followed by their mortgage lender requires that they have flood insurance (26.9%). Another 16.3 percent reported they chose to purchase flood insurance because they think their property is at risk from flooding.



Those who said they did not have flood insurance were asked why they chose not to purchase flood insurance. The most common response (57.6%) was that they were not required to purchase flood insurance or are not in a flood zone. Another 21.4 percent reported they do not think their property is at risk from flooding. More than 10 percent said flood insurance is too expensive (12.5%) or gave some other reason (12.3%).



The Life in Hampton Roads Data report and press releases will be placed on the Social Science Research Center website as they are released (<http://www.odu.edu/al/centers/ssrc>). Follow-up questions about the 2019 Life in Hampton Roads survey should be addressed to:

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