Life in Hampton Roads Survey Press Release #5 Sea Level Rise and Flooding

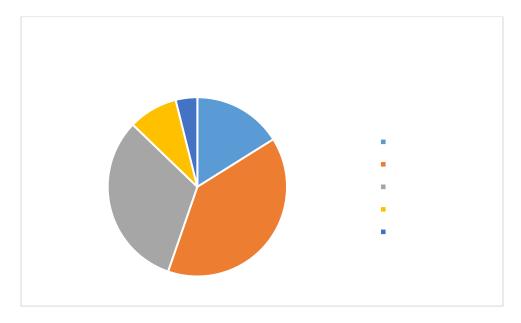
This report examines regional measures of environmental risk perceptions from the 2016 Life In Hampton Roads survey (LIHR 2016

Comparing answers to the question "Do you think flooding in Hampton Roads over the past 30 years has increased, decreased, or stayed the same over time," responses have largely remained consistent to last year. In 2016, 48.9 percent of respondents reported that they believe flooding had increased in

| The percentage of Hampton Roads respondents reporting that recurring flooding is a problem in |
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| their neighborhood decreased 4.9 percent (23.5%) from 2015 (28.4%). |
| their neighborhood decreased 4.7 percent (23.3%) from 2013 (20.4%). |
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| In addition, if respondents stated recurrent flooding is a problem in their neighborhood, |
| respondents were also asked if they had experienced increased travel time/commute time, personal |
| property damage, loss of work and/or wages, or being late to work and/or school. The majority of |
| respondents reported having experienced being late to work and/or school (47.3%), as well as |
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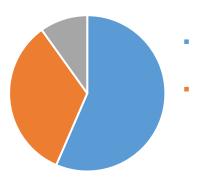
concerned (35.6%) with flooding in Hampton Roads. Conversely, 40.0 percent reported they were either not at all concerned (17.0%) or not very concerned (23.0%) with flooding in Hampton Roads.

Respondents were also asked if they think increased flooding due to sea level rise is likely to negatively impact them in the future. The majority of respondents (55.3%) strongly agree (16.1%) or agree (39.2%) that increased flooding due to sea level rise is likely to negatively impact them in the future. More than forty percent (40.8%) reported that they strongly disagree (8.9%) or disagree (31.9%) that increased flooding due to sea level rise is likely to negatively impact them in the future. Another 3.9 percent either refused to answer or reported they did not know if increased flooding due to sea level rise is likely to negatively impact them in the future.



Respondents who reported they own/in process of buying their home, or rent were asked to answer the questions, "Have you had difficulty obtaining insurance coverage for your home?" and "Do you have flood insurance?" An overwhelming majority of respondents reported having no difficulty in obtaining insurance coverage for their home (91.5%). Only 5.1 percent of respondents reported having difficulty in obtaining insurance coverage for their home and 3.1 percent of respondents reported not knowing if they had difficulty in obtaining insurance coverage for their home. It may not be surprising that with only 23.5 percent reporting that recurrent flooding is a problem in their neighborhood, only 35.1

Of those who reported having flood insurance, 56.5 percent described their coverage as flooding being covered by their renters/homeowner's insurance policy and 33.6 percent described their coverage as flooding being covered by a separate policy purchased from the National Flood Insurance Program.



All respondents who own or rent their home were asked "How concerned are you that flood insurance rates will increase in Hampton Roads?" Over half of respondents (52.7%) reported being either somewhat concerned (30.0%) or very concerned (22.7%) that flood insurance rates will increase in Hampton Roads. Another 25.7 percent reported not being very concerned and 19.9 percent reported being not at all concerned about flood insurance rates increasing in Hampton Roads.

| Less than half of respondents think flooding has increased in Hampton Roads over the past 30 | |
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| years but more than half of respondents believe that flooding due to sea level rise is likely to negatively impact them in the future. However, only about one-third of respondents currently have flood insurance | |
| and over half of respondents reported being concernet! Head/2009i23ufathce0rafesTwillTime3dasle6 4BDC1c -re | f*3 Tc -B.00 |
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