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## **Life in Hampton Roads Survey No. 4: Neighborhood Flooding and Insurance**

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## Life in Hampton Roads Survey No. 4: Neighborhood Flooding and Insurance

*December 06, 2019*



In this part of the 10th annual Life in Hampton Roads survey, which was conducted by Old Dominion University's Social Science Research Center, residents were asked about neighborhood flooding and flood insurance.

Respondents were asked whether 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% indicated that they rent, while only 2.8% reported having another arrangement.

Respondents were asked whether recurrent flooding is a problem in their neighborhood. Only one in four respondents (24.9%) said it was. That was an 8.5-percentage-point decrease from 2018 (33.4%).

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

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

Consistent with the past five years, 30.1% of respondents said that they do have flood insurance. Since 2015, this percentage has stayed between 30.1% (2017) and 37.4% (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% 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 purchased it. The most common answer was wanting to protect their property (36.9%), followed by their mortgage lender requires it (26.9%). Another 16.3% reported they bought insurance because they think their property is at risk from flooding.

Those who said they did not have flood insurance said the most common reasons for their decision was that they were not required to or are not in a flood zone (57.6%). Another 21.4% reported they do not think their property is at risk from flooding. Others 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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